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DIGITISATION OF MIDDLE-CLASS LIVES IN HO CHI MINH CITY: INITIAL FINDINGS*

Abstract. Ho Chi Minh City is Vietnam's largest city and one of Southeast Asia's most rapidly growing regions. The rise of Asia's middle classes has been newsworthy for years yet Vietnam's contribution to regional middle-class expansion is largely unknown. What is evident is that middle-class expansion in Vietnam is an urban phenomenon and that Vietnam's cities are rapidly developing. Digitisation is an important part of city living, ranging from the routine use of personal smart phone apps for communication and delivery services to data capture tools such as fingerprint phone locks, biometric door keys and CCTV. This paper draws on a recent small-scale qualitative study to shed light on who describes themselves as being middle-class in Ho Chi Minh City and in what ways their use of digital apps and biometric tools shape their affluent lifestyles. Based on the initial findings, there are recommendations for future research about Vietnam's middle classes.

Keywords: middle classes; social differentiation; affluence; digitisation; smart phone apps; social change; Ho Chi Minh City; qualitative research.

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ЦИФРОВИЗАЦИЯ В ЖИЗНИ СРЕДНЕГО КЛАССА ГОРОДА ХОШИМИНА: ПЕРВЫЕ ВЫВОДЫ

Аннотация. Хошимин – крупнейший город Вьетнама и один из самых быстрорастущих мегаполисов Юго-Восточной Азии. Рост среднего класса в Азии отмечался в течение многих лет, но вклад Вьетнама в этот процесс не изучен. Очевидно, что рост среднего класса в этой стране – городское явление, а города Вьетнама стремительно развиваются. Цифровизация – важная часть городской жизни, начиная от повседневного использования приложений в личных смартфонах для связи и доставки товаров и заканчивая инструментами обработки данных, такими как блокировка телефонов по отпечаткам пальцев, биометрические дверные ключи и системы видеонаблюдения. Данная статья анализирует недавно проведенное небольшое качественное исследование, целью которого было определение, кто считает себя представителем среднего класса в г. Хошимине и каким образом использование этими людьми цифровых приложений и биометрических инструментов определяет благополучие их жизни. Основываясь на первоначальных выводах, авторы формулируют рекомендации для будущих исследований среднего класса Вьетнама.

Ключевые слова: средний класс, социальная дифференциация, достаток, оцифровка, приложения для смартфонов, социальные перемены, Хошимин, качественное исследование.

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Introduction

In 2013, the United Nations published a prediction that by 2030 two-thirds of the world's middle classes would be in East Asia [The 2013 Human Development Report], with Vietnam among the top three countries for middle-class emergence [Rise of Asia's Middle Class 2010]. Also in 2013, Boston Consulting Group estimated that by 2020 Vietnam's middle classes would rapidly expand from 2 million to 33 million members: one in three Vietnamese would belong to the middle and affluent classes, defined as those earning more than 15 million VND (USD 714) per month. Further, the majority of middle-class consumers would be located in Ho Chi Minh City (HCMC) [Bharadwaj 2013].

Real statistics confirm the rise of the middle classes as a share of Vietnam's population during 2010s. The World Bank, reporting on Vietnam Household Living Standards Survey (VHLSS) data, show the second highest income quintile – labelled “economically secure” – had grown from 41.5 per cent to 57 per cent. This shows two in three Vietnamese have above average incomes. Furthermore, the highest income quintile in Vietnam – labelled the “global middle classes” – had grown from 7.7 per cent in 2010 to 13.3 per cent in 2016 and they were living on an income of USD 15 (VND 350,000) per person per day [Climbing the Ladder 2018]. In 2018 the highest income quintile represented 16.3 per cent of households [Fig. 1].



Fig. 1. Vietnam's middle class growth from 2010 to 2018. *Source:* URL: <https://cafef.vn/mot-trong-nam-quoc-gia-co-tang-lop-trung-luu-troi-day-manh-me-viet-nam-duoc-huong-loi-nhu-the-nao-20190715102403343.chn>

Middle classes and affluent people are part of the urban social landscape in today's Vietnam. Nevertheless, the definition of middle class in Vietnam remains unsettled. While terminology exists to identify income quintiles on the one hand and, on the other, levels of cultural sophistication related to “classy” behaviour, there is no single term in Vietnamese language to describe “middle classes” [Berrou 2019; Ly 2018]. Even though they are growing rapidly, there remains scant research about Vietnam's urban middle classes [e.g. Earl 2004, 2013, 2014, 2020; Leshkowich 2014; Nguyen-Marshall 2012].

Among the issues that research to date has not addressed are the ways members of HCMC's middle classes use technology. There is a dearth of research about how middle-class consumers use different types of digital apps in their daily lifestyles. In contrast to key opinion leaders and celebrity influencers whose activities are based online, it is unclear to what extent urban middle-class consumers may lead change by influencing, modelling lifestyles and being trendsetters in HCMC more broadly [cf. Goodman and Robison 1996]. Consequently, there is little information about digital use and issues of digital privacy in HCMC, and how this may impact Vietnam more broadly.

Thus, the project has two aims. Firstly, the project aims to identify who feels they belong to HCMC's middle classes and record how they describe a middle-class lifestyle. This dimension explores the attitudes, practices and experiences of HCMC's middle classes and identifies how Vietnamese people talk about being middle-class and affluent in today's society. Secondly, the project aims to map out digital use in today's HCMC and consider issues of social equity related to digitisation. This dimension examines to what extent members of the middle class use a range of technologies to accrue, display and deploy forms of social power in online and offline interactions. It also considers issues of digital privacy which may identify new patterns of social differentiation in HCMC and across Vietnam. The findings of the project will be used to design new research that explores the digital futures of middle classes and predicts how digitisation may shape HCMC's future development, as outlined in the themes identified below.

Research design and methodology

The study is a small-scale pilot designed as an interdisciplinary qualitative project that was carried out in HCMC. The data collection involved conducting 50 audio-recorded in-depth interviews with informants aged from 18 to 70 who self-identify as members of the middle class and who live or work in HCMC. Participants were recruited via a standard snowballing technique. The question schedule included semi-structured thematic prompts and was administered using an inductive approach to capture the emic perspectives of participants. The scope of questioning aligned to the following domains:

- (1) digital communication, such as Zalo and Viber;
- (2) app-based services, such as Grab transport and food delivery apps;
- (3) biometric and other forms of data capture, such as fingerprint door keys; and
- (4) digital entertainment, such as streaming services.

Interview data was analysed in two stages using thematic coding in Nvivo 12 data analysis software. The method for analysis was inductive, where themes arise from the data and coding does not try to fit themes to pre-existing categories [Boje 2001]. The bottom-up thematic analysis method enabled the researchers to respond to the range of research questions from the informants' perspectives and identify any noteworthy gaps in the field for future research.

Discussion of Initial Findings

The following section reports on the initial findings of the project, with a focus on the first aim to explore the attitudes, practices and experiences of HCMC's middle classes through a lens of digitisation.

Middle-class identity and lifestyle

The initial findings of the study found that the definition of middle class by income is limited, which is not a surprising result. The ways in which a definition of middle class is lacking are multiple: the range of incomes that can be considered in the range of the "middle" class varies significantly and

the rationales informants provided for calculating a “middle-class” income also varied. Notably, informants seemed to calculate a threshold for middle-class income based on their own experience of relative affluence in contemporary HCMC. This was a means for them to include themselves in the group of “MACs” (middle and affluent classes). Some informants reported an income threshold for “middle-class” status in terms of “having enough”, which is an interesting finding because “having enough” is often used as a measure for a poverty line rather than a minimum threshold for relative affluence [Klasen 2018]. Calculations of the poverty line in HCMC are inconclusive and vary with the methodology and relevance of the minimum income threshold selected [Huynh and Nguyen 2020].

Most informants who identified a minimum threshold for being middle class reported the amount that enables their own household to live in HCMC, an expensive location, without having to worry about their spending or savings. By being unworried by spending when they desire, they identify that not having to plan spending or to concern oneself with (a lack of) savings as a key feature of a middle-class lifestyle. Unlike the definition of household wealth as “having enough”, being able to spend when they desire on more than the basic essentials, such as daily meals, household energy bills and commuter transport, reveals that leisure and recreation have become normalised in a middle-class lifestyle [Gibert and Peyval 2020].

The income threshold proposed by the Boston Consulting Group in 2013 of VND 15 million per month (USD 714) was considered by informants to be rather low as a threshold for economic security and affluence in HCMC. Many informants differentiated between middle class and upper class or affluence. Suggestions for a threshold for being middle-class included a salary of VND 20 million per month, VND 30 million per month, and VND 40 million per month with no personal or bank debts. An informant pointed out that because an income would need to be sufficient to cover family rituals, such as weddings and funerals, multiple sources of income from both salary and small business would be required and salary alone would not be an adequate measure. Another challenged the use of income as a measure for affluence and suggested personal assets, such as land valued at VND 100 billion (USD 4.3 million) with a salary of VND 15 million, would be a more relevant definition. Only one informant identified the idea of being middle-class with the highest income quintile occupied by rich celebrities, such as the celebrity couple of former footballer Công Vinh and singer Thủy Tiên.

Reflecting findings of studies of middle classes in other Asian contexts [e.g. Embong 2001; Hsiao 2014; Li 2010; Shiraishi 2008], many informants suggested a blunt figure for income was a point of reference only and could not adequately describe being middle-class as that involved spending as well as earning and a lifestyle based on a range of activities, including leisure, that varied and would be difficult to quantify. While there was no question on the interview schedule that directly asked about a middle-class lifestyle, many responses about how they use digital apps revealed aspects of middle-class living.

The use of communications apps, such as Zalo and Facebook messenger, served different aspects of their lives. Zalo, in particular, was reported as useful for communicating with colleagues in the workplace and clients associated with work. On the other hand, Facebook messenger was almost entirely used to keep in touch with household members and relatives in non-work settings. Different apps enable middle-class people to manage their kinship networks and non-kin social relationships independently. This finding reflects a relatively new situation in HCMC concerning work. Salaried employment, particularly in the foreign direct investment (FDI) sector where

remuneration is high, involves working in adherence to international business standards and transparent governance practices. Such standards and practices, in general, separate workplace relationships from kinship networks and punish transgressions with termination of employment and other measures that impact on income as well as longer term employability. An early conclusion that requires further investigation is that individual personal reputation and face-preserving behaviours may have transformed in the market-oriented economy of the FDI sector in HCMC.

Kinship relations remain important in middle-class lifestyles. On the one hand, younger informants stressed that nuclear family relations are crucial to self-identity as a middle-class person. On the other, middle-class parents reported their focus on work and ensuring a secure income in order to build a stable home and desirable future for their children. This initial finding correlates with previous studies on middle classes in Vietnam [e.g. Berrou 2019; Earl 2014; Ly 2018].

Young people who observed their parents paying more attention to business and money-making reported that they do not feel they belong to the middle classes and that they are not a middle-class family. Their reasoning was what makes someone feel middle-class is spending time together and sharing experiences with their family as well as their peers. Young people's focus on affective relationships in family privileges a balance between work and leisure and demotes the importance of maintaining or building income status as a key feature of a middle-class lifestyle. They felt that if they rarely or never spend time with their parents, the family relationships are not strong. Some youngsters reported feeling as though the children competed with money for their parents' attention. This initial finding highlights aspects of how value is placed on money by Vietnamese [cf. Small 2018].

The different views of younger and older people towards work and income potentially indicates changing social values in HCMC. Younger people, especially those who grew up in financially secure households, valued a balance between work and leisure. Unlike them, older people who grew up with less financial security focused more heavily on achieving financial security than enjoying leisure time. Further research would shed light on the extent to which this issue is associated with growing up in financial security or to what extent it is a factor of work orientation, for example.

Uncertainty is a factor that influences optimism about the future as well as what makes a successful family. While there was uncertainty about the future in some aspects, particularly regarding financial security, middle-class views about the future tend to be similar to the past. That is, middle classes reproduce normative social relations. This is not a surprising initial finding as it is a well-noted, if not stereotypical, feature of middle classes in most academic literature that deals with social mobility in varying socio-historical contexts including the classic texts of Bourdieu's (1984) *Distinction* and Ehrenreich's (1989) *Fear of Falling*. Further research could establish to what extent the Vietnamese case is unique or replicates cases from other contexts.

Related to social reproduction is the recognition of a lock-step progression through life. Middle-class informants reported examples that reveal a normative life course that is gendered is less notable than in the past, but a normative life course defined by lock-step chronological milestones remains relevant. The initial findings show an understanding of being middle class appeared to relate dependence with age. Being dependent in one's youth during time for education, forms of self-cultivation and leisure was normal, but achieving independence and autonomy by around the age of 30 years was also an expectation. The importance of autonomy and independence of an individual family member is a relatively new situation; previously it seems that women of child bearing age were not expected to be breadwinners who contributed to the family in the same way as men of a

comparable age did. At the same time as success in one's 30s is described as independence, this time is also a time to take responsibility for contributing to the family. People in their 30s are producers and disseminators of wealth, while people in their 20s, particularly if they are studying, are more often consumers of wealth. For young men, in particular, this normative social expectation creates pressure to support the family [Men and Masculinity 2020]. The initial finding of our study complements the widely held cultural expectation that one's family is a perennial source of support in times of hardship, such as during the 2020 COVID-19 pandemic recovery in Vietnam where the majority of people not eligible for state subsidies rely on their family for financial and social support.

Regarding the increasing reliance of middle-class urban people on digital apps and the platform economy in HCMC, the study found that, unsurprisingly, young people rely more heavily on app-based services and communication than their elders. Initial findings show that older people in the study reported using phone-based entertainment including video streaming and gambling more often than young people particularly while they were babysitting their grandchildren or preparing household meals. While older people who no longer work in paid employment contribute to their households through unpaid labour, they are regarded by younger people as dependents.

Digitisation of services and surveillance in middle-class lives

There were questions on the survey about specific service-based apps, such as GrabBike, GrabCar and GrabFood, and specific biometric tools, such as fingerprint key, eye scanner and CCTV camera. Initial findings, unsurprisingly, reveal universal knowledge of the Grab company and its range of popular apps. Regarding transport, informants reported using Grab frequently, around once or twice weekly, when they preferred not to use their own motorbike. Specific examples included when the weather was bad or when they were going out with a group of friends or family members. Food delivery services are used by most informants because of convenience, not having to change clothes to go outside, and not having to go outside. COVID-19 pandemic social distancing measures have encouraged the use of digital services, especially food delivery and online shopping. Both delivery and shopping apps have increased usage and arguably have become a dominant form of consumption in urban Vietnam as a result of managing the pandemic [Pham 2021]. Along with Grab, other popular food delivery services include Now Delivery, Go Jek and Baemin. Choice of service appears to be determined by promotions and other consumer deals. Further research using data analytics can shed light on additional patterns in app use in HCMC. Increasing use of transport and food delivery apps indicates the development and integration of new services in daily life and reflect the rapid expansion of the services sector in Vietnam.

Convenience appears to be a strong factor in determining the uptake and use of digital apps. The comfort of being at home also indicates that middle-class homes are comfortable and desirable places to spend time and, potentially, indicates households have become smaller and less crowded. The authors have observed that middle-class homes in HCMC often have dining tables with per-person settings and individual upholstered chairs in contrast to eating while sitting on the floor or on moveable plastic stools as used to be typical for meals at home as recently as ten to twenty years ago. The use of space in the home has also shifted with flexible, multi-use spaces less common in middle-class homes and single-purpose spaces, such as a dining space, more prevalent. Sleeping areas have also changed with couples sharing a bedroom, rather than occupying gender-specific co-sleeping areas, and children now often have their own individual room. With more private space available at home, there is also more opportunity to use individual apps for communication, entertainment and

gaming that connect family members not with each other but with people outside the home, city and even country.

Initial findings show that urban Vietnamese middle classes appear to be early adopters of new technology, with all informants aware of forms of biometric data capture and most using at least one form daily. All used fingerprint or facial ID to unlock their phones and most used some type of biometric door key to enter their apartment or workplace. All were aware of eye scanners but few used them. Although they use biometric tools, many reported feeling inconvenienced when the technology failed, for example when the phone cannot recognise a wet fingertip and requests a password. Initial findings suggest informants are unconcerned about digital surveillance. They feel safe when they are recorded by CCTV cameras in public areas. They do not ask who is making the recording, where the data is stored, nor for how long. However, not all middle-class people in the small study sample were optimistic about technology.

For example, a scenario reported by one informant illustrates feelings of uncertainty, risk and fear. He reported feeling afraid that he may be the victim of an invasion of privacy while sleeping. Specifically, he was worried that when he was sleeping someone might take his finger to unlock his phone and thus concluded biometric tools are risky. He did not mention directly who he feared may use his finger to open his phone. But he did report that he is aware that this situation might occur, that someone might take his finger and unlock the phone when he was asleep. Risk, fear and anxiety are widely recognised as emerging through processes of urbanisation, for example discussed by Bauman (2003) concerning living in modern Sao Paulo. In Vietnam, a recent study on masculinity found an alarming rate of suicide among young men and a growing incidence of mental health issues such as anxiety and depression across age groups of men [Men and Masculinities 2020]. Although there is no indication that this informant has mental illness, this anecdote reveals a lack of trust and an orientation to suspicion (perhaps paranoia) in this informant's story.

While middle classes report a range of issues concerning the reliance on technology in daily life, many are less concerned or not concerned about the collection of their private information. The initial findings show that few middle-class people are concerned about protecting their personal data and privacy. When prompted with a direct question about data privacy, informants reported that data capture is part of living in an era of technology and it is impossible to avoid the collection of personal data. Informants are aware data is collected, but they seem to overlook that individuals may be able to provide consent, to opt in or opt out of data collection, and to specify which uses of their data they consent to. They raised concerns only about the unlawful use of their personal data and the potential exploitation that may cause. The main concerns mentioned were financial and relating to scamming, phishing and other forms of online financial abuse that caused them to lose money when a bank account or credit card is accessed by someone else without permission. Other specific examples include receiving unwanted online promotions on their phone without opting in and using their image without consent in sexual exploitation materials distributed online.

Unsurprisingly, and like many other people who use technology, the initial findings show that Vietnamese urban middle classes are not willing to take the time to study the terms and conditions of data use policies of online platforms. Some informants mentioned "privacy policy" of different technologies but, because they wish to use the technology to meet their needs, they use it. However, they reported not providing too much confidential information, such as entering date of birth or gender into Zalo. Their lack of concern for privacy settings may be because they feel powerless to avoid the

data being collected and, although there are some negative consequences, in general they feel that it is within an acceptable limitation, so they feel okay.

Conclusion

The initial findings of this small-scale study found that the middle class in HCMC remains without a clear definition. Some informants reported having enough income to support a household and not having to worry about spending as an indicator of being middle-class. Others' views contrasted; middle-class parents stressed having a stable and secure income while middle-class youngsters emphasised spending time with family as indicators of being middle-class. The views of younger and older people differed concerning the balance between work and leisure, and between dependency to and autonomy from the family, but there is insufficient information in this study to make solid conclusions about the influence of age on values. Interestingly, middle-class people separate their personal and professional communication networks by using different digital apps. Income generating activities, such as being a breadwinner, are less gender divided during prime age. While this initial finding perhaps suggests a shifting attitude to the capabilities of women and men, there is insufficient information to make a conclusion so further research is required about gender equality at work in Vietnam.

One aspect the informants agreed upon was that digital services are fully integrated into middle-class lives. The initial findings show that middle classes have a heavy reliance on a range of digital services to support a comfortable and convenient lifestyle. Digital services also enable family members to spend more time in the family home, although perhaps not spending more time with each other. In general, there appears to be a positive attitude to the adoption of technology among middle classes, although there is some evidence that some middle-class people have concerns about being victims of exploitation through digital apps. Financial loss was a concern among many, however there was generally no concern about digital privacy and a lack of opportunity to provide consent to collection of personal data.

Future research about Vietnam's urban middle classes could extend the initial findings in a number of directions, including but not limited to exploring relations of digitisation, economic globalisation and mondialisation (cultural globalisation) among middle classes in HCMC in particular and Vietnam in general. Future studies could investigate the intersectionality of middle-class expansion in Vietnam through analyses of age, gender, ethnicity and other socio-cultural factors as a step towards considering super-diversity in the discourses of affluence and future-making in Vietnam and assessing the continued relevance of state discourses of national identity in light of social change. For example, the increasing gap between rural and urban lifestyles is apparent in discursive constructs, but the gap between phenomenal experience and discursive constructs is less clear. The rapid expansion of Vietnam's middle classes is an area open to further investigation.

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