YANGON UNIVERSITY OF ECONOMICS

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MBA PROGRAMME

FACTORS INFLUENCING INTENTION TO USE MOBILE BANKING TOWARDS MAB BANK

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MBA II – 6

MBA 27th BATCH

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ACADEMIC YEAR (2023 – 2025)

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This thesis is submitted to the Board of Examiners in partial fulfillment of the requirements for the degree of Master of Business Administration (MBA).

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ACCEPTANCE

This is to certify that the thesis entitled "**Factors Influencing Intention to Use Mobile Banking towards MAB Bank**" has been accepted by the Examination Board for awarding the degree of Master of Business Administration (MBA) degree.

Board of Examiners

(Chairman)

Dr. Tin Tin Htwe

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ABSTRACT

This study aims to analyze factors influencing intention to use mobile banking towards MAB Bank, to analyze the mediating effect of intention to use on the relationship between perceived risk and mobile banking use towards MAB Bank and to analyze the mediating effect of intention to use on the relationship between interface design quality and mobile banking use towards MAB Bank. This study applies both primary and secondary data. A sample of 334 participants is selected from the customer base of MAB Bank using Raosoft sample size calculator. The simple random sampling method is used in this study. Primary data are obtained through an online survey using a five-point Likert scale structured questionnaire distributed via Google Forms, while secondary data are drawn from academic literature, past studies, and established survey instruments. The collected data is analyzed using descriptive statistics and regression analysis. The results reveal that performance expectancy, social influence, hedonic motivation, habit, and facilitating conditions have significant and positive effect on intention to use mobile banking. Intention to use mobile banking mediates on the relationship between perceived risk and mobile banking use. There is also a mediating effect of intention to use on the relationship between interface design quality and mobile banking use. Based on the study's findings, it is recommended that MAB Bank should enhance these factors to motivate customers in utilizing its mobile banking services more frequently.

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LIST OF ABBREVIATIONS

BOD	Board of Directors
CEO	Chief Executive Officer
CBO	Chief Business Officer
COO	Chief Operating Officer
CCO	Chief Credit Officer
CRO	Chief Risk Officer
CFO	Chief Financial Officer
CTO	Chief Technology Officer
DCBOs	Deputy Chief Business Officers
DCOO	Deputy Chief Operating Officer
MAB	Myanma Apex Bank

CHAPTER 1
INTRODUCTION

In the digital transformation era, especially with the rise of financial technologies (FinTech), the banking sector in Myanmar is increasingly adopting mobile banking solutions to meet evolving customer needs and enhance operational efficiency. The rapid diffusion of smartphones, internet accessibility, and evolving customer behavior contribute to the increased reliance on mobile platforms for banking transactions. This trend has transformed traditional banking models, enabling users to conduct financial activities anytime and anywhere. It also challenges banks to maintain user trust, ensure system reliability and deliver seamless user experiences. As competition in digital banking continues to grow, it is important for banks like MAB Bank to focus on improving customer satisfaction and introducing useful innovations. Understanding the key factors that influence intention to use mobile banking is essential for evaluating user behavior in the digital banking environment. These influencing factors which offer valuable insights into the psychological, social and functional considerations that shape user acceptance and continued use of mobile banking services are stated as follows.

Performance expectancy is defined as the extent to which an individual believes that using a system will help them achieve gains in job or life performance (Venkatesh et al., 2003). When users perceive that mobile banking improves their efficiency in managing finances or completing transactions, they are more likely to use it.

Effort expectancy is defined as the degree of ease associated with the use of a system (Venkatesh et al., 2003). If users perceive mobile banking as user-friendly and easy to navigate, their intention to use the service increases. A simple and intuitive interface lowers the perceived difficulty and enhances willingness to use the technology.

Social influence refers to the extent to which an individual perceives that important others such as family, friends, or banking staff believe they should use a particular system (Venkatesh et al., 2003). Social norms and recommendations can have a strong impact on the adoption of mobile banking, especially in collectivist cultures where group opinions hold weight.

Hedonic motivation is defined as the fun or pleasure derived from using a technology (Brown & Venkatesh, 2005). When users enjoy the experience of using

mobile banking apps whether due to ease, design, or interaction, they are more likely to form positive behavioral intentions.

Price value refers to the trade-off between the perceived benefits of using mobile banking and the monetary or time-related costs associated with it (Venkatesh et al., 2012). If users believe the service offers good value, their likelihood of using it increases.

Habit is described as the extent to which people tend to perform behaviors automatically due to prior learning or repeated use (Limayem et al., 2007). If users are accustomed to using mobile banking regularly, it can become an automatic behavior, strengthening both intention and actual usage.

Facilitating conditions are defined as the degree to which an individual believes that organizational and technical infrastructure exists to support the use of the system (Venkatesh et al., 2003). Access to reliable internet, device compatibility, and customer support services can all play a role in enabling mobile banking usage.

Perceived risk refers to the potential for loss when using mobile banking services, especially in terms of data security, privacy, or financial exposure (Featherman & Pavlou, 2003). When users feel uncertain or unsafe about the platform, their intention to use and actual usage may decrease.

Interface design quality is defined as the users' perceptions regarding the mobile banking app's visual layout, clarity, responsiveness, and ease of navigation (Zhou, 2012). A high-quality interface improves usability, builds trust, and supports a smoother user experience, all of which contribute to stronger behavioral intention.

Intention to use mobile banking is defined as the degree to which a person has formulated conscious plans to engage in using mobile banking services in the near future (Venkatesh et al., 2012). It reflects a user's motivation, readiness, and willingness to adopt mobile banking, and serves as a strong predictor of actual usage behavior.

Mobile banking use is defined as the actual behavior of utilizing mobile banking applications for performing financial transactions such as checking balances, transferring funds, or paying bills (Venkatesh et al., 2003; Zhou et al., 2010). It reflects the outcome of user intention influenced by various factors including ease of use, perceived usefulness, and supporting conditions.

MAB Bank, officially known as Myanma Apex Bank, is one of the leading private commercial banks in Myanmar. The bank has made significant strides in

providing digital banking services, including a well-developed mobile banking application that supports a wide range of transactions. As customer convenience and user experience become key differentiators in the banking sector, understanding what influences a customer's intention to use mobile banking services is crucial for banks like MAB. By identifying these influencing factors, the bank can tailor its services to meet user needs, enhance customer satisfaction, and ultimately increase customer retention. This study, therefore, focuses on identifying and analyzing the factors that influence the intention to use mobile banking services provided by MAB Bank.

1.1 Rationale of the Study

Mobile banking use is one of the most vital performance indicators for banks operating in a highly digitalized financial environment. For the banking industry, promoting active mobile banking use is essential not only to improve service convenience but also to enhance operational efficiency and competitiveness. The actual usage of mobile banking reflects how well a bank's digital transformation aligns with customer expectations. Encouraging this usage helps reduce reliance on physical branches, supports 24/7 banking availability, and ultimately boosts customer satisfaction and retention. Therefore, understanding what leads customers to adopt and continue using mobile banking is fundamental to shaping digital banking strategies.

Intention to use mobile banking highlights the customer's conscious decision to engage with the bank's mobile application in the near future. The behavioral intention often results in consistent usage behavior. Boosting intention requires identifying what shapes customers' willingness to use mobile services factors that go beyond just usability and extend into emotional, cognitive, and trust-related considerations.

Interface design quality plays a key role in forming intention. If users find the design of the mobile banking app to be intuitive, visually appealing, and user-friendly, they are more likely to develop a positive impression that influences their intention to engage. Features such as responsive design, clear navigation, and accessibility options contribute to the perceived quality of the digital experience. Ensuring a seamless and aesthetically pleasing app interface can lead to stronger user engagement and higher satisfaction across the banking sector.

Perceived risk is another critical factor that influences both intention and actual usage. When customers feel uncertain about data privacy, potential fraud, or transaction errors, their trust in the system decreases. Banks must address these concerns by

reinforcing security measures, increasing transparency, and providing education about safe mobile banking practices. Reducing perceived risk builds user confidence and supports the development of a positive behavioral intention.

Facilitating conditions also affect how easily users can transition from intention to action. These include having the right devices, internet access, technical support, and compatibility with other tools. The banking industry must ensure that its infrastructure supports users from different backgrounds and digital capabilities. Help centers, chatbots, tutorials, and 24/7 support are examples of strategies that can reduce usage barriers and encourage adoption.

Habit is important for intention to use mobile banking because it is the automatic inclination to use mobile banking due to repeated behavior. Fostering habitual use through regular engagement, push notifications, and loyalty rewards helps create an environment where mobile banking becomes second nature to customers.

Price value or the perceived benefit users receive relative to cost (e.g., internet fees or device access), also influences adoption. If users believe that mobile banking offers good value through cost-saving features like free transfers or quick bill payments, they are more inclined to form an intention to use it. The banking sector must continually emphasize the practical and financial advantages of mobile banking services in its marketing and customer education efforts.

Hedonic motivation shows the enjoyment or pleasure derived from using mobile banking. Beyond functionality, if customers find the app enjoyable, well-designed, and satisfying to use, their emotional connection grows stronger. Incorporating gamified features, user rewards, and visually appealing layouts can make the experience more engaging, especially for younger users.

Social influence also contributes to intention by shaping users' perceptions through the opinions of others. Friends, family, or even staff recommendations can prompt potential users to try the mobile app. Banks can leverage this by encouraging referrals, testimonials, and peer endorsements to influence behavioral intention positively.

Effort expectancy is important because it indicates the level of ease users associate with learning and navigating the system. If users find mobile banking simple to learn and operate, their likelihood of forming a positive intention increases. Simplifying login processes, streamlining user flows, and offering clear tutorials are essential strategies for reducing perceived effort and increasing adoption.

Performance expectancy focuses on the belief that mobile banking will help users manage finances more efficiently. If customers perceive that the app enables faster transactions, better tracking, and overall improved financial control, they are more inclined to intend to use it. Banks should ensure that their mobile platforms clearly communicate these functional benefits and meet user performance expectations.

Furthermore, by considering these interconnected factors and their collective effect on intention to use mobile banking and mobile banking use, this study aims to provide actionable insights for improving MAB Bank's mobile banking platform. This study also examines to enhance customer satisfaction, promote technology adoption, and ensure long-term digital engagement. Through targeted improvements, MAB Bank can empower users to embrace mobile banking confidently, fostering stronger relationships and greater financial inclusion.

1.2 Objectives of the Study

The objectives of this study are as follows:

1. To analyze the effect of factors influencing intention to use mobile banking towards MAB Bank,
2. To analyze the mediating effect of intention to use mobile banking on the relationship between perceived risk and mobile banking use towards MAB Bank and
3. To analyze the mediating effect of intention to use mobile banking on the relationship between interface design quality and mobile banking use towards MAB Bank.

1.3 Scope and Method of the Study

This study focuses factors influencing intention to use mobile banking and the effect of intention to use mobile banking on mobile banking use of MAB Bank from the customers' perspective. In the aspect of population, the population is known and there are 2,500 mobile banking users at MAB Head Quarter at the end of 2024. By using the Raosoft sample size calculator, the sample size is 334 (margin of error is 5%, confidence interval is 95%, population is 2,500 and response distribution is 50%). The simple random sampling method is used in this study. Online survey method is conducted to collect the primary data from April to May of 2025. The questionnaire consists of five points Likert scale questions. For secondary data, it is collected from

foreign research papers, previous theses, academic journals and information from MAB Bank. For data analysis, both descriptive statistics and linear regression analysis methods are used to conduct this study based on the collected primary and secondary data.

1.4 Organization of the Study

This study is composed with five separate chapters. Chapter 1 is the introduction and it consists of the rationale of the study, the objectives of the study, the scope and method of the study and the organization of the study. Chapter 2 focuses on theoretical background which is concerned with the study. In addition, it includes previous studies and conceptual framework of the study. In Chapter 3, profile and factors influencing intention to use mobile banking towards MAB Bank, demographic profile of the respondents and reliability analysis are presented. Chapter 4 is concerned with the analysis on the factors influencing intention to use mobile banking towards MAB Bank. Lastly, Chapter 5 is the conclusion with the analysis findings and discussion. Furthermore, it also provides recommendations and suggestions based on those discussed findings and needs for further research.

CHAPTER 2
THEORETICAL BACKGROUND

This chapter provides a comprehensive overview of the theoretical foundations and existing literature relevant to the study of mobile banking usage. It also reviews empirical findings from previous studies to build a strong foundation for the study. The chapter concludes by formulating a conceptual framework based on previous study.

2.1 Factors Influencing Intention to Use Mobile Banking

Factors influencing intention to use mobile banking, as outlined by Venkatesh et al. (2003), are multidimensional constructs that encompass users' perceptions. These influencing factors refer to external and internal stimuli that directly shape users' decisions to adopt mobile banking technology (Venkatesh et al., 2012). Such factors are shaped by users' technological familiarity, trust levels, social expectations, and institutional support, all of which influence how individuals assess mobile banking services. When these factors are positively aligned with user expectations, they lead to higher acceptance, trust, and sustained use of mobile platforms. Influencing factors are thus both technological and psychological in nature, affecting the individual's intention to use banking services via digital means (Zhou et al., 2010). In mobile banking theoretical models, influencing factors are recognized as vital predictors of intention to use and eventual technology use. In digital economy, understanding these drivers is essential for financial institutions aiming to improve adoption rates, user satisfaction, and digital service delivery in a competitive market. Each factor provides a unique perspective on how users assess and accept mobile banking platforms. The key constructs influencing intention to use mobile banking are stated below in details.

2.1.1 Performance Expectancy

Davis (1989) defined performance expectancy as the extent to which a person believes that using a system would enhance their job performance. This definition is based on Technology Acceptance Model (TAM). Morris and Venkatesh (2000) emphasized that performance expectancy may be influenced by demographic factors such as gender, age, and experience. They also stated that the relationship between performance expectancy and intention to use technology tends to be stronger for men

and younger individuals, and for those with higher technology experience. These factors are essential for understanding how performance expectancy operates within different user segments.

Performance expectancy is a foundational construct in technology acceptance theories and refers to the degree to which an individual believes that using a particular technology will result in performance gains (Venkatesh et al., 2003). In the Unified Theory of Acceptance and Use of Technology (UTAUT), Venkatesh et al. (2003) redefined and expanded this concept identifying it as the strongest predictor of intention to use a technology across various user groups and settings.

According to Venkatesh et al. (2003), the role of performance expectancy in predicting technology adoption had the most significant direct effect on behavioral intention. This strong predictive power has been confirmed across diverse technologies and domains, such as healthcare IT (Aggelidis & Chatzoglou, 2009), e-learning (Cheng, 2011) and mobile payment systems (Oliveira et al., 2016).

Thus, performance expectancy captures a user's cognitive evaluation of how useful and beneficial a system will be in helping them accomplish tasks more efficiently, effectively, or with greater ease. This includes expectations related to speed, accuracy, productivity, convenience, and the overall value derived from using the system. It is positively correlated with intention, meaning the stronger the belief that technology will improve task performance, the more likely an individual is to intend to use it.

2.1.2 Effort Expectancy

According to Venkatesh et al. (2003), effort expectancy is one of the core constructs within the Unified Theory of Acceptance and Use of Technology (UTAUT) model. In the context of mobile banking, effort expectancy is related to how easy users perceive it is to learn, navigate, and operate mobile banking applications. If the system is easy to use, users are more likely to form a favorable intention toward its use. Effort expectancy has been consistently shown to significantly influence behavioral intention, particularly in early stages of technology adoption (Venkatesh et al., 2003). When users believe that a system requires minimal effort to use and understand, their attitude toward adopting that system is more positive. This is particularly crucial in banking applications, where users expect straightforward functionalities for transferring money, checking balances, or paying bills.

According to Venkatesh et al. (2003) and Zhou et al. (2010), effort expectancy also encompasses the learning curve associated with the mobile banking system. If users believe that becoming proficient in using the app will require substantial time and cognitive resources, they may opt not to use it, even if it offers benefits. This is especially relevant in the banking sector where a considerable portion of the population may not have extensive experience with digital banking platforms.

Zhou et al. (2010) also argued that minimizing the number of steps required to complete tasks and providing clear guidance throughout the application significantly improves the user's perception of ease of use. In a mobile banking context, the system interface, responsiveness, layout, and logical flow of operations greatly influence effort expectancy. Therefore, app developers and banks must ensure intuitive design and user assistance features to increase adoption rates.

As stated by Lin (2011), mobile banking applications often incorporate biometric logins, quick payment options, and automatic transaction summaries to reduce the need for users to repeat complex actions. These features are intended to lower the cognitive and physical effort involved in using the app, thereby increasing the likelihood of sustained usage.

Yu (2012) emphasized that older adults and users in developing countries often face barriers in using mobile technologies, making ease of use a primary concern. In populations with limited digital literacy, a simple and user-friendly design can act as a critical driver of adoption.

According to Baptista and Oliveira (2015) and Alalwan et al. (2016), effort expectancy does not function in isolation. It interacts with other constructs such as performance expectancy, facilitating conditions, and interface design quality. When users find the mobile banking interface visually organized and logically structured, their effort expectancy increases, which in turn positively influences their behavioral intention.

2.1.3 Social Influence

Kim and Park (2013) described social influence as a process through which users adopt new technologies based on social norms, expectations, and the behaviors of peers, particularly when the adoption of the service involves trust or uncertainty. This perception may stem from various sources, including direct recommendations, shared experiences, peer pressure, or normative beliefs. When individuals perceive

encouragement or endorsement from respected people or social groups, they are more likely to adopt and integrate mobile banking into their daily routines (Venkatesh et al., 2003).

Ajzen (1991), through the Theory of Planned Behavior (TPB), also highlighted the impact of subjective norms, beliefs about whether key people approve or disapprove of a behavior on behavioral intentions. Social influence thus aligns with subjective norms by shaping how individuals internalize others' opinions and expectations. In mobile banking, the opinions of close social contacts or influential figures can either motivate or discourage users from engaging with digital banking platforms.

According to Lu et al. (2005), social influence is particularly strong in environments where technology is relatively new or where users lack confidence in the technology. In such situations, the experiences and endorsements of peers and influencers help reduce uncertainty and increase trust in the technology.

Gupta et al. (2008) observed that social encouragement had a positive effect on mobile service usage in developing countries. Moreover, marketing campaigns that involve testimonials, influencer marketing, and peer-based referral programs are designed to leverage social influence. Banks can amplify this effect by showcasing user experiences, facilitating community discussions, and promoting brand ambassadors. These efforts can create a social environment that fosters acceptance and continued usage of mobile banking applications.

It is also important to note that social influence can decline over time as users become more experienced with the system. Once the user forms their own attitudes and evaluations based on direct experience, the weight of external opinions may lessen. However, during the initial stages of adoption, social influence is especially critical in shaping behavioral intention.

2.1.4 Hedonic Motivation

According to Holbrook and Hirschman (1982), hedonic motivation refers to aspects of consumer behavior that relate to the multisensory, fantasy, and emotive aspects of one’s experience with products. This foundational work underpins the modern understanding of hedonic motivation in user experience. This concept is rooted in the theory of intrinsic motivation, where individuals engage in an activity because it inherently satisfies their psychological needs for enjoyment and fulfillment (Deci & Ryan, 1985).

Venkatesh et al. (2012) described hedonic motivation as the fun or pleasure derived from using a technology, which can significantly impact users' behavioral intention. When mobile banking applications provide a visually appealing interface, interactive features, or personalized experiences, they can enhance hedonic motivation, thus encouraging users to engage more frequently.

Alalwan et al. (2017) found that the enjoyable experience of using mobile banking apps positively influences customers' intention to use these services. Similarly, Roy et al. (2018) emphasize that banks should focus on designing user-friendly and engaging platforms that not only meet functional requirements but also provide users with a pleasurable experience to foster loyalty and continuous usage.

In mobile banking, features such as gamification, customization, and interactive notifications can strengthen users' enjoyment, reducing the perceived effort of banking tasks and increasing overall satisfaction.

2.1.5 Price Value

Dodds et al. (1991) defined price value as the mental evaluation users make when weighing the advantages gained from a technology against the financial or effort-related costs involved in using it. Price value arises when users evaluate the utility gained from a product relative to the price paid, influencing their willingness to adopt and continue use. In the context of mobile banking, users are more inclined to adopt services that are seen as cost-effective, offering seamless functionality without high transactional fees or hidden costs. A favorable price value perception enhances user satisfaction and encourages stronger behavioral intention, especially in markets where affordability and efficiency are key decision-making criteria. Thus, mobile banking platforms that offer valuable features such as instant payments, zero-cost fund transfers, and secure digital interfaces at little or no charge can significantly improve the adoption rate by enhancing the perceived price value.

According to Alalwan et al. (2016), price value significantly influences the behavioral intention of customers to adopt mobile banking services. Their study revealed that customers evaluate the usefulness and convenience of mobile banking in relation to the fees charged by banks. When users perceive that the benefits such as instant access to financial services, reduced need to visit branches, and lower transaction times justify the cost, they are more inclined to use mobile banking services. Moreover, Alalwan et al. (2016) also highlighted that customers are more motivated to

adopt mobile platforms when service charges are reasonable, predictable, and aligned with the value delivered. This means that beyond the perceived utility, transparent pricing structures and minimized hidden fees strengthen the perceived fairness of the service. Thus, mobile banking becomes even more useful when it reduces the burden of transportation costs and waiting times associated with physical banking. Thus, offering affordable yet functional mobile banking options can significantly improve user perception and lead to higher levels of technology adoption. Banks are encouraged to communicate clearly the benefits that outweigh costs to enhance the perceived price value and attract price-conscious customers.

2.1.6 Habit

Lu and Yang (2014) defined habit as the repeated and consistent use of smartphones and mobile applications forms behavioral patterns that make it easier for users to adopt new digital technologies like mobile banking. When individuals become accustomed to mobile interactions through other applications such as messaging, social media, or e-commerce, their transition to mobile financial services becomes more seamless. This prior familiarity fosters automaticity, where users engage in mobile banking not through active consideration but as a natural extension of their daily mobile habits. As a result, habit not only enhances ease of adoption but also contributes to long-term usage by reducing psychological barriers and increasing user confidence in digital transactions.

According to Lim et al. (2019), habit refers to the automatic performance of a behavior as a result of previous experiences and repeated actions over time. In mobile banking, this means users continue to engage with the service not necessarily due to deliberate decision-making, but because it has become part of their routine. As users grow accustomed to the convenience and familiarity of mobile platforms, their reliance on conscious evaluation diminishes, making continued usage more likely. This habitual engagement helps build user loyalty and reduces resistance to adopting new digital features.

2.1.7 Facilitating Conditions

According to Zhou et al. (2010), facilitating conditions refer to the availability of resources, infrastructure, and support mechanisms that enable individuals to effectively use a technological system. Facilitating conditions also include factors such as device compatibility, internet connectivity, technical assistance, and system reliability, which all contribute to reducing barriers to technology usage. In the context of mobile banking, when users perceive that adequate help, tools, and guidance are available such as 24/7 support, app tutorials, or seamless system performance; they are more likely to adopt the service with confidence.

Oliveira et al. (2014) highlighted that sufficient IT infrastructure, bank-provided training, and easy-to-use applications enhanced customers' confidence and usage of online and mobile financial services. Raza et al. (2019) found that perceived facilitating conditions, such as availability of user assistance and accessibility of mobile devices, positively influenced users' behavioral intention and actual usage of mobile banking. Facilitating conditions are particularly significant for users who may have lower technological self-efficacy or experience, as these external supports provide reassurance and practical assistance needed for continued engagement.

2.1.8 Perceived Risk

Featherman and Pavlou (2003) defined perceived risk as the potential for loss in the pursuit of a desired outcome of using an e-service. This concept includes various dimensions such as performance risk (the chance that the service might not perform as expected), financial risk (monetary loss), privacy risk (exposure of personal information), and security risk (unauthorized access or fraud). The higher the perceived risk, the lower the likelihood that users will trust and adopt mobile banking platforms.

Luarn and Lin (2005) found that perceived risk negatively affects users' intention to adopt mobile banking. Therefore, minimizing perceived risks through robust security features, transparency, and effective communication is crucial to enhancing user trust and adoption rates. According to Yousafzai et al. (2009), users' trust in the security and reliability of online banking services significantly influences their willingness to use such services. The study emphasized that perceived risk negatively affects both user trust and intention to use digital banking.

Zhou (2011) further explained that perceived risk in mobile banking arises when users are unsure whether the service will perform as expected without causing financial

or data harm. Perceived risk negatively influences both trust and behavioral intention, making it a critical construct for technology acceptance. The perceptions of the users may not always align with the objective reality of system security, but their emotional response to risk ultimately governs their willingness to adopt mobile banking (Zhou, 2011). Similarly, Alalwan et al. (2016) found that when users believe mobile banking is vulnerable to fraud or misuse, their adoption intention significantly declines, even if the system is functionally superior.

2.1.9 Interface Design Quality

Cyr et al. (2006) defined interface design quality that it plays a crucial role in building user trust and satisfaction in digital environments. In mobile banking, a visually appealing and professionally designed interface can enhance users' emotional connection to the application, leading to increased engagement and a stronger behavioral intention to use the service. Design factors such as aesthetic consistency, image clarity, and harmonious color schemes contribute to the overall perception of quality and credibility.

Gu et al. (2009) emphasized that interface design quality, particularly the ease of navigation and system responsiveness, significantly influences the actual usage behavior of mobile banking users. When customers find it easy to understand and operate the app's functions, their cognitive load is reduced, and their trust in the technology increases. This improved usability can result in higher adoption rates and sustained usage over time, particularly among users with less technical proficiency.

Zhou (2011) argued that interface design quality plays a significant role in building user trust and confidence in online financial services. A poor interface one that is cluttered, slow to respond, or visually inconsistent can lead users to perceive the app as insecure or unreliable. On the other hand, a smooth, clean, and professional interface enhances perceived control and trust, which are essential for encouraging mobile banking adoption, particularly among new users.

2.2 Intention to Use Mobile Banking

According to Davis (1989), intention to use mobile banking refers to the degree to which an individual plans or is willing to engage in mobile banking activities in the near future. It is considered a strong predictor of actual usage behavior, especially

in the field of technology adoption. This construct reflects the user's readiness to use a mobile banking service.

Ajzen (1991), through the Theory of Planned Behavior (TPB), explained behavioral intention as an individual's motivation and conscious plan to perform a specific behavior. In the context of mobile banking, this intention is formed when users believe that mobile banking is beneficial, easy to use, and fits their lifestyle. A strong intention usually precedes actual behavior unless there are environmental or technical constraints.

Venkatesh et al. (2012) also emphasized intention as a central construct linking influencing factors (like performance expectancy and social influence) to technology use behavior. According to this model, variables such as habit and hedonic motivation significantly contribute to shaping users' intentions toward mobile service adoption.

Yu (2012) validated the UTAUT model in the mobile banking context and confirmed that intention acts as the behavioral filter through which individual perceptions are translated into usage actions.

Oliveira et al. (2014) integrated UTAUT with task-technology fit theory and found that behavioral intention effectively mediated the relationship between users' perception of fit and mobile banking adoption.

Alalwan et al. (2016) reinforced that trust, perceived risk, and facilitating conditions indirectly influenced usage behavior by shaping intention. Zhou (2011) emphasized the role of initial trust in forming intention, particularly in environments where digital literacy varies and security concerns are high.

Tarawneh et al. (2021) found that variables such as performance expectancy, facilitating conditions, and perceived risk significantly influenced users' intention to use mobile banking, which in turn led to actual usage.

These factors highlights that intention to use mobile banking is not only a function of users' perceptions but also a dynamic construct influenced by contextual variables like cultural norms, trust in financial institutions, digital infrastructure, and prior usage experience. As such, enhancing users' intention requires not just functional improvements, but also strategic engagement, transparent communication, and personalized digital banking experiences.

2.3 Mobile Banking Use

According to Davis (1989), actual system use is the real-world manifestation of behavioral intention, shaped by beliefs about usefulness and ease of use. While behavioral intention is a necessary precursor, it does not always lead to actual use unless users have the resources, support, and motivation to translate intention into action. The gap between intention and actual behavior is often bridged by contextual factors such as technological access, infrastructure, and habitual behavior.

Venkatesh et al. (2003) emphasized in the original UTAUT model that behavioral intention, along with facilitating conditions, determines use behavior. This is particularly relevant in mobile banking, where users' actual interactions such as checking balances, making transfers, or paying bills demonstrate not just intention but successful adoption and integration of the technology into everyday life.

Zhou et al. (2010) found that actual mobile banking usage is influenced by trust, satisfaction, and self-efficacy, in addition to intention. Likewise, Riquelme and Rios (2010) confirmed that although intention strongly predicts use, external factors such as availability of mobile internet, application usability, and perceived risks also significantly affect actual usage. Yu et al. (2012) described that system accessibility, reliability, and prior experience significantly influence whether a user transitions from intention to actual usage. Their study states that even when users intend to adopt a technology, inconsistent performance or unfamiliar interfaces can create usage gaps.

Additionally, Venkatesh et al. (2012) expanded the UTAUT model by introducing UTAUT2, where constructs like habit and hedonic motivation were acknowledged as direct predictors of technology use behavior, not only intention. This reinforces the idea that over time, repeated usage itself becomes automatic, increasing behavioral consistency.

Alalwan et al. (2016) emphasized the importance of perceived system quality and service availability as key determinants of actual usage behavior, highlighting that stable technical infrastructure and intuitive design features contribute to consistent use.

Further, Oliveira et al. (2016) pointed out that task-technology fit plays a vital role in determining mobile banking use. If the features of the mobile application align well with the user's financial routines and personal expectations, adoption and consistent use are more likely to occur.

Understanding factors that drive actual use, as opposed to just intention, is essential for banks to design mobile banking platforms that meet the needs and

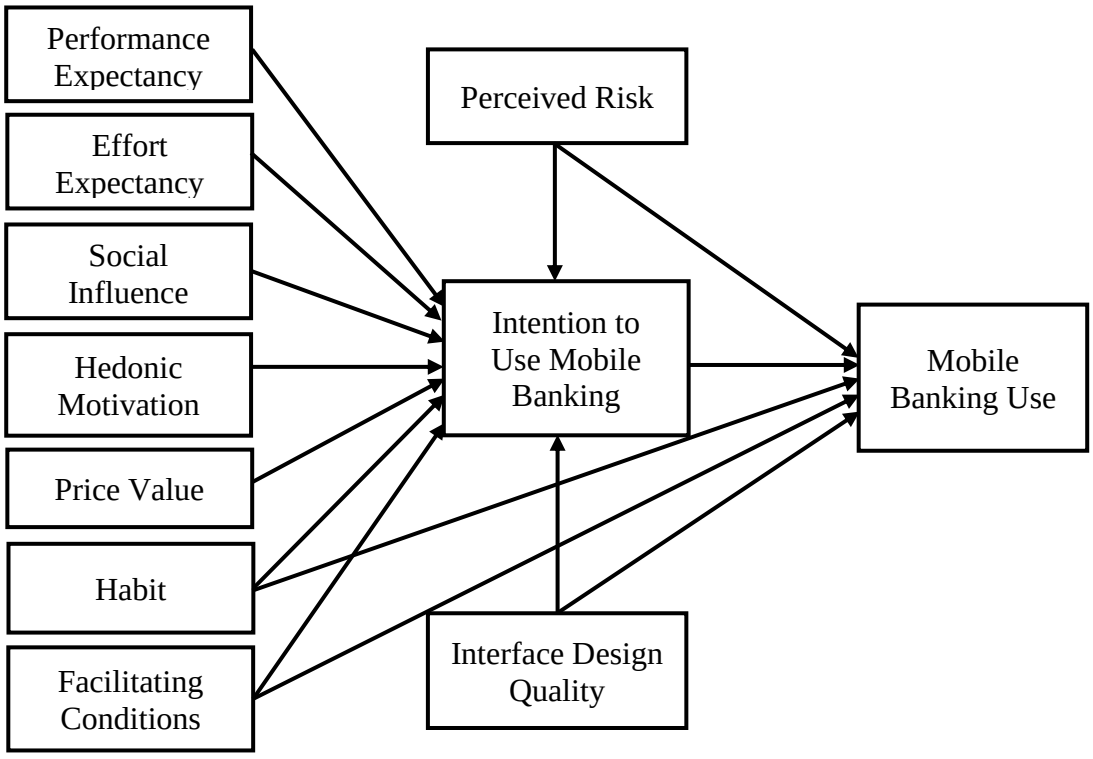
expectations of their users. By addressing these factors, banks can improve user satisfaction and encourage sustained engagement with mobile banking services.

2.4 Previous Study

The conceptual framework of the study is developed through an examination and analysis of previously published paper. This section describes previous research study concerned with factors influencing intention to use mobile banking to reach final use of mobile banking.

Tarawneh et al. (2021) investigated the factors influencing mobile banking adoption and usage among Generation Y Malaysians. In this research, the factors considered included perceived ease of use, perceived usefulness, trust, and security. The research focused on Generation Y individuals in Malaysia, who are active users of mobile technologies and considered technology friendly. The research employed a quantitative method, and data were obtained through surveys distributed to 504 respondents using the non-probability sampling method. The conceptual framework of Tarawneh et al. (2021) is described in Figure (2.1).

Figure (2.1) Conceptual Framework of Tarawneh et al.



Source: Tarawneh et al. (2021)

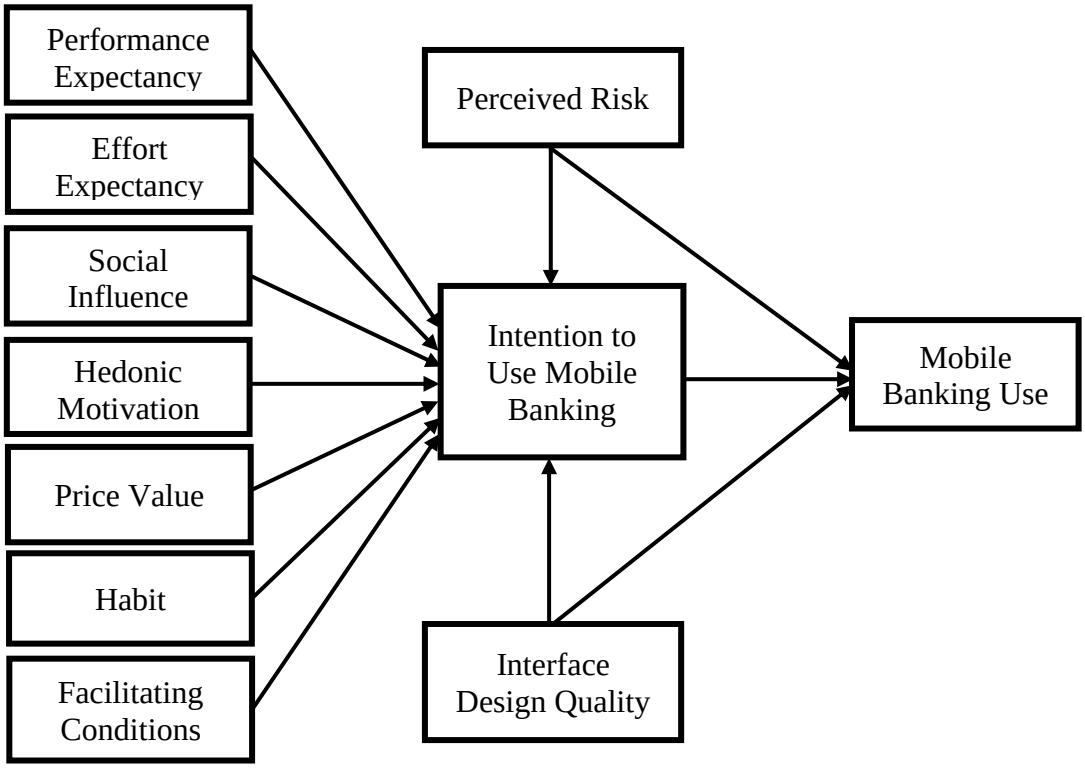
The study revealed that influencing factors such as performance expectancy, effort expectancy, social influence, hedonic motivation, price value, habit, facilitating

conditions have shaped and affected the intention to use mobile banking by the users. On the other hand, intention to use mobile banking acts as a mediator between perceived risk, interface design quality (IDQ) and mobile banking use by the users. Also habit and facilitating conditions have effect on mobile banking use of the customers.

2.5 Conceptual Framework of the Study

The conceptual framework for this study is adapted from the model proposed by Tarawneh et al. (2021). Figure (2.2) represents the conceptual framework of the study.

Figure (2.2) Conceptual Framework of the Study



Source: Adapted from Tarawneh et al. (2021)

According to Figure (2.2), independent variables are performance expectancy, effort expectancy, social influence, hedonic motivation, price value, habit and facilitating conditions. The mediating variable between perceived risk and mobile banking use is intention to use mobile banking, the mediating variable between interface design quality and mobile banking use is also intention to use mobile banking and the dependent variable is mobile banking use. The conceptual framework of the study indicates the interrelationships among influencing factors, intention to use mobile banking and actual mobile banking use.

CHAPTER 3
PROFILE AND FACTORS INFLUENCING INTENTION TO USE MOBILE BANKING TOWARDS MAB BANK

This chapter describes the background profile of MAB Bank, an overview of its mobile banking services, and the organizational structure supporting digital banking operations. It also highlights the technological infrastructure and customer service support system that facilitates mobile banking usage. The final section of this chapter presents demographic profile of the respondents and reliability analysis.

3.1 Profile of MAB Bank in Myanmar

MAB Bank is one of the leading commercial banks in Myanmar, providing a wide range of banking products and services to both individual and business customers. Myanma Apex Bank (MAB) was founded on July 2, 2010 and opened its first branch in Naypyidaw on 17th August 2010. It has rapidly evolved into one of Myanmar's leading private financial institutions. Although headquartered in Yangon, MAB began its journey with the Naypyidaw branch and has since expanded its footprint nationwide.

MAB Bank operates an extensive network of branches with the total of 95 branches offering a wide range of services, including personal and business banking, international transactions, and mobile banking solutions. Established with the goal of meeting the growing demand for modern banking solutions, MAB Bank has become a prominent player in Myanmar's financial sector. The bank has a strong presence in both traditional and digital banking, offering services that span across savings and current accounts, loans, insurance, and mobile banking.

MAB Bank Myanmar is committed to delivering customer-centric financial solutions, focusing on providing products and services that meet the diverse needs of its customers. The bank's approach is centered around providing convenience, accessibility, and security in its banking services, with a strong emphasis on customer satisfaction. This is particularly evident in the bank's mobile banking offerings, which have been designed to make banking easier and more convenient for its customers.

MAB Bank launched its mobile banking platform In 2017 allowing customers to access their accounts, perform transactions, and manage their finances from their smartphones. The app was designed with a focus on security and user experience, offering features like mobile money transfers, bill payments, loan management, and

account balance checks. Since its launch, the mobile banking platform has gained widespread popularity among customers, particularly younger consumers who are more comfortable with digital technologies.

MAB Bank Myanmar has continued to enhance its mobile banking services by introducing new features and improving the platform's functionality. For instance, the bank has integrated QR code payments, allowing customers to make secure transactions with a simple scan of a code. Additionally, the bank has introduced mobile loan applications, enabling customers to apply for personal loans through the mobile banking app. These innovations have made MAB Bank's mobile banking services more versatile and accessible to a broader range of customers.

In addition to mobile banking, MAB Bank has also focused on expanding its branch network to cater to customers who prefer traditional banking services. The bank currently operates a network of branches and ATMs across Myanmar, ensuring that customers have access to banking services wherever they are. The bank's commitment to both digital and traditional banking allows it to serve a wide range of customer preferences, providing the best of both worlds.

3.1.1 Vision and Mission

The vision of MAB Bank is to be the most trusted and innovative banking partner in Myanmar.

The mission of MAB Bank is to provide accessible, secure, and customer-centric financial services that enhance the quality of life for our customers.

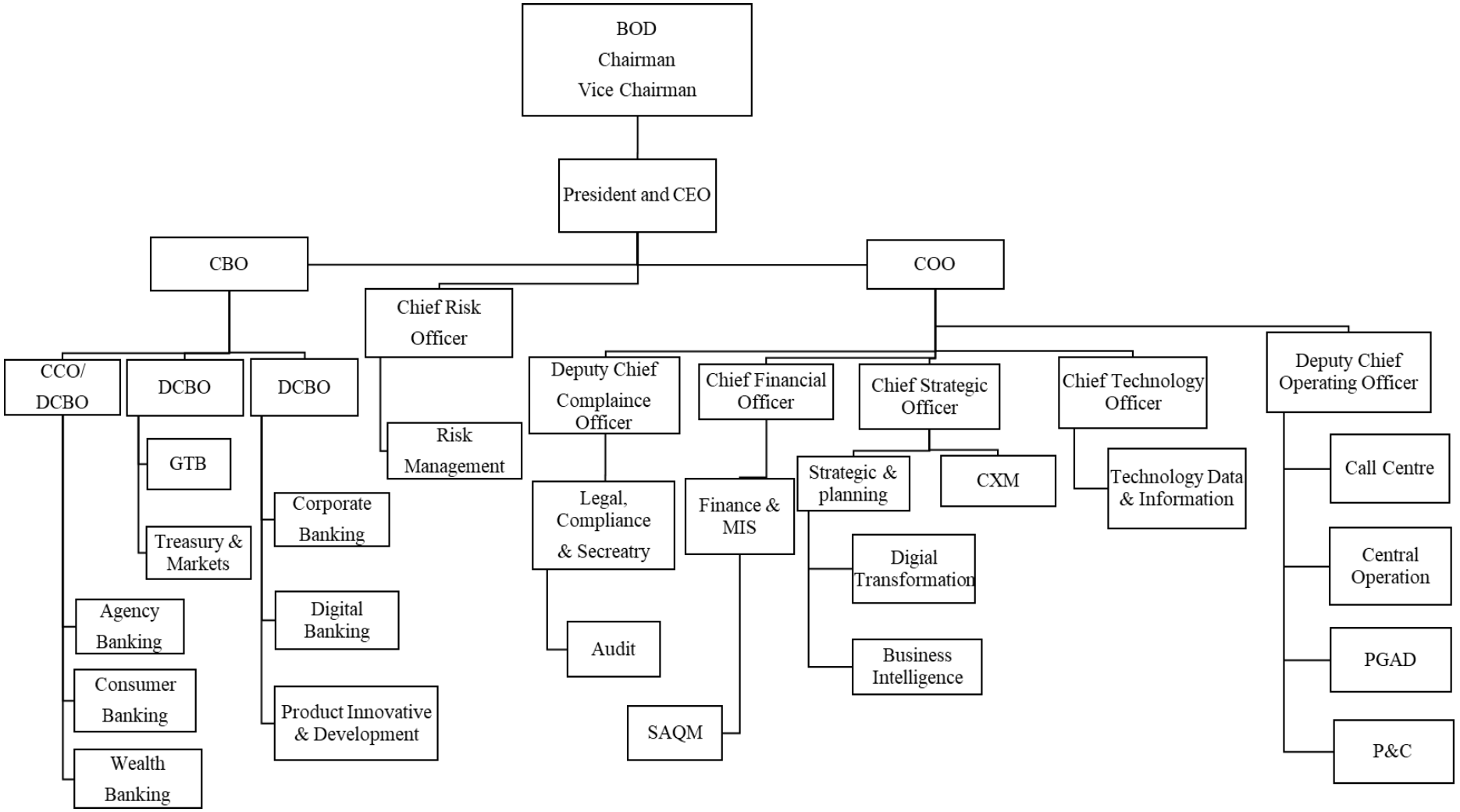
These guiding principles reflect the dedication of the bank to customer satisfaction and its commitment to fostering financial inclusion in Myanmar. The bank's customer-centric approach is evident in the continuous improvement of its mobile banking platform, as it strives to offer innovative solutions that make banking more accessible and convenient.

MAB Bank has also embraced the growing trend of mobile payments, partnering with various e-commerce platforms to offer seamless payment solutions for online shoppers. This integration enables customers to use their MAB Bank accounts to make secure payments on e-commerce sites, further expanding the reach and convenience of mobile banking services.

3.2 Organizational Structure of MAB Bank Myanmar

MAB Bank operates with a comprehensive organizational structure comprising 22 departments and 95 branches across Myanmar. Each department is headed by a designated head of department, while branches are managed by branch managers and supported by second-in-command officials. Regional offices, under the direct jurisdiction of the head office, are overseen by regional heads responsible for the branch operations within their respective areas. The following Figure (3.1) is the organization chart of MAB Bank.

Figure (3.1) Organization Chart of MAB Bank



Source: MAB Bank (2025)

According to Figure (3.1), the organizational hierarchy of MAB Bank is as follows; the Board of Directors (BOD), comprising the Chairman and Vice Chairman. Subsequently, the President and Chief Executive Officer (CEO) or Chief Business Officer (CBO) are appointed. The Chief Operating Officer (COO) directly supervises the C-level management team, including three Deputy Chief Business Officers (DCBOs), the Chief Credit Officer (CCO), the Chief Risk Officer (CRO), the Chief Compliance Officer, the Chief Strategic Officer, and the Chief Financial Officer (CFO). The COO, in turn, oversees the Chief Technology Officer (CTO) and the Deputy Chief Operating Officer (DCOO), ensuring effective and efficient management throughout the bank.

In accordance with the organization chart, the bank's operations are divided into several key departments, each responsible for various aspects of delivering banking services. This section elaborates on their activities, focusing on how they influence the intention to use mobile banking and actual usage of mobile banking.

3.3. Factors Influencing Intention to Use Mobile Banking of MAB Bank

The adoption of mobile banking services is shaped by several interrelated factors that influence users' intention to engage with digital financial platforms. At MAB Bank, these factors include performance expectancy, effort expectancy, social influence, hedonic motivation, price value, habit, facilitating conditions, perceived risk, and interface design quality. Each element plays a distinct role in shaping users' perceptions and behaviors. Users are more likely to adopt mobile banking when they believe it enhances their financial management, is easy to use and supported by social encouragement. Enjoyment and perceived value also contribute to positive attitudes toward mobile banking, while habitual behavior reinforces usage through routine. Institutional support and technical infrastructure further enable adoption, while trust in data security and a well-designed user interface build confidence and ease of use. Collectively, these factors determine how likely customers are to form the intention to use mobile banking services regularly and effectively.

3.3.1 Performance Expectancy

Performance expectancy at MAB Bank is reflected in employees' efforts to develop mobile banking services that enhance customer productivity, particularly through features such as quick fund transfers, bill payments, and real-time balance

tracking. In the context of mobile banking services at MAB Bank, performance-driven digital transformation plays a pivotal role in enhancing the overall banking experience for customers. Employees across departments such as digital banking, product innovation, and IT services are strategically aligned to deliver high-performing mobile banking functionalities. The institution focuses on leveraging technology to provide faster, more efficient services such as real-time fund transfers, instant loan processing, and immediate transaction confirmations. MAB Bank's strategic focus on performance also includes constant updates to their mobile platform to ensure scalability and responsiveness. This is supported by a dedicated technology infrastructure department that handles upgrades and system improvements. From the customer's perspective, the ability to complete critical financial tasks anytime and anywhere with high accuracy reflects the perceived usefulness of the platform. In parallel, training programs are conducted internally to ensure staff are proficient in supporting these functionalities, ensuring that customers receive knowledgeable assistance when needed. The alignment between technological capability and user outcomes demonstrates the bank's commitment to maintaining high performance standards that drive adoption and usage of mobile banking.

3.3.2 Effort Expectancy

Effort expectancy at MAB Bank is reflected in the development of user-friendly mobile interfaces, particularly in functions such as simplified login processes, intuitive navigation, and seamless transaction flows that reduce the effort required for daily banking tasks. At MAB Bank, one of the core focuses of the mobile banking experience is to make it as user-friendly and accessible as possible. The bank's digital teams prioritize designing intuitive interfaces that accommodate users with different levels of technological familiarity. This includes clear navigation menus, simplified login options such as biometric verification, and streamlined transactional processes that minimize the steps required to complete operations. The digital banking department collaborates closely with UX/UI designers to ensure that every feature in the mobile application is logically arranged and easy to use, even for first-time users. Support teams are available through multiple channels, including call centers and chatbots, to assist customers in resolving issues swiftly, thereby reducing perceived difficulty.

Additionally, MAB Bank provides onboarding tutorials and user guides integrated into the mobile app to educate users on performing various banking tasks

efficiently. These instructional materials, along with demo videos shared through social media platforms, are aimed at reducing users' learning curve. Internally, staff from customer service and digital banking teams are trained to guide customers in downloading, installing, and navigating the app, particularly targeting senior users who are less familiar to technology. Periodic updates to the application are tested extensively to ensure they do not introduce complexity but rather improve clarity and convenience. The ease of access is further enhanced by allowing compatibility with both Android and iOS systems and optimizing the app to run smoothly on low-end smartphones. These combined efforts create an ecosystem where customers perceive mobile banking as a simple, manageable service, contributing to their willingness to use it regularly.

3.3.3 Social Influence

Social Influence at MAB Bank is reflected in the role of employees, marketing teams, and banking staff in encouraging mobile banking adoption, particularly through peer recommendations, staff assistance, and social proof strategies like customer testimonials. Social influence plays a significant role in shaping mobile banking adoption at MAB Bank. The institution recognizes that potential users are often impacted by recommendations from trusted individuals such as family members, friends, and bank staff. Consequently, MAB Bank has deployed strategies that leverage peer networks and community trust to promote mobile banking usage. One of the key initiatives includes digital ambassador programs where employees, especially those in customer-facing roles like branch staff and agency banking units, actively advocate for mobile banking services during client interactions. These frontline employees are trained not just to promote but to demonstrate the features and benefits of mobile banking, creating a positive word-of-mouth effect. In addition, MAB Bank collaborates with local influencers and opinion leaders through marketing campaigns aimed at familiarizing users with mobile banking benefits. Campaigns often include customer testimonials, real-life usage scenarios, and endorsements from community figures that resonate with targeted demographic groups. Social media platforms such as Facebook are used to further spread awareness, showcasing how others in the community are using mobile banking for various purposes like bill payments, airtime purchases, or transferring funds. Branch managers and mobile banking agents also conduct outreach activities at local events or financial literacy workshops to engage with customers directly and encourage adoption.

3.3.4 Hedonic Motivation

Hedonic Motivation at MAB Bank is reflected in the design of enjoyable and engaging mobile banking experiences, particularly through interactive features, visually pleasing interfaces, and personalized themes that make using the app more pleasurable. At MAB Bank, hedonic motivation significantly shapes customer engagement with mobile banking services. Hedonic motivation refers to the fun or pleasure derived from using technology. In the context of mobile banking, this can be translated into features that make the banking experience more enjoyable or emotionally satisfying. MAB Bank has been exploring ways to make their digital services more user-friendly and entertaining. The bank integrates visually pleasing interfaces, intuitive navigation, and dynamic notifications to create a more enjoyable user journey. When customers find using the mobile app to be a satisfying experience, they are more likely to return to it and explore further functionalities. In addition, MAB Bank enhances the hedonic aspect by offering personalization features. Customers can customize their app dashboards, select themes, and access services like financial goal tracking or budgeting tools in a gamified format. These features help maintain interest and provide users with a sense of accomplishment, thus increasing emotional attachment to the service. Gamification elements, such as milestone badges or rewards for frequent transactions, also contribute to the enjoyment of banking activities. Through these approaches, the bank makes the app experience feel less transactional and more engaging, encouraging frequent usage.

3.3.5 Price Value

Price value at MAB Bank is reflected in service features that balance customer benefits with affordability, particularly through free transaction limits, loyalty rewards, and transparent fee structures that make mobile banking more appealing. At MAB Bank, this factor plays an important role in influencing customers' decisions to adopt mobile banking. Although the app is offered free of charge, users often consider indirect costs such as internet data usage, time spent learning how to navigate the app, and the perceived value of the services provided. MAB Bank addresses these concerns by clearly communicating the cost-saving advantages of using mobile banking, such as lower transaction fees, time saved by avoiding branch visits, and round-the-clock service availability. The bank further increases perceived value by bundling mobile

banking with exclusive features not available through traditional channels. Services like real-time fund transfers, bill payments, mobile airtime purchases, and instant notifications provide added convenience. In addition, special offers and promotions available exclusively through the mobile app, such as cashback on digital payments or discounts on partner merchants, help improve the price-value perception. Educational campaigns that inform customers about these financial benefits also play a role. MAB Bank uses social media, in-app messages, and branch-level communication to show users how mobile banking saves time, money, and effort. This increased awareness reinforces the idea that the mobile banking platform delivers more benefits than the traditional method of banking. Moreover, for customers in rural areas or with limited mobility, the app offers access to banking services that were previously out of reach, thus significantly enhancing its value.

3.3.6 Habit

Habit at MAB Bank is reflected in regular customer interactions with the mobile banking app, particularly through features like recurring payments, notification reminders, and easy re-access to previous transactions that encourage repeated usage. Habit refers to the degree to which people tend to perform behaviors automatically because of learning and repetition. In the mobile banking context at MAB Bank, habit plays a powerful role in influencing user behavior. Once customers become accustomed to performing regular transactions, checking balances, or making bill payments through the mobile app, they are more likely to continue using the service without conscious deliberation. This habitual behavior significantly increases the frequency and consistency of app usage. To encourage habit formation, MAB Bank employs several strategies. First, the app's interface is designed for ease of access and navigation. By making essential features visible and simple to use, the bank reduces cognitive load and enables faster completion of tasks. This ease of use encourages customers to return to the app for routine transactions, reinforcing habitual engagement. Additionally, MAB Bank provides auto-login options and biometric authentication to reduce friction in accessing the app, making it quicker and easier to complete financial tasks.

3.3.7 Facilitating Conditions

Facilitating conditions at MAB Bank play a vital role in ensuring the accessibility, reliability, and ease of mobile banking services for customers. The bank

has invested in strengthening its technical and organizational support systems to encourage widespread adoption of mobile banking, particularly among users with varying levels of digital literacy. Within departments such as technology, data & information, and digital transformation, infrastructure upgrades and IT support are prioritized to ensure that the mobile application is compatible with a broad range of smartphones and operating systems. In addition, MAB Bank's customer service teams including those in the call centre and central operations offer continuous assistance to users, helping them navigate mobile banking functions or resolve technical issues. The bank also provides in-app tutorials, live chat features, and regular updates to keep the system current and user-centric. Internally, the digital banking division ensures that resources are allocated efficiently to maintain system uptime, data backup, and cybersecurity protocols, which are essential for operational readiness. These facilitating conditions reduce barriers to use and enhance customer confidence in the digital banking environment. As a result, customers are more likely to develop a positive intention to use mobile banking services, knowing that the infrastructure exists to support them effectively.

3.3.8 Perceived Risk

Perceived risk is a critical consideration in the adoption of mobile banking services, especially in a developing digital economy like Myanmar. At MAB Bank, perceived risk is addressed through the combined efforts of multiple departments, including risk management, compliance, and digital banking. These teams work collaboratively to implement robust security protocols that safeguard users' personal and financial data. To mitigate concerns regarding fraud and identity theft, MAB Bank has incorporated two-factor authentication, end-to-end encryption, biometric login options, and real-time transaction alerts into its mobile banking platform. The bank also maintains clear communication about its privacy policies and data-handling procedures, offering transparency that builds trust. Furthermore, the legal, compliance & secretary unit ensures that all mobile banking features align with national banking regulations and cybersecurity standards. The bank also engages in proactive customer education initiatives, informing users about safe mobile banking practices through social media, SMS alerts, and community outreach. These efforts collectively help minimize the psychological barriers that arise from perceived risk, making customers feel more secure and confident in using mobile banking services. When users believe their data is

protected and transactions are secure, they are more likely to form a favorable intention to adopt and use mobile banking regularly.

3.3.9 Interface Design Quality

Interface design quality is a key driver of customer satisfaction and usability in mobile banking applications, and MAB Bank places significant emphasis on optimizing this aspect of its digital services. The digital banking and product innovation & development departments are central to designing and refining the user interface (UI) and user experience (UX) of the MAB Bank mobile app. These teams conduct periodic user experience audits, feedback analysis, and usability testing to ensure that the app is visually appealing, easy to navigate, and responsive across devices. Features such as intuitive dashboards, clearly labeled icons, minimal loading times, and customizable user preferences enhance the overall interaction quality. Attention is also given to accessibility features, including language options and screen reader compatibility, to serve a broader customer base. The app's clean design and seamless flow reduce user frustration and make the banking process more engaging, even for those with limited tech experience. Additionally, consistent branding and visual aesthetics instill a sense of professionalism and reliability, which indirectly reinforces user trust. The quality of the interface not only shapes users' initial impressions but also influences their intention to continue using the service. By offering a high-standard interface design, MAB Bank ensures that the digital experience aligns with users' expectations, thereby strengthening customer engagement and encouraging repeated mobile banking usage.

3.4 Demographic Profile of the Respondents

This section outlines the demographic characteristics of 334 customers from MAB Bank, as detailed in Table (3.1). The analysis examines the respondents' gender, age, education, marital status, employment status and monthly income. For each question, participants are provided with several options and must select the one that best applies. Table (3.1) displays the demographic data of the participants.

Table (3.1) Demographic Profile of the Respondents

Sr. No.	Demographic Profile	Description	Number of Respondents	Percentage
1	Gender	Male	70	21.0
		Female	264	79.0
2	Age (Years)	Under 30 years old	84	25.1
		30 - 40 years old	137	41.0
		41- 50 years old	81	24.3
		Above 50 years old	32	9.6
3	Education	High School Graduate	23	6.9
		Bachelor Degree	265	79.3
		Master Degree	45	13.5
		Ph.D. Degree	1	0.3
4	Marital Status	Married	182	54.5
		Unmarried	152	45.5
5	Employment Status	Government Employees	46	13.8
		Private Sector Employees	191	57.2
		Business Owners	80	24.0
		Unemployed	17	5.1
6	Monthly Income (Kyats)	Under 500,000	96	28.7
		500,000 - 1,000,000	95	28.4
		1,000,001 - 1,500,000	67	20.1
		1,500,001 - 2,000,000	41	12.3
		Above 2,000,000	35	10.5
Total Respondents			**334**	**100.0**

Source: Survey Data (2025)

According to the results of Table (3.1), in terms of gender, a significant majority of respondents are female, representing 79.0% (264 out of 334), while only 21.0% (70 respondents) are male. This notable gender imbalance may reflect the actual demographics of mobile banking users within the sampled population and could have

implications for how mobile banking services are marketed and perceived.

Regarding age, the largest age group is between 30 and 40 years, comprising 41.0% of the sample (137 respondents out of 334). Respondents under 30 years made up 25.1% (84 individuals), while those aged 41 to 50 constitute 24.3% (81 respondents). A smaller group, 9.6% (32 individuals), are above 50 years old. This age distribution shows that the study primarily captures views from working-age individuals who are more likely to be familiar with or in need of mobile banking services.

In terms of education, the majority holds a Bachelor's Degree (79.3%, 265 respondents), followed by Master's Degree holders at 13.5% (45 respondents). High school graduates represented 6.9% (23 respondents), and only one respondent (0.3%) held a Ph.D. Degree. This indicates a highly educated sample population with likely strong digital literacy and comprehension of mobile financial services.

When examining marital status, married respondents comprise the slight majority at 54.5% (182 individuals), while unmarried participants are 45.5% (152 respondents). This balanced distribution provides the study with insights into how relationship status may influence financial decision-making and technology adoption.

With regard to employment status, the largest segment of respondents (57.2%, or 191 individuals) are employed in the private sector, followed by business owners (24.0%, or 80 respondents). Government employees account for 13.8% (46 respondents), and unemployed individuals comprised a small portion (5.1%, or 17 respondents). This distribution indicates a respondent base that is largely economically active, with varying levels of financial independence and occupational experience.

The monthly income distribution of respondents is relatively broad. A total of 28.7% (96 respondents) reported earning less than 500,000 Kyats per month, and 28.4% (95 respondents) earned between 500,000 and 1,000,000 Kyats. Respondents with income between 1,000,001 and 1,500,000 Kyats comprised 20.1% (67 individuals), followed by 12.3% (41 individuals) in the 1,500,001 to 2,000,000 Kyats range. The remaining 10.5% (35 respondents) reported earning above 2,000,000 Kyats. This diverse income spread ensures that the study includes perspectives across different economic segments.

In summary, the demographic characteristics reveal a sample that is predominantly female, mostly within the working-age population, and highly educated. The respondents represent a mix of marital statuses and employment sectors, and they fall across a wide range of income levels. This diversity strengthens the study by

providing a broad view of mobile banking users and enhancing the reliability and applicability of the study.

3.5 Reliability Analysis

To analyze the influencing factors on intention to use mobile banking, reliability analysis is conducted prior to interpreting each variable. This step ensures the internal consistency of the survey items used for each construct. Cronbach's Alpha is applied as a measure to test the reliability of the questionnaire items. According to Cronbach (1951), the Alpha value ranges from 0 to 1, where values closer to 1 indicate higher internal consistency among items within the same construct. A Cronbach's Alpha value of 0.6 and above is considered acceptable, with values between 0.7 and 0.8 regarded as acceptable, 0.8 to 0.9 as good, and 0.9 and above as excellent. Table (3.2) showed number of items of each variable and reliability (Alpha values) of the variables.

Table (3.2) Reliability Analysis of Variables

Sr. No.	Variables	Number of Items	Cronbach's Alpha	Interpretation
1	Performance Expectancy	5	0.905	Excellent
2	Effort Expectancy	5	0.894	Good
3	Social Influence	5	0.707	Acceptable
4	Hedonic Motivation	5	0.920	Excellent
5	Price Value	5	0.838	Good
6	Habit	5	0.843	Good
7	Facilitating Conditions	5	0.741	Acceptable
8	Perceived Risk	5	0.830	Good
9	Interface Design Quality	5	0.848	Good
10	Intention to Use Mobile Banking	5	0.881	Good
11	Mobile Banking Use	5	0.877	Good

Source : Survey Data (2025)

As presented in Table (3.2), the alpha value for performance expectancy is 0.905, indicating excellent internal consistency. Effort expectancy also shows excellent

reliability with an alpha value of 0.894. Hedonic motivation achieves the highest reliability level among all variables at 0.920, confirming a very strong internal consistency of the measurement items. Both intention to use mobile banking (0.881) and mobile banking use (0.877) also reflect good reliability scores, close to the excellent range. Interface design quality (0.848), habit (0.843), price value (0.838), and perceived risk (0.830) fall under the good reliability level, while facilitating conditions (0.741) and social influence (0.707) fall into the acceptable reliability range. These results demonstrate that all constructs in the study are reliable and consistent for analysis. The high reliability of the measurement scales supports the robustness of the data collected and affirms that the items used in the questionnaire effectively measure their respective constructs. Thus, the variables used in this study are suitable for further statistical analysis to explore their effect on the intention to use mobile banking services at MAB Bank.

CHAPTER 4
ANALYSIS ON FACTORS INFLUENCING INTENTION TO USE MOBILE BANKING TOWARDS MAB BANK

This chapter describes the analyses and results based on survey data collected from MAB Bank customers. The analyses in this chapter include the analysis on the effect of factors influencing intention to use mobile banking, the analysis on the mediating effect of intention to use mobile banking on the relationship between perceived risk and mobile banking use, and the analysis on the mediating effect of intention to use mobile banking on the relationship between interface design quality and mobile banking use.

4.1 Customer Perception on Factors Influencing, Intention to Use Mobile Banking and Mobile Banking Use towards MAB Bank

This section presents the reliability analysis, regression analysis and results derived from the data collected through the survey questionnaire. The analyses are conducted through SPSS software. The purpose is to evaluate the influencing factors that shape users' intention to use mobile banking services offered by MAB Bank.

To collect primary data, a structured questionnaire was administered using a five-point Likert scale (1: strongly disagree, 2: disagree, 3: neutral, 4: agree, 5: strongly agree). Following the interpretation guidelines stated by Best (1977), the mean values of the Likert scale responses are understood as follows:

Mean scores between 1.00 – 1.80 indicate strongly disagree,

Scores between 1.81 – 2.60 indicate disagree,

Scores between 2.61 – 3.40 indicate a neutral stance,

Scores between 3.41 – 4.20 indicate agree and

Scores between 4.21 – 5.00 indicate strongly agree.

The mean score provides a clear indication of the respondents' collective attitude toward each factor. This allows for the evaluation of which elements play a more prominent role in shaping user behavior and intention. The primary factors examined in this study include performance expectancy, effort expectancy, social influence, hedonic motivation, price value, habit, and facilitating conditions, all of which are theorized to influence the intention to use mobile banking. The study also

investigates the roles of perceived risk and interface design quality, which are proposed to affect both intention to use mobile banking and the actual mobile banking use behavior.

4.1.1 Performance Expectancy

To analyze the performance expectancy by users of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the performance expectancy are presented in Table (4.1) as follows.

Table (4.1) Performance Expectancy

Sr No.	Description	Mean
1	Finding mobile banking useful in daily life	3.99
2	Using mobile banking increases chances of achieving things that are important	3.97
3	Using mobile banking helps accomplish things more quickly	3.96
4	Using mobile banking increases productivity	4.01
5	Using mobile banking technology can significantly increase the quality of output on job	4.01
	Overall Mean Value	3.99

Source: Survey Data (2025)

Based on Table (4.1), the mean values (including the overall mean of 3.99) for performance expectancy are in the range of 3.41 to 4.20 which is agree level. Respondents agree that mobile banking is useful in their daily lives. They also accept that using mobile banking enhances their chances of achieving important tasks. Furthermore, users agree that mobile banking helps them complete activities more efficiently and increases overall productivity. In addition, they also agree that mobile banking significantly improves the quality of their work output.

4.1.2 Effort Expectancy

To analyze the effort expectancy of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the effort expectancy are presented in Table (4.2) as follows.

Table (4.2) Effort Expectancy

Sr No.	Description	Mean
1	Learning how to use mobile banking is easy	3.97
2	Interaction with mobile banking is clear and understandable	3.89
3	Finding mobile banking easy to use	3.96
4	Becoming skillful at using mobile banking is eas	3.85
5	Interaction with the system is clear and understandable	3.83
	Overall Mean Value	3.90

Source: Survey Data (2025)

Based on Table (4.2), the mean values (including the overall mean of 3.90) for effort expectancy are in the range of 3.41 to 4.20 which is agree level indicating a positive perception of the ease of using mobile banking services. Respondents agree that learning how to use mobile banking is easy. They also think the interaction with the system is clear and understandable. In addition, users agree that navigating the mobile banking application is simple and that they can become skillful in its use without difficulty. Overall, these results reflect that users are confident in their ability to understand and operate mobile banking functions, which supports the role of ease of use in encouraging mobile banking use.

4.1.3 Social Influence

To analyze the social influence of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the social influence are presented in Table (4.3) as follows.

Table (4.3) Social Influence

Sr No.	Description	Mean
1	People who are important to a person thinking that mobile banking should be used	3.49
2	People who influence a person's behavior thinking that mobile banking should be used	3.88
3	People whose opinions that a person values preferring that mobile banking should be used	3.86
4	Bank staff trying to help using mobile banking	4.08
5	Visiting the bank branch supports using mobile banking	4.14
	Overall Mean Value	3.89

Source: Survey Data (2025)

Based on Table (4.3), the mean values (including the overall mean of 3.89) for social influence are in the range of 3.41 to 4.20 which is agree level. Respondents agree that people important to them think mobile banking should be used. They also accept that individuals who influence their behavior support the use of mobile banking services. In addition, they also agree that their preferences are valued align with adopting mobile banking. Furthermore, respondents agree that bank staffs provide encouragement to use the mobile banking system. They also agree that visiting the bank branch itself reinforces the idea of utilizing mobile banking services.

4.1.4 Hedonic Motivation

To analyze the hedonic motivation of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the hedonic motivation are presented in Table (4.4) as follows.

Table (4.4) Hedonic Motivation

Sr No.	Description	Mean
1	Using mobile banking is fun	3.67
2	Using mobile banking is enjoyable	3.74
3	Using mobile banking is very entertaining	3.78
4	Using mobile banking is exciting	3.54
5	Feeling happy when using mobile banking services	3.62
	Overall Mean Value	3.67

Source: Survey Data (2025)

Based on Table (4.4), the mean values (including the overall mean of 3.67) for hedonic motivation are in the range of 3.41 to 4.20 which is agree level. Respondents agree that using mobile banking is fun. They also accept that it is enjoyable and view it as an entertaining experience. Furthermore, participants express that using mobile banking feels exciting. They also agree that it makes them feel happy while performing transactions.

4.1.5 Price Value

To analyze the price value of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the price value are presented in Table (4.5) as follows.

Table (4.5) Price Value

Sr No.	Description	Mean
1	Mobile Banking is reasonably priced	3.77
2	Mobile Banking is a good value for the money	3.80
3	At the current price, mobile banking provides a good value	3.82
4	The cost of using mobile banking services is fair compared to the quality of service provided	3.80
5	Compared to other banking methods, mobile banking offers a good price for the benefits received	3.70
	Overall Mean Value	3.78

Source: Survey Data (2025)

Based on Table (4.5), the mean values (including the overall mean of 3.78) for price value are in the range of 3.41 to 4.20 which is agree level. Respondents agree that mobile banking services are reasonably priced. They also believe that mobile banking offers good value for the money and provides worthwhile benefits at its current price point. In addition, participants feel that the cost of using mobile banking is fair when compared to the quality of service received. Furthermore, users agree that mobile banking offers a better value than other traditional banking methods. These results indicate that customers perceive mobile banking as a cost-effective and beneficial service, which positively influences their intention to continue its use.

4.1.6 Habit

To analyze the habit of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the habit are presented in Table (4.6) as follows.

Table (4.6) Habit

Sr No.	Description	Mean
1	The use of mobile banking has become a habit	3.77
2	Addicting to using mobile banking	3.84
3	Must use mobile banking	3.93
4	Using mobile banking has become natural	3.85
5	No needing to even think twice before using mobile banking	3.88
	Overall Mean Value	3.85

Source: Survey Data (2025)

Based on Table (4.6), the mean values (including the overall mean of 3.85) for habit are in the range of 3.41 to 4.20 which is agree level. Respondents agree that using mobile banking has become a habitual part of their routine. They also express feelings of being drawn to or reliant on mobile banking, indicating a form of behavioral attachment. Additionally, many users agree that they must use mobile banking and that the action feels natural and automatic. Furthermore, they agree that they no longer need to think twice before using the service.

4.1.7 Facilitating Conditions

To analyze the facilitating conditions of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the facilitating conditions are presented in Table (4.7) as follows.

Table (4.7) Facilitating Conditions

Sr No.	Description	Mean
1	Having resources necessary to use mobile banking	3.82
2	Having knowledge necessary to use mobile banking	3.96
3	Mobile banking is compatible with other technologies used	3.79
4	Being able to get help from others when having difficulties in using mobile banking	3.87
5	Guidance was available in the selection of the system	3.96
	Overall Mean Value	3.88

Source: Survey Data (2025)

Based on Table (4.7), the mean values (including the overall mean of 3.88) for facilitating conditions are in the range of 3.41 to 4.20 which is agree level. Respondents agree that they have the necessary resources to use mobile banking services. They also accept that having sufficient knowledge to operate the system effectively. Additionally, users agree that mobile banking is compatible with the technologies they currently use. They also agree that support from others is available when they encounter difficulties. Furthermore, respondents feel that proper guidance is accessible when choosing or navigating the system.

4.1.8 Perceived Risk

To analyze the perceived risk of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the perceived risk are presented in Table (4.8) as follows.

Table (4.8) Perceived Risk

Sr No.	Description	Mean
1	Using mobile banking services exposes bank account to the risk of fraud	1.97
2	Using mobile banking services puts bank account at risk	1.94
3	Believing that using mobile banking services jeopardizes privacy	1.93
4	Using mobile banking services, hackers may gain access to bank account	1.99
5	Mobile banking requires many steps and complications	2.13
	Overall Mean Value	1.99

Source: Survey Data (2025)

Based on Table (4.8), the mean values (including the overall mean of 1.99) for perceived risk are in the range of 1.81 to 2.60 which is disagree level. Respondents generally disagree with the statement that using mobile banking exposes their bank account to the risk of fraud. They also disagree that mobile banking puts their account at risk or jeopardizes their privacy. Furthermore, most users did not believe that hackers are likely to gain access through mobile banking services. They also disagree that the system involves too many steps or complications. These results indicate that users have relatively low levels of concern regarding the risks associated with mobile banking.

4.1.9 Interface Design Quality

To analyze the interface design quality of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the interface design quality are presented in Table (4.9) as follows.

Table (4.9) Interface Design Quality

Sr No.	Description	Mean
1	The mobile banking app has an intuitive and easy-to-navigate interface	3.71
2	The app uses clear fonts, colors, and icons that enhance readability and usability	3.83
3	The app responds quickly to user actions, with minimal delays in loading content	3.78
4	The app provides clear error messages and helpful guidance to correct mistakes	3.67
5	The app allows users to personalize settings and supports accessibility features like voice assistance or larger text	3.58
	Overall Mean Value	3.71

Source: Survey Data (2025)

Based on Table (4.9), the mean values (including the overall mean of 3.71) for interface design quality are in the range of 3.41 to 4.20 which is agree level. Respondents agree that the mobile banking app has an intuitive and easy-to-navigate interface. They also accept that the use of clear fonts, colors, and icons enhances both readability and usability. Additionally, users agree that the app responds promptly to user actions, with minimal delays. They also agree that the app provides clear error messages and useful guidance to help users correct mistakes. The answers highlight that the design and technical quality of the app contribute positively to the overall user experience, supporting users' continued engagement with mobile banking services.

4.1.10 Intention to Use Mobile Banking

To analyze intention to use mobile banking, five questions are asked to 334 users. The mean values and overall mean value for intention to use mobile banking are presented in Table (4.10) as follows.

Table (4.10) Intention to Use Mobile Banking

Sr No.	Description	Mean
1	Assuming having access to the mobile banking system, intending to use it	3.92
2	Using the mobile banking for banking needs	3.96
3	If there is an access to the mobile banking system, wanting to use it as much as possible	3.86
4	Having plans to continue use of mobile banking services on daily basis	3.76
5	Likely to continue using mobile banking services for financial transactions	3.95
	Overall Mean Value	3.89

Source: Survey Data (2025)

Based on Table (4.10), the mean values (including the overall mean of 3.89) for intention to use mobile banking are in the range of 3.41 to 4.20 which is agree level. Respondents agree that, assuming they have access to mobile banking, they intend to use it. They also express a willingness to use mobile banking for their regular banking needs. Furthermore, users agree that they would like to use the service as much as possible when available. They also agree with having plans to continue using mobile banking services on a daily basis. Additionally, respondents accept that they are likely to keep using mobile banking for future financial transactions. These answers describe a strong behavioral intention among users to adopt and continue using mobile banking, highlighting the importance of this variable in predicting actual usage.

4.1.11 Mobile Banking Use

To analyze the mobile banking use of MAB mobile banking app, five questions are asked to 334 users. The mean values and overall mean value for the mobile banking use are presented in Table (4.11) as follows.

Table (4.11) Mobile Banking Use

Sr No.	Description	Mean
1	Using mobile banking saves time	4.08
2	Being able to carry out banking operations easily using mobile banking	4.03
3	Mobile banking is cost effective as compared to visiting banks	4.07
4	Mobile banking is available 24/7	4.05
5	Being comfortable using new technologies like mobile banking	4.02
	Overall Mean Value	4.05

Source: Survey Data (2025)

Based on Table (4.11), the mean values (including the overall mean of 4.05) for mobile banking use are in the range of 3.41 to 4.20 which is agree level. Respondents agree that using mobile banking helps save time and allows them to perform banking operations easily. They also consider mobile banking to be cost-effective compared to physically visiting bank branches. Furthermore, users appreciate the 24/7 availability of the service, which adds to its convenience. In addition, they also agree that they feel comfortable using new technologies such as mobile banking.

4.2 Analysis on Factors Influencing Intention to Use Mobile Banking

Table (4.12) presents the regression results identifying the factors that influence intention to use mobile banking services among MAB Bank users. The table includes unstandardized and standardized coefficients, t-value, significance level, and model fitness indicators such as R, R Square, adjusted R Square, and Durbin-Watson value.

Table (4.12) Effect of Factors Influencing Intention to Use Mobile Banking

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.	(Beta)		
(Constant)	.022	.186		.118	.906
Performance Expectancy	.076*	.039	.087	1.959	.051
Effort Expectancy	.032	.037	.034	.862	.389
Social Influence	.110**	.046	.110	2.382	.018
Hedonic Motivation	.125***	.037	.164	3.331	.000
Price Value	.004	.042	.005	.096	.924
Habit	.258***	.051	.262	5.069	.000
Facilitating Conditions	.399***	.057	.331	6.979	.000
R	.791				
R Square	.625				
Adjusted R Square	.617				
Durbin-Watson	2.018				
F value	77.752***				

Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

According to the results of Table (4.12), the R-value is 0.791, and the R^2 value is 0.625, indicating that the model explains 62.5% of the variation in users' intention to use mobile banking. The adjusted R^2 value is 0.617, which shows that 61.7% of the variance in the dependent variable is explained after adjusting for the number of predictors. Additionally, the F value is 77.752, which is highly significant at the 1% level, confirming the overall validity of the regression model.

Among the independent variables, facilitating conditions has the strongest effect on intention to use mobile banking, with a standardized coefficient (Beta) of 0.331 at

1% significance level. This implies that access to resources, system compatibility, and user support significantly increase the likelihood of mobile banking adoption.

Habit also shows a positive influence on intention to use mobile banking, with a Beta value of 0.262, significant at 1% level. These results show that when users have integrated mobile banking into their routines, they are more likely to continue using the service.

Hedonic motivation is another significant predictor, with a Beta of 0.164, significant at 1% level. This indicates that users who enjoy using mobile banking or find the experience pleasurable are more likely to form a stronger intention to use it.

Social influence also has a notable effect, with a Beta of 0.110 and significant at 5% level. These results show that the encouragement and opinions of people important to the user such as family, friends, or bank staff who can positively influence their intention to use mobile banking.

Performance expectancy is marginally significant, with a Beta of 0.087, at 10% significant level. This implies that users who believe mobile banking will help them perform tasks more efficiently are somewhat more likely to intend to use it.

On the other hand, effort expectancy and price value do not significantly influence the intention to use mobile banking. Effort expectancy has a Beta of 0.034, a p-value of 0.389 while price value shows a Beta of 0.005, a p-value of 0.924. These results indicate that users may already be comfortable with the ease of use and pricing of mobile banking, making these factors less influential in shaping their future usage intentions.

In conclusion, the survey results reveal that facilitating conditions, habit, hedonic motivation, social influence and performance expectancy are significant predictors of intention to use mobile banking services at MAB Bank. These factors particularly support resources, regular usage patterns, user enjoyment, and social encouragement play key roles in strengthening mobile banking usage.

4.3 Analysis on the Mediating Effect of Intention to Use Mobile Banking on the Relationship between Perceived Risk and Mobile Banking Use

To test the mediating effect of intention to use mobile banking on the relationship between perceived risk (independent variable) and mobile banking use (dependent variable), the following steps are followed:

1. Total effect through regression analysis on the effect of the independent variable on the dependent variable.
2. Regression analysis on the effect of the independent variable on the mediating variable.
3. Regression analysis on the effect of the independent variable and the mediating variable on the dependent variable.
4. Sobel Test for the significance of the mediating variable.
5. Finding indirect effect, direct effect, and total effect.

As a first step in testing the mediating effect of intention to use mobile banking between perceived risk (independent variable) and mobile banking use (dependent variable), the direct effect of perceived risk on mobile banking use is analyzed. The results are presented in Table (4.13).

Table (4.13) Effect of Perceived Risk on Mobile Banking Use

Model	**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
	B	**Std.**	**(Beta)**		
(Constant)	4.800	.112		42.867	0.000
Perceived Risk	-.376***	.055	-.351	-6.819	0.000
R	.351				
R Square	.123				
Adjusted R Square	.120				
Durbin-Watson	2.054				
F value	46.499***				

Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

According to Table (4.13), the linear regression model explains 12.3% of the variance in mobile banking use, with perceived risk serving as the independent variable. The F-value of 46.499, which is significant at the 1% level, confirms the validity of the model and indicates that perceived risk has a meaningful effect on mobile banking use among MAB Bank customers.

The coefficient for perceived risk is –0.376, significant at 1% level which reveals a negative relationship with mobile banking use. This means that when users

perceive lower levels of risk such as concerns about fraud, data breaches, or transaction errors, they are more likely to engage with mobile banking services.

These results highlight the importance of minimizing users' concerns about risk in order to encourage wider adoption of mobile banking. Enhancing security measures, increasing transparency, and building customer trust may help reduce perceived risk and thereby boost actual usage of mobile banking services at MAB Bank.

Table (4.14) Effect of Perceived Risk on Intention to Use Mobile Banking

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.	(Beta)		
(Constant)	4.593	.119		38.736	0.000
Perceived Risk	-.353***	.058	-.314	-6.036	0.000
R	.314				
R Square	.099				
Adjusted R Square	.096				
Durbin-Watson	1.916				
F value	36.437***				

Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

According to Table (4.14), the linear regression model accounts for 9.9% of the variance in intention to use mobile banking, with perceived risk as the independent variable. The F-value of 36.437, which is significant at the 1% level, confirms that the model is valid and that perceived risk has a meaningful effect on users' intention to use mobile banking services at MAB Bank.

The coefficient for perceived risk is – 0.353, significant at the 1% level that indicates an inverse relationship with intention to use mobile banking. This shows that when users perceive fewer risks associated with mobile banking such as concerns about security or privacy, they are more likely to develop a stronger intention to use the service.

Table (4.15) Effect of Perceived Risk and Intention to Use Mobile Banking on Mobile Banking Use

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.	(Beta)		
(Constant)	2.086	.206		10.150	0.000
Perceived Risk	-.168***	.045	-.156	-3.696	0.000
Intention to Use Mobile Banking	.591***	.040	.617	14.594	0.000
R	.683				
R Square	.466				
Adjusted R Square	.463				
Durbin-Watson	2.102				
F value	144.590***				

Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

According to the results in Table (4.15), the linear regression model explains 46.6% of the variance in mobile banking use, with intention to use mobile banking and perceived risk included as independent variables. The F-value of 144.590, significant at the 1% level, confirms that the model is valid, highlighting that both intention to use mobile banking and perceived risk significantly influence actual mobile banking usage at MAB Bank.

The coefficient for intention to use mobile banking is 0.591, significant at the 1% level indicating a positive effect on mobile banking use. This shows that stronger behavioral intention is associated with increased usage of mobile banking services. On the other hand, the coefficient for perceived risk is –0.168, significant at the 1% level indicating a negative effect, meaning that higher levels of perceived risk lead to reduced usage of mobile banking.

Table (4.16) Sobel Test Result of Mediating Test for Intention to Use Mobile Banking on the Relationship between Perceived Risk and Mobile Banking Use

Input			Test Statistic:	Std. Error:	p-value:
a	-.353	Sobel Test:	-5.62746257	0.0370723	0.00000002
b	.591	Aroian Test:	-5.61647539	0.03714483	0.00000002
S_a	.058	Goodman Test:	-5.63851448	0.03699964	0.00000002
S_b	.040	Reset all	Calculate		

Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

According to the result of Table (4.16), the p-value of 0.00000002 is less than 0.01, indicating that the mediating effect of intention to use mobile banking on the relationship between perceived risk and mobile banking use is significant at the 1% significant level.

The total effect, direct effect, and indirect effect are presented as follows:

Total Effect = – 0.376

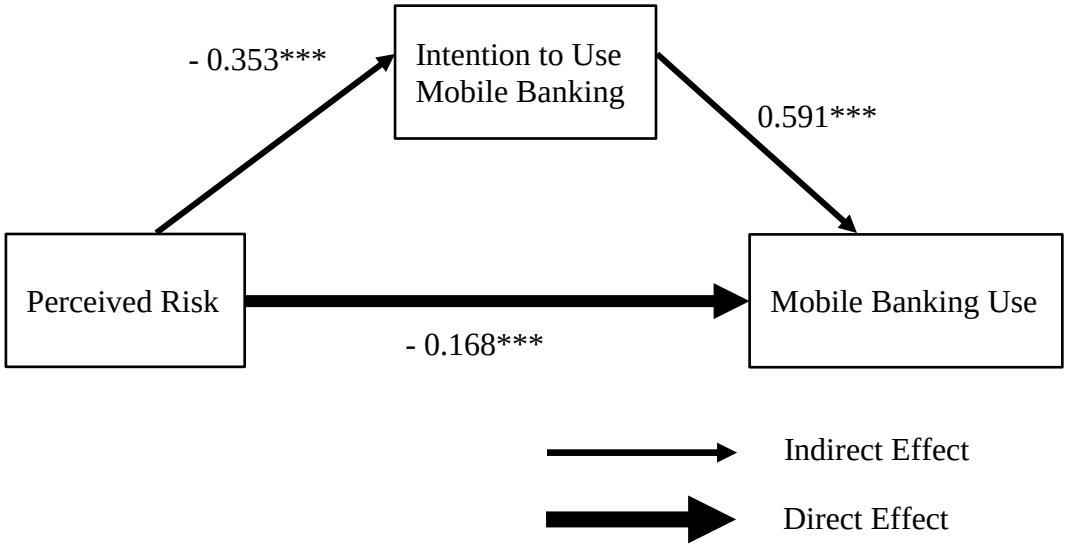
Direct Effect = – 0.168

Indirect Effect = – 0.353 × 0.591 = – 0.208

Direct Effect + Indirect Effect = Total Effect

– 0.168 + (– 0.208) = – 0.376

Figure (4.1) Mediating Effect of Intention to Use Mobile Banking on the Relationship between Perceived Risk and Mobile Banking Use



Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

The results reveal that perceived risk has a significant negative effect on mobile banking use, as illustrated in Figure (4.1). A significant negative effect is also observed from perceived risk to intention to use mobile banking, while intention to use mobile banking demonstrates a significant positive effect on mobile banking use. These results confirm that intention to use mobile banking plays a mediating role in the relationship between perceived risk and actual usage of mobile banking services at MAB Bank.

One of the critical aspects that MAB Bank must address is the reduction of users' perceived risks especially those concerning digital security and transaction reliability which is essential in encouraging adoption. The results show that perceived risk affects mobile banking use both directly and indirectly through intention. When customers feel that the system is secure and dependable, they are more likely to form an intention to use mobile banking, which ultimately increases actual usage.

According to the results, perceived risk negatively influences mobile banking use directly, and also indirectly by reducing users' intention to use mobile banking. The mediating role of intention to use mobile banking demonstrates that merely addressing usage functionality is not enough users must feel safe and confident in the system to develop the intention that leads to action. Therefore, strategies that reduce perceived

risk can strengthen intention, which then promotes greater engagement with mobile banking.

By focusing on trust-building initiatives such as user education, transparent communication, robust app security, and responsive support, MAB Bank can improve user confidence and cultivate stronger behavioral intention. In doing so, the bank not only minimizes the adverse effects of perceived risk but also encourages broader and more frequent use of its mobile banking platform, leading to improved customer satisfaction and service usage.

4.4 Analysis on the Mediating Effect of Intention to Use Mobile Banking on the Relationship between Interface Design Quality and Mobile Banking Use

As a first step in testing the mediating effect of intention to use mobile banking between interface design quality (independent variable) and mobile banking use (dependent variable), the direct effect of interface design quality on mobile banking use is analyzed. The results are presented in Table (4.17).

Table (4.17) Effect of Interface Design Quality on Mobile Banking Use

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.	(Beta)		
(Constant)	2.764	.154		17.979	0.000
Interface Design Quality	.346***	.041	.421	8.448	0.000
R	.421				
R Square	.177				
Adjusted R Square	.174				
Durbin-Watson	1.995				
F value	71.365***				

Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

According to Table (4.17), the linear regression model explains 17.7% of the variance in mobile banking use, with interface design quality serving as the independent variable. The F-value of 71.365, significant at the 1% level, confirms that the model is fit and that interface design has a substantial effect on how users interact with mobile banking at MAB bank.

The coefficient for interface design quality is 0.346, which is significant at the 1% level, indicating a positive relationship with mobile banking use. This indicates that when users perceive the mobile banking interface as clear, intuitive, and user-friendly with smooth navigation, responsive performance, and accessible features, they are more likely to actively use the service.

These results underscore the importance of ensuring a high-quality interface to increase the use of mobile banking. By focusing on usability improvements such as layout clarity, interactive design, visual appeal, and technical responsiveness, MAB Bank can enhance user satisfaction and promote greater engagement with its digital services.

Table (4.18) Effect of Interface Design Quality on Intention to Use Mobile Banking

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std.	(Beta)		
(Constant)	1.758	.132		13.332	0.000
Interface Design Quality	.574***	.035	.667	16.316	0.000
R	.667				
R Square	.445				
Adjusted R Square	.443				
Durbin-Watson	1.822				
F value	266.227***				

Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

According to table (4.18), the linear regression model explains 44.5% of the variance in intention to use mobile banking, with interface design quality as the independent variable. The F-value of 266.227, which is significant at the 1% level, confirms the model's strength and statistical validity, indicating that interface design quality significantly affects users' intention to use mobile banking at MAB Bank.

The unstandardized coefficient for interface design quality is 0.574, significant at the 1% level, which shows a strong positive relationship with intention to use mobile banking. This means that when users perceive the app's interface as clear, well-structured, and easy to navigate with thoughtful design elements and accessibility features, they are more likely to intend to use the mobile banking system.

These results emphasize the critical role of user interface design in encouraging technology adoption. By investing in better visual layout, system responsiveness, and user-centric design, MAB Bank can effectively increase customers' willingness to adopt and consistently use mobile banking services.

Table (4.19) Effect of Interface Design Quality and Intention to Use Mobile Banking on Mobile Banking Use

Model	Unstandardized Coefficients		Standardized Coefficients (Beta)	t	Sig.
	B	Std.			
(Constant)	1.593	.157		10.175	0.000
Interface Design Quality	-.036	.045	-.043	-.788	0.432
Intention to Use Mobile Banking	.666***	.053	.695	12.655	0.000
R	.667				
R Square	.445				
Adjusted R Square	.442				
Durbin-Watson	2.115				
F value	132.856***				

Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

According to table (4.19), the linear regression model explains 44.5% of the variance in mobile banking use, with interface design quality and intention to use mobile banking as independent variables. The F-value of 132.856, which is significant at the 1% level, confirms the statistical validity of the model and indicates a strong combined effect of these factors on actual mobile banking usage at MAB Bank.

The coefficient for intention to use mobile banking is 0.666, which is significant at the 1% level, indicating a positive relationship with mobile banking use. This means that users with a stronger intention are more likely to actually engage in using mobile banking services. Meanwhile, the coefficient for interface design quality is –0.036, which is not statistically significant ($p = 0.432$), highlighting that interface design quality does not have a direct effect on usage when intention is already considered in the model.

These results highlight the importance of focusing on building behavioral intention when improving digital platforms. While interface design plays a key role in

shaping users' attitudes, its influence on actual usage appears to be indirect. MAB Bank should continue to enhance the mobile banking interface design quality but should also ensure that those enhancements lead to stronger user intention to drive adoption and usage.

Table (4.20) Sobel Test Result of Mediating Test for Intention to Use Mobile Banking on the Relationship between Interface Design Quality and Mobile Banking Use

Input			**Test Statistic:**	**Std. Error:**	**p-value:**
a	.574	Sobel Test:	9.97462964	0.03832563	0.00000000
b	.666	Aroian Test:	9.96296655	0.0383705	0.00000000
S_a	.035	Goodman Test:	9.98633379	0.03828072	0.00000000
S_b	.053	Reset all	Calculate		

Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

According to the result of Table (4.20), the p-value of 0.00000000 is less than 0.01, indicating that the mediating effect of intention to use mobile banking in the relationship between interface design quality and mobile banking use is significant at the 1% significant level.

The total effect, direct effect, and indirect effect are presented as follows:

Total Effect = 0.346

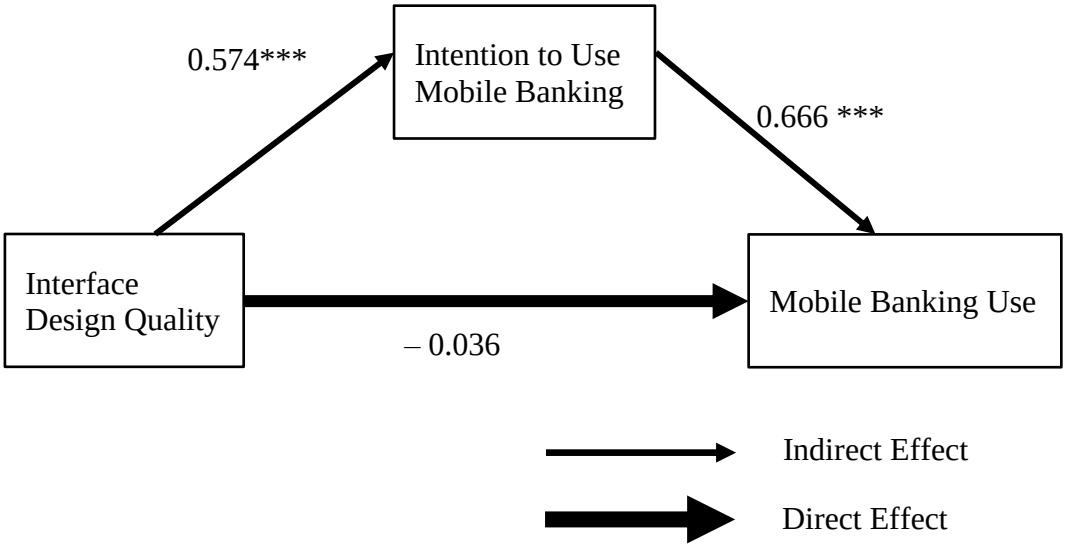
Direct Effect = – 0.036

Indirect Effect = 0.574 × 0.666 = 0.382

Direct Effect + Indirect Effect = Total Effect

– 0.036 + 0.382 = 0.346

Figure (4.2) Mediating Effect of Intention to Use Mobile Banking on the Relationship between Interface Design Quality and Mobile Banking Use



Source: Survey Data (2025)
Note - *Significant at 10% level, **Significant at 5% level, ***Significant at 1% level

The results reveal that interface design quality has a significant positive influence on intention to use mobile banking, as illustrated in Figure (4.2). A strong positive effect is observed from interface design quality to intention to use mobile banking, while intention to use mobile banking also demonstrates a significant positive impact on actual mobile banking usage. These results confirm that intention to use mobile banking serves as a mediating variable in the relationship between interface design quality and mobile banking use at MAB Bank.

One of the key priorities for MAB Bank should be the enhancement of mobile app interface design, focusing on clarity, ease of navigation, and accessibility. The results show that a well-designed interface increases users' intention to use mobile banking, which in turn leads to more frequent and consistent usage. Although the direct path from interface design quality to mobile banking use is not significant, the indirect path through behavioral intention proves meaningful and impactful.

According to the results, interface design quality positively influences mobile banking use indirectly by first enhancing the users' intention to adopt the service. This mediating role of intention to use mobile banking highlights the fact that technical improvements alone are not sufficient and they must also lead to psychological

readiness and willingness to engage. Without cultivating a strong user intention, even well-developed features may not translate into actual adoption.

By focusing on user-centered design, visual simplicity, responsiveness, and personalization options, MAB Bank can enhance customers' perception of interface quality, thereby strengthening their intention to use mobile banking. As a result, the bank can expect increased engagement with its digital platform, improved customer experience, and a broader base of active mobile banking use.

CHAPTER 5
CONCLUSION

This chapter is structured into three major sections: findings and discussion, suggestions and recommendations, and areas identified for further research. The findings and discussion section highlights the major outcomes from the analysis of the variables in the conceptual framework influencing the intention and use of mobile banking. The suggestions and recommendations section presents actionable strategies based on the findings of the study. Finally, the need for further research outlines future directions to deepen the understanding of mobile banking behavior and adoption, particularly in the context of Myanmar's financial environment.

5.1 Findings and Discussions

This study explores the behavioral and technological factors affecting the intention to use and actual use of mobile banking services at MAB Bank. The conceptual framework is comprised by key independent variables: performance expectancy, effort expectancy, social influence, hedonic motivation, price value, habit, facilitating conditions, perceived risk, and interface design quality as well as the mediating variable, intention to use, and the dependent variable, mobile banking use.

The survey is conducted with a sample of 334 respondents, comprising mostly females. The majority are aged between 30 and 40 years old, and a significant portion has a bachelor's degree. Most respondents are married. In terms of employment, most respondents work in the private sector, and monthly incomes are fairly distributed, with many earning between 500,000 and 1,500,000 kyats.

The mean results of customer perception on influencing factors are mostly at the agree level, indicating that MAB Bank's mobile banking users generally perceive the app as convenient, efficient, and suitable for daily banking tasks. Most customers also agree that mobile banking helps improve their financial task efficiency and offers enjoyable usage experiences. Respondents agree that social encouragement from peers and bank staff affects their usage decisions. Customers also recognize the habit of using mobile banking as a routine. Customers usually agree that support conditions like

device compatibility and available help resources influence their willingness to use the service. These perceptions suggest that performance, emotional reward, and habitual behavior are all positively aligned with mobile banking adoption.

The overall mean value for performance expectancy is within the agree level. Respondents agree that mobile banking helps improve task efficiency and supports their financial management needs. The results show that users believe mobile banking enhances their banking performance. This indicates a positive perception of mobile banking as a practical and beneficial tool for managing financial activities.

The overall mean value for effort expectancy is within the agree level, reflecting an agreement that mobile banking is generally easy to use. Respondents believe that learning to operate the app is not complicated and requires minimal effort. This shows that the system's usability contributes to users' willingness to engage with mobile banking platforms. The ease of use may positively influence continued adoption and usage behavior.

The overall mean value for social influence also lies within the agree level. Respondents agree that the opinions of friends, family, or colleagues encourage their decision to use mobile banking. This shows that external social pressure and support have a notable impact on user behavior. The influence of peer networks appears to play a valuable role in promoting mobile banking use.

The overall mean value for hedonic motivation is within the agree level, indicating that users moderately agree that using mobile banking is enjoyable. Respondents find the app somewhat entertaining and engaging. This level of emotional satisfaction can contribute to building positive user experiences. While the values are not as high as other variables, there is a clear indication of enjoyment associated with mobile banking.

The overall mean value for price value is within the agree level. Users believe the benefits of mobile banking outweigh the costs involved, such as data usage or service fees. Respondents view the service as offering reasonable value. However, there may be opportunities to enhance perceived financial benefits or reduce perceived costs for further encouraging use.

The overall mean value for habit is within the agree level, showing that many respondents use mobile banking automatically as part of their routine. This result implies that mobile banking has become an embedded behavior in users' daily lives.

The continued repetition of use indicates a strong pattern of habitual engagement, which may lead to consistent long-term usage.

The overall mean value for facilitating conditions is within the agree level, indicating that users agree they have the resources and support needed to use mobile banking. Respondents feel confident in the availability of help, tools, or technical infrastructure. This favorable environment contributes to the smooth adoption and use of mobile banking services.

The overall mean value for perceived risk is within the disagree level which shows that respondents generally do not feel that mobile banking exposes them to high security or privacy threats. This shows a relatively low concern about the risks involved in using mobile platforms. The lower risk perception may positively affect users' confidence in adopting the technology.

The overall mean value for interface design quality is within the agree level. Respondents agree that the layout, responsiveness, and navigation of the mobile banking app are user-friendly. The results suggest that visual and functional aspects of the interface contribute to a smoother and more satisfying user experience, reinforcing continued usage.

The overall mean value for intention to use mobile banking is within the agree level, indicating a strong level of agreement among respondents. Users express clear plans to continue or begin using mobile banking services in the near future. This reflects a high level of motivation and readiness to engage with mobile banking platforms. The results suggest that users perceive mobile banking as a reliable and beneficial tool worth adopting.

The overall mean value for mobile banking use has the highest value, placing it firmly within the agree level. Respondents indicate frequent and consistent use of mobile banking for financial activities. This suggests that mobile banking is well integrated into users' daily routines and financial behavior. The high usage rate demonstrates the success of mobile banking services in meeting customer needs and expectations.

Influencing factors such as performance expectancy, social influence, hedonic motivation, habit, and facilitating conditions are statistically significant and have positive effects with intention to use mobile banking. This indicates that customers who find mobile banking useful, socially recommended, enjoyable, habit-forming, and well-

supported are more likely to have a strong intention to use it. These variables are crucial in shaping intention in the digital banking landscape.

The mediation effect found that intention to use mobile banking acts as a mediator on the relationship between perceived risk and actual mobile banking use. Perceived risk has a negative indirect effect on mobile banking use through intention. This means that when the perceived risk is reduced such as concerns over security, privacy, or financial safety customers are more likely to form a stronger intention to use the service, which in turn increases their actual usage. The findings indicate that intention to use plays a crucial role in translating lower risk perception into positive behavioral outcomes. Reducing perceived risk strengthens users' intention and consequently enhances usage behavior. The effect of intention to use on mobile banking use at MAB Bank demonstrates a significant and positive effect. This confirms that as users develop a strong intention to engage with mobile banking, their actual usage of the service increases accordingly.

The mediation effect found that intention to use mobile banking acts as a mediator on the relationship between interface design quality and actual mobile banking use. Interface design quality significantly influences users' behavioral intention, suggesting that a visually appealing, well-structured, and easy-to-navigate mobile banking interface encourages users to form a strong intent to use the service. However, when both interface design quality and intention to use are included in the model predicting mobile banking use, only intention to use remains significant, while the direct effect of interface design quality becomes statistically insignificant. This indicates that users do not necessarily act on interface appeal alone, but rather, their usage behavior is driven through the intention shaped by their perception of the interface Thus, improving interface design contributes to actual usage indirectly by indirectly by first strengthening users' intention to engage with the service.

5.2 Suggestions and Recommendations

The study suggests that several key factors should be prioritized to enhance mobile banking intention and actual usage among customers. First, performance expectancy should be strengthened by clearly communicating the benefits and efficiency mobile banking offers. MAB Bank should invest in educating users through tutorials, real-life success stories, and marketing content that demonstrates how mobile banking saves time and enhances productivity.

To leverage social influence, which was significant, MAB Bank should encourage user referrals, social media campaigns, and customer testimonial sharing. Peer encouragement, especially in collectivist cultures like Myanmar, plays a powerful role in adoption.

For hedonic motivation, the bank should enhance the user experience through aesthetic design, interactive features, and customizable dashboards. Enjoyable and emotionally engaging features can strengthen the emotional connection to the app, increasing both intention and use.

In terms of habit, encouraging regular use through reminders, one-tap shortcuts, or daily notifications can reinforce usage patterns. When mobile banking becomes part of users' daily routines, engagement and satisfaction grow stronger over time.

Moreover, improving facilitating conditions is crucial because this includes ensuring reliable internet connectivity support, device compatibility, and responsive customer service. Providing technical support through live chat or in-app help desks makes users feel supported and increases confidence.

Regarding perceived risk, which negatively affected intention, it is essential that MAB Bank actively works to lower security concerns. Communicating strong data privacy protocols, enabling two-factor authentication, and visibly displaying trust badges will help ease fears and build confidence.

For interface design quality, even though it was not a significant predictor when combined with intention, it still influences first impressions and ease of navigation. Ensuring the interface is visually clean, consistent, and responsive across devices can help users feel more in control and comfortable.

With intention to use mobile banking acting as a key mediator, it is recommended that all promotional, technical, and support strategies be aligned to boost intention. Campaigns should focus on increasing user motivation and readiness by showing how mobile banking fits into their daily financial habits and life routines.

Finally, to encourage actual mobile banking use, MAB Bank should design targeted onboarding programs, reward continued usage, and frequently update features based on customer feedback. When intention is nurtured consistently through system quality, emotional engagement, and trust-building, it results in sustained and growing usage of the mobile banking service.

In conclusion, MAB Bank should implement a holistic mobile strategy that includes educational tools, feature expansion, user community programs, and instant

feedback channels to foster sustained usage. Customer engagement strategies, including surveys, usage rewards, and feedback-based updates may promote a sense of ownership and improve app performance. Developers should demonstrate commitment, innovation, and accessibility to encourage continued user engagement. Continuous app refinement, performance monitoring, proactive feedback, and value-added services can enhance real usage outcomes. Furthermore, aligning app features with customer lifestyles and needs will strengthen intention and actual behavior, thereby enhancing mobile banking performance.

5.3 Needs for Further Research

This study focuses on examining the relationships among influencing factors, intention to use, and actual mobile banking use within the banking industry, particularly at MAB Bank. By understanding how user perception and behavior influence mobile adoption, the banking industry can implement targeted digital strategies to foster a more committed and digitally active user base. Ultimately, the study offers practical guidance for aligning mobile app design with user expectations to achieve better service outcomes.

While the current study provides valuable insights into how these digital factors interact to influence usage, future study should explore additional psychological and demographic variables that may affect user behavior in the mobile banking sector. For instance, incorporating factors such as digital trust, privacy concerns, user satisfaction, or age differences could provide a more comprehensive understanding of what drives user intention and long-term adoption in a mobile-first financial world.

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APPENDIX - A

SURVEY QUESTIONNAIRE

Factors Influencing Intention to Use Mobile Banking towards MAB Bank

This survey is part of my MBA thesis titled "Factors Influencing Intention to Use Mobile Banking Services of MAB Bank". Your participation in this survey is voluntary and your input will be greatly appreciated. All responses will be kept strictly confidential, and the data collected will be used solely for the purpose of completing my MBA thesis, which will be submitted to Yangon University of Economics (YUE). Thank you very much for taking the time to complete this study. Your feedback, suggestions, and comments are highly valued and will contribute meaningfully to this study.

Section A: Demographic Profile

Please select the most appropriate option for each of the following questions.

1. **Gender**

- ☐ Male
- ☐ Female

2. **Age**

- ☐ Under 30 years old
- ☐ 30 – 40 years old
- ☐ 41 – 50 years old
- ☐ Above 50 years old

3. **Education**

- ☐ High School Graduate
- ☐ Bachelor Degree
- ☐ Master degree
- ☐ Ph.D. Degree

4. Marital Status

- Married
- Single

5. Job Status

- Government Employees
- Private Sector Employees
- Business Owners
- Unemployed

6. Monthly Income

- Under 500,000
- 500,000 - 1,000,000
- 1,000,001 - 1,500,000
- 1,500,001 - 2,000,000
- Above 2,000,000

Section B: Factors Influencing Intention to Use Mobile Banking

Please tick (√) in the box to indicate how agreeable you are with the following.

1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree

Performance Expectancy

No	**Performance Expectancy**	1	2	3	4	5
1	I find mobile banking useful in my daily life.					
2	Using mobile banking increases my chances of achieving things that are important to me.					
3	Using mobile banking helps me accomplish things more quickly.					
4	Using mobile banking increases my productivity.					
5	Using mobile banking technology can significantly increase the quality of output on my job.					

Effort Expectancy

No	**Effort Expectancy**	1	2	3	4	5
1	Learning how to use mobile banking is easy for me.					
2	My interaction with mobile banking is clear and understandable.					
3	I find mobile banking easy to use.					
4	It is easy for me to become skillful at using mobile banking.					
5	My interaction with the system is clear and understandable.					

Social Influence

No	**Social Influence**	1	2	3	4	5
1	People who are important to me think that I should use mobile banking.					
2	People who influence my behavior think that I should use mobile banking.					
3	People whose opinions that I value prefer that I use mobile banking.					
4	Bank staff are trying to help me using mobile banking.					
5	The bank branch I visit supports using mobile banking.					

Hedonic Motivation

No	**Hedonic Motivation**	1	2	3	4	5
1	Using mobile banking is fun					
2	Using mobile banking is enjoyable					
3	Using mobile banking is very entertaining					
4	Using mobile banking is exciting					
5	I feel happy when using mobile banking services					

Price Value

No	**Price Value**	1	2	3	4	5
1	Mobile Banking is reasonably priced					
2	Mobile Banking is a good value for the money					
3	At the current price, mobile banking provides a good value					
4	The cost of using mobile banking services is fair compared to the quality of service provided					
5	Compared to other banking methods, mobile banking offers a good price for the benefits I receive					

Habit

No	**Habit**	1	2	3	4	5
1	The use of mobile banking has become a habit for me.					
2	I am addicted to using mobile banking.					
3	I must use mobile banking.					
4	Using mobile banking has become natural to me.					
5	I don't even think twice before using mobile banking					

Facilitating Conditions

No	**Facilitating Conditions**	1	2	3	4	5
1	I have the resources necessary to use mobile banking.					
2	I have the knowledge necessary to use mobile banking.					
3	Mobile banking is compatible with other technologies I use.					
4	I can get help from others when I have difficulties using mobile banking.					
5	Guidance was available to me in the selection of the system.					

Perceived Risk

No	**Perceived Risk**	1	2	3	4	5
1	Using mobile banking services exposes my bank account to the risk					
2	Using mobile banking services puts my bank account at risk.					
3	I believe that using mobile banking services jeopardizes my privacy.					
4	If I use mobile banking services, hackers may gain access to my bank account.					
5	Mobile banking requires many steps and complications.					

Interface Design Quality

No	**Interface Design Quality**	1	2	3	4	5
1	The mobile banking app has an intuitive and easy-to-navigate interface.					
2	The app uses clear fonts, colors, and icons that enhance readability and usability.					
3	The app responds quickly to user actions, with minimal delays in loading content.					
4	The app provides clear error messages and helpful guidance to correct mistakes.					
5	The app allows users to personalize settings and supports accessibility features like voice assistance or larger text.					

Section C: Factors Influencing Intention to Use Mobile Banking

Please tick (√) in the box to indicate how agreeable you are with the following.

1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree

Intention to use

No	**Intention to use**	1	2	3	4	5
1	Assuming I have access to the mobile banking system, I intend to use it					
2	I would use the mobile banking for my banking needs					
3	If I have access to the mobile banking system, I want to use it as much as possible					
4	I have planned to continue use of mobile banking services on daily basis					
5	In near future I would like to continue mobile banking services for financial transactions					

Section D: Factors Influencing Intention to Use Mobile Banking

Please tick (√) in the box to indicate how agreeable you are with the following.

1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree

Mobile Banking Use

No	**Mobile Banking Use**	1	2	3	4	5
1	I think using mobile banking saves my time					
2	I can carry out my banking operations easily using mobile banking					
3	I find mobile banking cost effective as compare to visiting banks					
4	I use mobile banking because of its 24/7 availability					
5	I am comfortable using new technologies like mobile banking					

APPENDIX B

STATISTICAL OUTPUT

1. Regression Analysis Results for Factors Influencing Intention to Use

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.791[a]	.625	.617	.26869	2.018

a. Predictors: (Constant), FC, PE, EE, PV, SI, HM, H

b. Dependent Variable: ITU

c.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.294	7	5.613	77.752	.000[b]
	Residual	23.536	326	.072		
	Total	62.829	333			

a. Dependent Variable: ITU

b. Predictors: (Constant), FC, PE, EE, PV, SI, HM, H

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.022	.186		.118	.906		
	PE	.076	.039	.034	1.959	.051	.581	1.723
	EE	.032	.037	.110	.862	.389	.751	1.331
	SI	.110	.046	.164	2.382	.018	.544	1.839
	HM	.125	.037	.005	3.331	<.001	.475	2.105
	PV	.004	.042	.262	.096	.924	.503	1.987
	H	.258	.051	.331	5.069	<.001	.430	2.326
	FC	.399	.057		6.979	<.001	.510	1.959

a. Dependent Variable: ITU

2. Regression Analysis Results for the Effect of Intention to Use on Mobile Banking Use

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.667[a]	.444	.443	.31039	2.109

a. Predictors: (Constant), ITU

b. Dependent Variable: MBU

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.569	1	25.569	265.395	.000[b]
	Residual	31.986	332	.096		
	Total	57.555	333			

a. Dependent Variable: MBU

b. Predictors: (Constant), ITU

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.568	.153		10.232	.000		
	ITU	.638	.039	.667	16.291	.000	1.000	1.000

a. Dependent Variable: EE

2. **Mediating Effect of Intention to Use on the relationship between Perceived Risk and Mobile Banking Use**

i. Effect of Perceived Risk on Mobile Banking Use

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.351[a]	.123	.120	.38995	2.054

a. Predictors: (Constant), PR

b. Dependent Variable: MBU

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.071	1	7.071	46.499	.000[b]
	Residual	50.484	332	.152		
	Total	57.555	333			

a. Dependent Variable: MBU

b. Predictors: (Constant), PR

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.800	.112		42.867	.000		
	PR	-.376	.055	-.351	-6.819	.000	1.000	1.000

a. Dependent Variable: MBU

ii. The Effect of Perceived Risk On Intention to Use

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.314[a]	.099	.096	.41295	1.916

a. Predictors: (Constant), PR

b. Dependent Variable: ITU

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.214	1	6.214	36.437	.000[b]
	Residual	56.616	332	.171		
	Total	62.829	333			

a. Dependent Variable: ITU

b. Predictors: (Constant), PR

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.593	.119		38.736	.000		
	PR	-.353	.058	-.314	-6.036	.000	1.000	1.000

a. Dependent Variable: ITU

iii. The Effect of Perceived Risk and Intention to Use on Mobile Banking Use

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.683[a]	.466	.463	.30464	2.102

a. Predictors: (Constant), ITU, PR

b. Dependent Variable: MBU

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.837	2	13.418	144.590	.000[b]
	Residual	30.718	331	.093		
	Total	57.555	333			

a. Dependent Variable: MBU

b. Predictors: (Constant), ITU, PR

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.086	.206		10.150	.000		
	PR	-.168	.045	-.156	-3.696	.000	.901	1.110
	ITU	.591	.040	.617	14.594	.000	.901	1.110

a. Dependent Variable: MBU

2. **Mediating Effect of Intention to Use on the relationship between Interface Design Quality and Mobile Banking Use**

   i. Effect of Interface Design Quality on Mobile Banking Use

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.421[a]	.177	.174	.37774	1.995

a. Predictors: (Constant), IDQ

b. Dependent Variable: MBU

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.183	1	10.183	71.365	.000[b]
	Residual	47.372	332	.143		
	Total	57.555	333			

a. Dependent Variable: MBU

b. Predictors: (Constant), IDQ

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.764	.154		17.979	.000		
	IDQ	.346	.041	.421	8.448	.000	1.000	1.000

a. Dependent Variable: MBU

ii. Effect of Interface Design Quality On Intention to Use

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.667[a]	.445	.443	.32408	1.822

a. Predictors: (Constant), IDQ

b. Dependent Variable: ITU

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.961	1	27.961	266.227	.000[b]
	Residual	34.869	332	.105		
	Total	62.829	333			

a. Dependent Variable: ITU

b. Predictors: (Constant), IDQ

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.758	.132		13.332	.000		
	IDQ	.574	.035	.667	16.316	.000	1.000	1.000

a. Dependent Variable: ITU

ii. The Effect of Interface Design Quality and Intention to Use on Mobile Banking Use

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.667[a]	.445	.442	.31057	2.115

a. Predictors: (Constant), ITU, IDQ

b. Dependent Variable: MBU

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.629	2	12.814	132.856	.000[b]
	Residual	31.926	331	.096		
	Total	57.555	333			

a. Dependent Variable: MBU

b. Predictors: (Constant), ITU, IDQ

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.593	.157		10.175	.000		
	IDQ	-.036	.045	-.043	-.788	.432	.555	1.802
	ITU	.666	.053	.695	12.655	.000	.555	1.802

a. Dependent Variable: MBU