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**E-SERVICE QUALITY AND CUSTOMER SATISFACTION OF
AYA BILLER HUB SERVICE AT AYA BANK PCL**

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EMBF – 46

EMBF 10th BATCH

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**E-SERVICE QUALITY AND CUSTOMER SATISFACTION OF
AYA BILLER HUB SERVICE AT AYA BANK PCL**

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ABSTRACT

This study aims to identify the e-service quality of the AYA Biller Hub Service and to analyze the effect of e-service quality on customer satisfaction with the AYA Biller Hub Service at AYA Bank Public Company Limited in Myanmar. This study employed a descriptive research design with a quantitative approach, utilizing a sample of 381 active users selected through simple random sampling. The study focused on five key e-service quality dimensions: efficiency, system availability, responsiveness, privacy, and fulfillment. The study finds out that all five dimensions have a positive and statistically significant impact on customer satisfaction, with fulfillment and efficiency identified as the most influential factors. Although responsiveness received relatively lower evaluations, it still contributes to overall satisfaction. Customers expressed high levels of satisfaction with the service, particularly regarding transaction accuracy, ease of use, system reliability, and data security. Based on the findings, the study recommends that AYA Bank PCL enhance the fulfillment and efficiency of the platform by maintaining fast, accurate, and user-friendly services. The bank should also invest in robust infrastructure to ensure consistent system availability, strengthen real-time customer support, and continue implementing advanced security measures to protect user data. Ongoing user feedback, strategic communication, and continuous improvement efforts are further advised to sustain and enhance customer satisfaction in the digital banking environment.

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CHAPTER 1

INTRODUCTION

The rapid advancement of digital banking and electronic payment systems has significantly transformed the financial sector, making financial transactions more accessible, efficient, and secure (Zhou, 2011). As technological innovation continues to reshape the financial landscape, customer satisfaction has emerged as a critical determinant of service success and market competitiveness (Parasuraman, Zeithaml, & Malhotra, 2005). The shift from traditional to digital payment systems has opened up new opportunities for financial institutions to enhance customer convenience and operational efficiency. In particular, digital payment solutions enable customers to perform transactions quickly and securely, reducing the need for cash, minimizing errors, and improving overall financial security (Kumbhar, 2011).

To ensure these services meet evolving customer expectations, it is essential to evaluate the quality of digital financial platforms, especially in relation to customer satisfaction. AYA Biller Hub Service, a Myanmar-based digital payment platform, is the subject of this study. Efficiency, System Availability, Responsiveness, Privacy, and Fulfillment are five key e-service quality factors that affect customer satisfaction. Efficiency relates to how quickly and easily users may access and execute transactions, whereas System Availability addresses platform dependability and uptime. How promptly and efficiently client requests and concerns are answered is responsiveness. Privacy assessments users' personal and financial information, and Fulfillment assessments service correctness and completeness. Together, these dimensions form the basis for analyzing overall user experience and perceived value derived from using the AYA Biller Hub.

In recent years, Myanmar's financial industry has witnessed a growing reliance on digital platforms for a range of activities, including utility bill payments. This trend reflects rising digital literacy and changing consumer preferences toward more efficient and convenient solutions (World Bank, 2020). Responding to these shifts, AYA Bank has taken a pioneering role in offering innovative services to meet customer needs. In 2019, the bank launched the AYA Biller Hub Service, specifically designed to facilitate electricity bill payments through a secure and user-friendly digital platform. By reducing dependence on physical visits to payment centers and eliminating the inconvenience of cash-based

transactions, the service aims to improve customer satisfaction and promote greater financial inclusion.

The AYA Biller Hub Service supports electricity bill payments for three major electricity corporations in Myanmar: Electricity Supply Enterprise (ESE), Mandalay Electricity Supply Corporation (MESC), and Yangon Electricity Supply Corporation (YESC). This study narrows its focus to YESC meter bill payments, which represent a significant portion of electricity transactions in the country. Currently, AYA Bank's platform allows customers in 56 townships under YESC's jurisdiction to pay their bills digitally. This comprehensive coverage shows the expanding use of digital payment methods for vital services and the relevance of customer satisfaction in service performance and market leadership.

Traditionally, customers had to visit electricity offices and endure long queues to pay their meter bills, resulting in wasted time and inconvenience. The introduction of the AYA Biller Hub Service has helped address these issues by enabling secure, hassle-free digital payments for YESC customers. This shift not only improves user convenience but also highlights the increasing demand for high-quality digital services. Maintaining good e-service quality is crucial for customer happiness and competitiveness as Myanmar digitalizes banking. Therefore, this study examines how major e-service quality factors affect AYA Biller Hub Service customer satisfaction.

1.1 Rationale of the Study

In the current digital era, banks are increasingly adopting technology-driven services to enhance customer satisfaction and streamline operations. With the rising demand for convenience, speed, and security in financial transactions, digital payment systems have become a core component of modern banking. AYA Bank PCL has responded to these changing customer expectations by launching the AYA Biller Hub Service in 2019 a specialized digital platform integrated into the AYA Digital Banking system to facilitate electricity bill payments. This service enables customers to verify their electricity bill amounts by cross-checking with the printed bill issued by the meter office, make payments directly from their AYA Bank accounts, and receive immediate confirmation, all through their mobile devices or online banking portals. By eliminating the need to physically visit electricity payment centers, the system significantly reduces time and effort for customers while promoting financial inclusion.

As the adoption of this platform continues to grow, particularly for YESC meter bill payments, it is crucial to examine whether the quality of e-services delivered through the platform aligns with customer expectations. Therefore, this study is undertaken to assess the impact of e-service quality dimensions on customer satisfaction, contributing to the ongoing development of efficient, customer-focused digital banking services in Myanmar.

Customer pleasure is crucial to corporate success, especially in services. Kotler and Keller (2016) defined customer satisfaction as a person's joy or disappointment from a product's performance vs expectations. User contact with the platform and the outcome determine satisfaction in electronic service settings. Oliver (1997) added that post-consumption pleasure increases loyalty, trust, and word-of-mouth recommendation. E-service quality, according to Parasuraman, Zeithaml, and Malhotra (2005), includes consumer satisfaction with online services' ease, speed, assistance, and trust. This study examines efficiency, system availability, responsiveness, privacy, and fulfillment as important determinants of digital payment ecosystem consumer satisfaction.

Efficiency measures the user's ability to quickly and easily complete tasks within the system. According to Zeithaml et al. (2002), efficiency is the extent to which customers can minimize the effort and time to locate information and complete service transactions. Collier and Bienstock (2006) further supported this view by emphasizing that system usability and fast navigation are integral to perceived efficiency. On the current platform, this is reflected in pre-populated account fields, quick transaction flows, and real-time confirmation allowing users to avoid queues and complete their payments efficiently.

System availability refers to the dependability of the platform and its consistent accessibility. Fassnacht and Koese (2006) proposed that availability is a base-level expectation for e-services, any failure can damage perceived reliability. Similarly, Wolfenbarger and Gilly (2003) noted that downtime and technical errors significantly undermine trust in online systems. On the platform under study, system uptime is optimized through cloud redundancy, ensuring stable access even during peak periods such as billing deadlines.

Responsiveness is a key determinant of perceived service quality. Yang, Jun, and Peterson (2004) argued that prompt customer support in resolving technical or billing issues significantly increases satisfaction in electronic contexts. Supporting this, Blut et al. (2015) highlighted that the emotional tone and timeliness of responses are closely tied to customer loyalty. When users encounter issues such as failed payments or delays for meter bill, the system's support team provides timely resolutions via a dedicated hotline and back-end technical monitoring.

Privacy has consistently been identified as a major factor influencing digital service adoption and customer satisfaction. Flavian and Guinaliu (2006) found that trust in how a platform handles personal and financial data significantly affects continued use, particularly in financial services. Hoffman, Novak, and Peralta (1999) emphasized that perceived risks related to information misuse can act as barriers to usage unless users feel confident that their data is protected. The Biller Hub system incorporates strong data privacy practices, such as encrypted communication and authentication measures, to reassure users and minimize concerns over unauthorized access. As a result, customers are more likely to trust and continue using the service, knowing that their personal information is treated with care and confidentiality.

Fulfillment refers to whether the service performs as promised. Santos (2003) described it as the accuracy of transactions, on-time delivery, and alignment with customer expectations. Barnes and Vidgen (2002) also emphasized that reliable service completion without delays or errors enhances customer trust. Within the current platform, real-time syncing with utility systems ensures that bill records are accurate, payments are processed without delay, and confirmations are issued immediately providing users with confidence and satisfaction.

As digital banking grows in Myanmar, improving e-service quality helps AYA Bank retain customer happiness and expand its financial sector position. Customer expectations for speed, dependability, assistance, privacy, and correct service delivery are rising online. E-service quality is assessed using five important dimensions: efficiency, system availability, responsiveness, privacy, and fulfillment. This study provides practical insights to improve digital payment ecosystem service quality and customer experience.

1.2 Objectives of the Study

The main objectives of the study are as follow:

1. To identify E-Service Quality of AYA Biller Hub Service at AYA Bank PCL.
2. To analyze the effect of E-Service Quality on Customer Satisfaction towards AYA Biller Hub Service at AYA Bank PCL.

1.3 Scope and Method of the Study

This study focuses on analyzing the impact of e-service quality and customer satisfaction with the AYA Biller Hub Service at AYA Bank PCL, particularly in the context of YESC meter bill payments. The target population for this study consists of customers using the AYA Biller Hub Service for YESC meter bill payments. According to the latest

monthly reports, over 8,000 customers are currently using the service actively, and this user base serves as the foundation for determining the sample size. The sample size was calculated using Taro Yamane's formula (1973), by applying this formula at a 95% confidence level and a 5% margin of error, 381 respondents were selected to ensure statistically reliable and generalizable results. The sample was selected using a simple random sampling method.

Data was collected in May 2025 from primary and secondary sources. The primary data was acquired from respondents utilizing structured online surveys using Five-Point Likert scales. Secondary data from trustworthy sources such local and worldwide research papers, academic journals, textbooks, survey reports, articles, and related websites. The data was examined using descriptive statistics and multiple regression.

1.4 Organization of the Study

This study has five chapters. Chapter one describes introduction which includes rationale of the study, research objectives, scope, methodology, and organizational structure. Chapter two covers pertinent literature, past research, and the conceptual framework supporting the study's goals. Chapter three discusses AYA Bank PCL's origins, activities, and the AYA Biller Hub Service's involvement in digital bill payments. Chapter four focuses on analyzing the collected data using descriptive statistics and multiple regression analysis to evaluate the impact of key e-service quality factors efficiency, system availability, responsiveness, privacy, and fulfillment on customer satisfaction. Finally, chapter five summarizes the key findings, offers recommendations for enhancing the AYA Biller Hub Service, and identifies potential areas for future research to further improve customer satisfaction and service efficiency.

CHAPTER 2

THEORETICAL BACKGROUND OF THE STUDY

This chapter presents the main theories and concepts related to the study, with a focus on how e-service quality affects customer satisfaction in digital payment systems. It discusses the increasing role of electronic services in the banking industry, especially in platforms like the AYA Biller Hub. In addition, it includes a review of past research and outlines the conceptual framework used to examine customer satisfaction in this context.

2.1 Concept of E-Service Quality

E-service quality describes the standard of services provided via digital platforms, including websites, mobile applications, and internet-based banking systems. Zeithaml, Parasuraman, and Malhotra (2002) describe e-service quality as how well a website makes shopping, buying, and delivering items and services efficient. E-service quality affects client pleasure, loyalty, and financial organizations' long-term performance in digital banking. High e-service quality builds consumer trust and encourages repeat usage, whereas low quality can cause unhappiness and client attrition Zeithaml et al. (2002).

E-service quality has been examined and quantified using several models. Zeithaml, Parasuraman, and Malhotra (2002)'s E-S-QUAL model, based on SERVQUAL, is one of the most influential. The E-S-QUAL model was designed for online services since they differ from face-to-face encounters. Zeithaml et al. (2002) defined e-service quality as the technical features of an online platform and the total customer experience, including ease of access, dependability, and support. This methodology is frequently used to evaluate e-service quality in financial services, telecommunications, and e-commerce.

Online financial services client retention and trust depend on e-service quality, according to Yang and Fang (2004). Fassnacht and Koese (2006) also believed that system performance and user interface design affect consumer perceptions and satisfaction. Cristobal, Flavian, and Guinaliu (2007) found that e-service quality positively impacts consumer trust, satisfaction, and service use. High e-service quality provides smooth and safe transactions in digital banking, increasing client happiness and loyalty. Delivering reliable and high-quality e-services is crucial as financial transactions move online. As financial sector rivalry increases, banks and financial institutions must improve their digital platforms to satisfy customers. High-quality e-services help financial institutions stand out,

develop client connections, and increase customer loyalty. Thus, knowing e-service quality and its influence on customer happiness is crucial to boosting customer satisfaction and maintaining competitive advantage in the digital economy.

2.2 E-Service Quality Dimensions

The primary factors that determine the quality of the service provided by electronic platforms are the dimensions of e-service quality. The initial E-S-QUAL model was developed by Zeithaml, Parasuraman, and Malhotra (2002). Within this model, they identified four primary components of e-service quality: Privacy, System availability, Fulfillment, and Efficiency. However, in order to capture factors that are associated with service responsiveness and customer assistance, an extra dimension called Responsiveness has been introduced into the framework. This dimension is adopted from the E-RecS-QUAL (Electronic Recovery Service Quality) subscale. The customer's happiness and the success of the service are both influenced collectively by these five dimensions, which each reflect a distinct facet of the customer's contact with your online services. A high level of e-service quality in these areas increases consumer trust, promotes customer loyalty, and encourages customers to use the service again and again. A comprehensive description of each measure and the significance of that dimension in relation to the Biller Hub Service offered by AYA Bank is provided in the following sections.

2.2.1 Efficiency

The ease and speed with which customers may make use of an online service is referred to as efficiency. According to Zeithaml et al. (2002), efficiency was defined as the capacity of consumers to locate information in a short amount of time, to navigate the platform with ease, and to execute transactions with a minimum of effort. Increasing the chances of customer satisfaction and further usage is a platform that has been thoughtfully built to make it possible for consumers to conduct financial or commercial transactions without encountering any obstacles. According to the findings of research conducted by Santos (2003), clients are more likely to trust and continue using an online service if it is easily accessible and efficiently designed. The efficiency of the quality of the e-service comprises characteristics such as rapid loading times, straightforward navigation, and a prompt reaction to the actions taken by the user.

The customers' view of the service increases when they are able to execute their responsibilities in a timely manner and without any uncertainty, which ultimately leads to

increased levels of satisfaction. According to research conducted by Yang and Fang (2004), users' perceptions of the effectiveness of an online platform contribute to an increase in their level of trust in the platform and motivate them to continue using the service. For this reason, enhancing efficiency is absolutely necessary in order to elevate the level of client satisfaction and to encourage continued platform utilization.

2.2.2 System Availability

In the context of the internet, the term system availability refers to the capacity of an online platform to operate often and without interruptions or technological problems. According to Zeithaml et al. (2002), system availability is a measurement that determines whether or not the platform is available at all times and whether or not transactions can be executed without any problems coming up. There is a correlation between high system availability and increased customer trust and satisfaction. This is because consumers are able to rely on the service whenever it is required.

According to the findings of research conducted by Yang et al. (2004), customers are more likely to have a positive perception of the reliability of an online service when they undergo constant system performance and suffer low downtime. Uptime, responsiveness of the system, and error-free operation are all components that are included in the concept of system availability. Customers that experience frequent disruptions in service are more likely to lose faith in the platform, which can result in decreasing levels of customer satisfaction and increasing rates of customer turnover on the platform. The findings of research conducted by Cristobal and colleagues (2007) highlighted the fact that technological failures and downtime have a negative impact on customer satisfaction and can result in customer desertion. The maintenance and performance enhancements that are performed on a regular basis are essential for ensuring high system availability, which is essential for preserving the confidence of customers and promoting continuing service utilization.

2.2.3 Responsiveness

The capacity of a service provider to give fast help and efficiently handle client difficulties is referred to as responsiveness from the perspective of the service provider. It was said by Zeithaml et al. (2002) that responsiveness was a reflection of the speed and precision with which customer assistance responded to consumer questions and resolved technical issues. Customers have come to anticipate prompt replies to their inquiries and

prompt resolutions to any problems that may arise in relation to transactions. An increase in consumer trust in the platform and an increase in overall customer happiness were both shown to be associated with high responsiveness, according to research conducted by Yang and Fang (2004). Effective communication in a timely manner, clear updates on the status of the service, and prompt problem resolution are all components of responsiveness in e-service quality. It is more probable that consumers will have a favorable impression of the service when they are provided with prompt feedback and solutions that are successful in addressing their issues.

Fassnacht and Koese (2006) conducted a study in which they discovered that platforms that have a high level of responsiveness have a greater likelihood of retaining clients and building long-term customer loyalty. Further improvement of responsiveness and enhancement of customer happiness may be achieved by the use of automated customer care services, such as chatbots powered by artificial intelligence and live chat functionalities.

2.2.4 Privacy

The term privacy refers to the safeguarding of the personal and financial information of clients throughout the course of online transactions. As stated by Zeithaml et al. (2002), consumers anticipate that their sensitive data would be treated with secrecy and safeguarded against access by unauthorized parties within the organization. As a result of the fact that consumers are especially sensitive to data breaches and fraud, privacy is an extremely important problem in the context of financial services provision.

The authors Flavian and Guinaliu (2006) emphasized that robust privacy standards considerably raise the level of confidence that customers have in digital platforms and encourage further usage of these platforms. Data encryption, safe authentication techniques, and other procedures that prevent the abuse or leaking of client information are all examples of practices that fall under the umbrella of privacy. In situations where consumers have the impression that their personal information is secure, they are more inclined to engage in transactions online with confidence. According to the findings of Cristobal et al. (2007), platforms that have clear data processing and reliable protection methods have a preference for retaining users who are more loyal and trustworthy. Therefore, it is vital to maintain high standards of privacy in order to accomplish the goals of establishing confidence and promoting continuing utilization of digital financial services.

2.2.5 Fulfillment

In the context of service quality, fulfillment denotes the degree to which a provider successfully delivers on its promises and aligns with the expectations of customers. Furthermore, according to Zeithaml et al. (2002), fulfillment entailed the supply of services in a precise and timely manner. This included the completion of transactions in the proper manner and the processing of payments without any delays. When discussing e-services, the term fulfillment refers to the platform's capacity to handle consumer transactions in a reliable and consistent manner. According to the findings of research conducted by Santos (2003), high levels of fulfillment lead to improved levels of customer satisfaction as well as stronger levels of customer loyalty.

Accurate order processing, on-time delivery of services, and effective accomplishment of client demands are all components of fulfillment. It is the expectation of the customer that the service will be delivered just as promised, without any faults or unforeseen delays. According to a study that was conducted by Fassnacht and Koese (2006), platforms that have high fulfillment levels have a greater likelihood of retaining consumers and attracting new users simultaneously. Maintaining a constant level of fulfillment performance not only raises the chance of client retention but also strengthens customer happiness.

2.3 Customer Satisfaction

Customer satisfaction is the overall assessment of a product or service whether it meets or exceeds expectations. The sensation of pleasure or disappointment from comparing a product's perceived performance or outcome to expectations is called customer satisfaction, according to Kotler and Keller (2012). When service performance meets or surpasses expectations, customers are satisfied. Dissatisfaction happens when performance falls short. Business success depends on customer happiness since pleased consumers are more likely to return, refer, and stay loyal. Customer happiness in digital services is intimately tied to online service quality. Zeithaml, Parasuraman, and Malhotra (2002) found that customer satisfaction with online services is affected by the platform's efficiency, availability, responsiveness, security of personal information, and ability to meet customer needs accurately and consistently.

High-quality e-services increased client happiness, loyalty, and word-of-mouth referrals. Oliver (1997) introduced the Expectation-Disconfirmation Theory (EDT), which states that customer happiness depends on the gap between expectations and service

delivery. Customer satisfaction results from positive disconfirmation when performance surpasses expectations. Performance below expectations causes negative disconfirmation and unhappiness. Psychological and emotional elements affect customer satisfaction. Rust and Oliver (2000) noted that customer satisfaction involves emotional reactions like trust, comfort, and confidence in the service provider as well as functional performance. Positive emotions promote consumer connections and loyalty.

Reichheld (2003) also found that pleased consumers are more likely to return, leave favorable evaluations, and avoid moving to competitors. Long-term company success requires excellent customer happiness. Anderson, Fornell, and Lehmann (1994) found that customer satisfaction increased market share, retention, and profitability. Customer pleasure increases loyalty, reduces complaints, and stabilizes the firm. High customer satisfaction in e-services demands continuous platform performance, good customer assistance, and safe data management. Therefore, understanding and improving customer satisfaction is crucial for strengthening customer relationships and maintaining a competitive advantage in the digital marketplace.

2.4 Related Theories

Electronic Service Quality (E-SQ) Theory explores how the quality of online services influences customer satisfaction, trust, loyalty, and behavioral intentions. As digital transactions continue to grow, service quality in online platforms has become a critical factor for businesses and consumers. This theory builds on traditional service quality models such as SERVQUAL but adapts them to the online context. In this study, two main related theories are used: the E-S-QUAL Model and WebQual Model.

2.4.1 E-S-QUAL Model

Zeithaml, Parasuraman, and Malhotra (2002) E-S-QUAL methodology evaluates digital platform service quality comprehensively. It adapts the SERVQUAL approach (Parasuraman, Zeithaml, and Berry, 1988) to evaluate electronic services like websites and mobile applications. In the original E-S-QUAL paradigm, Efficiency, System Availability, Fulfillment, and Privacy evaluate how effectively an electronic platform executes its intended functions and protects user data. E-RecS-QUAL was added to the E-S-QUAL paradigm to assess recovery service performance.

To evaluate service performance during problem resolution, the ERecS-QUAL subscale was later added to the E-S-QUAL framework. It assesses how digital service

providers address issues, complaints, and service failures through three key dimensions: Responsiveness, Compensation, and Contact. In the realm of digital financial services, Responsiveness is particularly significant, as it highlights the importance of timely support in shaping user satisfaction and expectations. The operational quality aspects from E-S-QUAL and the recovery-focused part of E-RecS-QUAL may be used to evaluate e-service quality holistically, balancing platform performance and customer support efficacy. The methodology identifies service quality gaps and provides actionable insights to improve customer happiness and loyalty, according to Cristobal et al. (2007). Yang et al. (2004) found that these five variables strongly affect online financial services client trust and satisfaction.

2.4.2 WebQual Model

Barnes and Vidgen (2002)'s WebQual paradigm organizes user-perception website quality assessments. WebQual applies SERVQUAL concepts to digital usability, content quality, and interactive service experience. It works well for websites where user perception and interaction are vital to pleasure.

WebQual 4.0 measures usability, information quality, and service interaction quality. Usability measures how simple the website is to use, Information Quality measures its relevance, correctness, and clarity, and Service engagement Quality measures how well it supports user engagement, personalization, and trust. These dimensions collectively offer a holistic view of the website experience, covering both the technical and emotional aspects of user engagement. E-commerce, education, and government agencies use the methodology to find website design and functionality improvements. Its emphasis on end-user satisfaction makes it a relevant and practical choice for studies seeking to understand how users evaluate the quality and effectiveness of online platforms.

By applying the E-S-QUAL and WebQual models, a comprehensive perspective on e-service quality can be established, capturing both system performance and user experience. The combination of these two models enables a well-rounded analysis of how e-service quality influences customer satisfaction with the AYA Biller Hub Service at AYA Bank. Through this integrated approach, meaningful insights can be derived to improve service performance, strengthen customer relationships, and enhance long-term loyalty.

2.5 Previous Studies

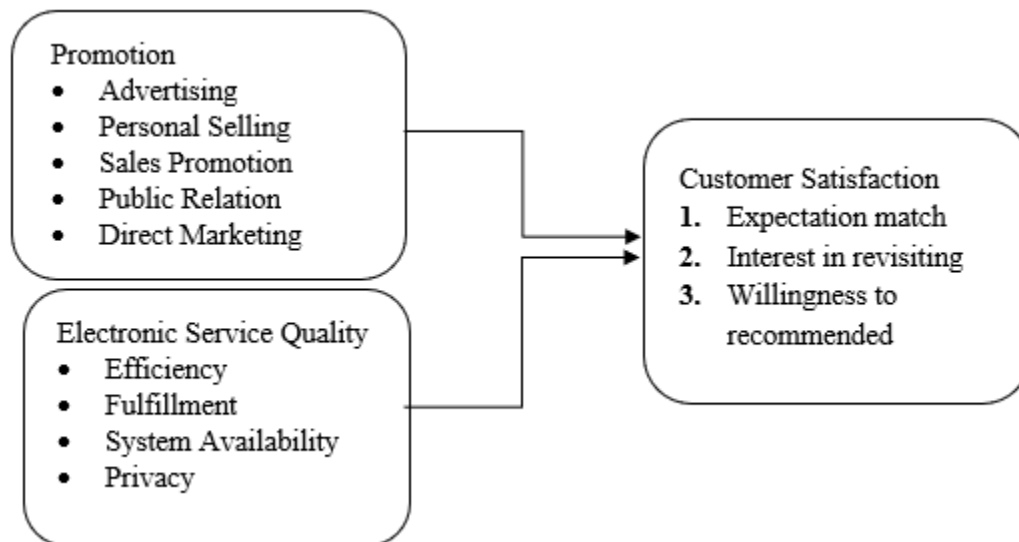
Improving online services and consumer engagement requires understanding the link between e-service quality and customer satisfaction. Previous studies reveal the main

aspects affecting digital platform customer happiness and assist discover successful service performance tactics. Two major studies on e-service quality and customer satisfaction are reviewed, along with their conclusions and consequences.

The International Journal of Scientific Research and Management published Galih Tegar Wicaksono and Muhamad Emil Rachman's (2024) Analysis of Promotion and Service Quality on Customer Satisfaction of the State Electricity Company (PT. PLN (Persero) Customer Service Unit of Teluk Betung Sub-District, Bandar Lampung City, Lampung Province, Indonesia). Promotion and electronic service quality were examined to see how they affect customer satisfaction among Indonesian PLN Mobile Application users.

The study focuses on Indonesian state-owned energy supplier PT PLN ULP Teluk Betung consumers. A cluster random sampling approach selected 380 responders from 32,632 PLN Mobile Application users. Promotion, e-service quality, and customer happiness were examined using structured surveys and multiple linear regression. The study used the Krejcie and Morgan formula to estimate sample size and performed validity, reliability, and classical assumption tests to assure data correctness and consistency. The study's conceptual framework is below.

Figure (2.1) Analysis of Promotion and Electronic Service Quality Satisfaction



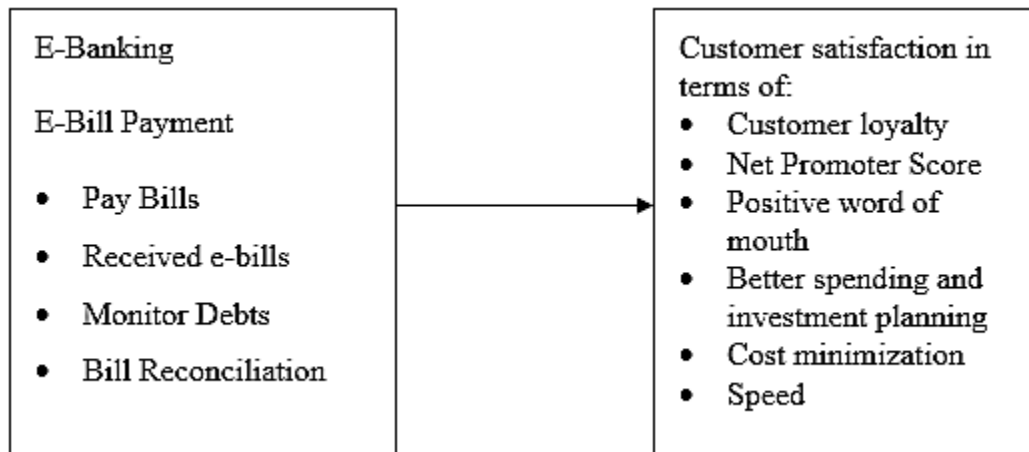
Source: Galih Tegar Wicksono, Muhamad Emil Rechman (2024)

Promotion and electronic service quality affect consumer satisfaction in the PLN Mobile Application, according to the study. The study shows that electronic service quality

has a higher impact on customer satisfaction since efficiency, dependability, and functionality increase user experience. The results also show that optimizing advertising and e-service quality jointly boosts consumer happiness. The study also reveals that these two criteria explain a major amount of consumer happiness, whereas other aspects shape customer perceptions. To retain customers, build trust, and encourage long-term platform use, firms must constantly improve their promotional efforts and digital service quality.

In 2020, Sazir Nsubuga Mayanja published Impact of E-bills Payment on Customer Satisfaction in Uganda: Stanbic Bank Uganda Limited as the Case Study in the Science Journal of Business and Management. Electronic bill payments and customer satisfaction were examined using Stanbic Bank Uganda Limited as a case study. The study examined whether the bank's e-bill payment technology improved customer satisfaction. The cross-sectional study included quantitative and qualitative data analysis. 91 bank managers, middle-level e-banking workers, customer relationship officers, and customers provided data. E-bill payments and customer satisfaction were examined using descriptive statistics, Pearson's correlation analysis, and regression analysis. The research examined payment efficiency, transaction speed, accessibility, and service dependability. The study's conceptual framework is below.

Figure (2.2) Impact of E-bill Payment on Customer Satisfaction



Source: Sazir Nsubuga Mayanja (2020)

The study suggests that electronic bill payment has a positive impact on customer satisfaction, although the relationship was found to be moderate. The study indicated that e-bill payment enhances customer convenience by allowing users to process payments faster, reduce transaction errors, and access billing information more easily. Customers

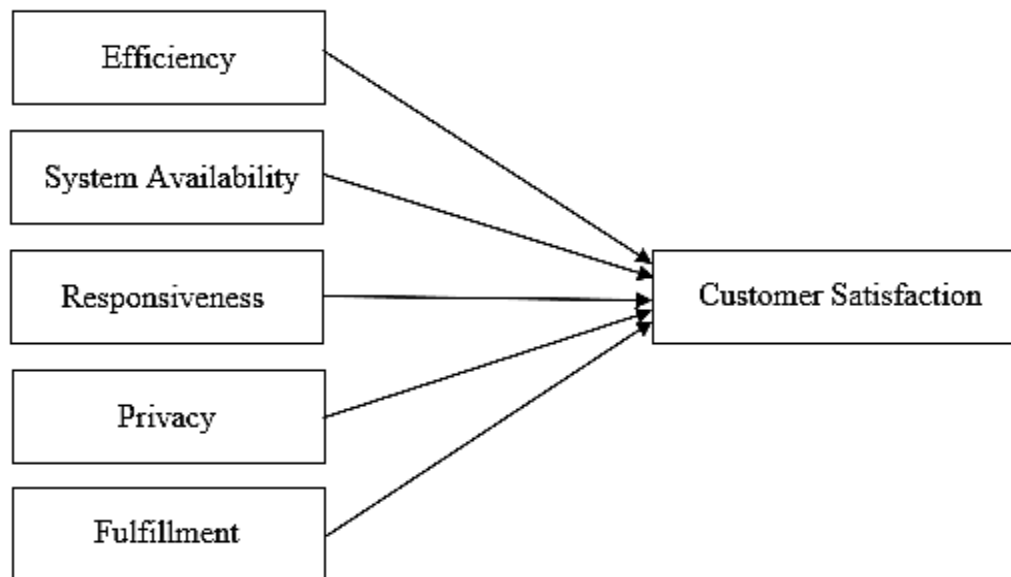
reported that e-bill payment services helped them save time and improve efficiency, leading to greater satisfaction with the banking service.

The research also showed that customer satisfaction is affected by customer service, security, and user experience, not just e-bill payment. The survey found that while electronic payments simplify and accelerate transactions, firms must improve service quality and solve technical and security issues to satisfy customers. The study found that more user-friendly and dependable electronic billing systems can boost consumer retention and trust in digital banking.

2.6 Conceptual Framework of the Study

The conceptual framework from a comprehensive evaluation of prior studies and pertinent literature is presented below. The framework analyzes E-Service Quality and Customer Satisfaction in AYA Bank's Biller Hub Service for YESC meter bill payments.

Figure (2.3) Conceptual Framework of the Study



Source: Own Compilation (2025)

The five dimensions of efficiency, system availability, responsiveness, privacy, and fulfillment shape consumer happiness in this conceptual framework. These elements represent crucial aspects of the service experience and reflect how users engage with and assess the service.

This framework is used to explore the extent to which these factors influence how satisfied customers feel when using the AYA Bank Biller Hub Service for YESC meter bill payments. It provides a clear structure for examining the main components that affect user

experience and helps guide the focus of the study toward areas with the most impact on satisfaction.

Working Definitions

Efficiency: The ease and speed of completing YESC meter bill payments using the AYA Biller Hub Service, minimizing effort and time required by customers.

System Availability: The reliability and accessibility of the AYA Biller Hub Service, ensuring uninterrupted access and smooth transaction processing.

Responsiveness: The ability of the AYA Biller Hub Service to provide quick and effective customer support, resolving payment issues and inquiries promptly.

Privacy: The protection of personal and financial information in digital transactions, ensuring confidentiality and protection from unauthorized access.

Fulfillment: The accuracy and reliability of bill payments, ensuring transactions are processed correctly and customers receive timely confirmations.

Customer Satisfaction: The overall experience and satisfaction of customers using the AYA Biller Hub Service for YESC meter bill payments. It is influenced by factors such as efficiency, system availability, responsiveness, privacy, and fulfillment, ultimately determining whether customers continue using the service and recommend it to others.

CHAPTER 3

PROFILE AND E-SERVICE QUALITY AT AYA BANK PCL

This chapter presents an overview of AYA Bank, focusing on its institutional profile, key products and services, and the range of electronic services it provides to customers. It highlights AYA Bank's role in Myanmar's financial sector and its strategic efforts to enhance customer experience through digital transformation. Particular attention is given to the e-service quality offered by AYA Bank, especially in relation to the Biller Hub platform, which plays a crucial role in facilitating efficient and secure digital bill payments. This chapter provides essential organizational context for understanding how AYA Bank's digital service capabilities align with customer satisfaction and service quality standards.

3.1 Profile of AYA Bank PCL

AYA Bank, formally Ayeyarwady Bank Public Company Limited, was licensed by the Central Bank of Myanmar to function as a development bank on August 11, 2010. It became a public corporation limited on December 30, 2022, demonstrating its transparency and sustainable growth. AYA Bank has grown into a full-service universal bank offering corporate, retail, and commercial banking to local and foreign customers.

As of March 31, 2024, AYA Bank reported total assets of MMK 8.4 trillion, total equity of MMK 417 billion, and a net profit of MMK 58.14 billion. With over three million customers, the bank continues to strengthen its financial position and expand its services. AYA Bank operates an extensive network with 267 branches and more than 678 ATMs nationwide, ensuring accessibility to financial services across Myanmar. Additionally, more than half of its active customers have transitioned to digital banking, reflecting the bank's commitment to financial inclusion and innovation.

As a member of the United Nations Global Compact, AYA Bank upholds international corporate governance and compliance standards. The bank adheres to International Financial Reporting Standards (IFRS) and undergoes audits following International Standards of Auditing (ISA), ensuring transparency and accountability in its operations. The bank has also invested significantly in human capital development, attracting professionals with both local and global expertise, and providing training programs to enhance its workforce's capabilities.

AYA Bank is a leading provider of financial products, including auto loans, SME financing, international trade services, and investment banking solutions, holding a 34%

market share in the new car lending sector. The bank was also the first in Myanmar to implement a Centralized Core Banking System, allowing seamless integration of services across branches and digital platforms. Through its focus on digitalization, AYA Bank continues to innovate by enhancing mobile banking, online payment solutions, and cashless transactions to meet the evolving needs of customers.

Looking ahead, AYA Bank aims to expand its reach, establish new customer and foreign partnerships, and strengthen its capital and risk management controls. The bank remains committed to driving financial inclusion, leveraging technology, and providing high-quality banking services, positioning itself as a leader in Myanmar's banking sector while aligning with the country's economic development goals.

3.2 Products and Services of AYA Bank PCL

As a renowned financial institution in Myanmar, AYA Bank offers a variety of products and services for personal and commercial clients. From individual account holders to major enterprises, the bank has adjusted its solutions to match their requirements, focusing on financial inclusion, economic growth, and customer happiness. In personal banking, AYA Bank provides fixed deposits, and savings accounts such AYA Regular Saving, AYA Maximizer Saving, and AYA Loyal Saving to satisfy different financial goals. These products are not only competitive in terms of interest rates but also provide the flexibility needed for customers to manage their savings effectively.

There are also current accounts accessible, which are designed to meet the needs of companies and professionals. These accounts include features such as overdraft capabilities and the ability to write checks, making transactions more convenient. Customers are able to more easily handle emergency demands such as medical costs, school fees, and housing improvements thanks to the bank's lending options, which are similarly extensive. Additionally, the bank offers personal loans, home loans, vehicle loans, education loans, and even solar loans.

Additionally, the Home to Cash (H2C) financing program gives homeowners the opportunity to gain access to capital by releasing the equity that is stored in their homes. Through the provision of digital services, AYA Bank contributes further to the digital transformation of Myanmar's financial sector. Customers have the ability to do mobile top-ups, pay bills, purchase online, and even earn loyalty points for incentives, all from the comfort of their cellphones thanks to the AYA Pay Digital Wallet.

Banking services that are available via mobile devices and the internet offer customers safe and instant access to their accounts, allowing them to manage their cash, transfer money, and make payments whenever and wherever they want. This makes banking more convenient and efficient. Royal Banking is a special service that the bank gives to its premium customers. These services include personalized relationship management and specialized benefits that are designed specifically for high-net-worth individuals. Businesses may take advantage of the necessary financial solutions that AYA Bank offers, which range from corporate business loans to specialized financing for small and medium-sized enterprises (SMEs).

Business clients of the bank have access to a variety of services, including trade services that facilitate domestic and international trade transactions, complete cash management services that optimize liquidity, payroll systems, receivables, and bulk payments, and trade services that support financial transactions. The operational efficiency of organizations in all different types of industries may be improved with the use of these technologies. In addition, AYA Bank provides its business clients with a variety of insurance products, such as life, fire, motor vehicle, and maritime cargo insurance, in order to safeguard their assets.

A significant component of the bank's products is the provision of card services, which include debit, credit, and prepaid cards for both people and companies. Additionally, the bank offers merchant services, which include point-of-sales (POS) systems and e-commerce solutions, to ensure that transactions are carried out without any interruptions. The incorporation of these products, which include the capability to make payments using QR codes and transfers using digital wallets, guarantees that consumers all around Myanmar will have a banking experience that is streamlined and up to date. AYA Bank continues to develop its services as part of its continued commitment to innovation. This helps the bank to further solidify its position as a trustworthy and dependable partner for individuals and businesses alike in Myanmar. AYA Bank continues to be committed to offering banking solutions that are simple, accessible, and secure in order to cater to the varied financial requirements of its client base. This commitment is communicated via the bank's extensive product portfolio.

3.3 E-Service Quality Provided by AYA Bank PCL

E-service quality is vital to client pleasure and loyalty in the digital era, especially in the banking industry where ease, security, and dependability are paramount. AYA Biller

Hub Service, part of AYA Bank's digital solutions, lets consumers pay their meter bills online. Five main dimensions are needed to assess this service's e-service quality: Efficient, available, responsive, private, and fulfilling. These dimensions collectively determine the effectiveness of the service, how well it meets customer expectations, and ultimately, the level of customer satisfaction.

3.3.1 Efficiency

Within the realm of digital banking, where time and convenience of use are significant drivers of customer satisfaction, efficiency is a crucial component in the evaluation of any e-service. This is especially true in the context of digital banking. The AYA Biller Hub Service is designed to provide consumers with an experience that is quick, easy to understand, and free of complications. The amount of time it takes to finish a bill payment, the number of stages involved in the transaction, and the overall user interface are all factors that may be used to evaluate the effectiveness of the platform. In the instance of AYA Bank, the Biller Hub service is designed to make the process of paying bills more straightforward by enabling consumers to make payments with only a few clicks of the mouse.

The user interface is meant to be simple, with instructions that are easy to understand, and an insufficient number of clicks required to reach the stage where the payment is confirmed. Additionally, the payment procedure has been simplified to guarantee that clients do not experience any delays or difficult stages, which would otherwise distract us from the overall quality of the service. When it comes to the technological side of things, the backend architecture of the Biller Hub system needs to make sure that payment requests are completed swiftly and without generating any needless delays or problems. When consumers respect their time and anticipate that they will be able to complete transactions without having to wait for an extended amount of time, they are more satisfied with a service that is both quick and efficient. Additionally, customers have gotten increasingly accustomed to receiving digital services in a timely manner, and AYA Bank must continue to guarantee that its Biller Hub service is able to match this demand.

3.3.2 System Availability

In the context of e-services, system availability refers to the platform's operational status and user accessibility, often measured by uptime and reliability indicators. This is often evaluated based on the platform's uptime and dependability. For a digital payment

solution such as the Biller Hub offered by AYA Bank, it is absolutely necessary. In the context of this service, users anticipate having the ability to access the platform at any time of the day, which is especially important when taking into consideration the fact that paying bills can often be a time-sensitive matter.

Customers should be able to finish their transactions whenever they need to, regardless of whether it is the middle of the night, the middle of the morning, or the middle of the afternoon. System availability is a vital factor in guaranteeing this. It is possible to determine the level of dependability of the AYA Biller Hub platform by determining the frequency of service interruptions or downtime. If everything goes according to plan, the service should have a high system availability with very few disruptions.

There is a high probability that AYA Bank makes use of a strong infrastructure and backup systems in order to ensure that the Biller Hub platform is always accessible. It is vital to do routine maintenance, but it should be carried out in a way that does not interfere with the access that users have to the platform during times of high service demand. In addition, it is necessary to fulfill the expectations of consumers about the availability of service around the clock, particularly in the event of unexpected bill payments or financial transactions that take place at the eleventh hour. Customers of AYA Bank are able to safely rely on the service without the risk of it being unreachable at crucial periods since the bank is able to maintain a high level of system availability and reliability.

3.3.3 Responsiveness

As another vital component of the quality of an e-service, responsiveness is also important. By this element, we are referring to the speed and efficiency with which AYA Bank responds to questions or concerns raised by customers when they may occur. When it comes to the Biller Hub service, timeliness is of the utmost importance when clients have problems such as unsuccessful transactions, difficulties in accessing the platform, or uncertainty over the billing process. In order to improve the responsiveness of the Biller Hub service, AYA Bank offers a variety of customer support channels, including a chat box, email help, and phone support.

These channels are essential to the overall customer experience. In an ideal situation, the concerns of customers should be answered in a timely and efficient manner, and support personnel should be well-trained to manage a range of difficulties relating to the payment of meter bills. An important sign of responsiveness is the speed with which the customer support staff can handle any technical issues or faults that may have been

made by users. It should not take a significant amount of time for clients to acquire support or remedies for any problems that they encounter when they are using an e-service experience that is seamless. It is imperative that AYA Bank be able to guarantee that its customer support system is accessible during peak hours, that it is well equipped with experienced people, and that it is able to manage a significant volume of client inquiries concurrently, hence guaranteeing a prompt reply.

3.3.4 Privacy

Given the sensitivity of financial transactions, digital banking platforms must prioritize privacy. It is the responsibility of the AYA Biller Hub service, which is responsible for handling personal and financial information such as utility bills, payment details, and bank account data, to guarantee that client information is kept safe and protected from unauthorized access. AYA Bank is required to use stringent data security measures, including encryption technologies and secure communication protocols like SSL (Secure Sockets Layer) in order to preserve the confidentiality of its customers' personal information.

Further precautions, such as two-factor authentication (2FA), contribute to the strengthening of access control and the reduction of risks associated with data exposure. Maintaining customer privacy standards also requires ensuring compliance with data protection rules, such as the General Data Protection Regulation (GDPR) in the European Union or applicable local laws in Myanmar. Both of these policies are used to secure personal information. A significant portion of the customer's confidence in the platform is contingent upon the degree to which their personal information is safeguarded. Failure to protect an individual's privacy can result in monetary loss, damage to one's reputation, and a decrease in the confidence among customers. In order to maintain the confidence of users and ensure the continued success of the AYA Biller Hub Service over the long term, it is essential to perform continuous monitoring, conduct frequent privacy audits, and make timely modifications to the digital infrastructure.

3.3.5 Fulfillment

Fulfillment refers to the ability of the AYA Biller Hub service to meet customer expectations and deliver on the promises made. This dimension is closely tied to customer satisfaction, as it reflects whether the service lives up to the customer's needs, whether the bills are paid accurately and promptly, and whether the service performs as advertised.

The fulfillment of customer expectations in the AYA Biller Hub service can be evaluated by how well the service performs in various areas, such as the speed of payment processing, accuracy in billing information, and the convenience of paying meter bills through a centralized digital platform provides ease and efficiency for customers. Customers expect that their utility bills will be paid accurately and on time without issues, and any discrepancies or errors should be swiftly addressed by the bank.

The AYA Biller Hub Service's e-service quality depends on efficiency, system availability, responsiveness, privacy, and fulfillment. To keep digital service clients happy, AYA Bank PCL must enhance and manage these parameters. By doing so, the bank may improve client happiness, boost Biller Hub Service usage, and stay ahead in digital banking. Continuous client feedback helps discover areas for development and adapt the service to shifting consumer expectations.

CHAPTE 4

ANALYSIS THE E-SERVICE QUALITY AND CUSTOMER SATISFACTION TOWARDS AYA BILLER HUB SERVICE AT AYA BANK PCL

This chapter describes research design, demographics, and respondents' impressions of the AYA Biller Hub Service's e-service quality and customer satisfaction. The chapter also offers reliability testing findings for observable variables to assure internal consistency. A regression study examines the influence of numerous e-service quality aspects on customer satisfaction, revealing the strength and importance of these associations in digital banking services.

4.1 Research Design

The main goals of this study are to determine E-service quality activities done for AYA Biller Hub Service at AYA Bank PCL and to assess their influence on customer satisfaction. The study uses quantitative methods. Primary and secondary data are used to meet study goals. The study examines user demographics and service quality. The respondents will be chosen using Yamane (1973) sampling. From approximately 8,000 AYA Biller Hub Service users at AYA Bank PCL, 381 were selected for this study.

$$n = \frac{N}{1 + Ne^2}$$
$$n = \frac{8000}{1 + 8000 * 0.05^2}$$
$$\approx 381$$

Where n = sample size

N = population size

e = error (0.05) reliability level 95% or;

e = level of precision always set the value of 0.05

This study uses simple random sampling to collect primary data from 381 AYA Biller Hub Service subscribers. This research collects respondent data via a questionnaire. Three components make up the survey. The first section covers respondents' demographics, while the second covers their views on AYA Biller Hub Service's E-service quality. The final section discusses respondents' AYA Biller Hub Service satisfaction. This survey evaluates participants' perceptions using a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). Marketing textbooks, theses, scholarly publications, and web pieces provide secondary data. Multiple regression analysis was used in this investigation.

4.2 Profile of the Respondents

This section provides the demographic profile of the respondents, including variables such as gender, age (in years), marital status, educational background, monthly income (in Kyats), and employment status. Table (4.1) summarizes the demographic characteristics of the participants.

▲ Table (4.1) Demographic Factors of the Respondents

Sr No.	Characteristic	Classification	No. of Respondents (n=381)	Percentage
1	Gender	Male	122	32.0
		Female	259	68.0
2	Age (Years)	Under 25 years	25	6.6
		25- 35 years	165	43.3
		36-45 years	141	37.0
		Above 46 years	50	13.1
3	Marital Status	Single	220	57.7
		Married	161	42.3
4	Education Background	Under graduated	15	3.9
		Graduated	265	69.6
		Master	97	25.5
		Doctorate	4	1.0
5	Monthly Income (Kyats)	300,000 – 500,000	60	15.7
		500,001 – 700,000	71	18.6
		700,001 – 900,000	79	20.7
		Above 900,001	171	44.9
6	Occupation	Students	13	3.4
		Own Business	38	10.0
		Company Staffs	293	76.9
		Government Staffs	25	6.6
		Retired	9	2.4
		Dependent	3	0.8

Source: Survey Data, (2025)

The largest age group of 381 respondents is 165, 43.3% of the sample. This age group is 25–35. A total of 141 responders (37%) are 36-45 years old. 50 responders (13.1% of the sample) are above 46. The lowest representation, 25 responders under 25, accounts

for 6.6% of the sample. Thus, E-service quality influences AYA Biller Hub Service customer satisfaction most in the 25–35 age group. The data shows 122 male and 259 female marital status respondents. The study divides education into four groups: those without an undergraduate degree, those with an undergraduate degree, those with a Master's, and those with a doctorate. Graduated had the most replies (179, 46.6%). The second part, master's degree seekers, had 97 responders, or 25.5% of the sample. Third, undergraduates comprise 3.9% of the sample with 15 responders. The lowest representation is PhD, with 4 replies (1% of total). Thus, clients with higher education, particularly graduates, have the greatest impact on E-service quality and customer satisfaction for AYA Biller Hub Service at AYA bank PCL. There are five income groupings of respondents: 300,001–500,000 Kyats, 500,001–700,000, 700,001–900,000, and above 900,000. The highest-value section, 171 responders (44.9%), has a value of 900,001 Kyats. In the second group, 700,001–900,000 Kyats, 79 respondents (20.7%) participated. The third segment covers 500,001–700,000 Kyats and has 71 replies, 18.6% of the sample. The lowest value area, 300,001 to 500,000 Kyats, had 60 responders (15.7%). Thus, E-service quality has the greatest impact on customer satisfaction for AYA Biller Hub Service at AYA bank PCL in the income category over 900,001 Kyats. Students, Own business, Company staff, Government personnel, Retired, and Dependent are the six occupation categories. The largest group in the survey is company staff, with 293 responses (76.9%). The second segment, with 38 replies (10.0%), includes company owners. Three segments of the research include government personnel, with 25 respondents (6.6% of the sample). The fourth category, students, had 13 responders, or 3.4% of the sample. The fifth section, retired, had 9 replies, 2.4% of the sample. The lowest number of respondents is dependent, with 3 people (0.8% of the total). Thus, organizational staffs are the biggest element affecting customer satisfaction with AYA Biller Hub Service at AYA bank PCL's E-service quality.

4.3 Reliability Analysis of E-service Quality Dimension and Customer Satisfaction

Reliability study was done using Cronbach's Alpha, a commonly used statistical approach for scale consistency (Tavakol & Dennick, 2011). To verify measuring equipment reliability, the internal consistency of observed variables was verified before correlation and regression analysis. According to categorization criteria, Cronbach's Alpha values closer to 1.0 suggest scale dependability and outstanding internal consistency.

Table (4.2) Result of Cronbach's Alpha Value

Sr. No.	Variables	No. of items	Cronbach's Alpha
1	Efficiency	7	0.889
2	System availability	7	0.859
3	Responsiveness	7	0.921
4	Privacy	7	0.927
5	Fulfillment	7	0.925
6	Customer Satisfaction	10	0.944

Source: Survey Data, 2025

As shown in Table 4.2, all variables are approximately 0.90, indicating a high-level of internal consistency. These results suggest that the measurement scales used in the study demonstrate acceptable reliability. Specifically, the reliability analysis confirms that all items within each variable meet the threshold for acceptable reliability, supporting the consistency of the constructions measured.

4.4 Analysis of Customer Perception on E-service quality of AYA Biller Hub Service and Customer Satisfaction

Structured surveys were used to collect primary data regarding users' perceptions of e-service quality in the AYA Biller Hub Service. Subsections (4.4.1) to (4.4.5) describe consumer impression of E-service quality. A five-point scale categorization is used to interpret mean scores in this study. Mean scores of 1.00 to 1.80 are extremely low, 1.81 to 2.60 low, 2.61 to 3.40 moderate, 3.41 to 4.20 high, and 4.21 to 5.00 very high. This categorization employs Pimentel (2010) recommendations to standardize the interpretation of descriptive statistics of observable variables.

4.4.1 Customer Perception on E-service Quality Dimensions

This research measures e-service quality by efficiency, system availability, responsiveness, privacy, and fulfillment.

(a) Customer Perception on Efficiency

Efficiency is the first dimension considered under e-service quality. To assess customers' perceptions of efficiency regarding the AYA Biller Hub Service, seven items were included in the survey. Table (4.3) presents the mean and standard deviation for each

item, along with the overall mean score for the efficiency dimension.

Table (4.3) Mean Scores of Efficiency

Sr. No.	Efficiency	Mean	Std. Deviation
1	Making YESC meter bill payments quickly and without delay.	4.14	.691
2	Understanding the meter bill payment process is made simple through the service interface.	4.10	.618
3	Completing a meter bill payment within a reasonable time.	4.03	.658
4	Finding and selecting meter bills for payment is made easy by the service design.	4.02	.680
5	Organizing the payment steps clearly helps avoid confusion during payments.	3.99	.578
6	Reducing long waiting times is effectively managed by the system.	4.06	.600
7	Paying meter bills requires less time and effort.	4.24	.528
	Overall mean		4.08

Source: Survey Data, (2025)

Table 4.3 shows that paying meter bills takes less time and effort has the highest mean value of 4.24, while structuring payment processes clearly helps avoid misunderstanding has the lowest mean value of 3.99. Based on the mean efficiency rating of 4.08, respondents believe AYA Biller Hub Service operates efficiently.

4.4.2 Customer Perception on System Availability

The second e-service quality dimension is system availability. Respondents assess AYA Biller Hub Service system availability using seven statements. Table (4.4) shows item mean and standard deviation values and system availability mean.

Table (4.4) Mean Scores of System Availability

Sr. No.	System Availability	Mean	Std. Deviation
1	Accessing the meter bill payment service quickly and easily from anywhere.	4.00	.679
2	Minimizing service interruptions or downtime is consistently maintained.	3.72	.653
3	Ensuring 24/7 service availability is a feature of the platform.	3.94	.676
4	Having a stable system makes relying on the platform for quick access easier for customers.	3.93	.606
5	Performing system maintenance with minimal disruption is regularly achieved.	3.78	.553
6	Maintaining accessibility during peak usage times is effectively managed.	3.95	.578
7	Making the service available quickly at any time is something the system helps with.	3.94	.557
	Overall mean	3.90	

Source: Survey Data, 2025

Table 4.4 shows that respondents strongly agree on all system availability statements. Accessing the meter bill payment service quickly and conveniently from anywhere has the highest mean value at 4.00, while minimizing service disruptions or downtime is regularly maintained has the lowest at 3.72. The mean system availability rating of 3.90 indicates excellent perception of AYA Biller Hub Service system availability.

4.4.3 Customer Perception on Responsiveness

To evaluate the responsiveness dimension, respondents were presented with seven statements. Table 4.5 displays the mean and standard deviation for each item, as well as the overall mean score for responsiveness.

Table (4.5) Mean Scores of Responsiveness

Sr. No.	Responsiveness	Mean	Std. Dev.
1	Using different communication channels when facing meter bill payment issues.	3.60	.660
2	Contacting AYA Bank's customer support team easily when meter bill problem arises.	3.66	.682
3	Getting timely updates about service problems.	3.61	.658
4	Resolving meter bill issues efficiently and quickly.	3.69	.575
5	Getting clear and helpful answers from AYA Bank's staffs when facing meter bill issues.	3.64	.602
6	Getting fast responses when facing meter bill payment issues.	3.65	.614
7	Understanding the instructions given by AYA Bank when solving meter bill problems.	3.81	.575
	Overall mean		3.67

Source: Survey Data, 2025

Table (4.5) shows strong perception for all responsiveness elements. Understanding AYA Bank instructions while handling meter bill difficulties has the highest mean value of 3.81, while using alternative communication channels has the lowest mean value of 3.60. The mean score of 3.67 indicates that most respondents rate AYA Biller Hub Service's responsiveness e-service quality as excellent.

4.4.4 Customer Perception on Privacy

This survey asks respondents seven questions about AYA Biller Hub Service privacy. Table (4.6) shows these items' mean values and standard deviations and privacy's mean value.

Table (4.6) Mean Scores of Privacy

Sr. No.	Privacy	Mean	Std. Deviation
1	Trusting that the system keeps personal information safe.	3.95	.565
2	Believing that payment information is secure increases confidence in the service.	4.02	.578
3	Feeling secure personal data is safe while using the AYA Biller Hub Service.	3.97	.535
4	Completing meter bill payments without worrying about security.	3.99	.571
5	Avoiding unauthorized access to personal data ensures user privacy.	3.91	.611
6	Knowing that AYA Biller Hub Service's system uses secure systems during meter bill payments.	3.91	.607
7	Using strong security technology helps protect user information safe during meter bill payments.	3.87	.620
	Overall mean		3.95

Source: Survey Data, 2025

Table 4.6 shows all privacy elements were high-level. The highest mean value is that payment information is secure, which boosts service confidence, while the lowest meaning value is that robust security technology protects user data during meter bill payments. Since 3.95 is the overall mean. Most respondents said AYA Bank PCL provides high-level privacy for AYA Biller Hub Service.

4.4.5 Customer Perception on Fulfillment

Fulfillment is the initial aspect considered in evaluating service quality from the perspective of customer satisfaction. In this study, seven items were used to measure respondents' satisfaction with the AYA Biller Hub Service. Table (4.7) presents the mean and standard deviation for each item, along with the overall mean score for the fulfillment dimension.

Table (4.7) Mean Scores of Fulfillment

Sr. No.	Fulfillment	Mean	Std. Deviation
1	Providing quick and flexible payment options through AYA Biller Hub Service.	3.91	.557
2	Providing reliable service ensuring customer satisfaction with meter bill payments.	3.98	.538
3	Providing payment features in meter bill payment makes the process easy and convenient.	3.98	.559
4	Enabling smooth completion of payments through AYA Biller Hub Service reflects its user-focused design.	3.91	.524
5	Fulfilling user needs effectively is designed to be achieved through the AYA Biller Hub Service.	3.93	.555
6	Facilitating easy tracking of payments contributes to more efficient bill management.	4.07	.485
7	Implementing accurate and timely billing systems to meet customer needs.	3.92	.517
	Overall mean	3.96	

Source: Survey Data, 2025

All fulfillment items in Table 4.7 were high-level perceptions. Among these items, facilitating easy tracking of payments contributes to more efficient bill management has the highest mean value while providing quick and flexible payment options through AYA Biller Hub Service and Enabling smooth completion of payments through AYA Biller Hub Service reflects its user-focused design have the smallest mean value in this study. The average fulfillment value is 3.96. Most respondents said AYA Bank PCL fulfilled AYA Biller Hub Service at the highest level.

Table (4.8) shows the mean values for each e-service quality dimension.

Table (4.8) Overall Mean of E-Service Quality Dimensions

Sr. No.	Particular	Mean
1	Efficiency	4.08
2	System availability	3.70
3	Responsiveness	3.67
4	Privacy	3.95
5	Fulfillment	3.96

Source: Survey Data, 2025

The respondents are asked ten questions about AYA Biller Hub Service satisfaction. Table (4.9) showed customer satisfaction mean and standard deviation.

Table (4.9) Mean Scores of Customer Satisfaction

Sr. No.	Customer Satisfaction	Mean	Std. Deviation
1	Using the AYA meter bill payment service increases satisfaction.	3.98	.528
2	Making bill payments more convenient improves experience.	3.94	.561
3	Recommending this meter bill payment service to others reflects a positive experience.	4.06	.572
4	Meeting customer expectations strengthen trust in AYA Biller Hub Service.	3.99	.535
5	Using this service helps customers feel more confident when paying their bills.	3.97	.535
6	Improving the quality of digital services helps customers feel more satisfied with AYA Bank.	4.07	.523
7	Processing payments quickly increases satisfaction.	4.05	.487
8	Accessing and using the service easily makes it more convenient for customers.	4.03	.520
9	Using the AYA Biller Hub Service helps customers manage their bill payments more easily and confidently.	3.99	.505
10	Feeling satisfied with the service encourages customers to continue using it in the future.	4.15	.602
	Overall mean	4.02	

Source: Survey Data, 2025

Table (4.9) indicates that the majority of respondents expressed satisfaction across all customer satisfaction indicators. The highest-rated item was related to feeling content with the service, which encourages repeated use. Conversely, the lowest-rated item

concerned the convenience of bill payments in enhancing the overall experience. Overall, respondents demonstrated a high level of satisfaction with the AYA Biller Hub Service’s e-service quality, as reflected by an average mean score of 4.02.

4.5 Correlation Analysis of E-service Quality and Customer Satisfaction

This study uses Pearson correlation analysis to determine the relationship between the independent variables (efficiency, system availability, responsiveness, privacy, and fulfillment) and the dependent variable (customer satisfaction) before performing multiple regression analysis. The correlation coefficient is -1.0 to +1.0. Positive values show a direct link between variables, meaning one rises when the other does. A negative number indicates an inverse connection, where one variable increase and the other decreases. A coefficient of 0 indicates no linear relationship between variables. This statistical method helps determine variable connections and guide regression analysis (Pallant, 2016). Table (4.10) shows these factors' correlations.

Table (4.10) Relationship among E-Service Quality Dimension and Customer Satisfaction

Sr. No.	Description	Pearson Correlation Coefficient	Sig. (2-tailed)
1	Efficiency	.782***	.000
2	System availability	.759***	.000
3	Responsiveness	.742***	.000
4	Privacy	.742***	.000
5	Fulfillment	.832***	.000

Source: Survey Data, 2025

** And ***Correction is significant at the 0.05 and 0.01 levels (2-tailed) Dependent variable: Customer Satisfaction

Table (4.10) shows a substantial and positive association between customer satisfaction and E-service quality: efficiency, system availability, responsiveness, privacy, and fulfillment. Fulfillment is most associated to customer happiness with 0.832, followed by efficiency, system availability, responsiveness, and privacy with 0.782, 0.759, 0.742, and 0.742.

4.6 Analysis of the Effect of E-service Quality Dimension on Customer Satisfaction

After Pearson correlation, Multiple Linear regression is used to determine how e-service quality affects AYA Biller Hub Service satisfaction. Efficiency, system availability, responsiveness, privacy, and fulfillment are independent factors, whereas customer satisfaction is dependent. Regression analysis results are shown Table (4.11).

Table (4.11) Effect of E-service Quality on Customer Satisfaction

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig	VIF
	B	Std Error	Beta			
(Constant)	0.256	0.102		2.510	0.013	
Efficiency	0.255***	0.036	0.282	7.005	0.000	2.860
System availability	0.128***	0.041	0.132	3.139	0.002	3.141
Responsiveness	0.069**	0.027	0.081	2.554	0.011	1.771
Privacy	0.100***	0.036	0.111	2.806	0.005	2.762
Fulfillment	0.400***	0.043	0.404	9.360	0.000	3.303
R Square	.788					
Adjusted R Square	.785					
F Value	278.974					

Source: Survey Data, 2025

*** Significant at 1% level, ** Significant at 5% level Dependent Variable: Customer Satisfaction.

Table (4.11) shows R Square and Adjusted R Square at 78.8% and 78.5%, respectively. The model somewhat explains customer satisfaction by accounting for 78.5% of the variation by including efficiency, system availability, responsiveness, privacy, and fulfillment. At the 1% level, the F-value, which measures model significance, was statistically significant.

This study found that fulfillment and efficiency positively affect customer satisfaction. The regression analysis shows significant coefficient estimates for the fulfillment and efficiency dimensions (B=0.400, t=9.360, p=0.000<0.01 and B=0.255, t=7.005, p=0.000<0.01) respectively at the 1% level. System availability and privacy positively impact on customer satisfaction, as shown by significant regression coefficients

($B=0.128$, $t=3.139$, $p=0.002<0.01$) and ($B=0.100$, $t=2.806$, $p=0.005<0.01$) at the 1% level. The responsiveness factor positively impacts on customer satisfaction ($B=0.069$, $t = 2.554$, significance threshold = 5%, $p<0.01$). According to this model, all variables significantly affect dependent variables. All predictors have VIF values below 5, suggesting no multicollinearity.

All five e-service quality dimensions: efficiency, system availability, responsiveness, privacy, and fulfillment positively affect AYA Biller Hub Service customer satisfaction, according to regression analysis. Fulfillment and efficiency seem to shape user experience the most. No multicollinearity was found in the model, which explains much of the variation. These findings emphasize the necessity of strong service quality standards across all aspects to improve customer satisfaction.

CHAPTER 5

CONCLUSION

This chapter comprises three major sections. The first section presents the results and discussion derived from the analysis conducted in Chapter 4. The second section outlines key recommendations based on these findings. The final section identifies gaps and proposes directions for future research.

5.1 Findings and Discussions

The main goal of this study was to identify AYA Biller Hub Service e-service quality improvements and measure their impact on customer satisfaction. A sample representative of AYA Biller Hub Service customers was analyzed to achieve these goals. Demographic data shows that most responses are women. The most prominent age group comprises individuals in their mid-to-late twenties to mid-thirties. Furthermore, a significant proportion of participants possess a university-level education and report a monthly income in the higher income bracket. With regard to employment status, most respondents are employed in corporate or organizational roles.

To ensure the consistency and dependability of the measurement instruments used in the study, each key variable was evaluated based on the coherence of its associated items. The results demonstrate a high degree of internal alignment across all constructs. The dimension related to efficiency reflected a strong and consistent pattern among its indicators. Similarly, the construction of system availability showed a stable and reliable set of responses. Even greater consistency was observed in the areas of responsiveness, privacy, and fulfillment, all of which exhibited exceptionally well-aligned responses from participants. Among all measured factors, customer satisfaction displayed the highest degree of consistency, indicating that participants responded in a particularly uniform manner across items. These outcomes confirm the reliability of the instruments used to measure perceptions of e-service quality and satisfaction in this study.

According to the findings from the descriptive analysis, users generally perceived the AYA Biller Hub Service as efficient. This perception is reflected in their favorable evaluation of the service's speed, user-friendliness, and ability to minimize time and effort

during transactions. In terms of system availability, respondents' express agreement that the service is both reliable and accessible, even during periods of high demand, suggesting consistent uptime and dependable functionality. While responsiveness is still viewed positively, it emerges as the dimension with the least favorable perception among the evaluated service quality components. This indicated a potential area for improvement, particularly in terms of the timeliness and effectiveness with which the bank handles customer inquiries and resolves service-related issues. The privacy dimension revealed that users feel a strong sense of security and trust regarding the protection of their personal information, reflecting confidence in the service's data confidentiality measures. Notably, the fulfillment dimension received the most positive evaluation, highlighting users' satisfaction with the service's ability to deliver accurate, timely, and reliable outcomes, especially in completing meter bill payments without errors. Overall, customer satisfaction is high, with users expressing a strong level of contentment with the service, indicating that the AYA Biller Hub Service is meeting or exceeding their expectations across key performance areas.

The survey findings indicate that AYA Bank PCL offers the AYA Biller Hub Service as part of its digital banking solutions, seamlessly integrated with both mobile and online platforms. This service allows users to conveniently verify and settle electricity bill payments directly from their bank accounts, with immediate confirmation upon completion. The study found that fulfillment, efficiency, system availability, responsiveness, and privacy affect platform customer satisfaction. The investigation showed that customer satisfaction positively correlated with each service quality component. Fulfillment was the most important, followed by efficiency, system availability, responsiveness, and privacy. These studies show that service dependability and convenience are crucial to great digital financial service user experiences.

Multiple regression research showed that E-service quality characteristics improve customer satisfaction in AYA Biller Hub Service. Efficiency, system availability, responsiveness, privacy, and fulfillment positively and significantly affect customer satisfaction. Customer satisfaction is largely affected by fulfillment and efficiency. Customer satisfaction is least affected by response. The statement implies that AYA Biller Hub Service can improve customer satisfaction through efficiency, system availability, responsiveness, privacy, and fulfillment. Fulfillment and efficiency increase client satisfaction in AYA Biller Hub Service.

The study found that efficiency greatly affects customer satisfaction. This is attributed that YESC meter bill payments are quick and easy, saving time and effort. Regarding the component of system availability, the study shows that it has a significant effect on customer satisfaction with the AYA Biller Hub Service. This can be attributed to the ability to access the meter bill payment service quickly and easily from anywhere, and the system's effectiveness in maintaining accessibility during peak usage times. In relation to responsiveness, the findings demonstrate a notable impact on customer satisfaction. This can be attributed to clear instructions provided by AYA Bank when solving meter bill issues, and the bank's ability to resolve problems efficiently and promptly.

Regarding privacy, the study revealed that it plays a significant role in influencing customer satisfaction. This is due to various factors, such as increased confidence in the service from the belief that payment information is secure, the ability to complete meter bill payments without concerns about security, and the feeling that personal data is safe while using the AYA Biller Hub Service. With respect to fulfillment, the research found it to be the most influential factor affecting customer satisfaction. This is attributed to several aspects, including facilitating easy tracking of payments for better bill management, providing a reliable service for meter bill payments, and offering convenient payment features that simplify the overall process.

This study examines how e-service quality affects customer satisfaction in the AYA Biller Hub Service, a digital bill payment platform from AYA Bank PCL. The service integrates with mobile and online banking, enabling users to conveniently and securely manage electricity bill payments. The study identifies five key dimensions of e-service quality: efficiency, system availability, responsiveness, privacy, and fulfillment, all of which show a positive relationship with customer satisfaction. Among these, fulfillment and efficiency are found to have the strongest impact, reflecting users' appreciation for accurate, timely, and convenient transactions that reduce time and effort. Although responsiveness is perceived less favorably compared to other dimensions, it still contributes meaningfully to overall satisfaction. The findings suggest that the AYA Biller Hub Service successfully meets user expectations through its reliable performance, ease of access, and strong data protection measures, ultimately enhancing customer satisfaction.

5.2 Suggestions and Recommendations

This section offers numerous suggestions to improve AYA Biller Hub Service customer satisfaction. Given the enormous impact that fulfillment has on customer happiness, it is advised that AYA Bank PCL continues to place a high priority on this aspect by ensuring that customers are able to conveniently monitor and manage their bill payments. Customers should be able to rely on the service to give transaction confirmations that are accurate and dependable over time, and the service should also offer customizable alternatives that cater to their convenience requirements. In addition, the bank ought to keep and improve user-friendly elements that enable easy navigation throughout the whole payment procedure. This will result in an increase in consumer confidence and pleasure.

In light of the fact that efficiency is of utmost significance, it is recommended that the bank concentrate on reducing the amount of time and effort that customers need to spend in order to finish paying their bills. The financial institution needs to make certain that the platform continues to be user-friendly and responsive, with features such as payment with a single click, user credentials that are pre-filled, and biller information that is maintained. These enhancements have the potential to make the experience more streamlined and quicker, as well as to lessen the amount of irritation experienced by users. In addition, the service should guarantee interoperability across a broad variety of devices in order to cater to the interests and lifestyles of its users. When it comes to the availability of the system, it is of the utmost importance that the platform keeps its performance consistent and is available at all times, particularly during times of high demand. In order to accomplish this goal, it is suggested that the financial institutions make investments in a solid digital infrastructure and carry out routine maintenance inspections. Users should be provided with timely updates, and any concerns should be communicated to them in a clear and concise manner through the bank's digital channels in the event that the system experiences outages. Making sure that the system is reliable will further strengthen the faith that customers have in the service and their involvement with it.

When it comes to the responsiveness component, it is absolutely necessary for the business to improve its support systems by providing help that is both prompt and accurate. It would be beneficial for AYA Bank to explore including real-time customer support capabilities, such as live chat, into the application, as well as extending its frequently asked questions and assistance resources. The users' opinions of the bank's attention and dependability will be improved if the bank maintains clear communication while resolving

service-related concerns and a timely resolution procedure. When it comes to protecting their privacy, the findings indicate that consumers place a significant amount of significance on the safety of their financial transactions and personal information. As a result, it is strongly suggested that financial institution maintains the implementation and maintenance of robust data protection procedures. Customers will have a better level of trust in the platform if they are informed about the measures that have been taken to protect their privacy, such as the use of encrypted transactions and secure login processes. Providing multi-layered authentication and conducting regular security audits are two more ways that the bank may assist to avoid security breaches and further strengthen its image for being a secure institution.

In addition, it is of the utmost importance that the firm engage in continuous research with its customers in order to comprehend the developing demands and difficulties. Through the collection of user input on a regular basis, the bank will be able to identify areas of discomfort and change its services to suit the ever-changing wants of its customers. In addition, the financial institution ought to take into consideration the possibility of enhancing the visibility of its services and features by means of strategic communication campaigns that are carried out through social media platforms, in-app alerts, and direct emails. Increasing client interaction and ensuring that users are aware of the entire range of services that are accessible to them may be accomplished through this implementation.

Additionally, it is suggested that AYA Bank adopt a continuous improvement strategy by keeping an eye on the trends in digital banking services, measuring its platform against the most popular digital banking services, and embracing technical advancements that have the potential to further improve the user experience. It is possible for the bank to guarantee long-term client satisfaction in the digital service landscape if it continues to adopt a proactive and customer-centric strategy.

5.3 Needs for Further Study

This study only examines AYA Biller Hub Service e-service quality and customer satisfaction. Thus, further study is needed to determine how customer satisfaction affects digital banking consumers' long-term intentions. To understand digital banking, individuals' behavioral patterns, preferences, and attitudes toward various digital financial platforms must be examined. Future study should examine how demographic

characteristics including age, income, and education level moderate the association between e-service quality and consumer satisfaction. Further studies should compare e-service quality across financial technology service types such mobile banking apps, QR payment systems, and online lending services. Finally, artificial intelligence and chatbot help should be examined to see how they affect digital banking user experience and satisfaction.

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APPENDIX A
QUESTIONNAIRE SURVEY
E-SERVICE QUALITY AND CUSTOMER SATISFACTION OF
AYA BILLER HUB SERVICE AT AYA BANK PCL

Dear Respondents,

I sincerely appreciate your willingness to participate in this survey. The purpose of this questionnaire is to support the study titled, “E-Service Quality and Customer Satisfaction of AYA Biller Hub Service at AYA Bank PCL.” This questionnaire is conducted as part of the special study requirement for the Executive Master of Banking and Finance program at Yangon University of Economics, Myanmar. Please be assured that all the information you provide will be treated with the strictest confidentiality and will be used solely for academic purposes. Your honest and complete responses are vital for the success of this study. Kindly take a few moments to answer all the questions in the survey below. Your valuable input is greatly appreciated. Thank you in advance for your time and cooperation.

Part I

Background Characteristic of Respondents

1. Gender

- Male
- Female

2. Age of Respondents

- Under 25 years
- 25 – 35 years
- 36 – 45 years
- Above 46 years

3. Marital Status

- Single
- Married

4. Education Background

- Undergraduate
- Graduated
- Master
- Doctorate

5. Monthly Income (MMK)

- 300,000 – 500,000
- 500,001 – 700,000
- 700,001 – 900,000
- Above 900,001

6. Occupation

- Students
- Own Business
- Company Staffs
- Government Staffs
- Retired
- Dependent

Part II

Please state level of your agreement on each statement by providing the most relevant number.

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

1. Efficiency

No.	Items	1	2	3	4	5
1.	Making YESC meter bill payments quickly and without delay.					
2.	Understanding the meter bill payment process is made simple through the service interface.					
3.	Completing a meter bill payment within a reasonable time.					
4.	Finding and selecting meter bills for payment is made easy by the service design					
5.	Organizing the payment steps clearly helps avoid confusion during payments.					
6.	Reducing long waiting times is effectively managed by the system.					
7.	Paying meter bills requires less time and effort.					

2. System Availability

No.	Items	1	2	3	4	5
1.	Accessing the meter bill payment service quickly and easily from anywhere.					
2.	Minimizing service interruptions or downtime is consistently maintained.					
3.	Ensuring 24/7 service availability is a feature of the platform.					
4.	Having a stable system makes relying on the platform for quick access easier for customers.					
5.	Performing system maintenance with minimal disruption is regularly achieved.					
6.	Maintaining accessibility during peak usage times is effectively managed.					
7.	Making the service available quickly at any time is something the system helps with.					

3. Responsiveness

No.	Items	1	2	3	4	5
1.	Using different communication channels when facing meter bill payment issues.					
2.	Contacting AYA Bank's customer support team easily when meter bill problem arises.					
3.	Getting timely updates about service problems.					
4.	Resolving meter bill issues efficiently and quickly.					
5.	Getting clear and helpful answers from AYA Bank's staffs when facing meter bill issues.					
6.	Getting fast responses when facing meter bill payment issues.					
7.	Understanding the instructions given by AYA Bank when solving meter bill problems.					

4. Privacy

No.	Items	1	2	3	4	5
1.	Trusting that the system keeps personal information safe.					
2.	Believing that payment information is secure increases confidence in the service.					
3.	Feeling secure personal data is safe while using the AYA Biller Hub Service.					
4.	Completing meter bill payments without worrying about security.					
5.	Avoiding unauthorized access to personal data ensures user privacy.					
6.	Knowing that AYA Biller Hub Service's system uses secure systems during meter bill payments.					
7.	Using strong security technology helps protect user information safe during meter bill payments.					

5. Fulfillment

No.	Items	1	2	3	4	5
1.	Providing quick and flexible payment options through AYA Biller Hub Service.					
2.	Providing reliable service ensuring customer satisfaction with meter bill payments.					
3.	Providing payment features in meter bill payment makes the process easy and convenient.					
4.	Enabling smooth completion of payments through AYA Biller Hub Service reflects its user-focused design.					
5.	Fulfilling user needs effectively is designed to be achieved through the AYA Biller Hub Service.					
6.	Facilitating easy tracking of payments contributes to more efficient bill management.					
7.	Implementing accurate and timely billing systems to meet customer needs.					

6. Customer Satisfaction

No.	Items	1	2	3	4	5
1.	Using the AYA meter bill payment service increases satisfaction.					
2.	Making bill payments more convenient improves experience.					
3.	Recommending this meter bill payment service to others reflects a positive experience.					
4.	Meeting customer expectations strengthen trust in AYA Biller Hub Service.					
5.	Using this service helps customers feel more confident when paying their bills.					
6.	Improving the quality of digital services helps customers feel more satisfied with AYA Bank.					
7.	Processing payments quickly increases satisfaction.					
8.	Accessing and using the service easily makes it more convenient for customers.					
9.	Using the AYA Biller Hub Service helps customers manage their bill payments more easily and confidently.					
10.	Feeling satisfied with the service encourages customers to continue using it in the future.					

APPENDIX B Statistics

		Gender	Agerespondent	Martialstatus	Edubackground	Monthlyincome
N	Valid	381	381	381	381	381
	Missing	0	0	0	0	0

Statistics

		Occupation	
N	Valid		381
	Missing		0

Frequency Table

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	122	32.0	32.0	32.0
	Female	259	68.0	68.0	100.0
	Total	381	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 25 years	25	6.6	6.6	6.6
	25-35 years	165	43.3	43.3	49.9
	36-45 years	141	37.0	37.0	86.9
	above 46 years	50	13.1	13.1	100.0
	Total	381	100.0	100.0	

Maritalstatus

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	220	57.7	57.7	57.7
	Married	161	42.3	42.3	100.0
	Total	381	100.0	100.0	

Edubackground

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Undergraduate	15	3.9	3.9	3.9

Graduated	265	69.6	69.6	73.5
Master	97	25.5	25.5	99.0
Doctorate	4	1.0	1.0	100.0
Total	381	100.0	100.0	

Monthlyincome

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	300,000 – 500,000	60	15.7	15.7	15.7
	500,001 – 700,000	71	18.6	18.6	34.4
	700,001 – 900,000	79	20.7	20.7	55.1
	Above 900,001	171	44.9	44.9	100.0
	Total	381	100.0	100.0	

Occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	13	3.4	3.4	3.4
	Own Business	38	10.0	10.0	13.4
	Company Staffs	293	76.9	76.9	90.3
	Government Staffs	25	6.6	6.6	96.9
	Retired	9	2.4	2.4	99.2
	Dependent	3	.8	.8	100.0
	Total	381	100.0	100.0	

DESCRIPTIVES VARIABLES=Efficiency Systemavailability Responsiveness Privacy Fullfillment

Customersatisfaction

/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Efficiency	381	3.00	5.00	4.0832	.48404
Systemavailability	381	2.86	5.00	3.8965	.45413
Responsiveness	381	2.29	5.00	3.6663	.51513
Privacy	381	3.00	5.00	3.9475	.48747
Fullfillment	381	2.86	5.00	3.9569	.44325
Customersatisfaction	381	2.90	5.00	4.0231	.43847
Valid N (listwise)	381				

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
E1	381	1	5	4.14	.691
E2	381	1	5	4.10	.618
E3	381	1	5	4.03	.658
E4	381	1	5	4.02	.680
E5	381	3	5	3.99	.578
E6	381	3	5	4.06	.600
E7	381	3	5	4.24	.528
Valid N (listwise)	381				

DESCRIPTIVES VARIABLES=SA1 SA2 SA3 SA4 SA5 SA6 SA7
/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SA1	381	1	5	4.00	.679
SA2	381	1	5	3.72	.653
SA3	381	2	5	3.94	.676
SA4	381	2	5	3.93	.606
SA5	381	3	5	3.78	.553
SA6	381	2	5	3.95	.578
SA7	381	3	5	3.94	.557
Valid N (listwise)	381				

DESCRIPTIVES VARIABLES=R1 R2 R3 R4 R5 R6 R7
/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
R1	381	2	5	3.60	.660
R2	381	2	5	3.66	.682
R3	381	2	5	3.61	.658
R4	381	2	5	3.69	.575
R5	381	2	5	3.64	.602
R6	381	2	5	3.65	.614
R7	381	2	5	3.81	.575
Valid N (listwise)	381				

DESCRIPTIVES VARIABLES=P1 P2 P3 P4 P5 P6 P7
/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
P1	381	3	5	3.95	.565
P2	381	2	5	4.02	.578
P3	381	3	5	3.97	.535
P4	381	3	5	3.99	.571
P5	381	2	5	3.91	.611
P6	381	3	5	3.91	.607
P7	381	2	5	3.87	.620
Valid N (listwise)	381				

DESCRIPTIVES VARIABLES=F1 F2 F3 F4 F5 F6 F7
/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
F1	381	2	5	3.91	.557
F2	381	2	5	3.98	.538
F3	381	2	5	3.98	.559
F4	381	3	5	3.91	.524
F5	381	2	5	3.93	.555
F6	381	3	5	4.07	.485
F7	381	3	5	3.92	.517
Valid N (listwise)	381				

DESCRIPTIVES VARIABLES=C1 C2 C3 C4 C5 C6 C7 C8 C9 C10
/STATISTICS=MEAN STDDEV MIN MAX.

Descriptives

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
C1	381	3	5	3.98	.528
C2	381	2	5	3.94	.561
C3	381	2	5	4.06	.572
C4	381	3	5	3.99	.535
C5	381	2	5	3.97	.535
C6	381	3	5	4.07	.523
C7	381	3	5	4.05	.487
C8	381	3	5	4.03	.520
C9	381	2	5	3.99	.505
C10	381	3	5	4.15	.602
Valid N (listwise)	381				

COMPUTE Efficiency=MEAN(E1,E2,E3,E4,E5,E6,E7).

EXECUTE.

COMPUTE Systemavaliability=MEAN(SA1,SA2,SA3,SA4,SA5,SA6,SA7).

EXECUTE.

COMPUTE Responsiveness=MEAN(R1,R2,R3,R4,R5,R6,R7).

EXECUTE.

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Fullfillment, Responsiveness, Efficiency, Privacy, Systemavaliability b	.	Enter

Correlations

		Efficiency	Systema valiability	Responsiveness	Privacy
Efficiency	Pearson Correlation	1	.768**	.486**	.655**
	Sig. (2-tailed)		.000	.000	.000
	N	381	381	381	381
Systemavaliability	Pearson Correlation	.768**	1	.594**	.678**
	Sig. (2-tailed)	.000		.000	.000
	N	381	381	381	381
Responsiveness	Pearson Correlation	.486**	.594**	1	.568**
	Sig. (2-tailed)	.000	.000		.000
	N	381	381	381	381
Privacy	Pearson Correlation	.655**	.678**	.568**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	381	381	381	381
Fullfillment	Pearson Correlation	.709**	.710**	.608**	.770**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	381	381	381	381
Customersatisfaction	Pearson Correlation	.782**	.759**	.605**	.742**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	381	381	381	381

Correlations

		Fulfillment	Customersatisfaction
Efficiency	Pearson Correlation	.709**	.782**
	Sig. (2-tailed)	.000	.000
	N	381	381
Systemavailability	Pearson Correlation	.710**	.759**
	Sig. (2-tailed)	.000	.000
	N	381	381
Responsiveness	Pearson Correlation	.608**	.605**
	Sig. (2-tailed)	.000	.000
	N	381	381
Privacy	Pearson Correlation	.770**	.742**
	Sig. (2-tailed)	.000	.000
	N	381	381
Fulfillment	Pearson Correlation	1	.832**
	Sig. (2-tailed)		.000
	N	381	381
Customersatisfaction	Pearson Correlation	.832**	1
	Sig. (2-tailed)	.000	
	N	381	381

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.888 ^a	.788	.785	.20317	2.086

a. Predictors: (Constant), Fulfillment, Responsiveness, Efficiency, Privacy, Systemavailability

b. Dependent Variable: Customersatisfaction

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	57.577	5	11.515	278.974	.000 ^b
	Residual	15.479	375	.041		
	Total	73.057	380			

a. Dependent Variable: Customersatisfaction

b. Predictors: (Constant), Fulfillment, Responsiveness, Efficiency, Privacy, Systemavailability

Collinearity Diagnostics^a

Model	Dimension	Variance Proportions		
		Responsiveness	Privacy	Fulfillment
1	1	.00	.00	.00
	2	.78	.00	.00
	3	.10	.06	.01
	4	.03	.48	.05
	5	.02	.19	.35
	6	.08	.27	.58

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.256	.102		2.510	0.13		
	Efficiency	.255	.036	.282	7.005	0.000	.350	2.860
	Systemavailability	.128	.041	.132	3.139	.002	.318	3.141
	Responsiveness	.069	.027	.081	2.554	.011	.565	1.771
	Privacy	.100	.036	.111	2.806	.005	.362	2.762
	Fulfillment	.400	.043	.404	9.360	.000	.303	3.303

a. Dependent Variable: Customersatisfaction

Collinearity Diagnostics^a

Model	Dimension	Eigenvalue	Condition Index	Variance Proportions		
				(Constant)	Efficiency	Systemavailability
1	1	5.970	1.000	.00	.00	.00
	2	.010	24.344	.21	.04	.00
	3	.008	26.507	.77	.06	.03
	4	.006	32.935	.01	.19	.15
	5	.003	43.783	.01	.27	.58
	6	.003	46.425	.01	.44	.25

a. Dependent Variable: Customersatisfaction

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.1093	5.0117	4.0231	.38926	381
Residual	-.56734	.49211	.00000	.20183	381
Std. Predicted Value	-2.348	2.540	.000	1.000	381
Std. Residual	-2.792	2.422	.000	.993	381

a. Dependent Variable: Customersatisfaction

RELIABILITY

```

/VARIABLES=E1 E2 E3 E4 E5 E6 E7
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.
    
```

Reliability

Scale: ALL VARIABLES

Case Processing Sum

		N	%
Cases	Valid	381	100.0
	Excluded ^a	0	.0
	Total	381	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.889	7

RELIABILITY

```

/VARIABLES=SA1 SA2 SA3 SA4 SA5 SA6 SA7
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.
    
```

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	381	100.0
	Excluded ^a	0	.0
	Total	381	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.859	7

RELIABILITY

/VARIABLES=R1 R2 R3 R4 R5 R6 R7
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	381	100.0
	Excluded ^a	0	.0
	Total	381	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.921	7

RELIABILITY

/VARIABLES=P1 P2 P3 P4 P
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

Reliability

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	381	100.0
	Excluded ^a	0	.0
	Total	381	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.927	7

RELIABILITY

/VARIABLES=F1 F2 F3 F4 F5 F6 F7
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

Reliability

Scale: ALL VARIABLES

Case Processing Summ

		N	
Cases	Valid	381	100.0
	Excluded ^a	0	.0
	Total	381	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.925	7

RELIABILITY

/VARIABLES=C1 C2 C3 C4 C5 C6 C7 C8 C9 C10
/SCALE('ALL VARIABLES') ALL
/MODEL=ALPHA.

Reliability Statistics

Cronbach's Alpha	N of Items
.944	10