

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE
MASTER OF BANKING AND FINANCE PROGRAMME

FACTORS INFLUENCING CUSTOMER SATISFACTION
ON DEBIT CARD SERVICE AT YOMA BANK

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EMBF – 50
(EMBF – 10th BATCH)

JUNE, 2025

FACTORS INFLUENCING CUSTOMER SATISFACTION ON DEBIT CARD SERVICE AT YOMA BANK

A thesis submitted as a partial fulfilment towards the requirements for the degree of
Executive Master of Banking and Finance (EMBF)

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2023-2025

JUNE, 2025

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ABSTRACT

This study aims to analyze the factors influencing customer satisfaction with Yoma Bank's debit card service in Myanmar. This study employed quantitative research methods. Primary and secondary data were used in the analysis to achieve both objectives. For primary data, a sample of 400 debit card users from Yoma Bank are randomly selected and data were gathered by using a 5-point Likert scale to measure customer satisfaction level. The findings revealed that responsiveness had the strongest positive influence on customer satisfaction, followed by fulfillment and system availability. Based on these findings, Yoma Bank should maintain and further enhance responsiveness by speeding up response times for debit card-related issues. Additionally, the bank should improve privacy by restricting data access, encrypting sensitive information, educating customers, and conducting regular monitoring and audits. To improve efficiency, banks should update systems and optimize data processing to enhance customer satisfaction.

ACKNOWLEDGEMENTS

First and foremost, I would like to express my deepest gratitude to Professor Dr. Tin Tin Htwe, Rector, Yangon University of Economics, for her concern, motivation, enthusiasm and encouragement to participate in this Executive Master of Banking and Finance (EMBF).

My deepest heartfelt thanks to my supervisor Prof. Dr. Thynn Thynn Myint, Head of Department, Department of Commerce, Yangon University of Economics, for her insightful comments, guidance and constant supervision throughout this research.

Furthermore, I would also like to show my respect to Dr. Aye Thu Htun, Professor, Department of Commerce, Yangon University of Economics, Dr. Aye Thanda Soe, Professor, Department of Commerce, Yangon University of Economics, Dr. May Su Myat Htwe Aung, Professor, Department of Commerce, Yangon University of Economics, and Dr. Phu Pwint Nyo Win Aung, Associate Professor, Department of Commerce, Yangon University of Economics and visiting lecturers who are making efforts in knowledge sharing of the EMBF Programme.

I would like to extend my heartfelt gratitude to U Nyan Myint Aung, Chief Operations Officer of Yoma Bank, for giving me the opportunity to be part of his esteemed organization and for his recommendation and permission to pursue the Executive Master of Banking and Finance Program at Yangon University of Economics.

Finally, I would like to thank my classmates and colleagues for their help and support. I also extend my gratitude to my family, as the learning experience during this project was invaluable. I appreciate everyone's contributions and support throughout this journey.

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LIST OF ABBREVIATIONS

ATM	AUTOMATIC TELLER MACHINE
CUP	CHINA UNION PAY
EMV	EUROPAY, MASTERCARD, AND VISA
IFC	INTERNATIONAL FINANCE CORPORATION
JCB	JAPANESE CREDIT BUREAU
MPU	MYANMAR PAYMENT UNION
PIN	PERSONAL IDENTIFICATION NUMBER
POS	POINT OF SALES
SMEs	SMALL AND MEDIUM ENTERPRISES

CHAPTER 1

INTRODUCTION

One of Myanmar's largest and most advanced private banks, Yoma Bank employs over 3,000 people and has over 80 branches. It offers loans, savings, digital channel products, and SME finance. As a leader in digital banking innovation, Yoma Bank has established strategic partnerships with global organizations like the International Finance Corporation (IFC) and Telenor (ATOM) to drive financial inclusion and technological advancement in Myanmar's banking sector.

Yoma Bank provides customers with convenient and secure debit card service options, including the Debit Card and the MPU-Mastercard. The debit card service supports everyday banking needs, enabling cash withdrawals, payments at MPU POS terminals, e-money top-ups, and online transactions. It also offers additional benefits such as free SMS alerts, mobile banking integration, and linkage with Wave Money for seamless financial management. The MPU-Mastercard, developed in partnership with the Myanmar Payment Union (MPU) and Mastercard, allows for both domestic and international transactions. Cardholders can make payments at global merchants and withdraw cash from ATMs that accept MPU and Mastercard, ensuring flexibility and accessibility worldwide.

Among modern banking services, debit cards have become essential tools that combine convenience and functionality for customers. They provide users with a flexible payment alternative to checks, enabling seamless transactions both online and at physical stores (Napoletano, 2022). Debit cards serve as an ideal financial tool for beginners in budgeting and personal finance management. They are particularly popular among business professionals, teenagers, and young adults opening their first bank accounts. Functioning similarly to cash transactions, debit cards limit spending on account balances. Customers can use them to make direct payments from their checking accounts or withdraw cash at ATMs (Gibson, 2025). Expanding debit cards offers significant benefits to the financial market, banking sector, and overall economy. In the financial market, increased usage enhances payment efficiency, improves transparency, and promotes financial inclusion.

Customer satisfaction is crucial to every business, especially in banking where service quality and trust are crucial. Customers who are satisfied are more likely to stay loyal, use more financial services, and recommend the bank. Factors such as efficient transaction processes, responsive customer support, competitive service fees, and personalized financial solutions significantly influence customer satisfaction levels. Understanding and consistently meeting customer expectations not only strengthens the relationship but also enhances the overall reputation and competitiveness of the bank. So, customer satisfaction is important for all businesses to get customer loyalty, positive word of mouth, competitive advantages, increased revenue, and customer retention.

Maintaining customer satisfaction requires effectively managing key influencing factors such as efficiency, system availability, fulfillment, privacy, and responsiveness. Ensuring efficiency in service delivery helps reduce waiting times and enhances the overall customer experience. System availability, especially in digital platforms, must be reliable and consistent to support seamless transactions at any time. Fulfillment involves delivering products and services accurately and on time, meeting or exceeding customer expectations. Protecting customer privacy by safeguarding personal and financial data builds trust and confidence in the organization. Lastly, responsiveness, the ability to promptly address customer inquiries, concerns, or complaints demonstrates a commitment to customer care.

The study examines Yoma Bank debit card customer satisfaction aspects. Businesses may improve customer happiness, loyalty, and connections by concentrating on efficiency, system availability, fulfillment, privacy, and responsiveness.

1.1 Rationale of the Study

Debit cards play a crucial role in modern banking by offering customers convenient, secure, and immediate access to their funds without the risk of debt accumulation associated with credit cards. They facilitate cashless transactions, enabling seamless payments at point-of-sale terminals, online platforms, and ATMs worldwide. For banks like Yoma Bank, debit cards service enhances customer retention by providing a reliable payment tool tied directly to their accounts, encouraging frequent usage and loyalty. From a macroeconomic perspective, debit

cards service promotes financial inclusion by reducing reliance on cash, improving transaction transparency, and supporting digital economy growth. Debit cards' security features (e.g., PIN protection, real-time fraud monitoring) also help mitigate risks, making them indispensable for everyday financial activities.

Expanding debit card service adoption offers significant benefits to the financial market, banking sector, and overall economy. In the financial market, increased usage enhances payment efficiency, improves transparency, and promotes financial inclusion. For banks, it drives customer engagement, generates additional revenue, reduces operational costs, mitigates risks, and creates cross-selling opportunities. Economically, it stimulates consumer spending, supports small and medium enterprises (SMEs), and accelerates digital transformation. By fostering efficient payments, boosting banking sector stability, and encouraging inclusive economic growth, widespread debit card service usage strengthens the entire financial ecosystem.

In today's Myanmar, people's spending habits have improved significantly, even in rural areas, as the country transitions from a cash-based to a cashless society. To support this shift, banks have introduced digital apps and various payment cards to provide competitive services. Customers now commonly use these digital platforms and different types of cards, including debit card, credit card, Visa, Mastercard, CUP, Master Co-Brand, and JCB cards. As banks compete to offer better services, customer satisfaction has become increasingly important.

Customer happiness vitally affects corporate performance, loyalty, and long-term profitability. Happy consumers are more inclined to buy again, suggest a brand, and stay loyal in competitive marketplaces. High satisfaction level reduces customer churn, enhances brand reputation, and lower marketing costs by fostering organic word-of-mouth promotion. In industries like banking where trust and reliability are key customer satisfaction ensures retention and engagement, leading to higher lifetime value per customer. Additionally, satisfied customers provide valuable feedback that helps businesses improve service quality, innovate offerings, and maintain a competitive edge. Ultimately, prioritizing satisfaction strengthens customer relationships, drives revenue growth, and sustains market relevance.

Customer satisfaction with Yoma Bank's debit card service depends on several key factors especially efficiency, system availability, fulfillment, privacy, and responsiveness. Understanding which of these factors most influence satisfaction is

crucial for making effective improvements. Important aspects include the ease of ATM cash withdrawals, seamless fund transfers, convenient POS purchases, robust security measures, and widespread availability of ATM locations.

Efficiency refers to the speed, accuracy, and ease with which transactions are processed, ensuring minimal delays and effort for customers while maintaining secure and reliable performance. Efficient debit card service systems enhance customer satisfaction by enabling quick access to funds, reducing transaction errors, and minimizing service interruptions. In the banking sector, an efficient system would allow customers to complete transactions smoothly without unnecessary steps or long waiting times. Efficient and convenient online banking services enable improved personal financial management and control (Babu & Sandhya, 2020). As technological advancement accelerates, banks must continuously adapt to meet evolving customer expectations (Sunith, 2019).

System availability refers to the continuous operational readiness of the system to authorize, process, and complete transactions without interruption, ensuring customers can access their funds and perform payments at any time. High system availability is essential for maintaining customer trust and satisfaction, especially in real-time banking environments. System availability is a crucial factor in customer satisfaction (Kumbhar, 2011). To ensure reliable system performance, improvements are needed in internet connectivity, ATM operations, and accessibility of Point of Sales terminals.

Fulfillment refers to the extent to which the service delivers on its promised functions such as timely card issuance, successful transaction completion, accurate account debits, and proper delivery of transaction records meeting the expectations and needs of the customer. It reflects how well the service performs its intended purpose without failure or error. Fulfillment is also one of the key factors of customer satisfaction. If the service quality can fulfill the customer expectations, it is easy to get customer satisfaction (Oliver, 1981). An important aspect of e-service quality is the effective execution of online tasks. This involves promptly confirming and completing customer-requested actions such as cash withdrawals, money transfers, or purchases (Parmita & Yanni, 2005).

Privacy refers to the protection of customers' personal and financial information such as card numbers, transaction history, and account data from unauthorized access, misuse, or disclosure. It ensures that customer data is handled securely and confidentially, which is essential for maintaining trust in electronic

financial services. Privacy in online services is closely tied to security, ensuring that customer data and debit card information remain confidential. Strong security measures protect both banking transactions and user privacy (Parasuraman et al., 2005; Zeithaml et al., 2002).

Responsiveness refers to the willingness and ability of the service provider to promptly assist customers, resolve issues such as failed transactions or lost cards, and respond to inquiries or complaints in a timely and effective manner. High responsiveness enhances customer satisfaction by demonstrating reliability and concern for the customer's experience. In the E-S-QUAL model, responsiveness is critical for digital banking services like debit cards, where customers expect quick solutions and accessible support. Effective customer relationship management is now recognized as a valuable strategy for organizations to deliver timely and proper responses (Parmita & Yanni, 2005).

Customer satisfaction is vital for all businesses, and satisfaction with debit card service is particularly high. Yoma Bank uses efficiency, system availability, fulfillment, privacy, and responsiveness to increase client satisfaction. This study examines Yoma Bank debit card user satisfaction.

1.2 Objectives of the Study

The main objectives of this study are as follows:

- i. To identify factors influencing customer satisfaction with Yoma debit card service.
- ii. To examine the factors influencing customer satisfaction of Yoma debit card service.

1.3 Scope and Method of the Study

This study aims to identify the key factors influencing customer satisfaction with Yoma Bank's debit card service. Using quantitative research method systematically observes, measures, and analyzes variables to assess customer satisfaction. Both primary and secondary data are collected for this analysis. For main data, 400 Yoma Bank debit card customers were picked using the Yamane algorithm and simple random selection from 681,292. From May to June 2025, data was collected.

Secondary data came from journals, publications, textbooks, survey reports, prior research papers, the internet, and Yoma Bank websites. The study examines Yoma Bank debit card customer satisfaction aspects. Google Forms was utilized to distribute structured 5-point Likert scale questions. Regression analysis was performed on the data.

1.4 Organization of the Study

Five chapters were used to analyze Yoma Bank debit card customer satisfaction aspects. Chapter one introduced the study's premise, objectives, scope, technique, and structure. Chapter two defined consumer satisfaction, its components, associated theories, previous research, and conceptual frameworks. Chapter three included Yoma Bank's profile, financial services, and debit card customer satisfaction elements. Data analysis was discussed in chapter four. Chapter five finished the study with results, debates, recommendations, and further research.

CHAPTER 2

THEORETICAL BACKGROUND

This research covers Yoma Bank debit card customer satisfaction characteristics. Customer satisfaction (dependent variable) is compared to efficiency, system availability, fulfillment, privacy, and response. The research explains these links using theoretical models.

2.1 Concept of Customer Satisfaction

Customer satisfaction is a customer's good opinion of a product, service, or company. In the banking sector, Grönroos (1984) identified that satisfaction is measured through both technical aspects, quality control procedures delivering core service benefits and functional aspects. Research by Richens (1983) and File & Prince (1992) demonstrated that satisfied customers often share their positive experiences through word-of-mouth promotion. Halstead et al. (1994) further defined satisfaction as a post-transaction evaluation where customers compare actual product performance against their pre-purchase expectations.

Electronic service represents a dynamic, multi-directional interaction rather than a one-way marketing activity, making online banking service quality challenging to measure. Ranganathan and Ganapathy (2002) identified three key dimensions for evaluation: information content, privacy protection, and interface design. As noted by Lovelock and Wirtz (2007), customer satisfaction has become a critical strategic variable in today's highly competitive business environment. Pairot (2008) further defined satisfaction as an organization's capacity to meet customers' practical, emotional, and psychological needs.

Customer satisfaction levels depend on whether perceived service performance meets or exceeds expectations. When performance matches expectations, satisfaction increases; when it falls short, dissatisfaction results. This study specifically evaluates overall customer satisfaction with Yoma Bank's debit card service and examines how key independent variables influence satisfaction levels.

2.2 Factors Influencing Customer Satisfaction

Customer satisfaction is influenced by multiple factors that shape the overall customer experience. Key influencing factors include efficiency, which ensures services are delivered quickly and smoothly; system availability, guaranteeing that banking platforms and services are accessible whenever needed; fulfillment, reflecting the ability to meet customer expectations by accurately delivering promised services; privacy, which safeguards customer data and builds trust; and responsiveness, demonstrating the service provider's willingness to promptly address customer needs and concerns. Together, these factors play a crucial role in determining how satisfied customers feel with the service, ultimately affecting loyalty and business success.

2.2.1 Efficiency

Efficiency refers to the ability of the service to perform functions quickly, accurately, and with minimal effort from the customer. Efficiency is a critical dimension for evaluating online service quality, particularly in financial services. This factor demonstrates that fast, seamless systems enhance customer satisfaction. For debit card service, efficient transactions minimize customer effort while maximizing convenience. Research by Parasuraman, Zeithaml, and Malhotra (2005) has consistently demonstrated these efficiency principles in banking service evaluations.

2.2.2 System Availability

System availability means that the debit card service whether through ATMs, point-of-sale (POS) terminals, or mobile banking application is consistently available without unexpected downtime or technical issues. System availability is a key factor in ensuring smooth digital service operations. In banking, uninterrupted debit card services such as POS, ATMs, and online transactions are crucial. Downtime causes customer dissatisfaction and erodes trust (Santos, 2003).

2.2.3 Fulfillment

A high level of fulfillment means that the customer receives exactly what was expected or promised, leading to greater satisfaction and trust in the service. Fulfillment is meeting customer expectations in transaction accuracy and completeness. For debit cards, this includes correct billing, accurate balances, and timely card delivery. Fulfillment directly impacts customer satisfaction and trust. Consistent fulfillment encourages repeat usage and builds loyalty (Zeithaml, Parasuraman, & Malhotra, 2002).

2.2.4 Privacy

Privacy refers to the protection of customers' personal and financial information from unauthorized access, use, or disclosure. Privacy protection is vital for trust in electronic banking. Customers are more satisfied and loyal when they believe their personal and financial data are secure. For debit card service, fraud prevention and data protection are crucial. Privacy has a strong connection between perceived security and customer satisfaction (Yousafzai, Pallister, & Foxall, 2003).

2.2.5 Responsiveness

Responsiveness means providing timely and helpful customer support, which is a key factor in service quality. This study shows that customers evaluate service providers based on how quickly and effectively they handle complaints or inquiries. For debit card service, responsiveness influences customer feelings during service disruptions. Quick responses improve satisfaction and reduce negative perceptions (Ruyter, Wetzels, & Kleijnen, 2001).

2.3 Related Theories

This study is based on the E-S-QUAL Model and Customer Satisfaction Model. Zeithaml, Parasuraman, and Malhotra (2002) established the E-S-QUAL Model to quantify service quality in online and mobile banking. This methodology evaluated consumers' e-service quality expectations and perceptions to discover gaps and improve the digital service experience. It provided a comprehensive framework for assessing and enhancing electronic services. The approach prioritized efficiency, system availability, fulfillment, privacy, and responsiveness.

Efficiency - The efficiency dimension in the E-S-QUAL model assessed how quickly and easily customers can access and use digital services like online banking platforms. As a fundamental component of the model, numerous studies have confirmed its importance in measuring electronic service quality.

System Availability - The system availability dimension evaluated the reliability and performance of digital platforms, including banking websites, mobile applications, and other electronic services.

Fulfillment - The fulfillment dimension measured how effectively digital services meet customer expectations and deliver promised results. This applied to various online platforms including e-commerce sites, internet banking systems, and other digital service channels. It assessed whether transactions are completed accurately, promises are kept, and services perform as expected.

Privacy - The privacy dimension evaluated how well electronic services are safe for customer data. It focused on protecting sensitive information from unauthorized access during online transactions and digital interactions, ensuring confidentiality and security for users.

Responsiveness - Responsiveness reflected a service provider's ability and willingness to assist customers promptly. It measured how efficiently the service addresses customer inquiries, resolves issues, and meets user needs in a timely manner.

The E-S-QUAL model emphasized that enhancing customer satisfaction with electronic services requires businesses to improve multiple key dimensions. This included ensuring efficiency through fast and user-friendly transaction processes, and fulfillment by delivering accurate and timely products or services as promised. Protecting customer data privacy was critical to building trust, while maintaining high system availability guarantees reliable and uninterrupted platform access. Businesses should also prioritize responsiveness through prompt customer support and optimize website design for intuitive usability. Regular measuring on these dimensions helps identify gaps between customer expectations and perceptions, enabling targeted improvements. By addressing these factors comprehensively, banks can elevate satisfaction and foster long-term loyalty in digital markets.

Customer Satisfaction Model (Expectation-Confirmation Theory) was developed by Oliver (1980). It was a widely accepted model used to explain customer satisfaction based on the relationship between pre-use expectations and post-use experiences. The key variables were expectations, perceived performance, disconfirmation, satisfaction and repurchase intention.

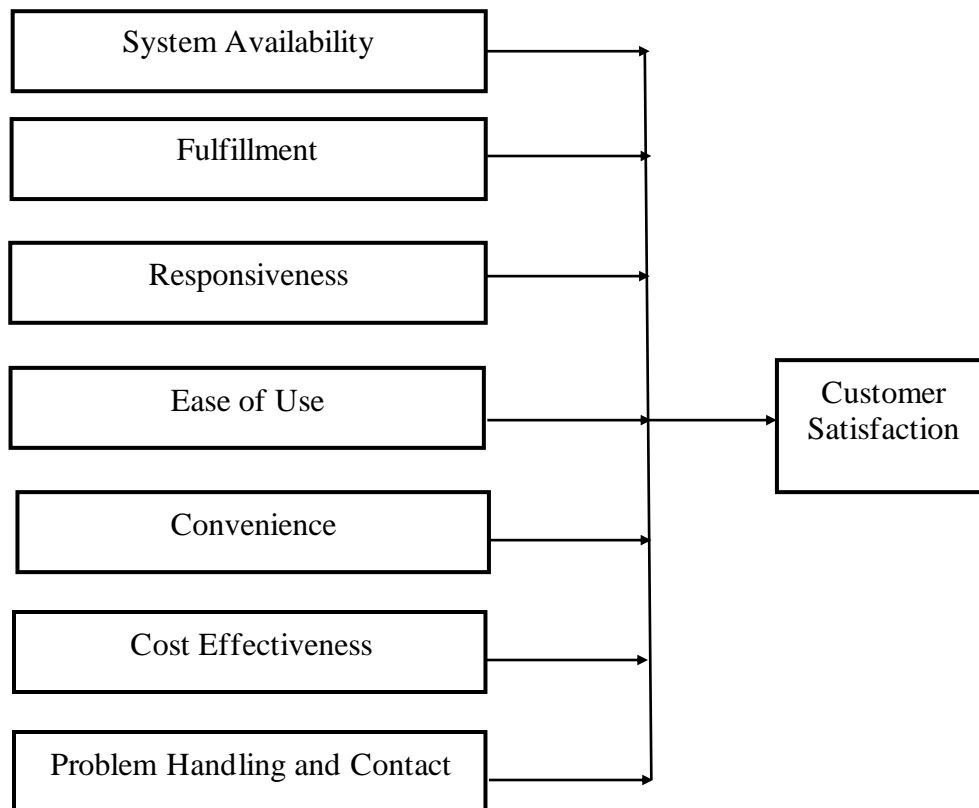
Oliver's (1980) Customer Satisfaction Model presents satisfaction as a sequential process driven by five interconnected components: customer expectations, perceived performance, disconfirmation, satisfaction, and repurchase intention. The

model posits that customers first establish expectations as a benchmark for evaluation, then assess actual service performance during consumption. The disparity between disconfirmation and satisfaction results: positive confirmation (when performance exceeds expectations) fosters satisfaction, while disconfirmation leads to dissatisfaction. This satisfaction represents an emotional and psychological state that subsequently influences behavioral intentions, particularly the likelihood of repurchasing, remaining loyal, or recommending the service. Ultimately, the model conceptualizes satisfaction not as a static outcome but as a dynamic evaluation process linking pre-consumption expectations to post-consumption emotions and future behavioral responses.

2.4 Previous Studies

Many studies have explored what affects customer satisfaction with debit card service. This report examines previous studies to identify key elements. In India's public and private banks, Kumbhar (2011) examined ATM customer satisfaction factors. The objective was to identify and test ATM customer satisfaction criteria. These characteristics were system availability, fulfillment, efficiency, security, responsiveness, ease of use, convenience, and cost-effectiveness. Kumbhar (2011)'s conceptual framework is shown in Figure 2.1.

Figure (2.1) Factors Affecting Customers' Satisfaction: An Empirical Investigation of ATM Cards Service

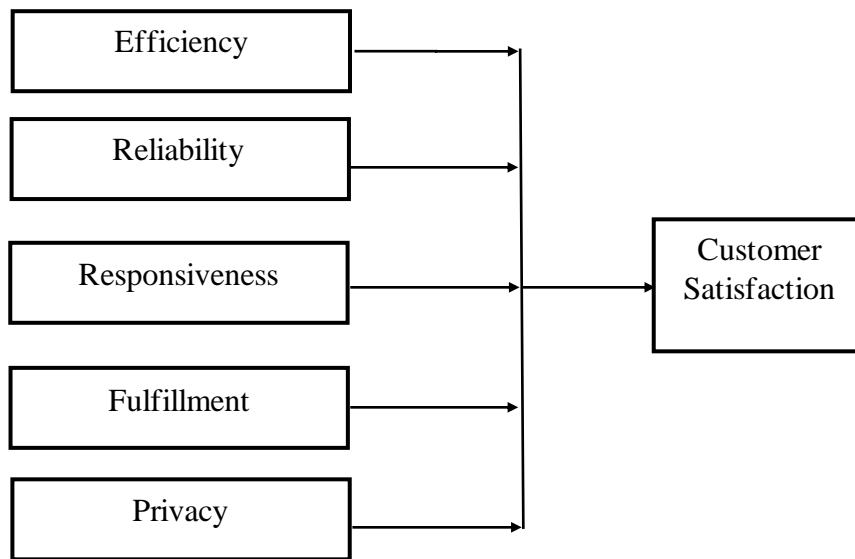


Source: Vijay M. Kumbhar (2011)

The research surveyed 210 ATM cards users from six commercial banks in Satara and Kolhapur, Maharashtra. A structured questionnaire based on e-service quality research was used to collect data and evaluate it using factor analysis, correlation, and regression. ATM card service satisfaction is primarily affected by cost-effectiveness, convenience of use, security, and response. Public and private banks may enhance customer satisfaction by concentrating on four important areas, according to the research.

Mohammadi, A., & Taleghani (2015) examined how e-service quality influences ATM card user satisfaction at Saderat Bank in Rasht, Iran. Efficiency, dependability, responsiveness, satisfaction, and privacy were their research priorities. The study investigated how these factors affect ATM card customer satisfaction. Figure 2.2 outlines their study framework.

Figure (2.2) The Evaluation of ATM Card Service Quality's Impact on Customer Satisfaction

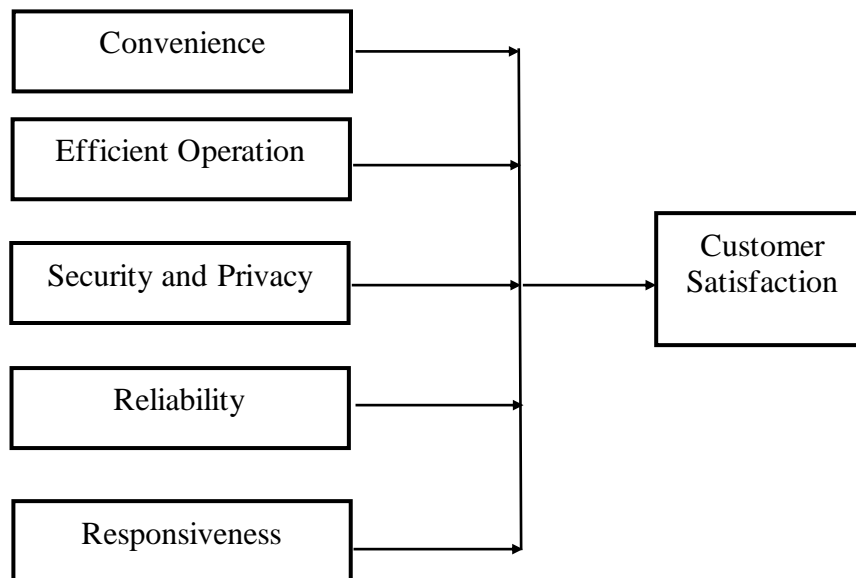


Source: Mohammadi, A., & Taleghani (2015)

Researchers polled 171 randomly chosen Saderat Bank clients using a 5-point Likert scale. They tested their ideas using SPSS and linear regression. Customer satisfaction was positively impacted by all five e-service quality factors: dependability, responsiveness, fulfillment, and privacy. This study found that banks may increase customer happiness by enhancing service quality.

In 2016, Addis Ababa examined how ATM card service quality influences customer satisfaction at Commercial Bank of Ethiopia's South District. Convenience, efficiency, security & privacy, dependability, and responsiveness were studied. The study's conceptual framework is in Figure 2.3.

Figure (2.3) Factors Influencing customer satisfaction of ATM Card Service at Commercial Bank of Ethiopia



Source: Addis Ababa (2016)

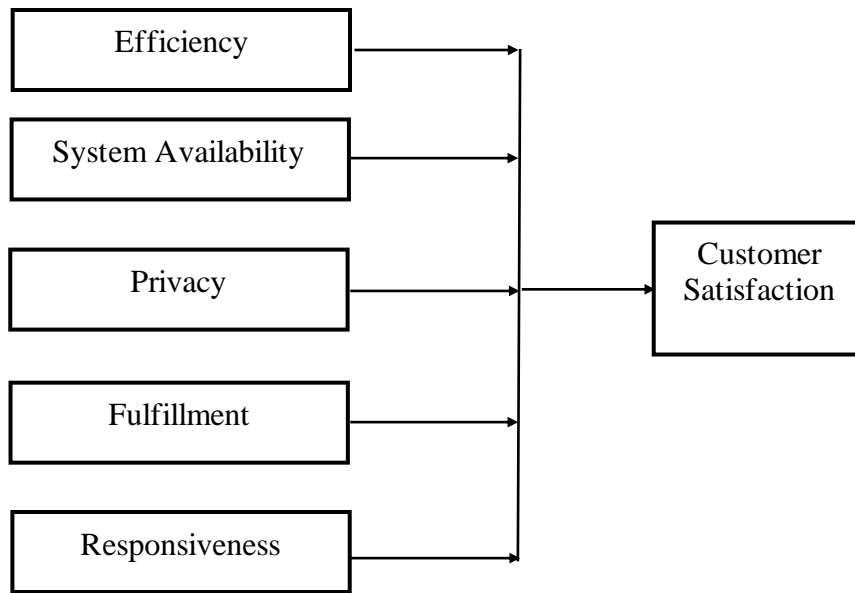
The study used a quantitative research method with 250 ATM card users from 15 branches with a high number of card users. Easily chosen participants completed surveys. Researcher used the E-S-QUAL and SERVQUAL models and conducted regression analysis to explore how service quality influences customer satisfaction.

The data showed that all five service quality parameters improve customer satisfaction significantly. Respondents prioritized convenience. The study found that enhancing these service quality parameters can boost bank ATM card user happiness.

2.5 Conceptual Framework of the Study

E-S-QUAL, Customer Satisfaction Model, and past research provided the study's conceptual framework. Five dimensions are examined to determine Yoma debit card customer satisfaction. The hypothesis stated that efficiency, system availability, fulfillment, privacy, and responsiveness directly affected consumer satisfaction. The conceptual framework was in Figure 2.4. The framework variables are discussed below.

Figure (2.4) Conceptual Framework of the Study



Source: Own Compilation (2025)

Efficiency

Efficiency means the quick system respond of debit card transaction processing time, no failures or delays of the use of card, transparency of transaction history by sending SMS, easy to use at any ATMs or Point of Sales (POS), seamless payment of debit card service and the efficiency of personal financial control.

System Availability

System availability means having stable systems that rarely experience downtime, fewer service interruptions, consistent access, and proactively enhancement of technological infrastructure to minimize service disruptions and system failures.

Fulfillment

Fulfillment means that the service meets daily financial needs, matches expectations, provides convenient transactions, and the bank keeps its promises, with accessible ATMs and reliable services.

Privacy

Privacy means that the bank provides a secure environment for customers to use the card service without concerns or worries about the disclosure of their personal and financial information.

Responsiveness

Responsiveness is the willingness and ability of the bank to provide prompt support and assistance when customers face issues with their debit card service, such as transaction failures, lost or stolen of cards, and dispute resolutions.

Customer Satisfaction

Customer satisfaction is the degree to which customers are happy with the performance, features and over experience of using Yoma debit card service.

CHAPTER 3

PROFILE AND DEBIT CARD SERVICE AT YOMA BANK

Chapter three covers Yoma Bank's profile, organization, financial services, and customer satisfaction elements for debit service. This chapter discusses Yoma Bank debit card service efficiency, system availability, fulfillment, privacy, and response.

3.1 Profile of Yoma Bank

Yoma Bank Limited is one of the biggest and fastest-growing private banks in Myanmar, known as the Responsible Bank for over 30 years. Yoma Bank was established in May 1993. It has been a pioneer in Myanmar's financial sector, especially in digital banking and SME financing. The bank's head office is in Yangon, Myanmar. By 2001, Yoma Bank had quickly expanded to 41 branches in 24 cities and became one of Myanmar's largest banks. As of 2025, it has over 80 branches in 43 cities and more than 3,100 employees. First in Myanmar to employ a computerized accounting system and satellite branch connections was Yoma Bank. SME lending increased in 2014 when Yoma Bank partnered with the International Finance Corporation (IFC) to lend over \$30 million.

In 2015, Yoma Bank launched Wave Money in a joint venture with Telenor Group and Yoma Strategic, marking a leap forward in digital and mobile banking. Between 2016 and 2017, Yoma Bank rolled out its first fully core banking system and introduced the SMART account, enhancing customer accessibility and convenience. In 2018, Yoma Bank introduced JZü, a prize-linked savings account designed to incentivize deposits and promote financial inclusion. During 2021–2022, Yoma Bank launched Flexi Accounts and relocated its head office to the Star City Campus, and unveiled the Next mobile application, further strengthening its digital banking ecosystem. In 2023, Yoma Bank celebrated its 30th anniversary, marking three decades of innovation and commitment to Myanmar's financial sector. In January 2024, Yoma Bank appointed U Kyaw Soe Lin as Chief Executive Officer, bringing extensive leadership experience to drive the bank's next phase of growth. (Yoma Bank Website)

3.2 Financial Services Offered by Yoma Bank

Yoma Bank, one of Myanmar's leading private banks, provides a wide range of financial services for individuals, businesses, and high-net-worth clients. Committed to innovation and customer satisfaction, the bank offers tailored solutions, including loans and overdrafts, hire purchase, home loans, home renovation loans, home construction loan, car loan, SME loans, smart credit loans, salary loans, pledge, Letter of Credit (LC), savings accounts, call deposit accounts, current accounts, Fixed deposit accounts, joint accounts, digital banking, wave pay linkage, gift cheque, remittance, CBM Net transfer, account transfer, payroll service and other business financing. With a strong focus on technology and accessibility, Yoma Bank serves customers across Myanmar, supporting economic growth while adapting to their evolving needs.

Yoma Bank offers personal banking services with different deposit accounts such as Flexi Everyday accounts, Saving accounts, Call accounts, Fixed Deposit Accounts, Super Fixed Deposit Accounts and Foreign Currency accounts. Based on the account types, the interest rate may vary from 6.5% to 12.5 % per annum. Call accounts offer the interest rate at 6.5%, while Super Fixed Deposits give the interest rate at 12.5%. Customers can also apply for home loans, hire purchase, smart credit loan, salary loans etc. For easy banking, the Yoma Bank Next App allows users to manage money such as bank transfers transactions, bill payments, mobile Top up & data pack, YCDC payments, and MMQR payments. Otherwise, Yoma Bank offers card services such as Flexi Everyday debit card and MPU-Mastercard. The bank also provides insurance options through Prudential Myanmar Life Insurance.

Yoma Bank supports businesses with customized financial solutions, including business loans, SME loans, and agricultural loans. Companies can open Flexi Everyday or Foreign Currency Accounts for smooth daily transactions. The bank's digital platform makes banking easier, with added services like trade finance, and payroll processing.

Yoma Bank's Premier Banking provides premium services for high-net-worth clients, including a dedicated relationship manager and access to exclusive Premier Lounges in Yangon and Mandalay. Members receive a Premier Exclusive Card, offering benefits like global airport lounge access, lifestyle perks, and priority banking support.

Yoma debit card allows users to access their bank accounts through ATMs or POS terminals. They can use it for online payments, cash withdrawals, and for checking their balance or changing their PIN. Debit cards make it easy to manage money and do banking without going to the bank. Generally, debit cards can be used for account transfers, online payments, and withdrawals.

Debit cards enable seamless cash withdrawals and direct payments, with transactions automatically deducted from the linked Flexi Everyday account. This card is accepted for local purchases at all MPU merchants, online retailers, and ATMs. Key features of the Debit Card are presented in Table 3.1.

As shown in Table (3.1) the key features of the Debit Card are free SMS alerts for all transactions, easy cash withdrawals at any local ATMs, access to mobile banking services and Wave Money linkage with the Flexi Everyday account. The eligibility requirements for the Debit Card can be seen in Table (3.1). So, applicants must be at least 18 years old and need to present the original National Registration Card (NRC). For the Debit card there is no initial deposit amount required and no card issuance fees. ATM withdrawal limit and online purchasing limits are also shown in Table (3.1). This type of card can be used at any local ATMs, point of sales and MMQR merchants. For account transfer, users can make easily at ATM by choosing account transfer button at ATM screen. Due to the free SMS alerts support, users can check and notice that every transaction is actual or not. Additionally, the user can easily block card status at the mobile app if the card is lost or stolen.

Table (3.1) Yoma Debit Card’s Key Features and Information

Key Features	Free SMS alerts for any transaction.	
	Cash withdrawals at any ATMs.	
	Access to mobile banking services.	
	Wave Money linkage that convenient fund transfers.	
Requirements	No initial deposit amount is required.	
	No minimum balance is specified.	
	Applicants must be at least 18 years of age.	
	Need to provide an original NRC.	
Fees & Charges	Fees	Amount (MMK)
	Card Issuance Fees	Free
	PIN Reissue Fees	Free
	Replacement Fees	5,000 MMK
	ATM balance inquiry fee (On-us)	Free
	ATM balance inquiry fee (Domestic – Other Bank)	Free
	ATM withdrawal fees (On-us)	Free
	Other Bank ATM withdrawal fees	Domestic ATM charges (1%)
	ATM withdrawal limit	1,000,000 MMK per day
		2,000,000 MMK per week
		8,000,000 MMK per month
	POS/E-commerce Spending Limit	5,000,000 MMK per day

Source: Yoma Bank Website (2025)

Yoma Bank launched debit card service in 2017 which is designed to meet the customer’s needs of banking and financial services. Yoma Debit Card service used the latest technology financial solutions to provide reliable, efficient and secure payments. The Yoma debit card service provides a cashless environment and enables users to make effective payments. Yoma debit cards can be applied at any Yoma Bank branches during banking hours. Existing customers who want to apply for a Yoma debit card can do so through the Yoma Next App by simply filling in their personal information. After the bank reviews the application, customers can choose any nearby Yoma Bank branch to collect their card. The application process is very

easy and straightforward. Once customers receive their debit card from the bank, they need to activate it by changing the PIN at Yoma ATMs. After activating the debit card, customers can make cash withdrawal/ fund transfer at any local ATMs and online purchasing at POS machines. To expand the debit card service, Yoma Bank serves as a payroll service for local companies and foreign companies with the proper fees.

3.3 Influencing Factors of Customer Satisfaction towards Debit Card Service at Yoma Bank

At Yoma Bank, customer satisfaction is not just a goal but a fundamental driver of business success. Yoma Bank prioritizes Efficiency, System Availability, Fulfillment, Privacy, and Responsiveness to meet and exceed client expectations for its debit card service. All of these elements affect customer experience, thus the bank has devised specific measures to improve performance.

3.3.1 Efficiency for Customer Satisfaction

Efficiency is a cornerstone of Yoma debit card service. Yoma Bank tries to quick the processing time for debit card service. Also try to reduce failures or delays when making payments with Yoma debit card and ensuring a smooth and efficient transaction experience every time. By providing clear information about fees and transaction details through SMS, Yoma debit card transactions are transparent and reliable. Using Yoma debit cards at any ATMs and Point of Sales (POS) is easy and convenient. Yoma Bank's debit card service enables seamless payments, delivering both convenience and efficiency to customers. Yoma Bank's debit card service provides convenient and efficient banking experience with seamless payments. And also allows access at any ATM or Point of Sale (POS), offering flexibility and ease of use.

3.3.2 System Availability of Yoma Bank for Debit Card Service

A reliable banking infrastructure is essential for customer trust. Yoma Bank's debit card system ensures stable, uninterrupted transactions, delivering a seamless

experience for users. The bank promptly resolves any system issues, always maintaining reliable processing. Yoma Bank provides 24/7 access to ATMs and POS terminals nationwide, integrated with mobile banking for flexibility. Robust systems process transactions instantly, even during peak periods, ensuring zero delays. Customer support team resolves 24/7 for the disruptions immediately, to build customer trust. Continuous infrastructure investments guarantee smooth, error-free transactions, empowering confident banking.

3.3.3 Fulfillment for Customer Satisfaction

Yoma Bank's debit card reliably fulfills daily financial needs, from ATM cash withdrawals to POS purchases, ensuring consistent service quality. Yoma Bank delivers high customer satisfaction by ensuring our debit cards exceed expectations for convenience and performance. The bank simplifies financial transactions through intuitive design, guaranteeing smooth and efficient user experience. Bank continuously innovates debit card services based on customer feedback, keeping offerings competitive and relevant. Also try to optimize every process to be seamless and rewarding, fostering long-term customer loyalty. By maintaining an extensive ATM network and accessible banking services, we prioritize convenience at all customer touchpoints.

3.3.4 Privacy of Debit Card

Yoma Bank implements robust security measures to earn customer trust in our debit card services. The bank protects personal information with advanced encryption, particularly for online payments. Yoma Bank system sends instant transaction notifications to keep customers informed, while simplified fraud reporting processes enable quick response to suspicious activity. Bank make sure to safe all account data including balances and transaction history and strictly prohibit sharing information with unauthorized parties. By consistently exceeding security expectations, Yoma Bank maintain and strengthen customer confidence in debit card services every day.

3.3.5 Responsiveness for Customer Satisfaction

Yoma Bank resolves reported debit card issues immediately and delivers 24/7 support for instant assistance. The bank acts swiftly to help customers with lost or stolen cards, maintaining high service standards through prompt responses. Customers can block cards instantly via the mobile app if stolen or missing, while the app's responsive features efficiently handle other card-related issues. Yoma Bank also processes disputed transactions quickly, ensuring timely resolutions for all debit card matters.

By excelling in Efficiency, System Availability, Fulfillment, Privacy, and Responsiveness, Yoma Bank ensures that debit card users enjoy a secure, convenient, and rewarding banking experience. Yoma Bank continuous investments in technology, security, and customer-centric policies reflect bank's dedication to maintaining high satisfaction levels. Moving forward, Yoma Bank remains committed to innovation and excellence, ensuring that Yoma debit card service evolves in line with customer needs and industry advancements.

CHAPTER 4

ANALYSIS OF INFLUENCING FACTORS AND CUSTOMER SATISFACTION TOWARDS DEBIT CARD SERVICE AT YOMA BANK

This chapter describes the study design and reliability test findings. Survey data on customer satisfaction variables is also included. It then uses regression analysis to illustrate how influencing factors affect customer satisfaction. Finally, it shows how customer happiness affects Yoma Debit Card usage.

4.1 Research Design

This study uses a quantitative research design to analyze the factors influencing customer satisfaction with Yoma debit card service. The necessary data was collected through a sample survey. The questionnaires included questions about the respondents' profiles and information related to the debit card service that influences customer satisfaction. A total of 400 debit card users of Yoma Bank participated in this research. The questionnaires were distributed online using Google Form. Descriptive statistics such as frequencies, percentages, means, and standard deviations were calculated, and correlation analysis was performed using SPSS software.

The survey was carried out between May 2025 and June 2025, using quantitative research methods. Secondary data was gathered from the Yoma Bank website, previous studies, earlier research papers, relevant textbooks, and online sources. Regression analysis was applied to explore the relationship between the independent variables and the dependent variable. Respondents rated Yoma debit card service on a five-point Likert scale. The respondents' opinions were rated from 1 to 5, with 1 indicating strong disagreement and 5 strongly agreeing. Table 4.1 explains each Likert point.

Table (4.1) Likert Scale Score Interpretation

No.	The MEAN score between	Interpretation
1	1.00 – 1.80	Strongly Disagree
2	1.81 – 2.60	Disagree
3	2.61 – 3.40	Neutral
4	3.41 – 4.20	Agree
5	4.21 – 5.00	Strongly Agree

Source: Best, (1977)

Table 4.1 explains how to interpret five-point Likert scale mean ratings. The Likert scale lets respondents rate their agreement or disagreement with a statement from 1 to 5. The Table shows five mean score ranges for varying levels of agreement. 1.00 to 1.80 is very low agreement, 1.81 to 2.60 is moderate, 2.61 to 3.40 is medium, 3.41–4.20 is high, and 4.21–5.00 is extremely high.

4.2 Demographic Factors of Respondents

A random sample of 400 Yoma debit card customers provided demographic data. These include gender, age, marital status, education, monthly income, and employment.

According to Table 4.2, 400 people took the poll. Most responses were women (57.5%), then men (39.5%). Most participants (43.75%) aged 25–35. In terms of marital status, over half of the respondents were single (53%). Regarding educational background, the majority held a graduate degree (55.25%). For monthly income, most respondents earned between 1,500,001 and 2,000,000 Kyats (30.75%). In terms of occupation, a large portion of the respondents were company staff (76%).

Table (4.2) Profile of the Respondents

Characteristic	Classification	No. of Respondents (n=400)	Percentage
Gender	Male	158	39.50
	Female	230	57.50
	Other	12	3.00
Age (Years)	Under 25 years	49	12.25
	25- 35 years	175	43.75
	36-45 years	142	35.50
	Above 46 years	34	8.50
Marital Status	Single	212	53.00
	Married	171	42.75
	Other	17	4.25
Education Background	Under graduated	30	7.50
	Graduated	221	55.25
	Master	114	28.50
	Doctorate	11	2.75
	Other	24	6.00
Monthly Income (Kyats)	100,000 – 500,000	53	13.25
	500,001 – 1,000,000	96	24.00
	1,000,001 – 1,500,000	64	16.00
	1,500,001-2,000,000	123	30.75
	Above 2,000,001	64	16.00
Occupation	Students	9	2.25
	Own Business	21	5.25
	Company Staffs	304	76.00
	Government Staffs	49	12.25
	Dependent	17	4.25

Source: Survey Data, 2025

4.3 Reliability Test

Reliability in research refers to the extent to which the results of a study can be consistently reproduced under the same conditions. It reflects the level of consistency and dependability with which a test measures a specific attribute. Cronbach's Alpha measures internal consistency reliability, showing how similar test

items are. It determines if all questionnaires or test items measure the same construction. On a scale of 0 to 1, scores above 0.7 indicate great dependability. Table 4.3 lists Cronbach's Alpha values and dependability limits.

Table (4.3) Rule of Thumb on Cronbach's Alpha

Cronbach's Alpha (α)	Interpretation
< 0.6	Poor
0.6 to < 0.7	Moderate
0.7 to < 0.8	Good
0.8 to < 0.9	Very Good
> 0.9	Excellent

Source: Sekaran, 2003

Cronbach's alpha was used to assess the internal consistency (reliability) of the variables based on the survey data. Reliability test results are presented in Table (4.4).

Table (4.4) Reliability Test of the Variables

No.	Factors	Number of Items	Cronbach's Alpha	Reliability Level
1	Efficiency	7	0.92	Reliable
2	System Availability	7	0.94	Reliable
3	Fulfillment	7	0.95	Reliable
4	Privacy	7	0.95	Reliable
5	Responsiveness	7	0.95	Reliable
6	Customer Satisfaction	10	0.97	Reliable

Source: Survey Data, 2025

The study assessed the internal consistency of the questionnaire items using Cronbach's Alpha. According to the Table (4.4), the results confirm all variables scores are greater than 0.7. Therefore, it has excellent reliability, and the findings are valid for this study.

4.4 Respondents Perception on Influencing Factors and Customer Satisfaction

This section analyzes a description of customer satisfaction regarding five influencing factors: efficiency, system availability, fulfilment, privacy and responsiveness. The customer satisfaction of the Yoma debit card service is identified by collecting structural questionnaires from 400 users.

4.4.1 Efficiency

The efficiency of debit card service is assessed based on its ability such transaction processing time, failure rate and system performance, easy to use, as well as timely SMS alerts for all transactions. Table (4.5) displays the opinions of the participants regarding the efficiency level of Yoma debit card Service.

Table (4.5) Customer Perception of Efficiency

No.	Items	Mean	Std. Deviation
1	Making Yoma debit card payment transactions is quick and efficient.	3.68	0.73
2	Making payments with the Yoma debit card involves no failures or delays, providing users with consistently smooth and efficient transaction experience.	3.66	0.72
3	Providing customers with clear information about fees and transaction details through SMS, Yoma debit card transactions are transparent and reliable.	3.84	0.66
4	Using Yoma debit cards at any ATMs and Point of Sales (POS) is easy and convenient.	3.84	0.71
5	Enabling customers to make seamless payments, Yoma Bank debit card service offer convenience and efficiency.	3.82	0.66
6	Facilitating seamless payments, Yoma Bank's debit card service delivers a convenient and efficient banking experience.	3.88	0.66
7	Allowing access at any ATMs and Point of Sales (POS), the Yoma debit card offers flexibility and ease of use.	3.83	0.70
	Overall Mean	3.79	

Source: Survey Data, 2025

According to Table (4.5), the highest mean score (3.88) indicates that respondents were pleased with managing their finances more efficiently through the debit card service. The survey results show that Yoma debit card users are generally satisfied with the efficiency of the service. Most respondents agree that transactions are processed quickly and without delays, and they appreciate the transparency of fees and transaction details provided by SMS. Users also find the debit card easy to use at ATMs and POS, and feel it helps them manage their finances more efficiently. The overall mean score for efficiency is 3.79, indicating a positive experience among customers.

4.4.2 System Availability

The second factor on debit card service analysis is system availability. This factor includes the stability of Yoma debit card system, resolving time for system issues, debit card accessibility at ATMs and POS, and as well as 24/7 customer service support. Table (4.6) explained the customer perception of system availability.

Table (4.6) Customer Perception on System Availability

No.	Items	Mean	Std. Deviation
1	Ensuring system stability during transactions, the Yoma Bank debit card system consistently performs without issues.	3.84	0.68
2	Addressing system failures promptly during Yoma debit card usage, Yoma Bank maintains reliable transaction processing.	3.80	0.72
3	Allowing access at ATMs and point-of-sale (POS) terminals, Yoma Bank debit card service enhances customer convenience.	3.87	0.66
4	Linking mobile banking platforms to the Yoma Bank debit card ensures reliable service.	3.90	0.65
5	Ensuring no delays in transaction processing caused by system unavailability, the Yoma Debit card provides a seamless user experience.	3.81	0.66
6	Trusting the system completely, customers confidently make transactions with the Yoma Debit card.	3.92	0.64
7	Offering 24/7 customer support to promptly address any interruptions, Yoma Bank ensures that transaction delays are infrequent and quickly resolved.	3.85	0.67
	Overall Mean	3.85	

Source: Survey Data,2025

According to Table (4.6), the highest mean score (3.92) indicates that respondents were pleased with the system completely for making transactions. The respondents generally expressed a positive perception of Yoma Bank's debit card system availability. They agreed that the system is stable when making transactions and that any system failures are resolved promptly. The debit card service is seen as accessible at ATMs and POS terminals, and the mobile banking platforms linked to the debit card are considered reliable. Users reported minimal delays in transaction processing due to system unavailability and expressed trust in using the system for their transactions. Additionally, they felt that Yoma Bank provides 24/7 customer support to quickly address any interruptions, helping ensure smooth and timely transaction processing. The overall mean score for system availability is 3.85, indicating a positive experience among customers.

4.4.3 Fulfillment

The fulfillment of the debit card service is assessed based on the meetings of customers' daily needs, believe in the services of the Yoma debit card fulfill their expectations, convenience for making transactions, Yoma Bank services are updated and in line with the customer demand, and customers believe in the benefits of debit card service. Table (4.7) displayed the customer perception on fulfillment of Yoma debit card service.

Table (4.7) Customer Perception on Fulfillment

No.	Items	Mean	Std. Deviation
1	Fulfilling daily needs like ATM cash withdrawals and POS purchases, the Yoma debit card provides reliable service.	3.85	0.65
2	Believing that the services of the Yoma debit card fulfill their expectations, customers show high satisfaction.	3.87	0.65
3	Using the Yoma debit card provides greater convenience for making financial transactions.	3.89	0.64
4	Updating the debit card service to meet customer demand, Yoma Bank ensures its offerings remain relevant.	3.86	0.65
5	Using the Yoma debit card is a smooth and fulfilling process.	3.87	0.66
6	Believing that the benefits received from using the debit card service are worth it, customers continue to use the service.	3.86	0.66
7	Providing enough ATMs and easy access to its services, Yoma Bank ensures customer convenience.	3.85	0.70
	Overall Mean	3.86	

Source: Survey Data,2025

According to Table (4.7), the highest mean score (3.89) indicates that respondents were pleased with the convenience of making transactions. Respondents generally agreed that the Yoma Bank debit card effectively meets their daily financial needs, such as cash withdrawals at ATMs and purchases at POS terminals. They felt that the services provided by the debit card fulfill their expectations and offer convenience in making financial transactions. Participants also believed that Yoma Bank's debit card service is up-to-date and aligned with customer demands. The process of using the debit card was described as smooth and satisfying, and many users felt that the benefits they receive from using the card are worthwhile. Additionally, respondents agreed that Yoma Bank provides a sufficient number of ATMs and that its services are easily accessible. The overall mean score for fulfillment is 3.86, indicating a positive experience among customers.

4.4.4 Privacy

According to the items of privacy, it is assessed that the information safeness, secure payments, instant notifications, easy report to bank for any suspicious transactions, and as well as third- party disclosures of transactions history or account related matters. Table (4.8) presented the customer perception of the privacy of the debit card service.

Table (4.8) Customer Perception on Privacy

No.	Items	Mean	Std. Deviation
1	Having confidence in the security of their personal information, customers feel safe using the Yoma debit card.	3.93	0.63
2	Feeling secure when making online payments using the Yoma debit card, customers trust the service.	3.91	0.62
3	Receiving instant notifications or alerts while using the debit card, customers stay informed about their transactions.	3.86	0.66
4	Yoma Bank strengthens security by simplifying the reporting of suspicious or fraudulent card activity for customers.	3.86	0.66
5	Yoma Bank keeps customers' account balance, transaction history, and related information private, customers feel secure.	3.91	0.67
6	Yoma Bank does not share debit card usage data with unauthorized third parties.	3.94	0.66
7	Yoma Bank maintains strong security and privacy measures for debit card service.	3.90	0.62
	Overall Mean	3.90	

Source: Data Survey,2025

According to Table (4.8), the highest mean score (3.94) indicates that respondents were satisfied with the confidentiality of their debit card data, ensuring it is not shared with unauthorized third parties. Respondents had a positive view of

Yoma Bank's debit card privacy and security. Most users felt their personal information was safe when making online payments. They appreciated receiving instant transaction notifications. They also found it easy to report suspicious or fraudulent activity. Additionally, they trusted that their account balances and transaction history remained private. Overall, customers were satisfied with the bank's security measures for debit card service. The overall mean score for privacy is 3.90, indicating a positive experience among customers.

4.4.5 Responsiveness

Customer satisfaction with responsiveness items is described as bank responds time on issues, customer service available, effective resolving debit card issues, as well as mobile app usefulness of card block feature if debit card is stolen or missing. Table (4.9) described the customer perception of the responsiveness of the debit card service.

Table (4.9) Customer Perception on Responsiveness

No.	Items	Mean	Std. Deviation
1	Responding quickly to customer reports, Yoma Bank resolves debit card issues promptly.	3.88	0.63
2	Offering 24/7 support, Yoma Bank ensures customers always get debit card assistance when needed.	3.90	0.67
3	Providing timely assistance, the bank supports customers when their debit cards are lost or stolen.	3.88	0.67
4	Handling debit card matters promptly; Yoma Bank maintains high service standards.	3.88	0.67
5	Blocking cards instantly through the mobile app, customers can secure their accounts when a debit card is stolen or missing.	3.93	0.69
6	Providing responsive support features, the Yoma mobile application efficiently handles debit card issues.	3.88	0.65
7	Processing disputed transactions promptly, Yoma Bank ensures satisfactory resolution times for debit card issues.	3.89	0.64
	Overall Mean	3.89	

Source: Survey Data, 2025

According to the Table (4.9), the highest mean score (3.93) indicates that respondents were satisfied with the card block feature at mobile app if the debit card is stolen or missing. Respondents agreed that Yoma Bank handles debit card issues well. They felt the bank acts quickly when problems are reported, especially for lost or stolen cards. Customers also said help is available 24/7 and issues are resolved efficiently. Many found the mobile app useful for quick support with card problems. Most users were also satisfied with how fast the bank addressed transaction disputes. The overall mean score for responsiveness is 3.89, indicating a positive experience among customers.

All influencing factors overall mean values of the customer satisfaction on Yoma debit card service are shown in Table (4.10).

Table (4.10) Overall Mean value for Customer Satisfaction

No.	Variables	Mean
1	Efficiency	3.79
2	System Availability	3.85
3	Fulfillment	3.86
4	Privacy	3.90
5	Responsiveness	3.89

Source: Survey Data,2025

According to Table (4.10), the analysis of key factors shows that customers rated privacy with the highest mean score at 3.90 and followed closely by responsiveness at 3.89 and fulfillment at 3.86. system availability and efficiency received mean scores of 3.85 and 3.79, respectively.

4.4.6 Customer Satisfaction

To examine the customer satisfaction level, ten survey questions were used. Table (4.11) showed the result of the customer satisfaction level of debit card service.

Table (4.11) Customer Satisfaction

No.	Items	Mean	Std. Deviation
1	Meeting customer expectations, Yoma Bank's debit card service delivers satisfaction.	3.93	0.65
2	Delivering on promises, Yoma Bank's debit card service maintains high customer satisfaction.	3.90	0.66
3	Ensuring fast and reliable transactions, Yoma Bank's debit card service keeps customers satisfied.	3.94	0.65
4	Yoma Bank ensures secure transactions for both debit card payments and withdrawals, enhancing customer satisfaction.	3.92	0.63
5	Yoma Bank guarantees secure debit card transactions to enhance customer satisfaction.	3.92	0.65
6	By effectively resolving problems and complaints, Yoma Bank maintains high customer satisfaction with its debit card services.	3.92	0.64
7	Receiving timely alerts for all transactions, customers are satisfied with Yoma Bank's debit card notification system.	3.89	0.68
8	Yoma Bank ensures customer satisfaction with its debit card offerings.	3.91	0.63
9	Yoma Bank's debit card services consistently deliver customer satisfaction.	3.95	0.66
10	Customers recommend Yoma Bank's debit card service to others.	4.01	0.67
	Overall Mean		3.89

Source: Survey Data, 2025

According to Table (4.11), the means values vary from 3.89 to 4.01. The overall mean value is 3.89, the respondents indicated that they were satisfied with using debit card service. Regarding the questionnaires, “Receiving timely alerts for all transactions, customers are satisfied with Yoma Bank's debit card notification system” is the lowest mean score (3.89). And “Customers recommend Yoma Bank's debit card service to others” is the highest mean score (4.01).

4.5 Relationship Between Influencing Factors on Customer Satisfaction of Yoma Debit Card Service

The correlation analysis indicates statistically significant positive relationships between all service quality dimensions and customer satisfaction. All variables show strong Pearson correlation coefficients (ranging from 0.81 to 0.93) with highly significant p-values ($p = .000$). Responsiveness has the strongest correlation ($r = 0.93$), followed by Privacy ($r = 0.90$), Fulfillment ($r = 0.88$), System Availability ($r = 0.86$), and Efficiency ($r = 0.81$). Table (4.12) shows the relationship between the influencing factors and customer satisfaction.

Table (4.12) Correlation Analysis between Influencing Factors and Customer Satisfaction

No.	Description	Pearson Correlation Coefficient	Sig. (2-tailed)
1	Efficiency	0.816**	.000
2	System availability	0.861**	.000
3	Fulfillment	0.889**	.000
4	Privacy	0.903**	.000
5	Responsiveness	0.930**	.000
**Correlation is significant at the 0.01 level			

Source: Survey Data,2025

According to Table (4.12), all factors show statistically significant positive correlation with at the 1% significant level ($p < 0.01$), suggesting that improvements in these factors are associated with enhancing customer satisfaction. Specifically, Responsiveness demonstrates the strongest positive correlation ($r = 0.930$, $p < 0.01$), indicating the strongest linear relationship. The analysis suggests that enhancing responsiveness leads to corresponding improvements in customer satisfaction.

4.6 Analysis on the Effect of Influencing Factors on Customer Satisfaction of Yoma Debit Card Service

To study how customer satisfaction affects Yoma debit card service, questionnaires were collected from 400 Yoma debit card users. The result of regression analysis is shown in Table (4.13).

Table (4.13) Analysis on Influencing Factors of Customer Satisfaction on Yoma Debit Card

Variables	Unstandardized Coefficients		Standardized Coefficients Beta (β)	t	Sig	VIF
	B	Std. Error				
(Constant)	0.187	0.070		2.661	0.008	
Efficiency	0.108***	0.040	0.108	2.700	0.007	5.395
System Availability	0.138**	0.121	0.170	1.142	0.016	10.712
Fulfillment	0.183***	0.062	0.184	2.968	0.003	13.132
Privacy	0.116**	0.060	0.115	1.930	0.014	12.055
Responsiveness	0.624***	0.048	0.629	13.116	0.000	7.827
R Square			0.884			
Adjusted R Square			0.883			
F Value			601.203***			

Source: Survey Data, 2025

(*** Significant at 1% level, ** Significant at 5% level, * Significant at 10% level)

According to Table (4.13), the regression model is statistically significant with an F-value of 601.203 at 1% significance ($p < 0.01$). The R^2 score of 0.884 indicates that the five independent variables explain 88.4% of Customer Satisfaction variation. Due to modified R square of 0.883, the model explains 88.3% of independent and dependent variable variation.

Among independent factors, efficiency ($\beta = 0.108$, $p < .01$) significantly improves customer satisfaction. While system availability ($\beta = 0.170$, $P < 0.05$) is statistically significant, its impact is less substantial than other components. Fulfillment substantially increases customer satisfaction ($\beta = 0.184$, $P < 0.01$). Privacy had a beneficial influence ($\beta = 0.115$, $P < 0.05$), although not as strongly as other characteristics. Customer satisfaction is significantly positively correlated with responsiveness ($\beta = 0.629$, $P < 0.01$). Efficiency ($\beta = 0.108$, $P < 0.01$), fulfillment ($\beta = 0.184$, $P < 0.01$), and responsiveness ($\beta = 0.629$, $P < 0.01$) are statistically significant at 1%. Both system availability ($\beta = 0.170$, $P < 0.05$) and privacy ($\beta = 0.115$, $P < 0.05$) are statistically significant at 5%.

The regression study shows that all five criteria improve customer satisfaction statistically. The five major variables explain 88.3% of customer satisfaction variation, according to the model's R square of 88.4% and adjusted R square of 88.3%. Furthermore, the substantial F-value ($p < 0.01$) verifies the model's statistical validity. Responsiveness is the most influential of the five independent factors and positively impacts customer satisfaction.

CHAPTER 5

CONCLUSION

This chapter is presented with findings, suggestions and needs for further study on influencing factors of customer satisfaction.

5.1 Findings and Discussions

This study identified and examined factors affecting Yoma debit card user happiness. The first part of the study was to identify factors influencing customer satisfaction with Yoma Bank debit card customers. Efficiency, system availability, fulfillment, privacy and responsiveness are taken as antecedent factors. According to the study of customer satisfaction on Yoma debit card service, it was recorded that most respondents have a positive perception on Yoma debit card service.

The findings show that among five antecedent factors, responsiveness is the most dominant factor for the respondents who are using Yoma debit card service and followed by fulfillment and system availability. Regarding responsiveness, most respondents are satisfied that Yoma Bank acts quickly when they report debit card issues, enhancing satisfaction. They can quickly block cards through the mobile app if the debit card is stolen or missing. And then, 24/7 availability of customer service for debit card support ensures immediate assistance. The response time for disputed transactions on debit card is acceptable. The bank's prompt response to lost/stolen card scenarios minimizes customer stress and financial risk. Moreover, Yoma Bank resolved debit card issues efficiently.

In the matter of fulfillment, Yoma debit card meets all daily needs such as cash withdrawal at ATMs and purchasing at POS terminals. Using the Yoma debit card is more convenient for making financial transactions. The service of the Yoma debit card fulfills the expectations of the customers and the process of using Yoma debit card is smooth and fulfilling.

According to system availability, customers are satisfied with the Yoma Bank system, and they feel the system is always stable when they attempt to make transactions. Furthermore, Yoma Bank quickly resolved if the system breakdown and proactively enhances the technological infrastructure to minimize service disruptions and system failures.

Relating to privacy, customers believe that their personal information is safe and feel secure when making online payment transactions. For all transactions, customers receive instant notifications or alerts for every transaction. And then, customers can report easily about suspicious transactions or fraudulent card activity.

Pertaining to efficiency, Yoma debit card allows customers to manage their finances more efficiently. Furthermore, Yoma debit card transactions are transparent and provide customers with clear information about fees and transaction information by sending SMS. Additionally, Yoma debit cards are easy to use at any ATMs and Point of Sales (POS). The analysis showed that debit card users have a positive perception of Yoma debit card service.

Efficiency, system availability, fulfillment, privacy, and responsiveness all have a substantial and statistically significant positive link with customer satisfaction. These data suggested that improving any of these areas will boost debit card consumers' happiness. Responsiveness correlated most with customer satisfaction, demonstrating that clients valued the bank's ability to quickly and efficiently meet their demands. This included resolving issues, providing assistance, and handling emergencies such as lost or stolen cards in a timely manner. System availability demonstrated a strong correlation, indicating that customers valued the system completely, customers confidently make transactions with the Yoma Debit card service. The correlation between fulfillment and satisfaction was also strong, which reflected the importance customers placed on services that met their expectations and delivered on promises such as accurate card delivery, correct charges, and reliable performance. Privacy and efficiency both had strong positive correlations with satisfaction, though slightly weaker than other variables. These results suggested that customers expected seamless access to debit card services and appreciated fast, hassle-free transactions as essential components of a positive banking experience.

Regression analysis found that regression model confirmed that all five influencing factors significantly affect customer satisfaction. Responsiveness emerged as the most influence factor indicating that effective customer satisfaction. Fulfillment and system availability followed as key factors, highlighting the importance of meeting customer expectations and maintaining robust technology infrastructure. While privacy and efficiency demonstrated less pronounced effects compared to the other three variables, they remained statistically significant contributors to customer satisfaction.

The findings showed that all influencing factors' mean value are above average value. Regarding the R square value, it is highly effective on the customer satisfaction of using Yoma debit card service. The regression analysis revealed a strongly positive relationship between influencing factors and customer satisfaction. Responsiveness emerged as the strongest predictor, followed by fulfillment and system availability. Even Privacy and efficiency are positive predictors but weaker than the other influencing factors. These findings highlight among the five influencing factors; responsiveness is the key factor of customer satisfaction with Yoma debit card service.

5.2 Suggestions and Recommendations

Based on the findings of this study, several recommendations are proposed to improve customer satisfaction with Yoma Bank's debit card services. These evidence-based suggestions are derived from comprehensive analysis of customer perceptions and statistical validation of five critical service dimensions: efficiency, system availability, fulfillment, privacy, and responsiveness.

While efficiency positively influences customer satisfaction, there remains room for improvement in debit card services. Banks should enhance efficiency by upgrading transaction systems for faster ATM and POS authorizations, minimizing errors and downtime, and simplifying card processes (issuance, activation, replacement). Implementing self-service features like mobile app card blocking, PIN resets, and transaction tracking can reduce branch visits. Regular system maintenance and staff training will ensure smooth operations. These optimizations will create a faster, more reliable debit card experience for customers.

While system availability strongly affects satisfaction, banks should improve it by investing in better IT systems, continuous monitoring, and backup networks. Regular maintenance and clear customer communication about downtime are equally important. These measures will reduce service interruptions and increase trust in debit card services.

Since fulfillment has a significant influence on customer satisfaction, it should be further improved. To enhance fulfillment in debit card services, banks should consistently deliver what they promise in a timely and accurate way. This includes

making sure that debit cards are issued, activated, and delivered on time, and that all features such as transaction limits, account access, and rewards work as promised. Clear communication is also important, so banks should give accurate and transparent information about service terms, fees, and usage policies. Automating services and reducing manual errors can help improve accuracy and speed. In addition, collecting customer feedback and quickly responding to complaints or service issues can help identify unmet expectations. By matching service delivery with customer needs, banks can increase trust and satisfaction with their debit card services.

Privacy is one of the key drivers of customer satisfaction and has a significant effect on how customers feel about debit card services. To improve privacy, banks should apply strong data protection measures and make sure customer information is always handled securely. This includes using advanced encryption to protect sensitive data during transactions and while it is stored. Only authorized staff should have access to customer data, with strict login and verification processes in place. Regular system checks, security updates, and following data protection rules are also important to prevent data breaches. Banks should also educate customers on safe practices, like keeping their PIN secure and avoiding suspicious links or apps. They should clearly explain how customer data is collected and used. By improving transparency and strengthening security, banks can build greater trust and confidence among debit card users.

Responsiveness has the most significant effect on customer satisfaction. To strengthen this area, Yoma Bank should focus on quickly meeting customer needs. To improve responsiveness, the bank should use a multi-step strategy that focuses on speed, accessibility, and proactive service. First, expand 24/7 support by using AI chatbots for instant replies and set up special teams to handle urgent card issues. The goal should be to solve most problems within one hour and replace cards within 24 hours. Next, improve the handling of disputes by using automated fraud detection and clear communication, aiming to settle disputes within three business days faster than the industry average. The bank should also send proactive notifications about transaction delays or system maintenance through SMS and app messages to keep customers informed. At the same time, invest in staff training to improve empathy and fast problem handling, with rewards for teams that resolve most cases on time. To make this plan realistic, Yoma Bank can first test the chatbot and emergency response teams in Yangon branches and then review the results each quarter before expanding the program nationwide.

In conclusion, by maintaining these strengths and implementing these suggestions, Yoma Bank can enhance its debit card service, achieve higher customer satisfaction, foster stronger loyalty, and maintain a competitive edge in Myanmar's expanding banking sector.

5.3 Needs for Further Study

This study analyzed factors influencing customer satisfaction with debit card service at Yoma Bank for 2025. This means that the study only focuses on Yoma Bank's debit card service. Therefore, further research should be conducted regarding Visa card, Mastercard, and credit card in the upcoming years. Additional studies should also analyze other factors that might influence customer satisfaction. Furthermore, further research ought to examine user perceptions of MMQRPay product as well. If valuable results are identified through these further studies, the findings will provide pertinent and actionable insights for banks to enhance their market strategies.

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APPENDIX A

QUESTIONNAIRE SURVEY

Factors Influencing Customer Satisfaction on Debit Card Service at Yoma Bank

Dear Respondents,

I deeply appreciate your kind participation in this survey. The objective of this questionnaire is to contribute to the research study titled, “Factors Influencing Customer Satisfaction on Debit Card Service at Yoma Bank.” This survey is being conducted as part of the academic requirements for the Master of Banking and Finance program at Yangon University of Economics, Myanmar.

Please be assured that all responses will be kept strictly confidential and used exclusively for scholarly purposes. Your honest and thorough answers are essential to the quality and success of this research. Kindly take a few moments to complete all sections of the questionnaire. Thank you in advance for your time and cooperation.

Part I

Background Characteristic of Respondents

1. Gender

- Male
- Female
- Other

2. Age of Respondents

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

3. Marital Status

- Single
- Married
- Other

4. Education Background

- Undergraduate
- Graduated
- Master
- Doctorate
- Other

5. Monthly Income (MMK)

- 100,000 – 500,000
- 500,001 – 1,000,000
- 1,000,001 – 1,500,000
- 1,500,001 – 2,000,000
- Above 2,000,001

6. Occupation

- Student
- Own Business
- Company Staff
- Government Staff
- Dependent

Part II

Please state the 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 Yoma debit card payment transactions is quick and efficient.					
2.	Making payments with the Yoma debit card involves no failures or delays, providing users with consistently smooth and efficient transaction experience.					
3.	Providing customers with clear information about fees and transaction details through SMS, Yoma debit card transactions are transparent and reliable.					
4.	Using Yoma debit cards at any ATMs and Point of Sales (POS) is easy and convenient.					
5.	Enabling customers to make seamless payments, Yoma Bank debit card service offer convenience and efficiency.					
6.	Facilitating seamless payments, Yoma Bank's debit card service delivers a convenient and efficient banking experience.					
7.	Allowing access at any ATMs and Point of Sales (POS), the Yoma debit card offers flexibility and ease of use.					

2. System Availability

No.	Items	1	2	3	4	5
1.	Ensuring system stability during transactions, the Yoma Bank debit card system consistently performs without issues.					
2.	Addressing system failures promptly during Yoma debit card usage, Yoma Bank maintains reliable transaction processing.					
3.	Allowing access at ATMs and point-of-sale (POS) terminals, Yoma Bank debit card service enhances customer convenience.					
4.	Linking mobile banking platforms to the Yoma Bank debit card ensures reliable service.					
5.	Ensuring no delays in transaction processing caused by system unavailability, the Yoma Debit card provides a seamless user experience.					
6.	Trusting the system completely, customers confidently make transactions with the Yoma Debit card.					
7.	Offering 24/7 customer support to promptly address any interruptions, Yoma Bank ensures that transaction delays are infrequent and quickly resolved.					

3. Fulfillment

No.	Items	1	2	3	4	5
1.	Fulfilling daily needs like ATM cash withdrawals and POS purchases, the Yoma debit card provides reliable service.					
2.	Believing that the services of the Yoma debit card fulfill their expectations, customers show high satisfaction.					
3.	Using the Yoma debit card provides greater convenience for making financial transactions.					
4.	Updating the debit card service to meet customer demand, Yoma Bank ensures its offerings remain relevant.					
5.	Using the Yoma debit card is a smooth and fulfilling process.					
6.	Believing that the benefits received from using the debit card are worth it, customers continue to use the service.					
7.	Providing enough ATMs and easy access to its services, Yoma Bank ensures customer convenience.					

4. Privacy

No.	Items	1	2	3	4	5
1.	Having confidence in the security of their personal information, customers feel safe using the Yoma debit card.					
2.	Feeling secure when making online payments using the Yoma debit card, customers trust the service.					
3.	Receiving instant notifications or alerts while using the debit card, customers stay informed about their transactions.					
4.	Yoma Bank strengthens security by simplifying the reporting of suspicious or fraudulent card activity for customers.					
5.	Yoma Bank keeps customers' account balance, transaction history, and related information private, customers feel secure.					
6.	Yoma Bank does not share debit card usage data with unauthorized third parties.					
7.	Yoma Bank maintains strong security and privacy measures for debit card service.					

5. Responsiveness

No.	Items	1	2	3	4	5
1.	Responding quickly to customer reports, Yoma Bank resolves debit card issues promptly.					
2.	Offering 24/7 support, Yoma Bank ensures customers always get debit card assistance when needed.					
3.	Providing timely assistance, the bank supports customers when their debit cards are lost or stolen.					
4.	Handling debit card matters promptly; Yoma Bank maintains high service standards.					
5.	Blocking cards instantly through the mobile app, customers can secure their accounts when a debit card is stolen or missing.					
6.	Providing responsive support features, the Yoma mobile application efficiently handles debit card issues.					
7.	Processing disputed transactions promptly, Yoma Bank ensures satisfactory resolution times for debit card issues.					

6. Customer Satisfaction

No.	Items	1	2	3	4	5
1.	Meeting customer expectations, Yoma Bank's debit card service delivers satisfaction.					
2.	Delivering on promises, Yoma Bank's debit card service maintains high customer satisfaction.					
3.	Ensuring fast and reliable transactions, Yoma Bank's debit card service keeps customers satisfied.					
4.	Yoma Bank ensures secure transactions for both debit card payments and withdrawals, enhancing customer satisfaction.					
5.	Yoma Bank guarantees secure debit card transactions to enhance customer satisfaction.					
6.	By effectively resolving problems and complaints, Yoma Bank maintains high customer satisfaction with its debit card services.					
7.	Receiving timely alerts for all transactions, customers are satisfied with Yoma Bank's debit card notification system.					
8.	Yoma Bank ensures customer satisfaction with its debit card offerings.					
9.	Yoma Bank's debit card services consistently deliver customer satisfaction.					
10.	Customers recommend Yoma Bank's debit card service to others.					

APPENDIX B

Descriptive Statistics of the respondents

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	158	39.50	39.50	39.5
	female	230	57.50	57.50	97.00
	Other	12	3.00	3.00	100.00
	Total	400	100.00	100.00	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under 25	49	12.25	12.25	12.25
	25-35	175	43.75	43.75	56.00
	36-45	142	35.5	35.5	91.50
	Above 46	34	8.50	8.50	100.00
	Total	400	100.00	100.00	

Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	53.00	53.00	53.00	53.00
	Married	42.75	42.75	42.75	95.75
	Other	4.25	4.25	4.25	100.00
	Total	400	100.0	100.0	

Education Background		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Under graduated	30	7.50	7.50	7.50
	Graduated	221	55.25	55.25	62.75
	Master	114	28.50	28.50	91.25
	Doctorate	11	2.75	2.75	94.00
	Other	30	7.50	7.50	100.00
	Total	400	100.00	100.00	

Monthly Income		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	100,000 – 500,000	53	13.25	13.25	13.25
	500,001 – 1,000,000	96	24	24	37.25
	1,000,001 – 1,500,000	64	16	16	53.25
	1,500,001- 2,000,000	123	30.75	30.75	84.00
	Above 2,000,001	64	16	16	100.00
	Total	400	100.00	100.00	

Occupation		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Students	9	2.25	2.25	2.25
	Own Business	21	5.25	5.25	7.50
	Company Staffs	304	76	76	83.50
	Government Staffs	49	12.25	12.25	95.75
	Dependent	17	4.25	4.25	100.00
	Total	400	100.00	100.00	

Correlations

		EMean	SAMean	FMean	PMean	RMean	CSMean
EMean	Pearson Correlation	1	.896**	.873**	.845**	.809**	.816**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	400	400	400	400	400	400
SAMean	Pearson Correlation	.896**	1	.935**	.899**	.881**	.861**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	400	400	400	400	400	400
FMean	Pearson Correlation	.873**	.935**	1	.937**	.897**	.889**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	400	400	400	400	400	400
PMean	Pearson Correlation	.845**	.899**	.937**	1	.927**	.903**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	400	400	400	400	400	400
RMean	Pearson Correlation	.809**	.881**	.897**	.927**	1	.930**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	400	400	400	400	400	400
CSMean	Pearson Correlation	.816**	.861**	.889**	.903**	.930**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	400	400	400	400	400	400

** . Correlation is significant at the 0.01 level (2-tailed).

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.940 ^a	.884	.883	.20122	.884	601.203	5	394	.000

a. Predictors: (Constant), RMean, EMean, FMean, SAMean, PMean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	121.711	5	24.342	601.203	.000 ^b
	Residual	15.953	394	.040		
	Total	137.664	399			

a. Dependent Variable: CSMean

b. Predictors: (Constant), RMean, EMean, FMean, SAMean, PMean

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.187	.070		2.661	.008		
	EMean	.108	.040	.108	2.700	.007	.185	5.395
	SAMean	.138	.121	.170	1.142	.016	.093	10.712
	FMean	.183	.062	.184	2.968	.003	.076	13.132
	PMean	.116	.060	.115	1.930	.054	.083	12.055
	RMean	.624	.048	.629	13.116	.000	.128	7.827

a. Dependent Variable: CSMean