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THE EFFECT OF E-BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION TOWARDS SELECTED PRIVATE BANKS

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EMBF – 53
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THE EFFECT OF E-BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION TOWARDS SELECTED PRIVATE BANKS

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ABSTRACT

This study aims to examine the effect of e- service quality on customer satisfaction of private banks in Yangon. Specifically, it examines how key service quality dimensions—reliability, assurance, ease of use, accessibility, and security and privacy—influence customer satisfaction in this study, a quantitative research approach adopted to identify the e-banking service quality dimensions. Both primary data and secondary data were used in this study. For primary data, the questionnaires were distributed to the respondents by using a proportionate sampling method. The analysis is conducted based on a sample of 385 e-banking customers from the five selected private banks (Kanbawza Bank, Ayeyarwady Bank PLC, Co-operative Bank PLC, United Amara Bank and Yoma Bank) in Yangon. The findings revealed the importance of assurance, security and privacy, and reliability in shaping customer satisfaction in e-banking services. The results of the study show that assurance has the most significant effect on customer satisfaction. Security and privacy, and reliability also have a significant positive effect on customer satisfaction. Ease of use and accessibility are not statistically significant with customer satisfaction of e-banking service quality in selected private banks. According to the findings, this study recommends that selected private banks need to emphasize these e-banking service quality dimensions, especially assurance, to increase customer satisfaction by clearly communicating security policies, building a strong brand reputation, and offering personalized reassurance through support services.

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CHAPTER 1
INTRODUCTION

Electronic banking (e-banking) has transformed financial institutions' operations and client engagement in the fast-changing digital economy. Mobile apps, online banking, and contactless payment options are becoming more common as digital transformation advances worldwide. These innovations have significantly improved convenience, accessibility, and cost-efficiency for both banks and customers. Consequently, the quality of e-banking services is now recognized as a vital factor influencing customer satisfaction and loyalty, particularly in emerging markets such as Myanmar where digital banking is still gaining momentum.

Myanmar's financial sector has undergone significant transformation in recent years, propelled by government-led reforms, foreign investment, and rapid technological adoption. A key aspect of this transformation has been the digitalization of banking services, which has become essential in a country where traditional banking infrastructure remains limited, especially in rural areas. The shift towards e-banking is not only a response to market demand for convenience but also a strategic move to promote financial inclusion among the unbanked and underbanked population. As a result, private banks have been at the forefront of investing in technology and digital solutions to meet changing customer expectations.

Digital-specific parameters make up e-service quality. Scholars created E-SERVQUAL by adapting SERVQUAL to online settings. Parasuraman, Zeithaml, and Malhotra (2005) define E-SERVQUAL as efficiency, system availability, fulfillment, and privacy. Customer expectations are for a seamless, error-free digital experience that protects personal and financial data. High-quality e-services improve user experiences and client happiness and loyalty.

Among the leading private banks driving this change are Kanbawza (KBZ) Bank, AYA Bank, United Amara Bank (UAB), Co-operative Bank (CB Bank), and Yoma Bank. These institutions have distinguished themselves through robust digital banking initiatives tailored to meet the evolving needs of their customers. KBZ Bank, the largest in terms of assets and customer base, offers services like KBZPay, a widely adopted mobile wallet that facilitates cashless payments and fund transfers. Its emphasis on ease of use and digital outreach has made it a key player in promoting everyday digital banking.

Similarly, AYA Bank has prioritized digital security and user-centered design in its mobile banking application, offering features such as biometric authentication and instant transactions. Its efforts reflect a growing demand for digital trust and seamless experiences among users. UAB Bank, with its UABPay+ platform, caters to a younger, more tech-savvy customer base by delivering real-time access to banking services and integrating lifestyle features. This approach reflects a broader trend among banks seeking to remain relevant to digitally native generations.

CB Bank and Yoma Bank have also made notable strides in the digital banking space. CB Bank's CB Pay platform has partnered with fintech startups to diversify its offerings and provide multi-channel payment solutions, including QR payments, bill settlement, and P2P transfers. Yoma Bank, on the other hand, gained early recognition for launching Wave Money, a mobile financial service developed in collaboration with Telenor that enables secure money transfers nationwide. These efforts highlight the banks' commitment to innovation, financial inclusion, and customer-centric service delivery in the digital space.

Despite these advancements, maintaining high service quality remains a critical challenge. Customers anticipate simplicity of use, dependability, security, responsiveness, and customization as e-banking becomes increasingly integrated into daily life. Poor performance in these areas may quickly damage consumer trust and competitiveness. Thus, this study examines how e-banking service quality affects customer satisfaction at selected private banks. The research identifies service quality factors and assesses their impact on user experience to help banks improve digital engagement and customer retention.

1.1 Rationale of the Study

As global financial sectors undergo digital change, e-banking service quality is crucial to customer happiness, loyalty, and long-term competitiveness. In Myanmar, a country moving toward a digital economy, private banks are pioneering e-banking solutions to satisfy client expectations. Service quality and customer satisfaction gaps continue despite significant digital platform investment. This study explores how e-banking service quality influences customer satisfaction in Myanmar's private banking business, focusing on KBZ Bank, AYA Bank, UAB Bank, CB Bank, and Yoma Bank.

These characteristics are commonly altered to evaluate digital service performance in e-banking, leading to modified models like the E-SERVQUAL (or E-SQ) Model established by Zeithaml, et al. (2000), a basic framework for electronic service settings.

Customers' impressions of online service quality are assessed using efficiency, system availability, fulfillment, privacy, and response (contact). These theoretical models are used to assess how e-banking systems satisfy customer demands and affect satisfaction, trust, and continuing use in a technology-driven service and E-SERVQUAL (Parasuraman et al., 2005), which evaluates online service quality. Efficiency (ease of use), system availability, fulfillment (reliability of service), and privacy/security comprise E-SERVQUAL. Theory models help evaluate how e-banking systems fit consumer demands and affect satisfaction.

Myanmar's private banks have been rapidly modernizing their services in line with these models. KBZ Bank, the country's largest private bank, offers a highly popular mobile wallet—KBZPay—which integrates digital payments, remittances, and banking services. Its continued focus on usability and integration reflects the efficiency and system availability dimensions of e-service quality. AYA Bank emphasizes user security and convenience through its mobile banking platform, with features like biometric authentication and instant transfers, aligning with privacy and fulfillment .

UAB Bank, through its UABPay+ platform, targets younger, digitally literate customers by offering fast, responsive, and mobile-friendly banking solutions. This effort strongly aligns with the responsiveness and efficiency dimensions of digital service quality. CB Bank leverages partnerships with fintech firms to enhance its CB Pay system, improving reliability and expanding service availability across payment ecosystems. Yoma Bank, on the other hand, plays a leading role in financial inclusion through its involvement in Wave Money, a mobile financial service that reaches rural communities, focusing on service accessibility, reliability, and security.

Despite these technological advancements, a significant remains in understanding how customers perceive the quality of these services and how that perception influences their satisfaction and usage intentions. Many customers in Myanmar are first-time users of digital financial services, and their trust and satisfaction levels can be fragile. There is also a lack of comparative analysis between banks in terms of service performance across the key e-banking service quality dimensions. This study aims to fill by evaluating customer perceptions of e-banking quality using established theoretical frameworks, thereby offering a robust, evidence-based understanding of satisfaction drivers.

This study insights gained were valuable for bank managers and digital strategy teams seeking to optimize their platforms based on customer expectations. For example, KBZ and AYA Banks can benefit from feedback on their user experience and security features, while UAB, CB, and Yoma Banks may use findings to better align their platforms with customer

needs, especially in underserved markets. Moreover, the study supports broader national goals of digital financial inclusion by highlighting service quality gaps that could hinder adoption.

In summary, this study is not only timely but necessary to support the continued evolution of Myanmar's private banking sector in the digital age. By integrating theory and practice, and focusing on customer-centered evaluations, the study will contribute to more strategic, data-informed improvements in e-banking service quality and customer satisfaction.

1.2 Objectives of the Study

The main objectives of the study are as follows:

1. To identify e-banking service quality dimensions at selected private banks.
2. To analyze the effect of e-banking service quality on customer satisfaction at selected private banks.

1.3 Scope and Method of the Study

E-banking service quality and customer satisfaction at selected private banks are the study's major focus. This research only includes private banks, particularly five main ones: KBZ Bank, AYA Bank, UAB Bank, CB Bank, and Yoma Bank, which provide mobile banking, online banking, and card services. The analysis uses 2024–2025 statistics to mirror current e-banking developments. This quantitative study identifies e-banking service quality parameters and examines their influence on customer satisfaction at selected private banks. E-banking service quality characteristics in this study include dependability, assurance, simplicity of use, accessibility, security, and privacy. This study used primary and secondary data. Individual consumers who routinely use private bank e-banking will complete standardized questions utilizing a five-point Likert scale. The questionnaire URLs were delivered over Telegram, email, SMS, Viber, etc. This study used basic random sampling. When the population is vast or unknown, Cochran's (1978) formula was used to determine sample size. A proportional sample of 385 customers—77 from each private bank—was chosen. Books, research papers, journal articles, prior studies, websites, relevant textbooks, and literature provided secondary data. Descriptive and inferential statistics were used. Demographic and variable distribution data were analyzed using

descriptive statistics. Multiple regression was used to examine the variables' correlations and their effects on customer satisfaction.

1.4 Organization of the Study

This paper has five extensive chapters to explain the research. Introduction, justification, research objectives, scope, methodology, and study organization are covered in Chapter One. Chapter Two discusses theoretical principles and frameworks for e-banking service quality and customer satisfaction. Chapter Three describes the selected private banks' institutional characteristics, banking products, and services. Chapter Four analyses e-banking user statistics on service quality, contentment, and loyalty. Chapter Five concludes with a summary of the main results and debates, practical advice, and opportunities for further study to improve knowledge.

CHAPTER 2
THEORICAL BACKGROUND

This chapter discusses e-service quality theory and private banking customer satisfaction elements. Understanding these ideas helps you analyze how dependability, assurance, simplicity of use, accessibility, security, and privacy affect consumer perceptions and experiences of e-services. This chapter reviews relevant academic literature and theoretical frameworks to give a well-structured framework for e-banking customer satisfaction evaluation.

2.1 Concept of E- Service Quality

The concept of e-service quality refers to the overall performance and effectiveness of online banking platforms in delivering reliable, secure, and user-friendly services to customers. Unlike traditional banking, where service quality is often assessed through face-to-face interactions, e-banking shifts the service delivery mechanism to digital platforms. As a result, service quality in this context depends on how well the bank's electronic systems meet customer expectations in areas such as speed, convenience, security, and accessibility. E-banking service quality evaluation is becoming more relevant as more customers use digital channels for regular financial activities.

Digital-specific parameters make up e-service quality. Scholars created E-SERVQUAL by adapting SERVQUAL to online settings. Parasuraman, Zeithaml, and Malhotra (2005) define E-SERVQUAL as efficiency, system availability, fulfillment, and privacy. Customer expectations are for a seamless, error-free digital experience that protects personal and financial data. High-quality e-services improve user experience and client loyalty.

One of the most important aspects of e-service quality is efficiency, or how quickly and easily clients can execute banking chores online. Customers want intuitive interfaces, speedy systems, and rapid fund transfers and bill payments. Efficiency directly influences how convenient and valuable customers perceive the service to be. A well-designed, responsive platform can significantly enhance user satisfaction, while delays or complex procedures can lead to frustration and service abandonment.

Another essential component is system availability, which relates to the reliability and up time of the digital banking platform. E-services must be consistently accessible

without frequent errors or downtime. Customers anticipate 24/7 account access and transactions. Frequent service outages can hurt consumer trust and the bank's image. Thus, solid IT infrastructure and timely technical assistance are essential for continued service delivery and quality.

Privacy and security are also fundamental to e-banking service quality. As customers share sensitive personal and financial information online, they expect strong data protection, secure login procedures, and encryption technologies to be in place. Banks must ensure that security measures do not compromise ease of use. A balance between robust security and user convenience is key to ensuring customer confidence in digital banking services. If customers perceive a lack of security, they are less likely to continue using the e-banking platform, regardless of other features.

Finally, fulfillment relates to how well the bank processes transactions, sends alerts, and provides promised services on time. Fulfillment shows the bank's reliability behind the screen. It fosters trust and reliability. Together, these e-banking service quality factors determine consumer experience. In a competitive digital market, Myanmar's private banks including KBZ Bank, AYA Bank, UAB, CB Bank, and Yoma Bank must maintain high standards in these areas to retain clients and build long-term loyalty.

2.2 E- Service Quality Dimensions

E-service quality performance is how well a digital service platform meets or surpasses client expectations for reliability, security, and efficiency. Service quality affects clients' opinions of a bank's expertise, credibility, and value in e-banking. A prominent model for assessing e-service quality, Parasuraman, Zeithaml, and Malhotra's (2005) E-SERVQUAL includes efficiency, fulfillment, System Availability, privacy, and security. E-banking systems and customer loyalty are assessed using these characteristics.

2.2.1 Reliability

Dependability and performance uniformity. Reliability includes invoicing accuracy, record keeping, and on-time service (Saha and Zhao, 2005). It also “refers to the correct technical functioning of a self-service technology and the accuracy of service delivery” (Weijters et al., 2005). Several research show that dependability affects service quality. Cronin & Taylor (1992) found that clients value dependability at increasing service levels. Zeithaml and Bitner (2000) advised customers to consider new technology dependability since it may be linked to technical failure. Parasuraman et al. (1988)

considered service reliability a quality requirement. Performance (or dependability) is also impacted by research on related systems or technologies. Finally, Dabholkar (1996) found that dependability and precision are good indicators for technological service quality. This suggests that users may not use technology successfully without technological stability. According to the literature assessment, dependability improves e-banking client happiness. Customers expect online banking solutions to work smoothly when transferring payments, paying bills, or checking balances. Technical issues, failed transactions, and system downtimes may frustrate and destroy confidence. High dependability boosts client trust, lowers complaints, and builds loyalty. Banks must invest in solid infrastructure, frequent maintenance, and contingency planning to minimize service outages and provide a smooth experience.

2.2.2 Assurance

In 1988, Parasuraman et al. observed that employees' compassion, intellect, and sympathy and performance earned consumers' trust. Khan (2018) states that they trust and believe their knowledge. According to their study (Blery et al. 2009), employees' expertise and civility determine their capacity to serve consumers and develop trust. Employee expertise and civility in providing services and instilling consumer trust and confidence build assurance (Berry, 2014). The assurance also comes from professional staff that appreciate clients and make them feel confident in the company. Four variables have been employed to operate assurance: personnel' service skills, politeness, ability to inspire passengers' trust, and understanding of client questions. Kaura (2013) states that consumers feel safe when staff members exhibit their new knowledge by following their preferences while providing services. So, clients can trust the delivery person to perform ethically and professionally. According to Naidoo (2011), not all consumers can determine service quality and value, thus they may require strong communication or personal reasons. Humans perform this service quality dimension.

2.2.3 Ease of Use

Davis (1989) highlighted that people will adopt technology that requires no additional effort. Davis literally defined ease of use as “the degree to which a person believes that using a particular service would be free of effort” (1989). Dabholkar (1996) also found that customers choose easy-to-use technology. Further research by Davis et al. (1989) and Bagozzi (1990) found that “ease of use” was a combination of effort and

complexity. Users of computers and comparable technology value simplicity of use, as both writers explain. Guriting and Ndubisi (2006) examined Malaysia Borneo internet banking use factors. The study observed that "the perceived ease of use and perceived usefulness factors are considered to be fundamental in determining the acceptance and use of various information technologies" Most people want simplicity of use to save time and effort and avoid social danger, according to Dabholkar (1996). According to Szymanski and Hise (2000), "convenience" is like "ease of use" (Dabholkar & Bagozzi, 2002). The authors believe online banking pleasure depends on convenience.

2.2.4 Accessibility

Timothy (2012) says it covers international ATM, phone, email, and account access. Approachability and engagement are needed (Timothy T. 2012). The US study revealed that online banking is driven by time-saving and 24/7 availability (Pew, 2003). High workplace internet use is linked to e-banking (Durkin, 2004). Access is increasingly related to internet user choices. Online banking simplifies financial information and transactions (Rotchanakitumnuai & Speece, 2003). Internet banking allows consumers to simply and conveniently access flexible services (Haque et al. 2009). Customers want uninterrupted access, including offline and low-data options. Barriers like incompatible browsers, slow loading times, or lack of mobile optimization can lead to dissatisfaction. Inclusive design—such as support for visually impaired users (screen readers) or multilingual options—also plays a role. By prioritizing universal accessibility, banks can cater to diverse customer needs, expand their reach, and demonstrate commitment to convenience**.**

2.2.5 Privacy and Security

Privacy represents the degree to which a bank safeguards personal and financial information during online interactions. It is especially important in e-banking, where users share sensitive data like passwords, account numbers, and identification details. Customers expect their information to be handled securely and not shared without consent. This dimension includes data encryption, two-factor authentication, secure payment gateways, and compliance with privacy regulations. The presence of visible security features (like HTTPS or padlock icons) builds customer trust.

Privacy also includes the bank's transparency about how user data is stored and used. Breaches of privacy can lead to legal issues and significant damage to brand reputation.

Consumers are increasingly aware of cyber risks and expect banks to implement strong security protocols. A sense of data protection directly influences customer loyalty and confidence. As noted by Parasuraman et al. (2005), privacy is a non-negotiable aspect of digital service quality.

2.3 Customer Satisfaction

Many publications discuss consumer satisfaction, yet theoretical literature has no standard definition. In the previous four decades, contentment has been one of the most significant theoretical and practical topics for most marketers, according to Jamal (2004). Customers' happiness might be cumulative or interchange (Olsen & Johnson 2003). Cumulative satisfaction implies shoppers evaluate all their purchase experience, not just recent ones. Exchange satisfaction is consumer contentment with current product evaluations (Oliver 1999).

The majority of customer satisfaction research today uses cumulative satisfaction (Gupta & Zeithaml, 2006). Cumulative satisfaction affects bank performance and services and predicts consumer buying behavior (Parasurman et al., 1998). These two views lead to numerous customer satisfaction definitions. Academic literature defines consumer satisfaction as the gap between past experiences and present shopping attitudes (Churchill, & Surprenant, 1982). Jamal and Nasser (2003) describe customer satisfaction as a response to a product or service. Happy customers rank a product or service based on their requirements and perceptions (Oliver 1980). Customer satisfaction entails satisfying expectations after using the product, which drives future behavior (Adamson et al., 2003). EDT and E-SERVQUAL determine e-banking customer satisfaction. Expectancy Disconfirmation Theory says customers are delighted when services exceed expectations. Meeting or surpassing expectations for seamless, safe, and efficient online banking gives customers happiness. E-service quality elements in the E-SERVQUAL paradigm include efficiency, system availability, fulfillment, and privacy/security. These attributes help banks win digital customers and build trust in a competitive industry.

2.4 Related Theories

Theory that reflects how consumers perceive and evaluate digital service performance is needed to assess e-banking service quality. Several established theories have been widely applied in academic research and industry to assess and improve e-banking service quality. These theories provide insights into the dimensions of service

delivery that matter most to users and explain how these elements influence customer satisfaction, trust, and loyalty in an electronic environment.

This study is based on two key theories: E-SERVQUAL Model (Parasuraman, Zeithaml, & Malhotra, 2005), refined for digital environments in the early 2000s and the Expectation Confirmation Theory (ECT),introduced by Oliver (1980).Together, the E-SERVQUAL Model and ECT underscore that delivering high-quality e-services is essential not only for satisfying customers but also for fostering lasting loyalty in the digital marketplace.

2.4.1 E-S-QUAL Model (Parasuraman, Zeithaml, & Malhotra, 2005)

The 2005 E-S-QUAL Model by Parasuraman, Zeithaml, and Malhotra is frequently used to measure online electronic service quality. It helps firms analyze and enhance their digital service delivery by identifying important aspects that affect consumers' e-service quality views.

The model consists of four main dimensions:

Efficiency refers to the ease and speed of accessing and using the website or digital platform. It covers how quickly customers can find what they need and complete their desired tasks without unnecessary effort or delays.

System availability measures the technical functioning of the site or app, including the reliability and uptime of the platform. It reflects whether the system is accessible when customers want to use it and free from errors or crashes.

Fulfillment to the extent the service promises made by the company are delivered accurately and on time. It covers the completeness and correctness of order processing, payment, delivery, and other service-related activities.

Privacy focuses on how well the service protects customer information and ensures confidentiality. It includes measures that safeguard personal and financial data from unauthorized access or misuse. Together, these dimensions provide a comprehensive way to assess and enhance e-service quality, ensuring that customers have smooth, reliable, and secure experience while interacting with digital service platforms.

2.4.2 Expectation-Confirmation Theory (Oliver, 1980)

Pre-use expectations and post-use perceived performance determine consumer happiness, according to Expectation-Confirmation Theory (ECT). Positive confirmation and satisfaction result from service performance meeting or exceeding expectations.

Negative disconfirmation causes discontent when performance falls short. Technology adoption and service quality research, particularly e-banking, uses this hypothesis to explain continuing intentions.

In the context of e-banking, particularly with services offered by Myanmar's private banks. This theory provides valuable lens for understanding how users evaluate digital services. For example, when platforms perform accurately, quickly, and securely, as expected or better, users experience positive disconfirmation, which enhances satisfaction and increases the likelihood of continued use. Key Dimensions of Expectation-Confirmation Theory:

Expectation -The customer's initial belief or anticipation about how well the e-banking service will perform. For instance, users may expect fast login, real-time balance updates, or secure transactions.

Perceived - Performance user's experience with the service. In e-banking, this includes system speed, transaction accuracy, and ease of navigation.

Confirmation/Disconfirmation comparison between expectations and actual performance. If performance meets or surpasses expectations, disconfirmation is good; otherwise, it is negative.

Confirmation satisfaction. Positive disconfirmation usually pleases customers, whereas negative disconfirmation dissatisfies them.

Continuous Intention (optional in expanded models like Bhattacherjee's ECM, 2001) Satisfaction and confirmation experience affect the user's future service use.

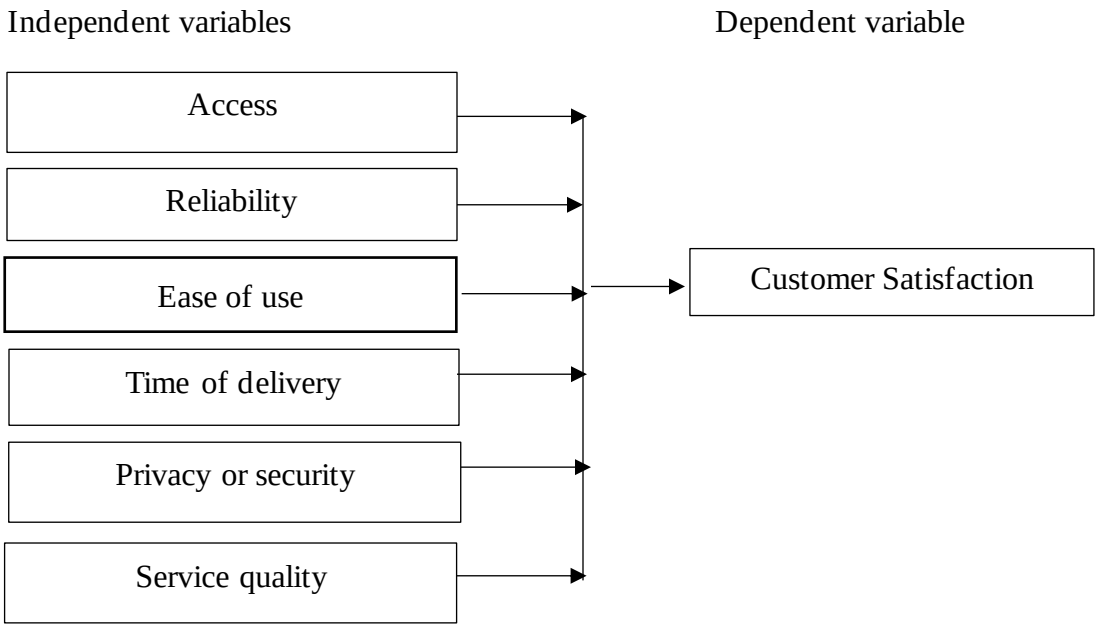
2.5 Previous Studies

Previous research on e-service quality and customer happiness is vital to improving online service performance and consumer engagement. Prior research can identify significant predictors of digital platform happiness, giving organizations concrete knowledge to improve their services. Two landmark studies on e-service quality and customer satisfaction are meticulously evaluated and their main results and practical consequences are described to help digital service providers make strategic decisions.

Asfaw (2017) studied "Effect of Electronic Banking Service Quality on Customers' Satisfaction in The Banking Sector of Ethiopia". This study examines how e-banking service quality affects customer happiness, a top bank goal. This study employed qualitative and quantitative methods. The statistical population is 100 CBE customers.

This study employed descriptive and inferential data analysis. The conceptual framework follows.

Figure (2.1) Effect of Electronic Banking Service Quality on The Customers' Satisfaction in The Banking Sector of Ethiopia

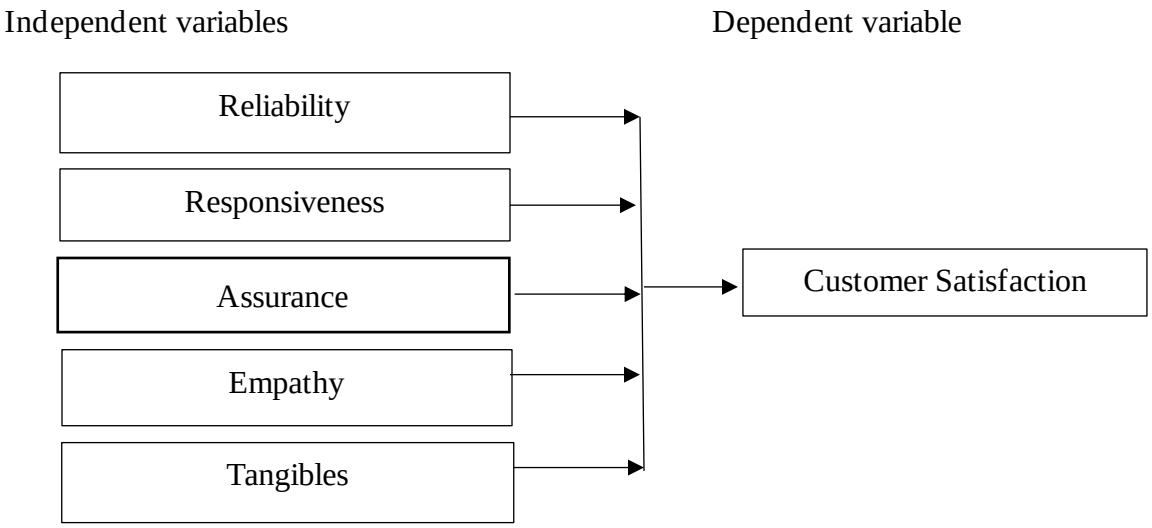


Source: Asfaw, F. (2017)

This study demonstrated that e-banking privacy and quality impact customer happiness. A linear relationship was observed between e-banking service quality and client contentment. Recommended: educate most banks customers about e-banking, especially mobile and internet banking.

Zin, Astillero, Tavisak, & Somathih (2020) research "A Study of The Factors Leading to The Development of Customer Satisfaction: A Case Study of a Private Banking Institution in Mandalay, Myanmar". This study examines the five factors that affect Ayeyarwady Bank (AYA) customer satisfaction in Mandalay, Myanmar. Service quality aspects including dependability, responsiveness, assurance, empathy, and tangibility are rejected and statistically affect customer happiness. The conceptual framework follows.

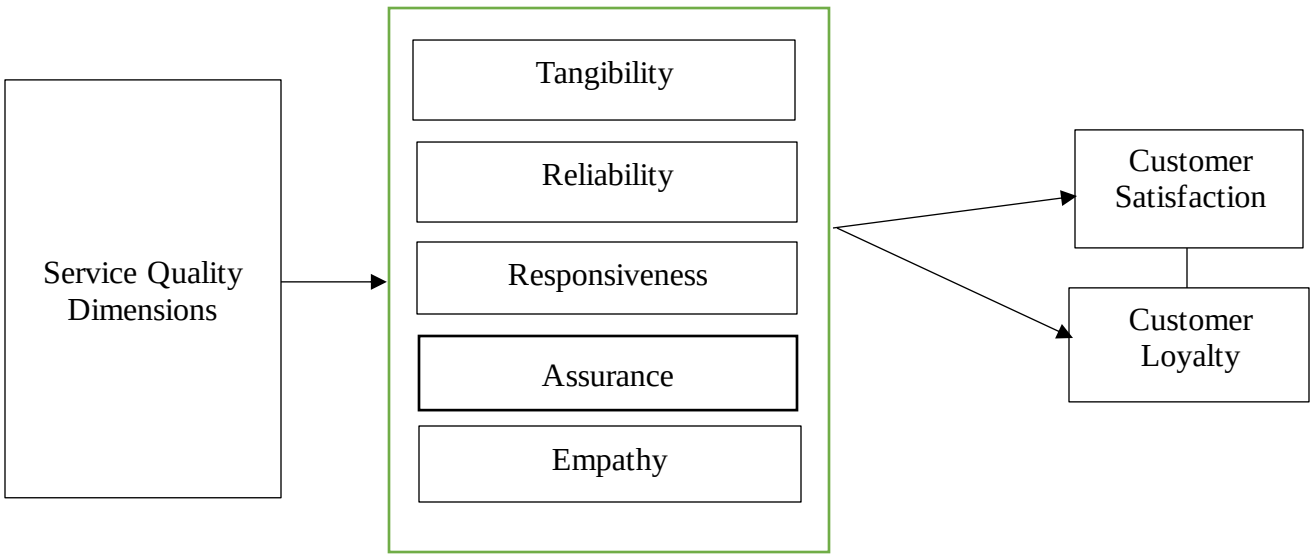
Figure (2.2) The Factors Leading to The Development of Customer Satisfaction



Source: Zin, Astillero, Tavisak & Somathih (2020)

Third, Fida, B. A., Ahmed, U, Al-Balushi, Y, & Singh, D (2020) examined "Service Quality on Customer Loyalty and Customer Satisfaction in Islamic Banks in the Sultanate of Oman". SPSS was used to analyze research data and calculate Cronbach's alpha. A correlation analysis explored significant correlations between research variables. Regression research demonstrated how service quality parameters affected customer satisfaction.

Figure (2.3) The Impact of Service Quality on Customer Loyalty and Customer Satisfaction



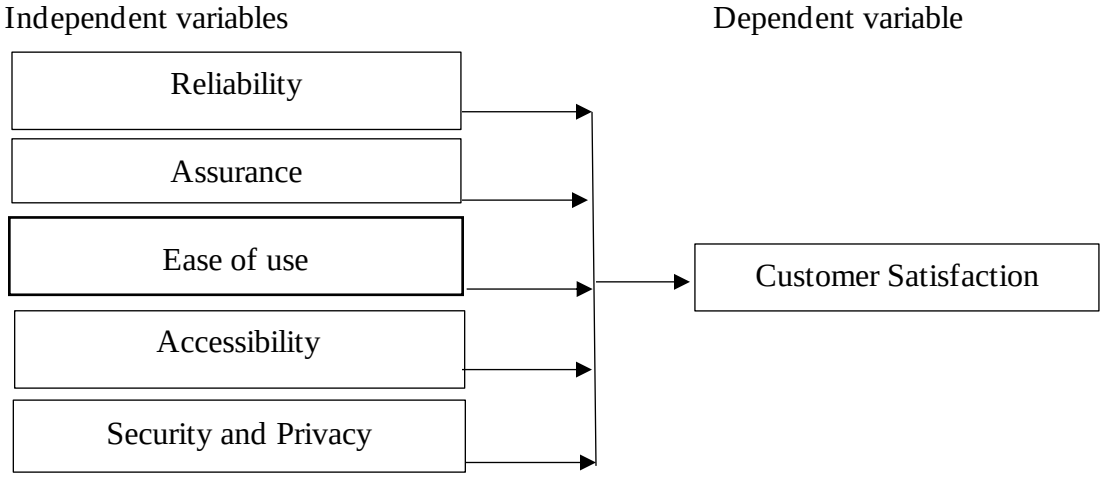
Source: Fida, B. A., Ahmed, U., Al-Balushi, Y., & Singh, D. (2020).

In tangibles, responsiveness, reliability, certainty, and empathy, respondents averaged “Agree” in the poll. The link between service quality, client happiness, and loyalty was strong. Regression demonstrated empathy and responsiveness increase customer satisfaction. Banks should prioritize empathy and responsiveness since this impact customer satisfaction. Banks should also consider dependability, assurance, and tangibles based on participant replies for the bank's provisions.

2.6 Conceptual Framework of the Study

Theories and previous research inform this study's framework. E-banking service quality and customer satisfaction are independent and dependent factors in this study. Study's conceptual framework is in Figure 2.4.

Figure (2.4) Conceptual Framework of the Study



Source: Own Compilation (2025)

This study examines the quality of e-banking services in selected private banks, particularly five top Yangon institutions, and their impact on client satisfaction. Customer satisfaction may be affected by five separate criteria indicating e-service quality: dependability, assurance, simplicity of use, accessibility, security, and privacy.

Working Definitions

Reliability

E-banking reliability ensures precise transaction processing and uninterrupted system functioning.

Assurance

Assurance reflects the bank's ability to instill confidence in customers through professional, knowledgeable, and courteous service.

Ease of Use

Ease of use is user-friendly interface is critical for e-banking adoption and satisfaction.

Accessibility

Accessibility ensures that e-banking services are available anytime, anywhere, across multiple devices (e.g., smartphones, tablets, desktops) and internet conditions.

Security and Privacy

Security and privacy are paramount in e-banking, as customers entrust sensitive financial and personal data to digital platforms.

Customer Satisfaction

Customer satisfaction is influenced by independent variables such as reliability, assurance, ease of use, accessibility, security and privacy**.**

CHAPTER 3
E-BANKING SERVICE QUALITY OF SELECTED PRIVATE BANKS

Selected Myanmar private banks' e-banking services are described in this chapter. This chapter discusses the history of e-banking and its services, its relevance in Myanmar, the forms of e-banking in chosen private banks, and their service quality.

3.1 History of E-Banking

Banks are offering more services online in the digital financial world. Loans, debit/credit cards, and specialized digital financial solutions are included. Electronic banking (e-banking) is leading this change. Using telecommunications and computer networks, e-banking offers many financial products and services. This blog will explain e-banking's meaning, kinds, and features and how it works.

E-banking services in Myanmar have gradually developed alongside advancements in telecommunications and internet accessibility. Before 2010, banking operations in the country were primarily manual and cash based. The liberalization of the banking sector and subsequent improvements in IT infrastructure spurred the introduction of digital banking services.

The Myanmar Payment Union (MPU) was founded in 2011 to allow electronic non-cash transactions via ATMs, POS terminals, and mobile banking. For years, the Myanmar Payment Union (MPU) monopolized debit and credit card issuance, but in January 2017, the government allowed banks to offer co-branded cards with Visa, JCB, MasterCard, and UnionPay overseas. Internet shopping is booming in Myanmar, especially during COVID-19. Online transactions in this business require MPU cards from vendors and customers. Twelve of the 27 banks have applied for e-commerce, and 21 can issue MPU cards. Myanmar banks are trying to keep up with financial services' growing digitization.

CB is the first bank to open a flagship smart branch at COVID-19. This branch has ATMs, Cash Recycling Machines (CRMs), Form Filling Machines (FFMs) for opening electronic savings accounts and applying for debit and credit cards, Passbook Update Machines (PUMs) for updating savings passbooks, Queue Machines (QMs) for providing queue and counter numbers to waiting customers, Smart Teller Machines (STMs), and 3D Hologram Machines for viewing the bank's products. Customers can use preferred services

without bank personnel help at the CB smart branch. CB Pay lets Myanmar users transfer money to domestic and foreign banks. The Central Bank of Myanmar allowed local banks to provide mobile banking in 2013. This model requires banks to obtain permission from the Central Bank of Myanmar (CBM) to offer mobile banking services, either alone or with a mobile money enterprise, using MNOs and mobile banking solution providers to develop mobile banking products and platforms. Banks may engage with NGOs, postal services, and MNOs as cash points, agents, or commercial partners.

The CBM allowed mobile banking for remittances, cash debits and credits, and payments. Most Myanmar banks provide mobile banking and are connected to MFSPs. Myanmar has five main bank-operated mobile banking services. AGD Pay, CB Pay, KBZ Pay, and City Pay are banks with proprietary e-banking platforms. UABBank launched Sai Sai Pay and UABPay+ in 2020. These systems connect to clients' bank accounts and allow remittances, cash deposits and withdrawals, bank-to-peer payments, mobile recharging, and bill payment. Given the substantial unbanked demographic in Myanmar and the swiftly rising prevalence of mobile phones, mobile financial services (MFS) have emerged as a crucial avenue for financial inclusion. The CBM subsequently promulgated many rules concerning MFS and delineated two operational types for MFS in Myanmar: Bank-led Mobile Banking Services and Mobile Financial Service Providers (MFSP). With the rise in telecommunications penetration, banks in Myanmar have opted to implement novel financial services, including human touch points—a network of agents around Myanmar facilitating cash deposits and withdrawals. The digital connection can be promptly initiated using a One-Time Password (OTP) dispatched to the user's mobile phone linked to the bank account. This connection facilitates digital linking, providing immediate access to all functionalities of the payment application. The Covid-19 epidemic necessitates enhanced communication on digital platforms, with integration serving as a crucial component. Consequently, it offers a time-efficient, safe, and easy method for executing payments or transferring cash.

3.2 The Importance of E-Banking in Myanmar

E-banking, or electronic banking, transforms financial services using technology. Net banking and smartphone applications make online banking convenient for clients. Internet and mobile banking are examples of e-banking in Myanmar. Customers may bank anytime, anyplace. The major banks KBZ, CB, and Yoma provide e-banking facilities. Due to internet banking and e-commerce, the financial environment has changed

dramatically in recent decades. Digital platforms are supplementing and replacing traditional banking techniques as consumers use them to manage their finances. Electronic payment systems have advanced significantly, providing convenience, speed, and security for people and enterprises. Internet, mobile, and financial software improvements have fuelled this transformation. Myanmar has historically had poor financial inclusion, especially in rural regions with minimal formal banking infrastructure. A large majority of adults are unbanked, according to World Bank data. E-banking, especially mobile banking can reach underserved groups.

Mobile phones have let many people access banking services without a bank account or branch visits, closing the financial access divide. E-banking lets consumers transfer funds, pay bills, and check balances from anywhere with internet or mobile connection. This convenience is especially useful in Myanmar, where geography and infrastructure might limit bank branch access. Digital banking decreases consumer travel time and expenses, making financial management easier and more accessible. The Myanmar government strongly promotes digitalization. This involves encouraging digital payment systems and establishing the infrastructure and legal frameworks needed for this shift. E-government projects, which help spread digital services like e-banking, are also being prioritized by the government.

These programs attempt to streamline government-to-business (G2B) services and encourage digital transactions. Despite the legislative framework and government actions supporting e-banking, problems remain. Technological limitations including digital infrastructure and cultural issues may hinder e-banking adoption. According to the Economist (1999), E-banking security issues fall into three categories: fraud and theft, hacker attacks, and system flaws that allow unauthorized access to other users' accounts. The insecurities have financial and legal reputations. Earl (2000) says additional electronic banking problems include technology, expertise, and implementation. We recognize that bank managers know their company operation, method, staff behavior, and experience, as well as educate consumers. These problems provide Myanmar's e-banking sector growth and development chances. Myanmar's legislative framework and government activities promote a digital economy, improve digital transaction security and efficiency, and ensure financial compliance. These activities are vital for e-banking growth and financial inclusion in the country.

3.3 Types of E-Banking in Selected Private Banks

Leading private banks in Myanmar have advanced e-banking. Kanbawza Bank (KBZ Bank), Ayeyarwady Bank (AYA Bank), Co-operative Bank (CB Bank), United Amara Bank (UAB), and Yoma Bank offer digital banking services to improve client convenience, operational efficiency, and financial inclusion. These banks offer these main e-banking services:

(a) Mobile Banking Applications

Mobile banking applications have become a cornerstone of digital financial services in Myanmar, enabling customers to perform a variety of banking transactions via smartphones.

KBZ Bank: The KBZ mBanking app allows users to transfer funds (including interbank transfers), pay bills, top up mobile credits, and manage cards. Features include biometric login, auto OTP, and cardless ATM withdrawals.

AYA Bank: The AYA mBanking 2.0 app offers functionalities such as account management, fund transfers (including to other banks), bill payments, mobile top-ups, and QR code payments. It supports biometric authentication and provides real-time transaction alerts.

CB Bank: The CB Bank Easi Mobile app lets consumers check balances, transfer funds, pay bills, and top up mobile credits. Banking services are available 24/7 and prioritize security and convenience.

UAB Bank: A UAB Bank mobile banking app makes financial transactions easy. The app allows financial transfers, bill payments, and account management. Biometric authentication and real-time transaction notifications improve user experience.

Yoma Bank: While information are sparse, Yoma Bank's mobile banking app allows account management, financial transfers, and bill payments. Visit a branch to activate and set up credentials.

(b) Internet Banking Platforms

Internet banking platforms offer customers the ability to conduct banking transactions through secure web portals.

KBZ Bank: The KBZ iBanking platform provides services such as viewing account balances, transferring funds, and paying bills. It features multi-level authentication and is accessible 24/7.

AYA Bank: The AYA iBanking service allows real-time banking transactions, including fund transfers, bill payments, and mobile top-ups. It emphasizes security through OTP authentication and provides SMS alerts.

CB Bank: The CB Bank Personal Internet Banking platform offers functionalities like checking balances, transferring funds (including to other banks), paying bills, and managing beneficiaries. It ensures secure access and 24/7 availability.

UAB Bank: The bank's internet banking platform allows customers to access their accounts online, facilitating services such as balance inquiries, fund transfers, and bill payments. This platform is secured with multi-factor authentication to ensure the safety of customers' financial information.

Yoma Bank: Specific information regarding Yoma Bank's internet banking services is limited. Customers are advised to contact the bank directly for details on available online banking options.

(c) Digital Wallets and QR Code Payments

Digital wallets and QR code payment systems have gained popularity, facilitated cashless transactions and enhanced financial inclusion.

KBZ Bank: The KBZPay mobile wallet allows users to perform instant fund transfers, pay bills, top up mobile credits, and make QR code-based payments. It supports linking with KBZ Bank accounts and offers cash-in/cash-out services through agents.

AYA Bank: The AYA Pay digital wallet enables customers to store funds, transfer money, pay bills, and make QR code payments. It boasts a wide agent network for cash-in/cash-out services and supports linking with AYA Bank accounts.

CB Bank: The CB Pay app offers digital wallet functionalities, including fund transfers, bill payments, and QR code payments. It integrates with CB Bank accounts and provides a user-friendly interface.

UAB Bank: UAB Bank issues prepaid Visa cards, which are particularly beneficial for international transactions. These cards can be used for online purchases and subscriptions, including services like Google One. Users have reported successful transactions using UAB's prepaid Visa cards for such purposes.

Yoma Bank: Yoma Bank's Wave Money platform (a joint venture) provides mobile financial services, including money transfers, bill payments, and mobile top-ups, accessible through a network of agents and via mobile app.

(d) ATM and Card Services

Automated Teller Machines (ATMs) and card services remain integral to e-banking, offering customers access to cash and facilitating electronic payments. All Banks: KBZ Bank, AYA Bank, CB Bank, UAB Bank and Yoma Bank issue Myanmar Payment Union (MPU) cards, enabling customers to withdraw cash from ATMs and make payments at POS terminals nationwide. Some banks also offer international card services, such as Visa and Mastercard, for global transactions.

(e) SMS and USSD Banking

SMS and USSD banking services cater to customers without smartphones or internet access, providing basic banking functionalities.

AYA Bank: Offers SMS alerts for accounting activities and supports basic transactions via USSD codes, enhancing accessibility for customers in areas with limited internet connectivity.

CB Bank: Provides SMS notifications for transactions and account updates, ensuring customers stay informed about their banking activities.

The diversification of e-banking services among Myanmar's leading private banks reflects a commitment to embracing digital transformation and enhancing customer experiences. Mobile banking applications, internet banking platforms, digital wallets, and traditional services like ATMs and SMS banking collectively contribute to a more inclusive and efficient financial ecosystem. Continued investment in digital infrastructure and customer education will be pivotal in sustaining this growth trajectory.

3.4 E-Service Quality Dimensions in Selected Private Banks

Quality e-banking services are crucial to client happiness and retention, especially in growing countries like Myanmar. This research evaluates KBZ Bank, AYA Bank, CB Bank, UAB Bank, and Yoma Bank's e-services using five quality dimensions: dependability, assurance, simplicity of use, accessibility, security & privacy. Each variable affects consumers' service effectiveness and trust differently (Parasuraman et al., 1988; Zeithaml et al., 2005).

3.4.1 Reliability

Reliability refers to the ability of the e-banking system to perform promised services dependably and accurately. It is crucial for ensuring customer trust and satisfaction (Jun &

Cai, 2001). KBZ Bank provides reliable digital platforms (KBZPay, KBZ iBanking) with minimal downtime and robust transaction history tracking (KBZ Bank, 2024). AYA Bank offers consistent transaction processing through AYA mBanking and internet banking (AYA Bank, 2024). UAB Bank services are generally reliable but sometimes experience slower response times in peak hours (UAB Bank, 2024). CB Bank maintains regular system updates and reliable operations through CBPay and Easi Mobile apps (CB Bank, 2024). Yoma Bank, particularly through Wave Money, demonstrates transactional reliability across both app-based and agent-assisted services (Wave Money, 2024). E-banking platforms of selected private banks are built on robust technological infrastructure with strong server support, regular system upgrades, and real-time monitoring to minimize downtime and service disruptions. The banks have established procedures for disaster recovery and data backup, ensuring business continuity even during technical challenges. In addition, customer service channels are readily available to resolve issues quickly, reinforcing trust in the bank's ability to deliver dependable service. This focus on reliability makes the selected private banks the trusted partners for both personal and business banking in Myanmar's growing digital economy.

3.4.2 Assurance

Assurance involves the knowledge and courtesy of employees and their ability to convey trust and confidence. In the context of e-banking, this includes staff competence in handling online banking queries and professional customer service, which builds customer confidence in digital transactions. Assurance encompasses competence, courtesy, and the ability to convey trust. This is particularly important in digital contexts where personal interaction is limited (Zeithaml et al., 2005). KBZ Bank builds customer trust through transparent policies and 24/7 support (KBZ Bank, 2024). AYA Bank offers secure communication and knowledgeable customer service (AYA Bank, 2024). UAB Bank provides basic assurance measures but lacks extensive public engagement in digital trust-building. CB Bank leverages its long-standing reputation and dedicated customer help desks. Yoma Bank and Wave Money instill user confidence via agent-assisted models and branded partnerships. The selected private banks implement various assurance measures, including multi-factor authentication for secure access, complex password requirements, and real-time transaction alerts.

3.4.3 Ease of Use

How quickly people can explore and transact on digital platforms is called ease of use. It greatly affects adoption and satisfaction (Davis, 1989). A banking software or website's user interface should be simple so customers can discover what they need and complete activities. KBZ Pay and AYA mBanking 2.0 provide biometric login, crisp UIs, and easy navigation. UAB Bank's app is moderately usable, however feedback encourages updating. CB Bank's Easi Mobile app is simple and has in-app support. Simple interfaces make Yoma Bank and Wave Money apps suitable for first-time digital users. Customers of selected private banks can link their bank accounts to Pay by picking the bank account at the Pay application, with a minimum account opening requirement. Opening an account by connecting Pay digital services to the bank account requires the bank account name and number from the bank book. Customers may rapidly find an OTP code in the bank account link to Mobile Banking transaction history to finish account opening. Customers without Mobile Banking can read their transaction statement at selected private bank locations. Digital Pay provides a digital account with new features across products. Customers may quickly check financial data, track transaction flow, and pay bills. Additionally, the selected private banks improve customer experience with customized financial advice, product suggestions, and interfaces.

3.4.4 . Accessibility

According to Sadeghi and Hanzaee (2010), accessibility refers to the ease with which people may obtain financial services. This includes the availability of platforms and the geographic reach of the institution. Accessibility characteristics include interoperability with several devices, availability of service around the clock, and functionality that is compatible with multiple platforms. Accessibility elements like as keyboard navigation assistance, compatibility with screen readers, and choices to modify font size and contrast are among the accessibility features that are implemented by the private banks that have been chosen. The most easily available services are provided by KBZ Bank and Yoma Bank through the use of mobile applications and agent networks. Both AYA Bank and CB Bank offer a comprehensive integration of their respective digital platforms with their ATMs and branches. In compared to KBZ or Yoma, the reach of UAB Bank is expanding, although it is still not as extensive. As a result of their investments in digital infrastructure and services that are centered on the client, KBZ Bank and AYA Bank are in the lead across the majority of dimensions. There is need for improvement in terms of accessibility and

convenience of use, despite the fact that both UAB Bank and CB Bank continue to provide good basic services. Specifically, Yoma Bank excels in accessibility thanks to its hybrid digital and agent-based approach to offering banking services. For the banking industry in Myanmar to undergo a digital transformation that is sustainable, it will be necessary to make strategic improvements in the aforementioned service quality aspects.

3.4.5 Security and Privacy

Especially in this digital era, where cyber attacks are becoming increasingly sophisticated, several private banks place a high priority on protecting their customers' privacy and security. In order to protect client information and financial transactions across all of their electronic platforms, including iBanking, mBanking, and pay, the banks make use of cutting-edge security technology and the finest practices in the industry. There are many levels of protection in place, including end-to-end encryption, two-factor authentication (2FA), biometric logins, and session timeouts, all of which are meant to prevent unwanted access. Additionally, several private banks carry out continuous monitoring of their systems in order to identify potentially malicious behavior in real time and to react promptly to any possible dangers that may arise. Furthermore, personal information about customers is managed in a manner that is completely secret, in accordance with national rules and international standards for the protection of personal data. Certain private banks guarantee that their clients are able to bank with confidence, knowing that their privacy and financial security are adequately secured, by placing a priority on both technological defenses and appropriate data management.

CHAPTER 4
ANALYSIS OF E-BANKING SERVICE QUALITY AND CUSTOMER SATISFACTION

This chapter explores private bank customer satisfaction and e-banking service quality. It has two parts. The first part examines demographics, while the second focuses on e-banking service quality and client contentment. The analysis included numerous linear regressions, study design, variables, and analytical methodologies.

4.1 Research Design

This study identifies e-banking service quality factors and analyzes how they affect customer satisfaction based on consumer perceptions in selected private banks, particularly five main institutions: KBZ, AYA, UAB, CB, and Yoma Bank. E-banking service quality—reliability, certainty, simplicity, accessibility, security, and privacy—is the independent variable, while customer pleasure is the dependent variable. This study was quantitative. We used primary and secondary data. E-banking service quality and customer satisfaction statistics were collected via questionnaire using simple random sampling. The respondents were picked using Cochran (1977). Customer sample: 385 from chosen private banks.

$$n_0 = \frac{z^2 p(1-p)}{e^2}$$

Where is the margin of error

p is the estimated proportion of the population which has the attribute in question

z value is found in z table (for example, z=1.96 for 95% level of confidence)

$$n_0 = \frac{(1.96)^2 * 0.5 * (1-0.5)}{(0.05)^2}$$

$$= 385$$

The sample will include 77 consumers from each private bank in proportion. The questionnaire included two sections: respondent profiles and e-banking service quality and customer satisfaction. SPSS performs descriptive statistics and multiple regression analysis on the data. Books, research papers, journal articles, prior studies, websites, relevant textbooks, and literature provided secondary data. The respondents' opinions were rated

on a five-point Likert scale. Scores ranged from "strongly disagree" to "strongly agree," with numbers ranging from 1 to 5.

4.2 Demographic Characteristics of Respondents

Table (4.1) shows the demographics of the sample of consumers, including gender, age, education, employment, salary, e-banking types utilized, and years of usage.

Table (4.1) Profile of Respondents

Items	**No. of Respondents**	**Percent**
Total No. of Respondents	385	100
Gender	**No. of Respondents**	**Percent**
Male	140	36.4
Female	245	63.6
Under 20	37	9.6
21 to 30	135	35.1
31 to 40	75	19.5
41 to 50	47	12.2
51 to 60	67	17.4
Above 60	24	6.2
Under Graduate	56	14.5
Graduate	162	42.1
Post Graduate/Master	106	27.5
PhD	61	15.8

Occupation	No. of Respondents	Percent
Student	35	9.1
Company Staff	180	46.8
Government Staff	69	17.9
Business Owner	41	10.6
Freelance	41	10.6
Retired	19	4.9
Monthly Income (MMK)	**No. of Respondents**	**Percent**
100,000 – 500,000	27	7.0
500,001 – 1,000,000	155	40.3
1,000,001 – 1,500,000	126	32.7
1,500,001 – 2,000,000	33	8.6
Above 2,000,000	44	11.4
Types of e-banking	**No. of Respondents**	**Percent**
ATM	63	1.4
Mobile Banking	96	24.9
Internet Banking	60	15.6
ATM & Mobile Banking	36	9.4
ATM & Internet Banking	62	16.1
All	68	17.7
Years of usage e-banking	**No. of Respondents**	**Percent**
1 – 3 years	114	29.6
4 – 6 years	101	26.2
7 – 9 years	33	8.6
Above 9 years	137	35.6

Source: Survey Data (2025)

Table 4.1 shows that 245 (63.6%) of 385 responders were female and 140 (36.4%) were male. The bulk of responders, 135 or 35.1%, were aged 21–30. This is followed by 31–40 (19.5%) and 51–60 (17.4%). The smallest proportions were observed in the under 20 years group (9.6%) and those above 60 years (6.2%).

The education level data shows that the majority of respondents are graduates, making up 42.1% (162 respondents) of the total sample. This is followed by those with a postgraduate or master's degree (27.5%), indicating that a significant portion of e-banking

users possess higher education qualifications. Respondents with a PhD constitute 15.8% of the sample, while undergraduates represent the smallest group at 14.5%.

The dominant occupational group among respondents is company staff, representing 46.8% (180 respondents), indicating that salaried employees in the private sector are key users of e-banking services. This is followed by government staff (17.9%), business owners and freelancers (10.6% each), students (9.1%), and retirees (4.9%).

Most respondents (40.3%) earned between 500,001 and 1,000,000 MMK monthly, followed by 32.7% in the 1,000,001–1,500,000 MMK range. This suggests that e-banking services are predominantly used by middle- to upper-income individuals.

Mobile banking was the most used channel (24.9%), followed by respondents who used all e-banking channels (17.7%). ATM and internet banking combinations (16.1%) and internet banking alone (15.6%) were also popular.

A substantial portion of respondents (35.6%) had more than 9 years of e-banking experience, showing strong long-term engagement. Newer users (1–3 years) accounted for 29.6%, indicating continued adoption of digital banking services.

4.3 Reliability Test of the Study

The reliability test must be accurate for study analysis. Zikmund (1997) defines dependability as the absence of random mistakes in measurements and consistent conclusions. This term comes from dependability research. Cronbach's Alpha evaluates studies on internal consistency. A group's positive correlation is measured by Cronbach's alpha (Sekaran, 2003). Table 4.2 includes Cronbach's alpha coefficient interpretation criteria.

Table (4.2) Rule of Thumb on Cronbach's Alpha

Alpha Coefficient Range	Strength of Association
< 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)

Internal consistency and reliability of survey variables were tested using Cronbach's alpha. Table 4.3 indicates survey Cronbach's alpha.

Table (4.3) Reliability Test for Customer Perception on E-banking Service Quality

Sr.	Factors	No. of items	Cronbach's Alpha
1.	Reliability	7	.881
2.	Assurance	7	.931
3.	Ease of Use	7	.919
4.	Accessibility	7	.891
5.	Security and Privacy	7	.936
6.	Customer Satisfaction	7	.950

Source : Survey Data (2025)

This examination assessed dependability, assurance, simplicity of use, accessibility, security and privacy, and customer satisfaction. Table 4.4 shows that all research constructs are very good to excellently reliable. Customer satisfaction had the greatest Cronbach's alpha at 0.950, suggesting good internal consistency. With alpha values of 0.936 and 0.931, security and privacy and assurance were likewise reliable. Internal consistency was high for ease of use (0.919), accessibility (0.891), and dependability (0.881). Given its size, this sample was reliable and had great internal accuracy.

4.4 Descriptive Statistics of E-banking Service Quality and Customer Satisfaction

A 5-point Likert scale was used to question survey participants about all factors for this study. Customer satisfaction and e-banking service quality perceptions were assessed

using descriptive statistics. Table 4.4 shows how Best (1977) assessment criteria were used to evaluate Likert scale ratings.

Table (4.4) Likert Scale Score Interpretation

No.	Mean Score between	Interpretation
1.	1.00 -1.80	Strongly disagree
2.	1.81 – 2.60	Disagree
3.	2.61 – 3.40	Neutral/ no opinion
4.	3.41 – 4.20	Agree
5.	4.21 – 5.00	Strongly agree

Source: Best, (1977)

The mean ratings of dependability, assurance, convenience of use, accessibility, security and privacy, and customer satisfaction were computed and interpreted using these criteria. A higher standard deviation indicates greater unpredictability and less dependability, whereas a smaller one indicates better consistency and reliability.

4.4.1 Respondent Perception on Reliability

The reliability dimension assesses the consistency, accuracy, and dependability of e-banking services. It includes seven items aimed at measuring whether the system functions correctly, delivers promised services, and provides accurate transaction-related information. Standard deviation and mean values of reliability are illustrated in Table (4.5).

Table (4.5) Mean Score of Reliability

Sr. No.	Items	Mean	Standard Deviation
1.	The e-banking service ensures performing transactions accurately each time it is used.	3.74	.938
2.	The system ensures consistent performance during each use.	3.63	1.010
3.	The e-banking service delivers what it promises.	3.67	.943
4.	The transaction history and account balances are always accurate.	3.96	.884

5.	The system processes payments without delays or failures**.**	3.06	1.304
6.	Scheduled payments are completed on time and correctly**.**	3.79	.911
7.	The system ensures notifying the customer correctly about the status of their transactions.	3.96	.922
Overall Mean		3.69	

Source : Survey Data (2025)

The individual mean score for each of the seven items on reliability was presented in Table 4.5. The overall mean score for the Reliability dimension is 3.69, which falls within the range of agree level indicating that, customers perceive the e-banking services provided by the selected private banks as reliable. The highest-rated items were "The transaction history and account balances are always accurate" and "The system notifies me correctly about the status of my transactions", both with a mean score of 3.96. These results indicate a high level of customer confidence in the accuracy and transparency of information provided by the system. However, the item "The system processes payments without delays or failures" received the lowest mean score of 3.06, which corresponds to a neutral perception. This finding shows that some users may have encountered occasional disruptions or delays during payment transactions, which could undermine the perceived reliability of the service in that specific aspect. When the standard deviation is less than 1, the data are considered more trustworthy.

4.4.2 Respondent Perception on Assurance

The assurance dimension evaluates the degree to which customers feel secure and confident when using e-banking services. In this study, assurance was assessed using seven items, and the results are summarized in Table 4.6.

Table (4.6) Mean Score of Assurance

No.	Factors	Mean	Std. Deviation
1.	The service ensures the customer that their transactions are secure.	3.62	.930
2.	The bank's reputation contributes to increasing the customer's trust in the e-banking service.	3.95	.935
3.	The service provides customers with a sense of safety when making payments.	3.81	.869
4.	The service focuses on demonstrating knowledge when interacting with customers, thereby building trust.	3.62	.903
5.	Influencing customer trust in e-banking stems from the bank's strong reputation.	3.91	.906
6.	E-banking policies contribute to increasing customers' trust in the service.	3.70	.931
7.	Believing in the system follows proper procedures to ensure security.	3.76	.940
Overall Mean		3.77	

Source: Survey Data (2025)

According to the table, the overall mean score for the Assurance dimension is 3.77, which lies within the agree category. This indicates that respondents generally have a positive perception of the assurance provided by their banks' e-banking services. Among the individual items, the highest-rated factor was "The bank's reputation increases my trust in the e-banking service" (mean = 3.95), followed closely by "The bank's reputation influences customer trust in e-banking" (mean = 3.91). These results underscore the significant role of institutional reputation in shaping user trust in digital banking platforms. The lowest mean scores, though still within the agreement range, were observed in "The service assures me that my transactions are secure" and "The staff appears knowledgeable and instills trust when contacted", both at 3.62. While this study generally positive sentiment, it may also indicate areas where perceptions of security and staff engagement could be strengthened. When the standard deviation is less than 1, the data are considered more trustworthy.

4.4.3 Respondent Perception on Ease of Use

The ease-of-use dimension measures how simple and intuitive the e-banking platforms are for users to navigate and operate. Seven items were used to assess this dimension, and the descriptive statistics are presented in Table 4.7.

Table (4.7) Mean Score of Ease of Use

Sr. No.	Items	Mean	Standard Deviation
1.	The e-banking platform is easy, enabling customers to quickly understand all its features.	3.83	.912
2.	The design of the platform makes completing transactions simple.	3.89	.818
3.	Assistance is often needed to complete most tasks on the online banking platform.	3.54	1.080
4.	Common banking tasks can be completed without technical difficulty.	3.59	.978
5.	The interface is designed to support customers with basic digital skills.	3.68	1.000
6.	The platform makes navigating and completing transactions simple for customers.	3.76	.831
7.	Using the platform results in experiencing quick responses.	3.71	.917
	Overall Mean	3.71	

Source : Survey Data (2025)

Table (4.7) represents the mean and standard deviation of each statement. The overall mean score of 3.71 indicates that customers generally agree the e-banking platforms are easy to use. The highest-rated item, "The design of the platform makes completing transactions simple" (mean = 3.89), reflects a positive view of the system's layout and usability. The lowest score was recorded for "Assistance is often needed to complete most tasks" (mean = 3.54), suggesting that some users may still experience difficulties with certain features. Although this item remains within the "agree" range, indicating that the

need for assistance is not perceived as widespread. When the standard deviation is less than 1, the data are considered more trustworthy.

4.4.4 Respondent Perception on Accessibility

The accessibility dimension evaluates the extent to which e-banking platforms can be reached and used across various contexts, including different devices, time periods, and geographic locations. Seven items were included in the survey to assess this factor, and the descriptive results are summarized in Table 4.8.

Table (4.8) Mean Score of Accessibility

No.	Items	Mean	Standard Deviation
1.	The service is available across different devices (e.g., phone, tablet, computer).	3.89	.958
2.	The platform is accessible regardless of time or location.	3.83	.978
3.	The service remains accessible even during peak hours.	3.49	.911
4.	The system loads quickly on various devices.	3.51	.913
5.	No special software is required to access the e-banking service.	3.56	.912
6.	The platform supports access for customers in remote or rural areas.	3.54	.997
7.	Customers with basic digital skills can easily access the platform.	3.97	.893
Overall Mean		**3.68**	

Source : Survey Data (2025)

The individual mean score for each of the seven items on accessibility indicates Table 4.8. The overall mean score for accessibility is 3.68, indicating agreement among respondents that the e-banking services are accessible. The highest-rated item was “Users with basic digital skills can easily access the platform” (mean = 3.97), followed by “The service is available across different devices” (mean = 3.89), suggesting that users find the platforms device-friendly and usable for a broad range of skill levels. However, lower scores were observed for items such as “Accessibility during peak hours” (mean = 3.49)

and “System load speed” (mean = 3.51), indicating potential challenges in service performance under high usage conditions. When the standard deviation is less than 1, the data are considered more trustworthy.

4.4.5 Respondents Perception on Security and Privacy

The security and privacy dimensions assess how well customers believe their personal and financial information is protected when using e-banking services. The descriptive statistics are presented in Table 4.9.

Table (4.9) Mean Score of Security and Privacy

Sr. No.	Items	Mean	Standard Deviation
1.	Login and account information are securely protected by the system.	3.66	.911
2.	The platform uses strong authentication to prevent unauthorized access.	3.56	.964
3.	Financial data is well-protected when the service is in use.	3.59	.943
4.	Fraud risks are effectively minimized by the system.	3.36	1.096
5.	Entering personal and financial information online is secure.	3.41	1.024
6.	Multi-factor authentication enhances system security.	3.65	.943
7.	Customers are notified immediately in case of suspicious access.	3.42	1.115
Overall Mean		**3.52**	

Source : Survey Data (2025)

As described in Table 4.9, the overall mean score of 3.52 suggests that respondents generally agree that e-banking platforms provide adequate security and privacy. The highest-rated items include “Login and account information are securely protected” (mean = 3.66) and “Multi-factor authentication enhances system security” (mean = 3.65), indicating trust in basic protection measures. The lowest-rated item, “Fraud risks are effectively minimized” (mean = 3.36), suggests some uncertainty or concern about the

system's ability to prevent fraud. When the standard deviation is less than 1, the data are considered more trustworthy.

Table (4.10) Overall Mean Score of E-banking Service Quality Dimensions

No.	Factors	Mean
1.	Reliability	3.69
2.	Assurance	3.77
3.	Ease of Use	3.71
4.	Accessibility	3.68
5.	Security and Privacy	3.52

Source: Survey Data (2025)

Among the five dimensions evaluated, assurance received the highest overall mean score of 3.77, suggesting that respondents place strong trust in the e-banking services, particularly in terms of perceived safety, institutional reputation, and staff competence. This was followed by ease of use (mean = 3.71) and reliability (mean = 3.69), indicating that users generally find the platform user-friendly and capable of delivering services accurately and consistently. Accessibility was rated lower in perception (mean = 3.68), although still within the "agree" range. Security and privacy, with a mean of 3.52, received the lowest score among the five dimensions indicates that users have relatively more concerns or less confidence in the security mechanisms of e-banking systems compared to other service aspects.

4.4.6 Respondent Perception on Customer Satisfaction

Seven items were used to measure customer satisfaction, including how effectively e-banking services match customers' expectations, encourage continuing usage, and improve user experience. Table 4.11 displays descriptive data for this dimension.

Table (4.11) Mean Score of Customer Satisfaction

Sr. No.	Items	Mean	Standard Deviation
1.	Meeting customer expectations strengthens trust in	3.82	.924

	the service.		
2.	The service builds customer confidence during payment activities.	3.79	.858
3.	Overall satisfaction encourages continued use of the service.	3.77	.921
4.	Reliable service encourages loyalty among users.	3.75	.989
5.	Timely updates and confirmations improve satisfaction levels.	3.71	.959
6.	Clear and user-friendly service design contributes to a better experience.	3.81	.898
7.	Ease of access and use makes the service more convenient.	3.93	.863
Overall Mean		**3.8**	

Source : Survey Data (2024)

According to Table (4.11), the overall mean score for customer satisfaction is 3.80, indicating that respondents generally agree that the e-banking services meet their expectations and contribute to a positive experience. The highest-rated item was "Ease of access and use makes the service more convenient" (mean = 3.93), highlighting convenience as a key driver of satisfaction. The lowest-rated item, "Timely updates and confirmations improve satisfaction" (mean = 3.71), while still within the agreement range, suggests that there is room for improvement in communication and feedback mechanisms.

4.5 Relationship between E-banking Service Quality and Customer Satisfaction

A correlation and regression analysis will explore the link between independent and dependent elements. The five degrees of person correlation are 0.80-1.000 (very high), 0.60-0.799 (strong), 0.40-0.599 (moderate), 0.20-0.399 (weak), and 0.000-0.1999. Table (4.12) shows how e-banking service quality affects customer satisfaction.

Table (4.12) Correlation between E-banking Service Quality and Customer Satisfaction

No.	Factors	Correlation Coefficient	P-value
1.	Reliability	.777**	0.000
2.	Assurance	.861**	0.000
3.	Ease of Use	.753**	0.000
4.	Accessibility	.718**	0.000
5.	Security and Privacy	.786**	0.000
** Correction is significant at the 0.01 level (2 tailed).			

Source: Survey Data (2025)

At the 0.01 significance level (2-tailed), all characteristics of e-banking service quality positively associated with customer satisfaction. Assurance has the strongest link with customer satisfaction (r =.861). Security and privacy (r =.786) and dependability (r =.777) also have substantial positive associations, emphasizing the significance of accurate, reliable service and data protection. Usability (r =.753) and accessibility (r =.718) are strongly correlated, indicating that they affect consumer satisfaction. All correlations are substantial ($p < 0.01$), indicating that service quality parameters accurately predict consumer happiness in e-banking.

4.6 Analysis on the Effect of E-banking Service Quality on Customer Satisfaction

Table (4.13) shows the results of the multiple regression analysis of influencing factors on behavioral intention.

Table (4.13) Regression Analysis of the E-banking Service Quality on Customer Satisfaction

Dependent Variable: Customer Satisfaction	Unstandardized Coefficients		Standardized Coefficients	t	Sig	VIF
	B	SE	Beta			
(Constant)	.109	.102		1.072	.284	
Reliability	.206***	.042	.195	4.913	.000	2.946
Assurance	.477***	.052	.457	9.215	.000	4.597
Ease of Use	.052	.045	.049	1.158	.248	3.417
Accessibility	.035	.041	.033	.848	.397	2.877
Security and Privacy	.231***	.036	.245	6.333	.000	2.795
R^2	.798					
Adjusted R^2	.795					
F statistics	298.841***					
Statistically significant indicate ***at 1%, ** at 5%, * at 10% level respectively						

Source: SPSS Output (2025)

The regression model is significant ($F = 298.841$, $p < 0.01$), with a R^2 of 0.798 and an adjusted R^2 of 0.795. This suggests that the five characteristics of e-banking service excellence explain 79.8% of consumer satisfaction. Assurance ($\beta = 0.457$, $p < 0.01$) was the most influential predictor, followed by security and privacy ($\beta = 0.245$, $p < 0.01$) and reliability ($\beta = 0.195$, $p < 0.01$). All three factors predict customer satisfaction and are statistically significant at 1%. Despite a strong correlation with customer satisfaction, simplicity of use ($\beta = 0.049$, $p = 0.248$) and accessibility ($\beta = 0.033$, $p = 0.397$) did not substantially predict it when other characteristics were adjusted. All predictors have VIF values below 5, suggesting no multicollinearity.

CHAPTER 5
CONCLUSION

Based on data analysis, this chapter concludes the investigation. The effects of e-banking service quality on customer satisfaction at selected private banks are examined in this chapter. Section 1 presents analytical results and commentary. The study's primary findings inform recommendations. Conclusions include the need for more investigation.

5.1 Findings and Discussions

E-banking service quality—reliability, assurance, simplicity of use, accessibility, security, and privacy—was tested in chosen private banks to determine consumer satisfaction. A survey of e-banking customers used descriptive and inferential statistical approaches like reliability tests, correlation, and regression analysis. To accomplish the goal of the study, 385 respondents were surveyed. In terms of the demographics profile of respondents, e-banking users in selected private banks are predominantly educated, working-age professionals with moderate to high income levels, and a significant portion have long-term experience with digital banking services.

When it comes to reliability, items such as the system performs transactions accurately and transaction history is always correct received relatively high scores. However, the item system processes payments without delays or failures received the lowest means, indicating occasional system performance issues. While the overall perception of reliability is positive, the lower score on timely payment processing highlights a potential area for improvement. Ensuring smooth and delay-free transactions could further strengthen customers' trust in the e-banking system.

Regarding assurance, the findings reveal that customers perceive the e-banking platforms of the selected private banks as trustworthy and secure. However, there remains further improvement, particularly in enhancing direct interactions with staff and further reinforcing perceived security during transactions. This reinforces the need for banks to invest in strong brand image and customer communication regarding safety measures.

In findings on employees' perception of ease of use, respondents found the platform easy to learn and appreciated its navigability. However, the item regarding the need for assistance indicates that not all users are fully comfortable operating the system independently. While the design is largely considered intuitive, occasional complexity may

still require support resources for less tech-savvy users. Enhancing user tutorials or chatbot assistance could address this gap.

The findings on customer perception of accessibility, most respondents agree that the platform is accessible across devices and locations. However, lower scores on items like remains accessible during peak hours and supports rural access suggest a requirement for infrastructure improvement. Therefore, technical improvements during high-traffic times and support for rural users could enhance the inclusiveness of e-banking services.

Regarding the customer perception on security and privacy, items related to fraud prevention and notification of suspicious access were particularly low. Although respondents agree that basic security protocols are in place, concerns remain regarding advanced protection and fraud detection. Banks should enhance their transparency and responsiveness in communicating about privacy features and breach alerts.

Regarding customer satisfaction, the results indicate that respondents are generally satisfied with e-banking services. The highest-rated item was ease of access and use makes the service more convenient, while "timely updates and confirmations improve satisfaction" scored lower. Customer satisfaction is largely driven by convenience, trust, and reliability. Continued improvement in update mechanisms and personalization of services can further strengthen satisfaction and loyalty.

All e-banking service quality factors positively correlate with customer satisfaction, according to a correlation analysis. Assurance has a significant association with e-banking service quality, showing that clients who feel secure and trust the service are more satisfied. Security, privacy, and dependability are closely linked, emphasizing the significance of trust, consistency, and safety in digital banking. The regression findings emphasize the relevance of assurance, security, privacy, and dependability in e-banking consumer satisfaction. Assurance had the greatest influence, indicating that trust and perceived safety drive contentment. Security, privacy, and dependability also affect satisfaction. Prioritizing these service quality criteria boosts consumer happiness. Although positively related (from correlation data), ease of use and accessibility do not substantially predict satisfaction when other variables are controlled.

5.2 Suggestions and Recommendations

E-banking service quality parameters and customer satisfaction in selected private banks were examined in this study. The study found numerous critical findings using

survey responses and descriptive, correlation, and regression analysis. The report suggests the following steps for private banks to improve e-banking client satisfaction.

It is necessary, first and foremost, to improve the level of assurance for online banking services by means of communication and openness. Customers' faith in financial institutions should be strengthened by banks through the transparent communication of security policies, the establishment of a solid brand reputation, and the provision of individualized reassurance through support services. An example of this would be the implementation of a visible customer assistance function by certain private banks. This would involve experienced staff members being present in real time to accompany customers through the process of completing financial transactions. It is also possible to strengthen consumers' confidence in the service by providing them with push alerts if there is regular communication regarding system changes and safety measures. In the second place, it is necessary to enhance the safety and privacy precautions.

Multi-factor authentication, fraud detection systems, and encryption technologies are examples of modern security measures that financial institutions ought to include into their operations. An example of this would be the use of biometric login options, such as fingerprint or face recognition, by certain private banks. This would offer consumers an additional degree of protection while still providing them with convenience. Furthermore, many private banks have the capability to send rapid notifications for all login activity and financial transactions using messaging services (SMS) and email in order to advise consumers of any suspicious attempts to access their accounts. In the third place, it is essential that the service be constant and dependable. Certain private banks ought to prioritize reducing the number of mistakes, ensuring that the system is always available, and providing the services that they have promised. Users can be informed of service interruptions or scheduled maintenance periods by the implementation of a real-time status dashboard, for instance, which can be implemented by the private banks that have been chosen. Enhancing the sense of dependability may be accomplished through the implementation of features such as quick transaction confirmations and real-time account enhancements. The fourth need is that it must continue to improve the accessibility and usefulness of the platform. In spite of the fact that they are not direct predictors, accessibility and simplicity of use should not be overlooked because they are important factors that contribute to the entire user experience. It is the responsibility of the private banks that have been chosen to guarantee that the platform is mobile-friendly, compatible

with a variety of devices, and accessible in locations with limited connection or remote areas.

Privates, for instance, should make certain that the mobile banking platform utilizes responsive design in order to guarantee that it runs without any hiccups across a wide range of screen sizes, including mobile phones, tablets, and desktop computers. Customers in low-income or rural locations, where data prices are a barrier, may be encouraged to use electronic banking applications through the implementation of a collaborative effort with telecom providers to eliminate mobile data rates for utilizing these applications. Users should be able to access step-by-step video instructions that banks give in order to assist them in doing common operations such as checking their balances, transferring funds, and paying bills. In addition, the provision of digital onboarding programs for first-time users or for older persons who have limited familiarity with digital technology has the potential to enhance the usability and happiness of the platform. The purpose of these recommendations is to assist the private banks that have been chosen in better aligning the quality aspects of their online banking services with the expectations of their customers, which will ultimately result in increased levels of customer happiness, retention, and digital engagement.

5.3 Needs for further Research

Five top Yangon private banks—KBZ Bank, AYA Bank, UAB Bank, CB Bank, and Yoma Bank—are studied to determine how e-banking service quality aspects including dependability, assurance, simplicity of use, accessibility, security, and privacy impact customer satisfaction. This analysis excludes other divisions and states. More research is required on other branche. Since the study employed a self-rating Likert scale, qualitative approaches like in-depth interviews or focus groups may reveal more about consumer expectations and service quality than numerical data. For a more complete e-banking satisfaction model, future research may examine trust, perceived risk, digital inclusion, and customer loyalty. Comparative studies between banking sectors, commercial banks, and public banks of client segments (e.g., age groups, income levels) may help researchers develop specialized service delivery techniques.

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APPENDIX A
QUESTIONNAIRE

Dear Respondents,

I will be very pleased and thankful if your answer my questions. The purpose of this question is "The Effect of E-Banking Service Quality on Customer Satisfaction towards Selected Private Banks". This questionnaire is a part of the special study, which is the curricular requirement of the student from Executive Master of Banking and Finance, Yangon University of Economics, Myanmar. All the information you provide will be kept confidential and used only for academic purposes. Please kindly answer all the questions in the survey questionnaire spread sheet. Your response is very important. I would, in advance, like to thank you for sharing your valuable time in filling out this questionnaire.

Yours Sincerely,
Yi Mon

FACTORS INFLUENCING BEHAVIORAL INTENTION TOWARDS MOBILE FINANCIAL SERVICES

Part I

Profile of the respondents

Instruction: For the following items, please select the option that the best describes you.

1. Gender of Respondents
    - Male
    - Female
2. Age of Respondents
    - Under 20 years
    - 21 to 30 years
    - 31 to 40 years
    - 41 to 50 years
    - 51 to 60 years
    - Above 60 years

3. Level of Education
    - Undergraduate
    - Graduated
    - Postgraduate/Master
    - PhD
4. Occupation
    - Student
    - Company Staff
    - Government Staff
    - Business Owner
    - Freelance
    - Retired
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 2,000,000
6. Types of e-banking
    - ATM Card
    - Mobile Banking
    - Internet Banking
    - ATM & Mobile Banking
    - ATM & Internet Banking
    - All
7. Years of usage
    - 1 – 3 years
    - 4 – 6 years
    - 7 – 9 years
    - Above 9 years

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. Reliability

No.	Items	1	2	3	4	5
1.	The e-banking service ensures performing transactions accurately each time it is used.					
2.	The system ensures consistent performance during each use.					
3.	The e-banking service delivers what it promises.					
4.	The transaction history and account balances are always accurate.					
5.	The system processes payments without delays or failures.					
6.	Scheduled payments are completed on time and correctly.					
7.	The system ensures notifying the customer correctly about the status of their transactions.					

2. Assurance

No.	Items	1	2	3	4	5
1.	The service ensures the customer that their transactions are secure.					
2.	The bank's reputation contributes to increasing the customer's trust in the e-banking service.					
3.	The service provides customers with a sense of safety when making payments.					

4.	The service focuses on demonstrating knowledge when interacting with customers, thereby building trust.					
5.	Influencing customer trust in e-banking stems from the bank's strong reputation.					
6.	E-banking policies contribute to increasing customers' trust in the service.					
7.	Believing in the system follows proper procedures to ensure security.					

3. Ease of Use

No.	Items	1	2	3	4	5
1.	The e-banking platform is easy, enabling customers to quickly understand all its features.					
2.	The design of the platform makes completing transactions simple.					
3.	Assistance is often needed to complete most tasks on the online banking platform.					
4.	Common banking tasks can be completed without technical difficulty.					
5.	The interface is designed to support customers with basic digital skills.					
6.	The platform makes navigating and completing transactions simple for Customers.					
7.	Using the platform results in experiencing quick responses.					

4. Accessibility

No.	Items	1	2	3	4	5
1.	The service is available across different devices (e.g., phone, tablet, computer).					
2.	The platform is accessible regardless of time or location.					
3.	The service remains accessible even during peak hours.					
4.	The system loads quickly on various devices.					
5.	No special software is required to access the e-banking service.					
6.	The platform supports access for customers in remote or rural areas.					
7.	Customers with basic digital skil sily access the platform.					

5. Security and Privacy

No.	Items	1	2	3	4	5
1.	Login and account information are securely protected by the system.					
2.	The platform uses strong authentication to prevent unauthorized access					
3.	Financial data is well-protected when the service is in use.					
4.	Fraud risks are effectively minimized by the system.					
5.	Entering personal and financial information online is secure					
6.	Multi-factor authentication enhances system security.					
7.	Customers are notified immediately in case of suspicious access.					

6. Customer Satisfaction

No.	Items	1	2	3	4	5
1.	Meeting customer expectations strengthens trust in the service.					
2.	The service builds customer confidence during payment activities.					
3.	Overall satisfaction encourages continued use of the service.					
4.	Reliable service encourages loyalty among users.					
5.	Timely updates and confirmations improve satisfaction levels.					
6.	Clear and user-friendly service design contributes to a better experience.					
7.	Ease of access and use makes the service more convenient.					

…...Thank You for Your Answer…...

APPENDIX B

Frequency Table

Statistics									
		gender	age	edu	maritalstatus	income	UseorNot	MFS	Pay
N	Valid	385	385	385	385	385	385	385	385
	Missing	0	0	0	0	0	0	0	0

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	117	30.4	30.4	30.4
	female	268	69.6	69.6	100.0
	Total	385	100.0	100.0	

Age					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 25 years	51	13.2	13.2	13.2
	26 to 35 years	47	12.2	12.2	25.5
	36 to 45 years	100	26.0	26.0	51.4
	46 to 55 years	94	24.4	24.4	75.8
	above 56 years	93	24.2	24.2	100.0
	Total	385	100.0	100.0	

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	under high school	42	10.9	10.9	10.9
	high school	46	11.9	11.9	22.9
	graduated	292	75.8	75.8	98.7
	master	5	1.3	1.3	100.0
	Total	385	100.0	100.0	

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	single	246	63.9	63.9	63.9
	married	102	26.5	26.5	90.4
	others	37	9.6	9.6	100.0
	Total	385	100.0	100.0	

Income Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	less than 300,000 MMK	135	35. 1	35.1	35.1
	300,001 - 500,000 MMK	77	20.0	20.0	55.1
	500,001 - 700,000 MMK	115	29.9	29.9	84.9
	700,001 - 1,000,000 MMK	38	9.9	9.9	94.8
	1,000,001and above	20	5.2	5.2	100.0
	Total	385	100.0	100.0	

MFS					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	internet banking	79	20.5	20.5	20.5
	mobile banking	48	12.5	12.5	33.0
	ATM Card	137	35.6	35.6	68.6
	Pay	121	31.4	31.4	100.0
	Total	385	100.0	100.0	

Pay					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	KBZ Pay	211	54.8	54.8	54.8
	AYA Pay	68	17.7	17.7	72.5
	Wave Money	106	27.5	27.5	100.0
	Total	385	100.0	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PC1	385	1	3	2.08	.719
PC2	385	1	5	1.90	.895
PC3	385	1	5	2.32	.648
PC4	385	1	5	2.28	.749
PC5	385	1	5	2.10	.812
PC6	385	1	5	2.28	.748
Valid N (listwise)	385				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PT1	385	1	5	2.90	.927
PT2	385	1	5	2.87	.909
PT3	385	1	5	2.86	.891
PT4	385	1	5	2.90	.911
PT5	385	1	5	2.91	.814
PT6	385	1	5	2.84	.868
Valid N (listwise)	385				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PR1	385	1	3	2.05	.743
PR2	385	2	3	2.40	.490
PR3	385	1	3	2.00	.776
PR4	385	1	3	2.11	.705
PR5	385	1	3	2.31	.784
PR6	385	1	3	2.10	.700
Valid N (listwise)	385				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SN1	385	1	5	1.86	.886
SN2	385	1	5	2.32	.648
SN3	385	1	5	2.36	.741
SN4	385	1	5	2.01	.787
SN5	385	1	5	2.23	.703
SN6	385	1	5	2.23	.762
Valid N (listwise)	385				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BI1	385	1	3	2.01	.774
BI2	385	1	3	2.01	.774
BI3	385	1	3	2.01	.774
BI4	385	1	2	1.70	.457
BI5	385	1	3	2.20	.606
BI6	385	1	3	2.01	.774
Valid N (listwise)	385				

Reliability Statistics

Cronbach's Alpha	N of Items
.904	6

Reliability Statistics

Cronbach's Alpha	N of Items
.972	6

Reliability Statistics

Cronbach's Alpha	N of Items
.901	6

Reliability Statistics

Cronbach's Alpha	N of Items
.920	6

Reliability Statistics

Cronbach's Alpha	N of Items
.906	6

Correlations

		PC	PT	PR	SN	BI
PC	Pearson Correlation	1	.171**	.371**	.745**	.610**
	Sig. (2-tailed)		.001	.000	.000	.000
	N	385	385	385	385	385
PT	Pearson Correlation	.171**	1	-.029	.150**	-.008
	Sig. (2-tailed)	.001		.569	.003	.881
	N	385	385	385	385	385
PR	Pearson Correlation	.371**	-.029	1	.304**	.654**
	Sig. (2-tailed)	.000	.569		.000	.000
	N	385	385	385	385	385
SN	Pearson Correlation	.745**	.150**	.304**	1	.405**
	Sig. (2-tailed)	.000	.003	.000		.000
	N	385	385	385	385	385
BI	Pearson Correlation	.610**	-.008	.654**	.405**	1
	Sig. (2-tailed)	.000	.881	.000	.000	
	N	385	385	385	385	385

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

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.773[a]	.598	.594	.36983	.598	141.182	4	380	.000	.956

a. Predictors: (Constant), SN, PT, PR, PC

b. Dependent Variable: BI

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	77.239	4	19.310	141.182	.000[b]
	Residual	51.974	380	.137		
	Total	129.213	384			

a. Dependent Variable: BI

b. Predictors: (Constant), SN, PT, PR, PC

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.208	.097		2.150	.032		
	PC	.506	.047	.541	10.747	.000	.417	2.396
	PT	-.033	.017	-.065	-1.960	.051	.959	1.042
	PR	.496	.035	.494	14.007	.000	.852	1.174
	SN	-.131	.46	-.139	-2.837	.005	.444	2.252

a. Dependent Variable: BI

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	.773[a]	.598	.594	.36983	.598	141.182	4	380	.000
2	.796[b]	.634	.626	.35467	.036	9.292	4	376	.000

a. Predictors: (Constant), SN, PT, PR, PC

b. Predictors: (Constant), SN, PT, PR, PC, PRage, PTage, SNage, PCage

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	77.239	4	19.310	141.182	.000[b]
	Residual	51.974	380	.137		
	Total	129.213	384			
2	Regression	81.915	8	10.239	81.398	.000[c]
	Residual	47.298	376	.126		
	Total	129.213	384			

a. Dependent Variable: BI

b. Predictors: (Constant), SN, PT, PR, PC

c. Predictors: (Constant), SN, PT, PR, PC, PRage, PTage, SNage, PCage

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	.208	.097		2.150	.032			
	PC	.506	.047	.541	10.747	.000	.610	.483	.350
	PT	-.033	.017	-.065	-1.960	.051	-.008	-.100	-.064
	PR	.496	.035	.494	14.007	.000	.654	.584	.456
	SN	-.131	.046	-.139	-2.837	.005	.405	-.144	-.092
2	(Constant)	.185	.094		1.959	.051			
	PC	.653	.146	.699	4.470	.000	.610	.225	.139
	PT	-.092	.051	-.183	-1.782	.076	-.008	-.092	-.056
	PR	.298	.091	.297	3.280	.001	.654	.167	.102
	SN	.132	.137	.140	.961	.337	.405	.050	.030
	PCage	-.048	.046	-.284	-1.050	.294	.120	-.054	-.033
	PTage	.021	.013	.227	1.589	.113	-.179	.082	.050
	PRage	.048	.025	.284	1.950	.052	.102	.100	.061
	SNage	-.067	.040	-.409	-1.657	.098	-.002	-.085	-.052

a. Dependent Variable: BI

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	.773[a]	.598	.594	.36983	.598	141.182	4	380	.000
2	.784[b]	.615	.607	.36375	.017	4.200	4	376	.002

a. Predictors: (Constant), SN, PT, PR, PC

b. Predictors: (Constant), SN, PT, PR, PC, PRedu, PTedu, SNedu, PCedu

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	77.239	4	19.310	141.182	.000[b]
	Residual	51.974	380	.137		
	Total	129.213	384			
2	Regression	79.462	8	9.933	75.069	.000[c]
	Residual	49.751	376	.132		
	Total	129.213	384			

a. Dependent Variable: BI

b. Predictors: (Constant), SN, PT, PR, PC

c. Predictors: (Constant), SN, PT, PR, PC, PRedu, PTedu, SNedu, PCedu

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	.208	.097		2.150	.032			
	PC	.506	.047	.541	10.747	.000	.610	.483	.350
	PT	-.033	.017	-.065	-1.960	.051	-.008	-.100	-.064
	PR	.496	.035	.494	14.007	.000	.654	.584	.456
	SN	-.131	.046	-.139	-2.837	.005	.405	-.144	-.092
2	(Constant)	.226	.095		2.366	.019			
	PC	1.049	.190	1.122	5.526	.000	.610	.274	.177
	PT	.015	.077	.030	.194	.846	-.008	.010	.006
	PR	.126	.137	.126	.922	.357	.654	.047	.029
	SN	-.406	.178	-.430	-2.281	.023	.405	-.117	-.073
	PCedu	-.207	.069	-.819	-3.000	.003	.459	-.153	-.096
	PTedu	-.019	.027	-.125	-.690	.490	-.003	-.036	-.022
	PRedu	.136	.048	.512	2.824	.005	.509	.144	.090
	SNedu	.108	.064	.429	1.690	.092	.320	.087	.054

a. Dependent Variable: BI

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	.773[a]	.598	.594	.36983	.598	141.182	4	380	.000
2	.796[b]	.634	.626	.35467	.036	9.292	4	376	.000
3	.810[c]	.657	.646	.34523	.023	6.212	4	372	.000

a. Predictors: (Constant), SN, PT, PR, PC

b. Predictors: (Constant), SN, PT, PR, PC, PRage, PTage, SNage, PCage

c. Predictors: (Constant), SN, PT, PR, PC, PRage, PTage, SNage, PCage, PRedu, PTedu, SNedu, PCedu

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	77.239	4	19.310	141.182	.000[b]
	Residual	51.974	380	.137		
	Total	129.213	384			
2	Regression	81.915	8	10.239	81.398	.000[c]
	Residual	47.298	376	.126		
	Total	129.213	384			
3	Regression	84.876	12	7.073	59.345	.000[d]
	Residual	44.337	372	.119		
	Total	129.213	384			

a. Dependent Variable: BI

b. Predictors: (Constant), SN, PT, PR, PC

c. Predictors: (Constant), SN, PT, PR, PC, PRage, PTage, SNage, PCage

d. Predictors: (Constant), SN, PT, PR, PC, PRage, PTage, SNage, PCage, PRedu, PTedu, SNedu, PCedu

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations		
		B	Std. Error	Beta			Zero-order	Partial	Part
1	(Constant)	.208	.097		2.150	.032			
	PC	.506	.047	.541	10.747	.000	.610	.483	.350
	PT	-.033	.017	-.065	-1.960	.051	-.008	-.100	-.064
	PR	.496	.035	.494	14.007	.000	.654	.584	.456
	SN	-.131	.046	-.139	-2.837	.005	.405	-.144	-.092
2	(Constant)	.185	.094		1.959	.051			
	PC	.653	.146	.699	4.470	.000	.610	.225	.139
	PT	-.092	.051	-.183	-1.782	.076	-.008	-.092	-.056
	PR	.298	.091	.297	3.280	.001	.654	.167	.102
	SN	.132	.137	.140	.961	.337	.405	.050	.030
	PCage	-.048	.046	-.284	-1.050	.294	.120	-.054	-.033
	PTage	.021	.013	.227	1.589	.113	-.179	.082	.050
	PRage	.048	.025	.284	1.950	.052	.102	.100	.061
	SNage	-.067	.040	-.409	-1.657	.098	-.002	-.085	-.052
3	(Constant)	.196	.092		2.129	.034			
	PC	1.328	.233	1.421	5.694	.000	.610	.283	.173
	PT	-.115	.095	-.230	-1.215	.225	-.008	-.063	-.037
	PR	-.192	.159	-.191	-1.204	.229	.654	-.062	-.037
	SN	-.053	.211	-.056	-.251	.802	.405	-.013	-.008
	PCage	-.051	.045	-.304	-1.141	.255	.120	-.059	-.035
	PTage	.030	.013	.317	2.226	.027	-.179	.115	.068
	PRage	.053	.025	.314	2.174	.030	.102	.112	.066
	SNage	-.081	.039	-.499	-2.069	.039	-.002	-.107	-.063
	PCedu	-.252	.066	-.996	-3.790	.000	.459	-.193	-.115
	PTedu	-.004	.026	-.025	-.141	.888	-.003	-.007	-.004
	PRedu	.173	.046	.652	3.753	.000	.509	.191	.114
	SNedu	.096	.061	.379	1.571	.117	.320	.081	.048

a. Dependent Variable: BI