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THE EFFECT OF MOBILE WALLET FUNCTIONAL SERVICE QUALITIES ON CUSTOMER SATISFACTION: A CASE STUDY OF A PLUS WALLET BY A BANK IN MANDALAY

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ACCEPTANCE

This is to certify that this thesis entitled "The Effect of Mobile Wallet Functional Service Qualities on Customer Satisfaction: A Case Study of A Plus Wallet By A Bank in Mandalay" has been accepted by the Examination Board for awarding Master of Business Administration (MBA).

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ABSTRACT

This study investigates the impact of A Plus Wallet functionalities on customer satisfactions in Mandalay branches. Adopting a positivist paradigm and a deductive research approach, the study employs a survey research strategy, collecting data from 175 users who are A Plus Wallet users. Multiple regression analysis is conducted to examine the relationship between service quality dimensions, technology acceptance factors, and customer satisfactions. The findings reveal that Tangibility, Reliability and Empathy of Use positively influence customer satisfactions, while Responsiveness and Assurance do not show a significant impact. These results suggest that customers prioritize functional efficiency, user experience, and personalized support over service responsiveness and perceived security. This study contributes to both theoretical and practical knowledge by integrating service quality customer satisfactions in digital banking. The findings provide empirical validation of key service dimensions and offer actionable insights for financial institutions to enhance mobile wallet experiences. Recommendations include improving app design, system reliability, personalized customer support, and intuitive user interfaces to strengthen customer engagement and retention.

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LIST OF ABBREVIATIONS

AI	Artificial Intelligence
AYA	Ayeyarwady Bank
e-SQ	e-Service Quality
ICT	Information and Communication Technology
KBZ	Kanbawza Bank
MAB	Myanma Apex Bank
SPSS	Statistical Package for the Social Sciences
SQ	Service Quality
TAM	Technology Acceptance Model
UAB	United Amara Bank
UI	User Interface
PU	Perceived Usefulness
PEU	Perceived Ease of Use

CHAPTER I
INTRODUCTION

The banking sector has seen numerous technical developments in recent years, becoming more technologically dependent as a result of the rise of information and communication technology (ICT). Today's banks tend to provide their clients with more gratifying services as the economy gets more competitive. Furthermore, as lifestyles become more fast-paced, many people begin looking for ways to cut down on time consuming activities. As a result, many banks use e-banking technology to try to convince their clients to increase their market shares and deliver the newest financial service innovations. (Zin, 2010)

Current research has widely discussed customers' satisfaction with Wallet service. These studies reveal that mobile banking service quality has a significant relationship with customer satisfaction. Baabdullah et al. (2019) explain that analyzing the factors determining mobile banking use or, specifically, the impact of mobile banking service quality on customer satisfaction is necessary both at the individual and society level because the results could reduce 'billions' in charges. It is essential to understand customers' needs and find customers' desires for a product or service that exceeds customer expectations (Hamidi and Safareeyeh, 2019). Customers will be satisfied with the services provided when they feel that the service is suitable for their needs and expectations.

The impact of effect of plus wallet functional service qualities on customer satisfaction is examined in this study. The aim is to enable citizens to make online financial transfers, deposits, withdrawals and payments conveniently and quickly, anytime, anywhere, easily, simply, and securely. Opening a separate bank account is not necessary while utilizing the A Plus wallet application; all you need is a phone.

A Plus wallet is a mobile financial service developed by A bank to provide reliable financial services in line with the developing era of Myanmar. When using the services of A Plus wallet mobile application, customer can do it without opening a separate bank account and just have a phone. Customer no longer need to worry about bank opening and closing times when performing financial services. In addition, you can download it customer and easily open an account customer. With A Plus Wallet, customer can transfer money, withdraw money, top up customer phone, pay customer

internet bill, and make payments at stores with A Plus signs by scanning the A Plus QR code. In addition to purchasing iTunes gift cards and other gifts, you can also easily make deposits to any bank in the world with MPU, VISA, and MasterCard. You can transfer money to anyone in Myanmar through your A Plus Wallet account, and transfer money between A^+ accounts is "free," making it very convenient and easy to use. The aim is to enable citizens to make online financial transfers, deposits, withdrawals and payments conveniently and quickly, anytime, anywhere, easily, simply, and securely. When using the service of A Plus Wallet Mobile application, you do not need to open a separate bank account, and you can do it all with just a phone.

1.1 Rational of the Study

Myanmar has seen technological advancements in recent years, including faster internet, more mobile phone availability, and a greater level of technological knowledge among its populace. As a result, numerous banks provide a wide range of services to make banking easier for their clients. Furthermore, the banking sector in Myanmar is growing more quickly than other industries. The banking industry has been fiercely competitive since the government permitted the opening of commercial and private banks to the general public. At the moment, all private banks provide mobile banking services; competitors for market share include KBZ Bank, CB Bank, AYA Bank, and A Bank. Thus, gaining a competitive edge is crucial for the banks.

In order to get a competitive edge, service quality is crucial. Because customer satisfaction is a crucial component of mobile banking success, a number of banks are swiftly implementation and providing mobile banking services in an effort to engage with their clientele. Potential clients for other banks' mobile wallet services are those who now use one bank's mobile banking service. Customer satisfaction is therefore crucial for retaining current clients as well as luring in new ones.

A bank is a officially licensed by the Central Bank in 2015. A Plus Wallet was introduced in 2021 as a wallet solution that allowed users to connect their mobile wallet to their existing bank account, However, consumers now have a wide range of options when it comes to mobile services.

Therefore, in order to comprehend how customer feel about their A Plus Wallet service, the first mobile banking service in Myanmar, this study attempts to examine and analyze consumer happiness and satisfactions. Additionally, to attract

new customers and retain existing ones, A Bank might develop more effective strategies for providing the A Plus wallet service.

1.2 Problem Statements

Rapid technological advancements in the banking sector have caused customer satisfaction to shift in favor of efficient, safe and convenient digital payment alternatives. Due to their numerous features that are intended to enhance the user experience, mobile wallet have become a more common method of conducting transactions. The precise impact of these features on customer satisfaction is still unknown though. This study looks at how customer satisfaction is effect by a number of features offered by A Plus Wallet, a mobile wallet services offered by A Bank.

A Plus Wallet offers features including tracking transaction history, loyalty rewards, quick payment options, and enhanced security. These features aim to provide convenience, reliability, and an enhanced user experience, but it's important to understand which features have the greatest impacts on customer satisfaction and loyalty. A Bank can strategically focus its development efforts by identifying the most appreciated features, which enhance the entire customer experience and potentially increase user retention.

This study was investigated how customers perceive these aspects to see how A Plus Wallet functional service qualities impact customer satisfaction. The findings are meant to provide A Bank with valuable for enhancing the functionality of A Plus Wallet in order to better meet evolving customer needs and strengthen its position as the industry leader in mobile payments.

1.3 Research Questions

The research questions of study are as follow:

1. What are the levels of customer perception on A Plus wallet functional service qualities by A Bank in Mandalay?
2. What are the effects of A Plus Wallet functional service qualities on customer satisfaction by Bank in Mandalay?

1.4 Objectives of the Study

The objectives of the study are as follows:

1. to identify the customer perceptions on A Plus wallet functional service qualities by A Bank in Mandalay?
2. to analyze the effects of A Plus Wallet functional service qualities on customer satisfaction by A bank in Mandalay.

1.5 Hypotheses of the Study

The following hypotheses are formulated to guide the empirical analysis:

H_1: The tangibility of A Plus Wallet functional service quality is positively significant effects on customer satisfaction.

H_2: The reliability of A Plus Wallet functional service quality is positively significant effects on customer satisfaction.

H_3: The responsiveness of A Plus Wallet functional service quality is positively significant effects on customer satisfaction.

H_4: The assurance of A Plus Wallet functional service quality is positively significant effects on customer satisfaction.

H_5: The empathy of A Plus Wallet functional service quality is positively significant effects on customer satisfaction.

1.6 Method of the Study

The research aims to understand how A plus wallet functional service quality influence user experiences by A bank in Mandalay. This study are used both primary and secondary data. Primary data are gathered A Plus wallet users through a structured questionnaire. The target population comprises 300 current users of A Plus wallet by A bank in Mandalay and the sample respondents 175 are collected by using simple random sampling method. To reliability analysis, descriptive statistics, correlation analysis and multiple regression analysis are applied to examine the collected data. Secondary data is gathered from the authorized representatives of A Bank, official websites, text books, pertinent literature, earlier research studies, and websites of the relevant organizations and websites of A Bank.

1.7 Scope and Limitations of the Study

This study mainly emphasizes to analyze the effects of A Plus Wallet functional service qualities on customer satisfaction by A bank in Mandalay. There are 300 users who are actively used A Plus Wallet and 175 respondents are also selected by using simple random sampling method. Structured questionnaires are used to collected sample data by using seven point Likert scale. Survey data are gathered from March to Apirl, 2025.

There are limitations to this study; A Plus wallet users who do not actively are not included. This study only describes five service quality dimensions: tangibility, reliability, responsiveness, assurance and empathy. This study excludes other services quality dimensions: ease of use and security.

1.8 Background of the Study

A Plus Wallet is a digital mobile wallet service launched by A Bank (Ayeyarwady Farmers Development Bank) in Myanmar, designed to promote financial inclusion and offer convenient, secure, and fast financial services to a broad customer base. As Myanmar's financial sector evolves toward digital transformation, A Plus Wallet plays a critical role in bridging the gap between traditional banking and digital financial services. A Plus Wallet constitutes a comprehensive mobile banking platform designed to facilitate a broad spectrum of essential financial transactions via smartphone technology. Core functionalities encompass interbank fund transfers from A Bank accounts, cash-in and cash-out operations through authorized agents, mobile airtime top-ups, and the settlement of monthly insurance premiums.

Furthermore, the platform enables both online and point-of-sale payments through integrated billing systems, as well as peer-to-peer remittance and payment requests. By integrating these multifunctional capabilities, A Plus Wallet operates as a robust financial management instrument for both individual consumers and small-scale enterprises. Through sustained technological innovation and the provision of user-oriented services, the platform seeks to optimize the customer experience while actively contributing to the advancement and expansion of Myanmar's digital economy.

1.9 Organization of the Study

This paper is organized by five chapters. Chapter one is the introduction that includes rationale of the study, problem statement, research question, objectives of the study, hypotheses of the study, method of study, scope and limitations of the study, background of organization and organization of the study. Chapter two present literature reviews illustrate service quality, measuring service quality, previous and conceptual framework of the study. Chapter three presents research methodology illustrate research design, target population and sampling design, data collection method, questionnaire design, instrumentation of questionnaire and data analysis. Chapter four presents analysis on the effect of mobile wallet functional services qualities on customer satisfaction that illustrate demographic factors, reliability of variables, descriptive statistics of the variables, the correlation analysis of variables, multiple regression analysis and achieving of hypothesis testing. Chapter five concludes with the findings, discussion, suggestions, recommendations and needs for further study.

CHAPTER II
LITERATURE REVIEW

This chapter elaborates on the theoretical foundation of the study, divided into three key sections. The first section provides definitions of the primary concepts: A Plus wallet functional service quality and customer satisfaction. The second section explores the theoretical models applied in this research, specifically the SERVPERF Model. The third section outlines the conceptual framework that underpins the study.

2.1 Service Quality

Service quality is an attitude formed by a long-term, overall evaluation of a customer satisfactions (Hoffman & Bateson, 2023). In the context of mobile wallets, functional service quality refers to users' perceptions of the efficiency, reliability, security, and usability of digital payment platforms like A Plus Wallet. It plays a pivotal role in building customer satisfaction, though it is critical to distinguish between service quality and customer satisfaction. Customer satisfaction is typically a short-term, transaction-specific evaluation (e.g., a seamless QR payment experience), whereas service quality reflects a broader, long-term assessment of the mobile wallet's performance (e.g., consistent app stability, responsive customer support).

The relationship between these two concepts is debated. Some scholars argue that consistently high functional service quality—such as fast transaction processing, robust security features, and intuitive app design—strengthens customer satisfaction, fostering satisfaction over time (Lee H. S., 2013). Others posit that satisfaction with individual transactions enhances users' perceptions of overall service quality, creating a cyclical reinforcement of satisfaction. Ultimately, repeated positive experiences with a mobile wallet (e.g., error-free transfers, real-time notifications) build trust and satisfaction as customers revise their perceptions of quality. For instance, users of A Plus Wallet in Mandalay may grow more satisfied if the app consistently delivers reliable services, such as instant bill payments or fraud alerts.

Delivering high functional service quality is essential for fostering satisfaction in Myanmar's competitive digital finance market. This requires a customer-centric approach where providers like A Plus Wallet align their operations with user needssuch as offering localized features (e.g., Burmese language support) or ensuring

24/7 accessibility. Every interaction, from app login to transaction completion, shapes perceptions of service quality. Even minor lapses, such as delayed OTP delivery or app crashes, can erode trust and diminish satisfaction.

In markets like Mandalay, where multiple banks and finch firms offer similar mobile wallet services, functional quality becomes a key differentiator. Customers who trust A Plus Wallet's reliability and security are more likely to consolidate their transactions, recommend the app to others, and remain satisfied. Satisfied users provide long-term benefits, including reduced customer acquisition costs and higher retention rates.

Table 2.1 Definitions of Service Quality

Authors	Definitions of Service Quality
(Bitner & Hubbert, 1994)	Service quality is the customer's impression of the superiority or inferiority of a service provider
Parasuraman et al. (1985)	Service quality is the result of comparing a customer's expectations to the actual service performance.
Armstrong et al. (1997)	Service quality is made up of five dimensions: tangibles, reliability, responsiveness, assurance, and empathy
Philip Kotler (2011)	Service quality is the result of comparing a customer's expectations with their perception of the service performance.
(Hoffman & bateson,2023)	Service quality is an attitude formed by a long term, over all evaluation of a firm's performance.

Source: Previous Studies, 2025

2.2 Measuring Service Quality

Both subjective and objective techniques can be used to evaluate the quality of services. Assessing measurable variables, such the quantity of customer complaints or the frequency of product returns, using precisely predetermined standards is known as objective measurement. These metrics offer accurate information about the observable facets of customer service. Subjective measurement, on the other hand, focuses on whether the anticipated advantages match the outcomes that customers perceive. Subjective assessments are frequently conducted using the SERVQUAL approach. Customer expectations and the service provider's capacity to successfully meet them are the basis for this method's evaluation of service quality. It is important to remember that customer pleasure is a proxy for service quality.

The core definition of service quality is the difference between what customers think they will receive and what they anticipate from a service before they

encounter. Since they act as the standard by which performance is judged, customer expectations are crucial to this measurement. When real performance surpasses these expectations, service quality is higher; when actual performance falls short of expectations, service quality is lower. Expectations are frequently defined as the requirements or desires of customers. (Parasuraman et al., 1988). Perceived service, in contrast, reflects the customer's evaluation of the technical and functional aspects of service delivery (Gronroos, 1984). There are five dimensions in service quality such as tangibility, reliability, reconvenes, assurance and empathy.

2.2.1 Tangibility

Tangibility in service quality refers to the physical aspects of a service, including facilities, equipment, communication materials, and the appearance of personnel (Hoffman & Bateson, 2023). These elements serve as visible evidence of the service provided, shaping customer perceptions. Tangible evidence also encompasses the condition of physical surroundings maintained by the service provider, such as the design, layout, and cleanliness of the environment. Effective management of these aspects demonstrates professionalism and attention to detail, ultimately influencing customer satisfaction.

The tangibles dimension highlights a firm's ability to maintain modern equipment, visually appealing facilities, and well-groomed employees, as well as produce high-quality materials like brochures and correspondence.

2.2.2 Reliability

Reliability in service quality refers to a firm's consistency and dependability in delivering its services (Hoffman & Bateson, 2023). A reliable service provider ensures dependability and accuracy in every transaction, fulfilling commitments to its customers regarding products and services. Customers value companies that consistently keep their promises and provide error-free services. Consequently, businesses must prioritize understanding and meeting customer expectations related to reliability. Failure to deliver dependable service can directly lead to customer dissatisfaction and loss of trust, which underscores the critical role of reliability in maintaining customer satisfactions.

Reliability is the most crucial dimension of service quality. It encompasses performing services correctly the first time, maintaining accurate records, and

adhering to commitments on time. Customers often find unreliable services frustrating, as seen in common scenarios like inconsistent utility installations. Key perceptions include companies delivering on time, addressing problems sincerely, performing services accurately, and maintaining error free processes. Ensuring reliable service is foundational for businesses aiming to enhance customer satisfaction.

2.2.3 Responsiveness

Responsiveness in service quality represents a company's commitment to providing timely and attentive services to its customers (Hoffman & Bateson, 2023). It involves the willingness and readiness of employees to assist customers promptly and effectively. Instances of unresponsiveness, such as employees neglecting customer needs while engaging in personal conversations, can significantly impact the customer satisfaction. Responsiveness ensures that customers are informed about service timelines and their requests are addressed promptly, contributing to overall satisfaction.

Responsiveness measures a service provider's ability to handle customer requests, inquiries, and complaints promptly and attentively. This dimension focuses on the speed and clarity with which companies communicate solutions to customers. Companies must adopt a customer-centric perspective to enhance responsiveness and foster positive experiences. By prioritizing customer needs and ensuring prompt service delivery, businesses can strengthen their reputation for responsiveness and achieve greater success.

2.2.4 Assurance

The assurance dimension of service quality highlights a company’s competence, courtesy, and ability to provide secure operations (Hoffman & Bateson, 2023). Competence refers to the firm’s expertise and skill in delivering services professionally, ensuring that employees possess the necessary knowledge to meet customer needs effectively. Courtesy reflects how staff interact with customers, demonstrating politeness, friendliness, and respect for customer belongings.

Assurance also builds trust and confidence in customers through professional behavior and expertise. Employees who are courteous and knowledgeable instill a sense of safety in transactions, enhancing the customer experience. By focusing on

assurance, companies can strengthen their relationships with customers, long-term satisfaction.

2.2.5 Empathy

Empathy in service quality refers to a company's ability to understand and share the feelings of its customers, ensuring their needs and concerns are addressed (Hoffman & Bateson, 2023). Empathetic firms maintain a customer-centric approach by offering individualized attention, accommodating customer needs, and providing convenient service hours. Companies that prioritize their convenience over their customers' or fail to provide personalized service demonstrate a lack of empathy. The empathy dimension emphasizes the importance of understanding and catering to the specific needs of customers to create a meaningful and satisfactory service experience.

Empathy companies build stronger relationships with customers by focusing on their best interests and delivering personalized service. Empathy is reflected in actions such as offering flexible operating hours, providing individual attention, and understanding customers' unique requirements. Firms that demonstrate these behaviors foster satisfaction, creating a more positive customer satisfaction and reinforcing their reputation as a customer focused organization.

2.3 Previous Research Studies

The findings from previous studies based on service quality on customer satisfactions are shown in table 2.1.

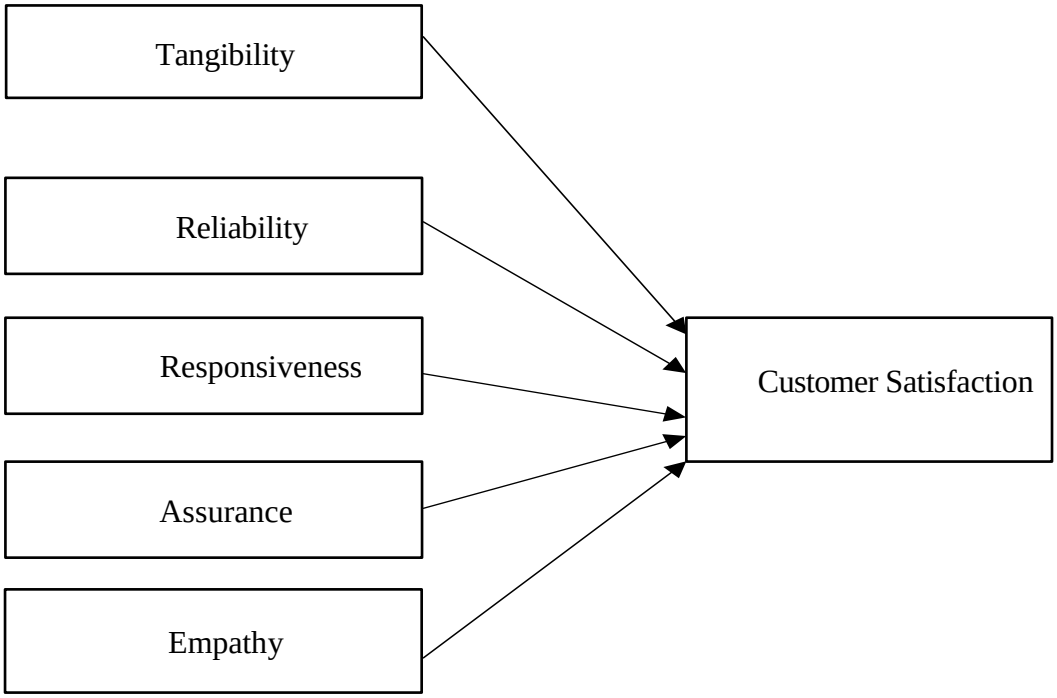
Table 2.2 Previous Studies

SR No	Author/ Year/ Title	Independent Variable	Dependent Variable	Finding
1	Zin (2019) Mobile banking services quality and its impact on customer satisfaction of Myanma Apex bank	Tangibility Reliability Responsiveness Assurance Empathy	Customer satisfy	Customers view MAB mobile banking favorably across all seven service quality dimensions. All but responsiveness significantly influence satisfaction. Although responsiveness may not boost satisfaction directly, its lack could cause dissatisfaction.
2	Yew Siang Poong (2016) ISP's Services Quality and Customer satisfaction in the Southern Region of Malaysia	Tangibility Reliability Responsiveness Assurance Empathy	Customer satisfy	ISPs in Malaysia could use findings in this paper to assess and enhance their service quality provision.
3	Ehigie C. Johnson Jese S. Kalary (2018) Impact of service Quality on customer satisfaction	Tangibility Reliability Responsiveness Assurance Empathy	Customer Satisfaction	Empirical findings suggest LRA should open sub-offices in major towns to better serve customers living far from headquarters, where tax returns can currently only be filed.

Source: Compilation (2024)

2.4 Conceptual Framework of the study

This study aims to analyze the effects of A Plus Wallet functional service qualities on customer satisfaction by A bank in Mandalay.



Source: Own Compilation adapted from previous studies (2024)

In their study, the dependent variable is customer satisfaction, while the independent variables are tangibility reliability, responsiveness, assurance, empathy usefulness, and ease of use. This framework is designed to explore how these dimensions impact on customer satisfactions with A Plus Wallet service in Mandalay. The model examines the impact of service quality on customer satisfaction of A Plus wallet.

CHAPTER III
RESEARCH METHODOLOGY

This chapter details the methodology, describing how the research was undertaken. It delineates the research design, encompassing the underlying philosophy, overall approach, and specific strategies employed, as well as the methods used for gathering and analyzing data. Furthermore, the chapter addresses the creation of the survey instrument, the sampling procedures used, and the ethical protocols fallowed to guarantee the study's validity and reliability.

3.1 Research Design

The research design serves as the study's blueprint, detailing the comprehensive plan for collecting, analyzing, and interpreting data. It ensures systematic execution and effective alignment with the research questions. This study employs a structured, scientific methodology guided by a positivist philosophy, deductive approach, survey strategy, and causal design. These components integrate to establish a robust framework for investigating relationships between service quality dimensions and customer satisfaction. Each element is purposefully selected to align with the study's objectives and uphold the validity and reliability of the findings.

This study employs a positivist philosophy, emphasizing observable and measurable data to test hypotheses. Grounded in natural sciences, positivism assumes reality is objective and independent of researcher influence. This approach aligns with quantitative methods, as it aims to reveal causal relationships through empirical evidence and scientific rigor. By prioritizing objectivity and quantifiable data, positivism ensures reliable and replicable results. The philosophy is particularly suited to this research, which seeks to generalize findings and establish universal laws regarding relationships between service quality dimensions and customer satisfaction.

The study employs a deductive approach, initiating with the development of a theoretical framework and hypothesis formulation grounded in existing literature. This method, commonly applied in quantitative research and aligned with positivist philosophy, aims to generalize findings from specific observations (Saunders et al., 2012). For this research, hypotheses are derived from established theories on service quality and customer satisfaction, then tested empirically. The deductive approach

ensures a structured, systematic investigation, enabling logically consistent conclusions aligned with the initial theoretical framework.

Research methods are broadly classified as qualitative or quantitative. Quantitative research relies on numerical data and statistical analysis to test theories and establish generalizable facts. Common techniques include experiments, numerical observations, and structured surveys. Conversely, qualitative research uses textual data to explore concepts, experiences, or emerging theories through methods like open-ended interviews, descriptive observations, and thematic literature reviews. This study employs quantitative methods, aligning with its positivist philosophy and deductive approach to measure observable phenomena related to service quality and customer satisfaction.

The survey research strategy was selected for its efficacy in gathering quantitative data from large populations. Surveys excel at identifying patterns, relationships, and trends, rendering them ideal for hypothesis-driven studies (Saunders et al., 2012). This research employs surveys to collect data on customer perceptions of service quality dimensions (e.g., tangibility, reliability, responsiveness) and their influence on customer satisfaction. Validated measurement scales ensure data reliability and validity, enabling robust analysis of variable relationships.

This study utilizes a causal research design to establish cause-and-effect relationships between variables. This approach aligns with positivist research objectives, where testing hypotheses about variable influence is paramount (Saunders et al., 2012). The design enables rigorous examination of how independent variables affect the dependent variable. By isolating these relationships, the research identifies how specific service quality dimensions contribute to customer satisfaction, yielding actionable business implications.

Research can be categorized into four types: descriptive, correlational, analytical, and predictive. This study integrates descriptive and analytical research to measure service quality's impact on customer satisfaction. Descriptive research characterizes population attributes, while analytical research investigates cause-and-effect relationships. Employing a survey design, respondents complete questionnaires capturing demographic profiles (e.g., sex, age), service quality perceptions, and satisfaction levels. The empirical design facilitates rigorous data analysis using standardized statistical methods. Key techniques regression analysis, t-tests, and ANOVA enable valid conclusions. When empirical data show statistical significance,

research hypotheses are supported; otherwise, null hypotheses are retained, indicating no effect of independent variables on customer satisfaction.

Research can also be classified into four types: descriptive, correlational, analytical, and predictive. This study combines descriptive and analytical research to measure the influence of service quality on customer satisfaction. Descriptive research focuses on describing the characteristics of the population or phenomenon, while analytical research examines cause-and-effect relationships. The study employs a survey research design; where respondents are asked to complete a questionnaire to 23 assess demographic profiles, such as sex and age, as well as their perceptions of service quality and satisfaction. Furthermore, the study uses an empirical research design, which involves the accurate analysis of data using standardized statistical methods. Statistical formulas such as regression, t-tests, and ANOVA (analysis of variance) are fundamental to forming logical and valid conclusions. If the empirical data reach significance under the appropriate statistical formula, the research hypothesis is supported. If not, the null hypothesis is supported, indicating no observed effect of the independent variables on the dependent variables.

3.2 Target Population and Sampling Design

The population for research consists of individuals who use A Plus Wallet services in Mandalay branches. The target population includes 300 users, and 175 respondents was determined by using Yamane's Formula. To ensure representation of key subgroups within the population, simple random sampling was applied. One office was specifically chosen for a more focused analysis, as it provided a concentrated group of mobile banking users relevant to the study's objectives.

According to Cooper and Schindler (2006), a population is the entire set of people or things that the researcher wants to examine. The target population for this study consists of Mandalay's mobile payment service users. For the purpose of measuring traits, opinions, and attitudes, sampling the process of choosing a sample of the population for study is essential (Saunders, Lewis, & Thornhill, 2012). The sample is the name given to the chosen subset. A crucial stage in research is figuring out the sample size because it has a direct bearing on the reliability of the results. The sample size is determined by a number of factors, including the population size, allowable margin of error, and the goal of the study.

Sampling methods aim to minimize data collection requirements by investigating a representative subset of the population instead of the whole group. These approaches fall into two primary categories: non-probability and probability sampling. Non-probability techniques, such as convenience, quota, purposive, and snowball sampling, are frequently employed when the population is hard to reach or when researchers require specific types of respondents. Conversely, probability sampling encompasses methods like simple random sampling, stratified random sampling, systematic sampling, and cluster sampling. This category guarantees that every population member has a known and equal opportunity for selection, thereby enhancing the representativeness of the findings and their potential for generalization.

The sampling design for this study was carefully planned to ensure the representativeness and accuracy of the findings. The study ensures that the population are adequately represented, while Yamane's formula provides a scientifically determined sample size. This approach enhances the reliability and validity of the study, enabling a comprehensive analysis of the impact of A Plus wallet service quality on customer satisfactions in Mandalay branches.

The sample size for this study was determined by using Yamane's (1973) formula, which is a widely used method for calculating sample sizes in research. The formula is as follows:

n= N /1+($e2$)

Where:

n=Sample size

N=population size (300 in this study)

e=margin of error (set 5% or 0.05 for this study)

Using this formula, the sample size was calculated to be 151 respondents. This sample size is considered sufficient to ensure the reliability and validity of the findings while minimizing the margin of error.

3.3 Data Collection Method

As the cornerstone of analysis and interpretation, data collection is a vital phase in research. For this study, questionnaire are gathered using an online survey. This method provides an efficient and cost-effective means to reach a large, diverse participant group. Key advantages of online surveys include rapid distribution, ease of

access for respondents, and minimized risk of human error in data entry, as responses are captured directly in digital format.

To ensure precise and quantifiable data, the questions are measured using a seven-point Likert scale, ranging from 1 ("Strongly Disagree") to 7 ("Strongly Agree"). This scale allows respondents to express their level of agreement or disagreement with each statement, providing a clear and measurable representation of their perceptions. The use of a Likert scale ensures that the data collected is suitable for statistical analysis, enabling the researcher to draw meaningful conclusions about the relationships between variables.

To accurately capture contemporaneous customer perceptions and experiences related to A Plus Wallet, the study employed a tightly controlled data collection window. Information was gathered specifically between February 8th and February 15th, 2025. This deliberate temporal containment serves to mitigate the influence of external variables such as evolving market dynamics or modifications to bank policies thereby enhancing the reliability of the findings.

This research supplements primary data with secondary sources, including relevant academic papers, journals, and industry reports. Secondary data offers essential contextual background and analytical support, serving to corroborate findings and uncover trends or patterns potentially obscured within the primary dataset. Prior studies examining service quality, technology acceptance, and customer satisfaction within the banking sector will furnish comparative benchmarks, enabling identification of A Bank's areas of strength and opportunities for enhancement.

3.4 Questionnaire Design

The term survey instrumentation‖ refers to the questionnaires used as the main tools for collecting data from respondents. Instrumentations validity also known as measurement validity relates to how accurately the instrument measures what it is intended to measure. While reliable data are consistent, consistency alone does not guarantee validity, as reliable data can still fail to align with the researcher’s objectives. However, validity inherently requires reliability because data cannot be accurate if it is not consistent. Thus, high reliability is a prerequisite for achieving high validity.

A questionnaire is a structured set of questions designed to collect data from respondents in a systematic manner. It provides clear instructions on which questions

should be asked and in what order, ensuring consistency and reliability in data collection. Questionnaires are widely used in various research fields, including survey research and experimental design, due to their ability to efficiently gather large amounts of data from a diverse population. According to Sreejesh et al. (2014), a questionnaire serves four key functions: it facilitates data collection from respondents, structures interviews, standardizes responses, and aids in data processing. These functions make questionnaires an essential tool for researchers aiming to collect quantitative data in an organized and efficient way. The questionnaire for this research is structured into two primary segments: Section A and Section B. Each segment is tailored to investigate distinct facets of the study's objectives, thereby securing the collection of pertinent and thorough data.

Section A targets the demographic profile of A Bank users, collecting data on gender, age, position (staff/officer), education level, and income. This section gathers essential respondent background information to later examine how demographic factors correlate with perceptions of service quality and customer satisfaction. For instance, analyzing respondent age distribution may reveal differential perceptions between younger and older customers, while income levels could highlight distinct patterns in service evaluations. Collecting this demographic data enables a more nuanced analysis of relationships between service quality dimensions and customer satisfaction.

Table 3.1 details the measurement items for each variable and their respective adapted sources. As indicated, service quality dimensions Tangibility, Reliability, Responsiveness, Assurance, and Empathy were operationalized using items sourced from Hoffman & Bateson (2023). These dimensions are essential for holistically evaluating A Plus wallet service quality, as they encompass both physical infrastructure and interpersonal elements of customer engagement. In additions customer was operationalized using items sourced from Oliver (1999).

Table3.1 Measurement Item of each Variable

Name of Variables	Source
Tangibility	(Hoffman & Bateson, 2023)
Reliability	(Hoffman & Bateson, 2023)
Responsiveness	(Hoffman & Bateson, 2023)
Assurance	(Hoffman & Bateson, 2023)
Empathy	(Hoffman & Bateson, 2023)
Satisfactions	(Oliver,1999)

Source: Previous Studies, 2025

Finally, customer satisfaction was assessed using measurement items adapted from established scales (e.g., Oliver, 1999; Parasuraman, Zeithaml, & Berry, 1988). Satisfaction serves as a key outcome variable in this study, reflecting customers' perceived fulfillment from their interactions with A Bank. By measuring satisfaction, the research aims to identify which SERVERP dimensions (Tangibility, Reliability, Responsiveness, Assurance, Empathy) most significantly influence customer retention and long-term engagement.

3.5 Data Analysis

Data analysis is the systematic application of statistical and logical techniques to organize, summarize, interpret, and evaluate data (Shamoo & Resnik, 2003). Common methods used in data analysis include calculating the mean, percentage distribution, and frequency distribution to simplify and interpret the collected data.

In this study, the data was analyzed using Statistical Package for the Social Sciences (SPSS). The analysis included descriptive statistics, reliability and multiple regression analysis to ensure accurate and meaningful insights.

3.5.1 Descriptive Statistics

Descriptive statistics summarize the key characteristics of a dataset, providing insights into overall trends and patterns. In this study, descriptive statistics were used to analyze the general characteristics of respondents' demographic profiles and service quality perceptions. Descriptive statistics include three main categories of measures:

- Measures of Central Tendency – Describe the center of the dataset using mean, median, and mode.

- Measures of Variability – Indicate the spread of the dataset using variance and standard deviation.
- Frequency Distribution – Show how often values occur within the dataset.

For this study, descriptive analysis was conducted to calculate the mean and standard deviation for both dependent and independent variables. The mean represents the average response, while the standard deviation indicates the variability in responses.

According to Pimentel (2019), the interpretation of seven-point Likert scale mean values is as follows:

Table 3.2 Seven-Point Likert Scale Mean Values and their Interpretation

Likert Scale	Ranking	Mean Values
1	1.00-1.85	Extremely disagreed
2	1.86-2.71	Very disagreed
3	2.72-3.57	disagreed
4	3.58-4.43	Neither agreed nor disagreed
5	4.44-5.29	Agreed
6	5.30-6.15	Very agreed
7	6.16-7.00	Extremely agreed

Source: Pimentel (2019)

3.5.2 Reliability Analysis

Reliability refers to the consistency and stability of a measurement tool in producing accurate and repeatable results over time. It is a critical aspect of research, as it ensures that the data collected is free from random errors and can be trusted for making valid conclusions. Reliability assesses whether a product, system, or service performs its intended function effectively within a specified period and under defined conditions. In the context of research, ensuring reliability helps minimize errors and reduces the risk of biased results, thereby enhancing the credibility of the study.

A key method for evaluating reliability is internal consistency, which determines how well different items within a scale measure the same concept. Internal consistency is particularly important in studies that use multi-item scales to measure complex constructs, such as service quality or customer satisfactions. If the items in a scale are not consistent, the results may be unreliable, leading to incorrect conclusions.

The most widely used measure of internal consistency is Cronbach's Alpha coefficient, which quantifies the degree to which the items in a scale are correlated with each other. According to Hair et al. (2019), a Cronbach's Alpha value of 0.70 or higher is generally considered to indicate an acceptable level of reliability. Values between 0.70 and 0.80 are considered good, while values above 0.80 are considered excellent. Higher values suggest greater internal consistency among the items in the scale, ensuring that the measurement is both stable and dependable.

In this study, Cronbach's Alpha was used to evaluate the reliability of the scales measuring the dimensions of service quality (e.g., tangibility, reliability, responsiveness, assurance, empathy) and customer satisfactions. If the Cronbach's Alpha value for a scale is below 0.70, it suggests that the scale may need to be revised or that certain items should be removed to improve reliability.

3.5.3 Correlations

The results of the Pearson correlation analysis indicate statistically significant and positive associations between customer satisfaction and all five dimensions of service quality as conceptualized in the SERVPERF model. Among these dimensions, empathy exhibited the highest positive correlation with customer satisfaction ($r = .801$, $p < .01$), followed by assurance ($r = .762$, $p < .01$), and tangibles ($r = .675$, $p < .01$). Furthermore, both responsiveness ($r = .671$, $p < .01$) and reliability ($r = .646$, $p < .01$) were also positively and significantly correlated with customer satisfaction. These findings suggest that enhancements in these service quality dimensions particularly empathy and assurance are likely to contribute meaningfully to increased levels of customer satisfaction with A Plus Wallet. The results provide empirical support for the SERVPERF model's applicability in evaluating digital banking services in the Myanmar context.

3.5.4 Multiple Regression Analysis

Multiple regression analysis is extensively employed in marketing and business research to model relationships between several predictor variables and a single outcome variable. This technique enables researchers to evaluate how distinct factors collectively influence a dependent measure. As Hair et al. (2019) emphasize, regression analysis yields critical insights by identifying statistically significant

predictors and quantifying their explanatory power regarding variance in the observed data.

In this study, multiple regression analysis is used to examine the relationship between seven independent variables- tangibility, reliability, responsiveness, assurance, empathy and one dependent variable, customer satisfactions. This analysis helps determine whether the independent variables can explain the variance in customer satisfactions with statistical confidence.

The general formula for a multiple regression model is:

$Y=f(x_1, x_2, x_3, x_4, x_5)$

Where:

Y = Dependent variable (Customer Satisfactions)

x_1 = Tangibility

x_2 = Reliability

x_3 = Responsiveness

x_4 = Assurance

x_5 = Empathy

To evaluate the significance of the independent variables, the p-value will be used. The p-value indicates the probability that the observed relationship between an independent variable and the dependent variable occurred by chance. A p-value less than 0.05 (typically) suggests that the independent variable has a statistically significant effect on the dependent variable.

Additionally, the R-square (R^2) value will be calculated to assess the model's explanatory power. R-square represents the proportion of variance in the dependent variable (customer satisfactions) that is explained by the independent variables. It ranges from 0 to 1, where a higher value indicates a better fit of the model. For instance, an R square value of 0.70 means that 70% of the variation in customer satisfactions can be explained by the independent variables included in the model. However, since R-square tends to increase with the addition of more variables, the adjusted R-square will also be used to provide a more accurate measure by accounting for the number of predictors in the model.

The F-value is another critical measure in multiple regression analysis. It tests the overall significance of the regression model by comparing the model's explained variance to the unexplained variance. A high F-value, along with a statistically significant p-value (typically < 0.05), indicates that the model is a good fit and that

the independent variables collectively have a significant impact on the dependent variable.

Multiple regression analysis depends on important assumptions in addition to statistical measurement to guarantee the model's validity. These consist of homoscedasticity (constant variance), linearity, and residual normalcy. The assumption of normality is supported by a residuals histogram or P-P plot, which aids in determining if the residuals are normally distributed. Homoscedasticity is checked using a scatter plot of residuals versus anticipated values: heteroscedasticity is suggested by patterns or funnel shapes, whereas random scatter implies constant variance. For regression analysis to produce accurate and objective results, several assumptions must be met

CHAPTER IV
ANALYSIS THE EFFECT OF MOBILE WALLET FUNCTIONAL SERVICE QUALITIES ON CUSTOMER SATISFACTION

This chapter represents the analysis of the effect of mobile wallet functional service quality factors on customer satisfaction of a plus wallet by A BANK in Mandalay. The analysis comprised research design, variables used in this research, analytical methods and tools used in this research, and multiple linear regressions. Based on data, correlation analysis, reliability analysis is also use made and also analyzed between determinants and its influencing factors in the use of e-banking services.

4.1 Demographic Factors of Respondents

This section describes the profile of 175 customers who are using mobile wallet services of A BANK. Respondents' gender, age, education level and monthly income, related to demographic profile are presented in the following sub-sections.

4.1.1 Gender of Respondents

The respondents in this study include both male and female. Table (4.1) describes the gender of the respondents as percentage.

Table 4.1 Gender of Respondents

Gender	Frequency	Percent
Male	77	44.0
Female	98	56.0
Total	175	100.0

Source: Survey Data, 2025

As shown in Table (4.1), most of the respondents are female and it has 56% of the total respondents. The rest 44% of total respondents are male. So, female respondents are more than male respondents. According to the results, male is more interesting using the mobile wallet.

4.1.2 Age of Respondents

Table (4.2) shows respondents by age as percentage. In this study, age of regression was classified by four groups.

Table 4.2 Respondents by Age

Age (Years)	Frequency	Percentage
20 – 29	60	34.3
30 -39	88	50.3
40 – 49	23	13.1
Above 50	4	2.3
Total	175	100.0

Source: Survey Data, 2025

According to the table (4.2), most of the respondents are 30 to 39 years old, and it has 50.3%. The age of respondents are between 20 and 29 years old (34.3%), 13.1% of respondents are between 40 and 49 years old, and 2.3% of respondents are above 50 years. This suggests that most of the respondents using A Plus Wallet are middle-aged. So, organizations should continue to develop features and promotions tailored to the needs and behaviors of young and middle-aged adults.

4.1.3 Education Level of Respondents

In this study, respondents' education level is divided into two groups. They are graduate and post graduate. Table (4.3) provides the education level of respondents.

Table 4.3 Education Level of Respondents

Education Level	Frequency	Percent
Graduate	123	70.3
Post Graduate	52	29.7
Total	175	100.0

Source: Survey Data, 2025

According to Table (4.3), majority of respondents are graduate which represent 70.3% of total respondent. Moreover, 29.7% of total respondents are post graduate level. This indicates that most of the respondents are well-educated**,** with all respondents having at least a university-level education.

4.1.4 Monthly Income of Respondents

Table 4.4 presents the income per month of the respondents. It has classified into three groups as follow.

Table 4.4 Monthly Income of Respondents

Monthly Income (MMK)	Frequency	Percentage
150,000 - 300,000	16	9.1
300,000 - 450,000	33	18.9
≥ 450,000	126	72.0
Total	175	100

Source: Survey Data, 2025

According to the Table (4.4), the majority of respondents, 72% of total respondents are above 450,000 kyats and 18.9% of the respondents are between 300,000 to 450,000 kyats and 9.1% of respondents are between 150,000 and 300,000 kyats. According to the result most of the respondents are commonly used by individuals with moderate income levels, reflecting its accessibility and suitability for daily financial transactions within this income.

4.2 Analysis on Reliability of the Variables

The results of the reliability analysis for each variable in this study are shown in Table 4.5. This research includes independent variables: tangibility, reliability, responsiveness, assurance and empathy and dependent variable: customer satisfaction.

Table 4.5 Results of Reliability Analysis

Sr. No.	Factors	No. of Items	Cronbach's Alpha
1	Tangibility	5	0.938
2	Reliability	5	0.933
3	Responsiveness	5	0.933
4	Assurance	5	0.935
5	Empathy	5	0.928
6	Customer Satisfaction	5	0.942

Source: Survey Data, 2025

Table (4.5) shows the results of the reliability test for the questionnaire items related to tangibility, reliability, responsiveness, assurance, empathy and customer satisfaction. It indicates a high level of consistency and appropriateness for analysis.

All of the reliability coefficients of questionnaire items are greater than the value of 0.9. The result indicating that the instruments are sufficiently reliable for use in this study. These results indicated that all the variables are over 0.9 with higher values which is well above the acceptable result of 0.70. Thus, the effect of customer satisfaction on mobile wallet services in A BANK indicate high reliability and consistent data and acceptable for this study.

4.3 Descriptive Statistics of the Variables

Descriptive statistics is to presents for the study of variables, providing an overview of their central tendencies and dispersion. Descriptive statistics is used in this study not only to express the demographic factors but also to describe the mean values and standard deviation of the observed variables. Descriptive statistics in the form of mean values and standard deviations were calculated for the variables such as tangible, reliability, responsiveness, assurance, empathy and customer satisfaction. Responses made up of a 7-point Likert scale (1 = Strongly Disagree, 2 = Disagree, 3 = Partially Disagree, 4 = Neutral, 5 = Partially Agree, 6 = Agree, 7 = Strongly Agree).

4.3.1 Tangibility of A Plus Wallet Functional Service Quality

The following table shows mean and standard deviation of tangibility. Five items of tangibility factor are asked to respondents by using seven-point Likert scale.

Table 4.6 Mean and Standard Deviation of Tangibility

Sr.No.	Tangibility	Mean	Standard Deviation
1	The A Plus Wallet application features a modern and user-friendly interface.	5.74	0.99
2	The design and layout of the A Plus Wallet application are visually appealing.	5.79	1.07
3	The physical facilities and appearance of A Plus Wallet employees are good.	5.77	1.13
4	The leaflets and pamphlets of A Plus Wallet convey enough information.	5.86	0.89
5	A Plus Wallet's app runs smoothly without technical issues, contributing to a positive experience.	5.73	1.06
Overall Mean		5.78	

Source: Survey Data, 2025

As shown in Table (4.6), the maximum mean score is 5.86 in indicates that customers are generally agree A Plus Wallet convey enough information. The minimum mean score is 5.73 indicate that the customers are satisfaction A Plus wallet's app runs smoothly without technical issues, contributing to a positive experience. The overall mean score of tangibility is 5.78. Therefore, it can be concluded that most of the customers are satisfied of tangibility for A Plus wallet's app.

4.3.2 Reliability of A Plus Wallet Functional Service Quality

Mean and standard deviation of reliability are shown as follow. Five items of the reliability are asked to respondents by using seven-point Likert scale.

Table 4.7 Mean and Standard Deviation of Reliability

Sr.No.	Reliability	Mean	Standard Deviation
1	The A Plus Wallet service delivers service as promised.	5.77	1.13
2	When you encounter an issue with the A Plus Wallet application, the support team shows genuine interest in resolving it.	5.75	1.13
3	A Plus Wallet processes transactions accurately and efficiently on the first attempt.	5.90	1.03
4	Transactions conducted through the A Plus Wallet application are fast and efficient.	5.78	1.14
5	The services provided by the A Plus Wallet application are error-free.	5.79	1.07
Overall Mean		5.79	

Source: Survey Data, 2025

According to the above table, regarding with reliability of the A Plus wallet is agreed which indicated that the overall mean score is 5.79. The lowest mean score is 5.75 which indicate that customers are satisfied that the support team shows genuine interest in resolving the issue. As a result of maximum mean score 5.90, most of the respondents are A Plus wallet processes transactions accurately and efficiently on the

first attempt. This suggests that, in general, users find the wallet dependable for their financial transactions and services.

4.3.3 Responsiveness of A Plus Wallet Functional Service Quality

Mean and standard deviation of responsiveness are shown as follow. Five items of responsiveness factor are asked to respondents by using seven-point Likert scale.

Table 4.8 Mean and Standard Responsiveness

Sr.No.	Responsiveness	Mean	Standard Deviation
1	The A Plus Wallet application tells what to do if the transaction is not processed.	5.90	1.03
2	The A Plus Wallet service's call center promptly responds to the requests and questions made by customers.	5.79	1.07
3	The A Plus Wallet service providers are always willing to help me.	5.78	1.05
4	A Plus Wallet is never too slow to respond to my requests for help or assistance.	5.72	1.07
5	A bank takes responsibility for any issues arising in connection with A Plus Wallet and compensates for the damages.	5.74	1.09
Overall Mean		5.78	

Source: Survey Data, 2025

As shown in Table (4.8), according to the result the highest mean score is 5.90 respondents are satisfied with A Plus Wallet application tells what to do if the transaction is not processed and the lowest mean score is never too slow to respond to my requests for help or assistance is 5.72. The overall mean score of responsiveness is 5.78. As a respondent's result, they are generally agreed with the responsiveness of A BANK and respondents are felt the service is quick and effective in addressing their needs and concerns.

4.3.4 Assurance of A Plus Wallet Functional Service Quality

Mean and standard deviation of assurance are shown as follow. Five items of assurance factor are asked to respondents by using seven-point Likert scale.

Table 4.9 Mean and Standard Deviation of Assurance

Sr.No.	Assurance	Mean	Standard Deviation
1	I believe A Plus Wallet that my information is kept confidential.	5.79	1.03
2	I believe in the security of my transactions.	5.77	1.07
3	Customer support for A Plus Wallet is consistently courteous and professional when assisting me.	5.91	1.02
4	The service providers have sufficient knowledge about A Plus Wallet service.	5.78	0.98
5	Instructions provided in the A Plus pay system are clear and understandable.	5.84	0.98
Overall Mean		5.82	

Source: Survey Data, 2025

According to the Table (4.9), the mean of assurance ranged between 5.77 and 5.91. The highest mean was customer support for A Plus Wallet is consistently courteous and professional when assisting for respondents and the minimum mean score indicated that the respondents are felt for the security of their transactions. Overall mean for assurance is 5.82. Respondents generally This indicates that users generally felt confident in the service's professionalism, reliability, and ability to instill trust.

4.3.5 Empathy of A Plus Wallet Functional Service Quality

Mean and standard deviation of empathy are shown as follow. Five items of empathy are asked to respondents by using seven-point Likert scale.

Table 4.10 Mean and Standard Deviation of Empathy

Sr.No.	Empathy	Mean	Standard Deviation
1	The call center of A Plus Wallet gives me personal attention.	5.90	1.03
2	A Plus Wallet offers operating hours that are convenient and accessible for all its users.	5.73	1.14
3	A Plus Wallet's customer support team gives me individual attention when needed.	5.75	1.12
4	A Plus Wallet prioritizes your best interests by offering tailored solutions and reliable support.	5.79	0.98
5	A Plus Wallet understands our specific needs and provides customized solutions to enhance our banking experience.	5.90	1.03
Overall mean		5.81	

Source: Survey Data, 2025

As shown in Table (4.10), the maximum value of empathy is indicated that A Plus Wallet understands users specific needs and provides customized which is 5.90 and its operating hours that are convenient and accessible for all its users is 5.73. The overall mean score of empathy is 5.81. This suggests that users feel the service is considerate and attentive to their individual concerns.

4.3.6 Mean and Standard Deviation of Customer Satisfaction

Mean and standard deviation of customer satisfaction are shown as follow. Five items of customer satisfaction factor are asked to respondents by using seven-point Likert scale

Table 4.11 Mean and Standard Deviation of Customer Satisfaction

Sr.No.	Customer Satisfaction	Mean	Standard Deviation
1	A Plus Wallet is easy to use and gives me complete satisfaction.	5.75	1.12
2	A Plus Wallet's quick responsiveness gives me complete satisfaction.	5.74	1.17
3	A Plus Wallet's customer service team follows up with users to verify their satisfaction after resolving issues.	5.78	0.98
4	A Plus Wallet regularly conducts surveys or direct discussions to understand my unique requirements and challenges.	5.72	1.07
5	A Plus Wallet's service team adapts its support to match my preferred language and communication style.	5.69	1.13
Overall Mean		5.73	

Source: Survey Data, 2025

As shown in table (4.11), according to the result the highest mean score is 5.78 in which respondents were felt customer service team follows up with users to verify their satisfaction after resolving issues. The lowest mean score is the A Plus Wallet's service team adapts its support to match customers preferred language and communication style is 5.57. The overall mean score of customer satisfaction is 5.73. Therefore, it can be concluded that customers are satisfied the overall services of A Plus Wallet.

4.3.7 Analysis on Overall Mean of Variables

The following table shows the overall mean values for independent variables such as ease of use, convenience, security, trust and customer service and customer satisfaction.

Table 4.12 Analysis on Overall Mean of Variables

Sr.No.	Particular	Mean	Standard Deviation
1	Tangibility	5.78	0.70
2	Reliability	5.79	0.85
3	Responsiveness	5.78	0.78
4	Assurance	5.82	0.70
5	Empathy	5.81	0.80

Source: Survey Data, 2025

The analysis of customer satisfaction regarding with five independent dimensions and customer satisfaction of using A BANK mobile wallet. According to the result of mean values, the average means of five-dimension factors range from 5.78 to 5.82. Based on the mean scores on a 7-point Likert scale, among the five variables, assurance factor is the largest influential factor with the mean score of 5.82. Tangibility and empathy are the smallest mean score of 5.78. But, the analysis of service quality dimension on consumer satisfaction demonstrates that customers who use mobile wallet functional with A BANK is high satisfaction because mean scores of the all variables are over 5.7 on a 7-point Likert scale. Thus, that customer satisfaction of using the A BANK mobile - wallet are influencing these factors.

4.4 The Correlation Analysis of Variables

A Pearson correlation analysis was performed to determine whether there was a statistically significant linear relationship between tangible, reliability, responsiveness, assurance, empathy and customer satisfaction.

4.4.1 Correlation Analysis of the Study

Table 4.13 Correlation Analysis for tangible, reliability, responsiveness, assurance, empathy and customer satisfaction

No.	Independent Variables	Dependent Variable	Sig (2-tailed)
1	Tangibility	0.675**	0.000
2	Reliability	0.646**	0.000
3	Responsiveness	0.671**	0.000
4	Assurance	0.762**	0.000
5	Empathy	0.801**	0.000

Source: Survey Data, 2025

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

According to the Table (4.13), correlation coefficient between tangibility and customer satisfaction is 0.675 at the significant level at 1% level. correlation coefficient between reliability and customer satisfaction is 0.646 at the significant level at 1% level. correlation coefficient between responsiveness and customer satisfaction is 0.671 at the significant level at 1% level. correlation coefficient between assurance and customer satisfaction is 0.762 at the significant level at 1% level. correlation coefficient between empathy and customer satisfaction is 0.801 at the significant level at 1% level.

In this study Pearson correlation coefficient illustrates that there is positive relationship between independent variables (tangible, reliability, responsiveness, assurance, empathy and independent variable customer satisfaction.

Table 4.14 Multiple Regression Analysis A Plus Wallet Functional Services Quality And Customer Satisfactions

Independent Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
Constant	-0.453	0.327		-1.388	0.167	
Tangibility	0.368***	0.093	0.299	3.966	0.000	3.325
Reliability	-0.265***	0.091	-0.261	-2.917	0.004	4.683
Responsiveness	-0.086	0.090	-0.078	-0.957	0.340	3.926
Assurance	0.380***	0.091	0.310	4.186	0.000	3.208
Empathy	0.668***	0.094	0.618	7.099	0.000	4.442
R^2	0.712					
Adjusted R^2	0.703					
F-value	83.377***					

Source: Survey Data, 2025

*. Indicate statistical significance at the 10% level, p<0.01

** indicates statistical significance at the 5% level.

*** indicates statistical significance at the 1% level.

According to Table (4.14), regression analysis is conducted with the effect of mobile wallet functional service qualities dimension on customer satisfaction. The value of adjusted R^2 is 0.703 indicate that 70.3% of the total variance in customer satisfaction is accounted by tangible, reliability, responsiveness, assurance, empathy

and sample size. The result of F value is 83.377 that is significant at 1% level and this specified model can be said to be valid. According to the analysis results, tangible, assurance and empathy are positive significant relationship between with customer satisfaction at 1% significant level respectively. Among then, empathy is the most influential independent variables on customer satisfaction. In addition, reliability is negatively signification effect on customer satisfaction. However, Responsiveness is not significantly associated with customer satisfaction of A BANK mobile wallet.

Multicollinearity was assessed using VIF, and the results indicate that it is not a concern among the tangibility, reliability, responsiveness, assurance, and empathy in this study, as all VIF values are below 10. According to appendix The Normal P-P Plot shows that the points generally follow the diagonal line, suggesting that the residuals are approximately normally distributed and the Histogram of Regression Standardized Residuals also normally distributed residuals. The Scatterplot that the assumption of homoscedasticity is met, indicating that the relationship between the independent variables and the dependent variable is linear.

4.5 Achieving of Hypothesis Testing

A significant effect occurs in the linkage between tangible and customer satisfaction. Thus, hypothesis H_1: tangible has a positive effect on customer satisfaction, is accepted. There is also significant effect between reliability and customer satisfaction. Thus, hypothesis H_2: reliability has a negative effect on customer satisfaction, but is accepted. There is no significant effect occurs in the relationship between responsiveness and customer satisfaction. Thus, hypothesis H_3: responsiveness has a positive effect on customer satisfaction, is rejected. There is also significant effect of the relationship between assurance and customer satisfaction. Thus, hypothesis H_4: assurance has a positive effect on customer satisfaction, is accepted. There is also significant effect also occurs in the linkage between empathy and customer satisfaction. Thus, hypothesis H_5: empathy has a positive effect on customer satisfaction, is accepted.

CHAPTER V

CONCLUSION

This research aims to analyze the effect of mobile wallet functional service quality factors on customer satisfaction of a plus wallet by A BANK in Mandalay. This chapter is present to summarize the findings and results that have emerged from the data analysis presented in chapter four. This chapter presents the findings and discussion, suggestion and recommendations, implication of the study and needs for further study based on the findings.

5.1 Findings and Discussions

This study has specified two main objectives. The first one is to analyze the customer perception on service quality dimension including tangibility, reliability, responsiveness, assurance, and empathy and customer satisfaction of A Plus by A BANK and the second one is to analyze the influencing service quality dimensions on customer satisfaction of A Plus by Bank. In order to meet the objectives, both secondary data and primary data are collected from 175 respondents who are using the A Plus by A BANK, and the secondary data are from the research paper, books, and website resources in this study.

Demographic variables including gender, age, education level and monthly income of respondents were investigated in the preliminary study. According to the result of demographic data, greater percentages of female are more than male respondents. From the information about the age group of respondents, most of the respondents are middle-aged and have a bachelor's degree. It is show that young adults females are more interested the using of e-wallet service from A BANK and they are high familiarity with technology, as well as confidence on timely.

As a result of descriptive analysis, this research study successfully recognized service quality dimensions of mobile wallet functional service quality factors on customer satisfaction of a plus wallet by A BANK. Based on the SERVQUAL model, five service dimensions were assessed; tangibility, reliability, responsiveness, assurance, and empathy. According to the reliability analysis, all of the independent variables are high level of consistency and appropriateness for analysis. All of the reliability coefficients of questionnaire items are greater than the recommended value. This indicate that the effect of customer satisfaction on mobile wallet services in A BANK indicate high reliability and consistent data and acceptable for this study.

According to the result of the Pearson correlation coefficient, empathy and assurance factors are strongly positive relationship with customer satisfaction. Regarding with the average means of five-dimension factors range, most of the respondents are agreed with these factors and assurance factor is the largest influential factor on customer satisfaction.

The result of multiple regression analysis, all of the independent variables have a strong positive relationship with customer satisfaction. Service quality dimensions such as tangibles, reliability, assurance, and empathy are crucial dimensions influencing customer satisfaction on mobile wallet services in A BANK.

According to the standardized beta coefficient value, tangibility is a statistically significant positive effect on the dependent variable. This suggests that tangible elements such as the physical appearance of facilities, equipment, personnel, and communication materials positively influence the perceived service quality.

Contrary to expectations, reliability is not significant effect with the dependent variable. The negative standardized coefficient value and the t-value indicate a counterintuitive relationship. This result suggests that higher perceptions of reliability may be associated with lower perceived service quality or satisfaction in this context.

In contrast**,** responsiveness did not show a statistically significant impact on service satisfaction. The low standardized coefficient value and non-significant t-value indicate that the promptness and willingness of employees to help customers may not have been a distinguishing factor in this context.

As a result of standardized coefficient of and a strong t-value, assurance dimension showed a significant positive influence on customer satisfaction. This suggests that customers place considerable importance on the knowledge, courtesy, and confidence projected by service personnel.

Among all the variables, empathy demonstrated the most substantial positive effect on service satisfaction, with a notably high standardized coefficient and the strongest t-value. This underscores that personalized service, understanding individual customer needs, and providing caring attention are critical determinants of satisfaction.

The adjusted R-squared of the independent variables states that the total variance in customer satisfaction of using mobile wallet services in A BANK is explained by independent variables. The F value is significantly affected in this study. According to the results, tangibles, reliability, assurance, and empathy have a

significant relationship with customer satisfaction. Among them, the empathy is the most influential independent variable on customers' satisfaction. As a result of VIF's value, all independent variables was no multicollinearity problem in this study.

The second objective of the study is to analyze the influencing service quality dimensions on customer satisfaction of A Plus by Bank. The results find out that the majority of the respondents are satisfied with the tangibles, reliability, assurance, and empathy of using mobile wallet services in A BANK. These factors are key components that influence consumer satisfaction in this study. Most of the respondents are felt the A plus wallet application is modernize, user-friendly and visually appealing design. Moreover, they can get access to the necessary service details, error-free operation. Additionally, A Plus Wallet provides confidential handling of customer information, secure transaction processing. Its services can be accessed every time, without the need to visit bank branch.

5.2 Suggestions and Recommendations

According to the findings of this study, several suggestions and recommendations are proposed, leading to a set of specific actions of service quality, which could boost customer satisfaction at mobile wallet services in A BANK. This study emphasizes five service quality dimensions that include tangibles, reliability, responsiveness, assurance and empathy which effect on the customer satisfaction. The study explored the positive and significant influence of four independent variables: tangibles, reliability, responsiveness, assurance and empathy. On the other hand, responsiveness factor did not support the significant influence on customer service of using mobile wallet services in A BANK.

First and foremost, empathy has a positively significant effect on customer satisfaction in this study. According to the customer's perception, organization should maintain this condition and contribute to personal attention in customer service, especially through the call center and online support channels. Service industry such as banking services providers are needs to develop and establish emotional connections between staff and customers to enhance the customer satisfaction.

According to the result, assurance has the second significantly influence on customer satisfaction. Most of the customers are satisfaction with confidentiality, transaction security, professional support, employee knowledge, and clearly system of A Plus Wallet. Organization should be focus for the customer service professionalism,

they provide soft skills and conflict resolution training, for their employees. Moreover, should provide present information in clear and user-friendly language, transparency reports and significantly boost customer confidence.

In addition, tangibility also has a significant on customer satisfaction in this study. There is many previous researches regarding with this factor the concept of customer service and service quality is entirely different from developed countries on environmental grounds. The customers are feeling that the current design of A plus wallet is modernize and user-friendly. Organization must be focus on updates to the visual design improvements based on user feedback. They should be maintaining good physical appearance of physical facilities and appearance of A Plus Wallet employees.

Moreover, reliability also has a significant factor on customer satisfaction of using A Plus wallet service. The result indicates that only reliable may not be enough to increase customer satisfaction. it may increase expectations that are more difficult to satisfy. The negative relationship with customer satisfaction is occur because there are very expect with A Plus wallet service for example even small problems like short delays can make them feel much less satisfied. Therefore, organization should provide real-time updates during transactions, confirmation messages, and issue status notifications when problems occur. A Plus Wallet should focus on technical performance and focus on transparency, emotional engagement, and customer-centered experience enhancements**.**

Regarding with responsiveness, the responsiveness dimension of service quality is no statistically significant relationship with customer satisfaction in the context of A Plus Wallet services. This indicates that customers' satisfaction levels were not notably influenced by the promptness or willingness of staff to assist in this specific case. However, while the results suggest no direct impact in this instance, responsiveness remains a critical element of overall service quality. Organizations should continue to invest in enhancing staff communication and customer interaction skills, as a responsive service approach can strengthen trust, improve customer experiences, and reinforce the image of A Plus Wallet as a customer-oriented service provider.

Finally, A Plus wallet service should conduct market survey regularly to find out the satisfaction levels of the customers. Service providers should be adapted according to the perceptions of the customers and it can improve their service that are

matched the needs and wants of the individual users. To improve overall service quality, it is essential for A Plus wallet service to develop consistent feedback tools which include customer surveys and complaint systems for service performance monitoring and improvement identification. By doing these suggestions, service providers can gain more customer satisfaction and loyal consumers.

5.3 Implication of the Study

This study contributes to the understanding the effect of mobile wallet functional service quality factors on customer satisfaction of A plus wallet by A BANK in Mandalay. As a result of analysis, tangible, reliability, assurance, and empathy have a positive and statistically significant effect on customer satisfaction of using A Plus wallet. Among them, empathy is a most influence factor on customer satisfaction in this study. The findings of this study are aligned with the SERVQUAL theory, which highlights that different service quality dimensions have varying impacts on customer satisfaction depending on the context. In the case of A Plus Wallet, the stronger influence of empathy supports the notion that personalized and customer-focused service builds loyalty in digital financial services. For managers, the results imply the need to prioritize investments in staff training for customer engagement, ensure service reliability, and maintain high tangibility and assurance levels. At the same time, even though responsiveness did not show a direct statistical effect, it should not be overlooked, as improving speed and proactivity in customer interactions can strengthen competitive positioning.

The research also that A plus wallet by A BANK may need to focus more on enhancing their employee ability, quickly communication with customers, and customer inquiries. Practically, this study is both theoretical and practical contribution by analyzing the service quality dimensions for improving customer satisfaction in A plus wallet by A BANK in Mandalay. According to the results, organization should be continuously emphasized the dimensions of tangibility, reliability, assurance, and empathy with a higher satisfaction and processes to increase customer satisfaction. Moreover, organization needs to enhance further evaluation and responsiveness, as customers' value promptness.

In conclusion, this study offers useful insights for improving mobile wallet systems in Myanmar. By focusing on the most impactful factors while addressing weaker areas, banks, developers, and policymakers can better support the growth of secure, efficient, and customer-friendly digital payment services

5.4 Needs for Further Study

This study focused on the effect of mobile wallet functional service quality factors on customer satisfaction of A plus wallet by A BANK in Mandalay. This study is only focusing on 175 customers who are using the A plus wallet by A BANK. This is a very small-scale analysis, so further study should analyze the cross-country of Myanmar to obtain more accurate data. There was limited time available to conduct the research. In this study, five influencing elements that can impact customer satisfaction for using the A plus wallet by A BANK are examined. Therefore, more research can be done in this particular field in order to provide better data and findings. Another opportunity for future research might be to use a different model for measuring customer satisfaction which may yield different results.

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Appendix-A

Questionnaires

This survey is only for the "The Effect Of Mobile Wallet Functionalities On Customer Satisfaction: A Comprehensive Study Of A Plus Wallet By A Bank" and not related to other business purpose. Your response is very important. Please answer all questions. I appreciate your cooperation and thank you in advance.

Section (A): Demographic Information

Please make a tick (√) on the number that you feel is relevant.

Section (B):

Questionnaire

Sr.No.	Tangibility	1	2	3	4	5	6	7
1	The A Plus Wallet application features a modern and user-friendly interface.							
2	The design and layout of the A Plus Wallet application are visually appealing.							
3	The physical facilities and appearance of A Plus Wallet employees are good.							
4	The leaflets and pamphlets of A Plus Wallet convey enough information.							
5	A Plus Wallet's app runs smoothly without technical issues, contributing to a positive experience.							

Sr.No.	Reliability	1	2	3	4	5	6	7
1	The A Plus Wallet service delivers service as promised.							
2	When you encounter an issue with the A Plus Wallet application, the support team shows genuine interest in resolving it.							
3	A Plus Wallet processes transactions accurately and efficiently on the first attempt.							
4	Transactions conducted through the A Plus Wallet application are fast and efficient.							
5	The services provided by the A Plus Wallet application are error-free.							

Sr.No.	Responsiveness	1	2	3	4	5	6	7
1	The A Plus Wallet application tells what to do if the transaction is not processed.							
2	The A Plus Wallet service's call center promptly responds to the requests and questions made by customers.							
3	The A Plus Wallet service providers are always willing to help me.							
4	A Plus Wallet is never too slow to respond to my requests for help or assistance.							
5	A bank takes responsibility for any issues arising in connection with A Plus Wallet and compensates for the damages.							

Sr.No.	Assurance	1	2	3	4	5	6	7
1	I believe A Plus Wallet that my information is kept confidential.							
2	I believe in the security of my transactions.							
3	Customer support for A Plus Wallet is consistently courteous and professional when assisting me.							
4	The service providers have sufficient knowledge about A Plus Wallet service.							
5	Instructions provided in the A Plus pay system are clear and understandable.							

Sr.No.	Empathy	1	2	3	4	5	6	7
1	The call center of A Plus Wallet gives me personal attention.							
2	A Plus Wallet offers operating hours that are convenient and accessible for all its users.							
3	A Plus Wallet's customer support team gives me individual attention when needed.							
4	A Plus Wallet prioritizes your best interests by offering tailored solutions and reliable support.							
5	A Plus Wallet understands our specific needs and provides customized solutions to enhance our banking experience.							

Please rate your agreement upon these following factors in terms of (1 = Strongly Disagree, 2 = Disagree, 3 = Moderately Disagree, 4 = Neutral, 5 = Moderately Agree, 6 = Agree, 7 = Strongly Agree)

Sr.No.	Customer Satisfaction	1	2	3	4	5	6	7
1.	A Plus Wallet is easy to use and gives me complete satisfaction.							
2.	A Plus Wallet's quick responsiveness gives me complete satisfaction.							
3.	A Plus Wallet's customer service team follows up with users to verify their satisfaction after resolving issues.							
4.	A Plus Wallet regularly conducts surveys or direct discussions to understand my unique requirements and challenges.							
5.	A Plus Wallet's service team adapts its support to match my preferred language and communication style.							

Appendix B

SPSS Results

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		77	44.0	44.0	44.0
		98	56.0	56.0	100.0
		175	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
alid		60	34.3	34.3	34.3
		88	50.3	50.3	84.6
		23	13.1	13.1	97.7
		4	2.3	2.3	100.0
	otal	175	100.0	100.0	

Edu

		Frequency	Percent	Valid Percent	Cumulative Percent
alid		123	70.3	70.3	70.3
		52	29.7	29.7	100.0
	otal	175	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid		16	9.1	9.1	9.1
		33	18.9	18.9	28.0
		126	72.0	72.0	100.0
	Total	175	100.0	100.0	

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tan 1	176	2.0000	7.0000	5.7428	.99550
		00000000000	00000000000	57142857144	0079439106
Tan 2	176	3.0000	7.0000	5.7885	1.0668
		00000000000	00000000000	71428571428	43522753368
Tan 3	176	1.0000	7.0000	5.7714	1.1335
		00000000000	00000000000	28571428573	33395707278
Tan 4	176	3.0000	7.0000	5.8628	.89029
		00000000000	00000000000	57142857139	2316131767
Tan 5	176	2.0000	7.0000	5.7314	1.0593
		00000000000	00000000000	28571428570	18225105570
Reli 1	176	1.0000	7.0000	5.7714	1.1335
		00000000000	00000000000	28571428573	33395707278
Reli 2	176	2.0000	7.0000	5.7485	1.1286
		00000000000	00000000000	71428571433	83538735391
Reli 3	176	1.0000	7.0000	5.9028	1.0291
		00000000000	00000000000	57142857144	42698500821
Reli 4	176	1.0000	7.0000	5.7828	1.1407
		00000000000	00000000000	57142857143	98145231340
Reli 5	176	3.0000	7.0000	5.7885	1.0668
		00000000000	00000000000	71428571428	43522753368
Res 1	176	1.0000	7.0000	5.9028	1.0291
		00000000000	00000000000	57142857144	42698500821
Res 2	176	1.0000	7.0000	5.7885	1.0668
		00000000000	00000000000	71428571429	43522753368
Res 3	176	2.0000	7.0000	5.7771	1.0482
		00000000000	00000000000	42857142858	87232798806

Res 4	1 76	3.00	7.00	5.7200	1.0724 6
Res 5	1 76	2.0000 00000000000	7.0000 00000000000	5.7428 57142857144	1.0939 53698232951
Assur 1	1 76	2.0000 00000000000	7.0000 00000000000	5.7942 85714285714	1.0325 95303700578
Assur 2	1 76	1.0000 00000000000	7.0000 00000000000	5.7714 28571428572	1.0713 33329100153
Assur 3	1 76	2.0000 00000000000	7.0000 00000000000	5.9142 85714285715	1.0190 03114292971
Assur 4	1 76	3.0000 00000000000	7.0000 00000000000	5.7828 57142857141	.98488 1635900829
Assur 5	1 76	3.0000 00000000000	7.0000 00000000000	5.8457 14285714283	.97639 0687947301
Emp 1	1 76	1.0000 00000000000	7.0000 00000000000	5.9028 57142857144	1.0291 42698500821
Emp 2	1 76	2.0000 00000000000	7.0000 00000000000	5.7314 28571428570	1.1423 71325313254
Emp 3	1 76	2.0000 00000000000	7.0000 00000000000	5.7485 71428571428	1.1185 12131250753
Emp 4	1 76	3.0000 00000000000	7.0000 00000000000	5.7942 85714285713	.98733 2005860196
Emp 5	1 76	1.0000 00000000000	7.0000 00000000000	5.9028 57142857144	1.0291 42698500821
CUS 1	1 76	2.0000 00000000000	7.0000 00000000000	5.7485 71428571428	1.1185 12131250753
CUS 2	1 76	1.0000 00000000000	7.0000 00000000000	5.7428 57142857145	1.1745 60273776826
CUS 32	1 76	3.0000 00000000000	7.0000 00000000000	5.7828 57142857141	.98488 1635900829
CUS 4	1 76	1.00	7.00	5.7200	1.0671 2
CUS 5	1 76	1.0000 00000000000	7.0000 00000000000	5.6971 42857142857	1.1287 12468582984
Valid N (listwise)	1 76				

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.945	.947	6

Item Statistics

	Mean	Std. Deviation	N
Ten	5.77942 8571428575	.703709150 249182	1 75
Reli	5.79885 7142857143	.854332338 052553	1 75
Res	5.78628 5714285718	.789467613 838875	1 75
AS S	5.82171 4285714285	.705794920 371565	1 75
Em p	5.81600 0000000003	.802135081 925191	1 75
CS	5.73828 5714285714	.866401879 469773	1 75

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
en	28.961 142857142868	12.993	.812	.725	.938
eli	28.941 714285714298	11.883	.848	.797	.933
es	28.954 285714285724	12.282	.850	.747	.933
SS	28.918 857142857156	12.873	.836	.718	.935
mp	28.924 571428571440	12.020	.889	.827	.928
S	29.002 285714285730	12.115	.786	.712	.942

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Ten	175	2.600000000000	7.000000000000	5.779428571491	.7037091502369
Reli	175	1.600000000000	7.000000000000	5.798857142857	.8543323385660
Res	175	2.600000000000	7.000000000000	5.786285714285	.7894676138904
ASS	175	3.400000000000	7.000000000000	5.821714285714	.7057914920371
Emp	175	3.000000000000	7.000000000000	5.816000000001	.8021305081925
CS	175	2.800000000000	7.000000000000	5.738285714285	.8664001879469
Valid N (listwise)	175				

Correlations

		CS	Ten	Reli	Res	ASS	Emp
CS	Pearson Correlation	1	.675**	.646**	.671**	.762**	.801**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	175	175	175	175	175	175
Ten	Pearson Correlation	.675**	1	.811**	.759**	.687**	.703**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	175	175	175	175	175	175
Reli	Pearson Correlation	.646**	.811**	1	.799**	.720**	.815**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	175	175	175	175	175	175

es	Pearson Correlation	.671**	.759**	.799**	1	.761**	.801**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	175	175	175	175	175	175
SS	Pearson Correlation	.762**	.687**	.720**	.761**	1	.799**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	175	175	175	175	175	175
mp	Pearson Correlation	.801**	.703**	.815**	.801**	.799**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	175	175	175	175	175	175

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

Regression

Model Summary[b]

odel		Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Change Statistics F Change	df1	df2	Sig. F Change
	.844[a]	.712	.703	.72157722252752	.712	3.377		69	.000

a. Predictors: (Constant), Emp, Ten, ASS, Res, Reli

b. Dependent Variable: CS

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	92.938	5	18.588	3.377	.000[b]

Residual	37.676	169	.223		
Total	130.613	174			

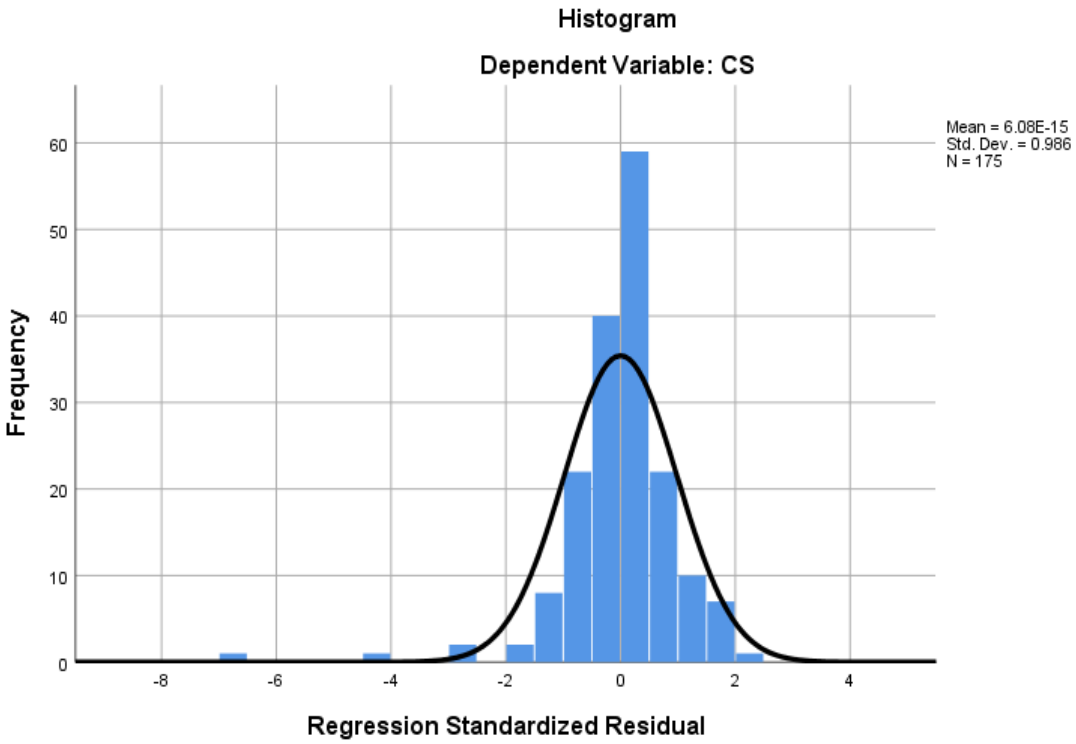
a. Dependent Variable: CS

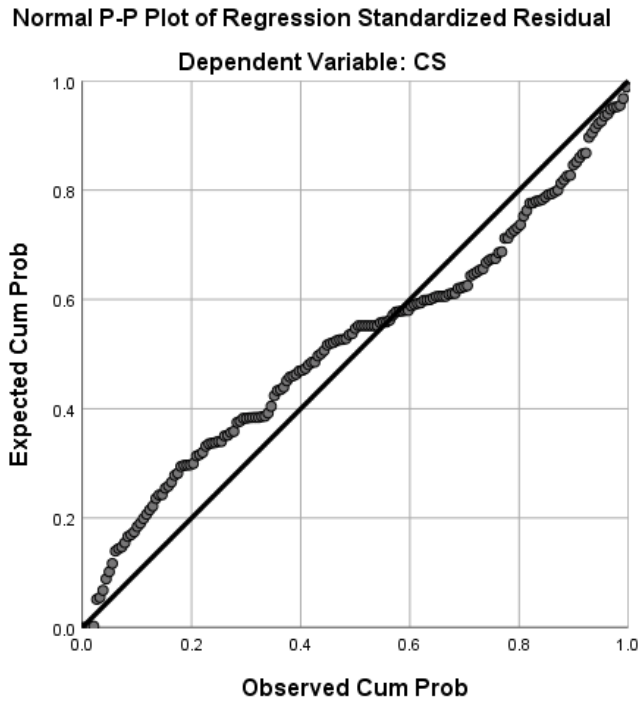
b. Predictors: (Constant), Emp, Ten, ASS, Res, Reli

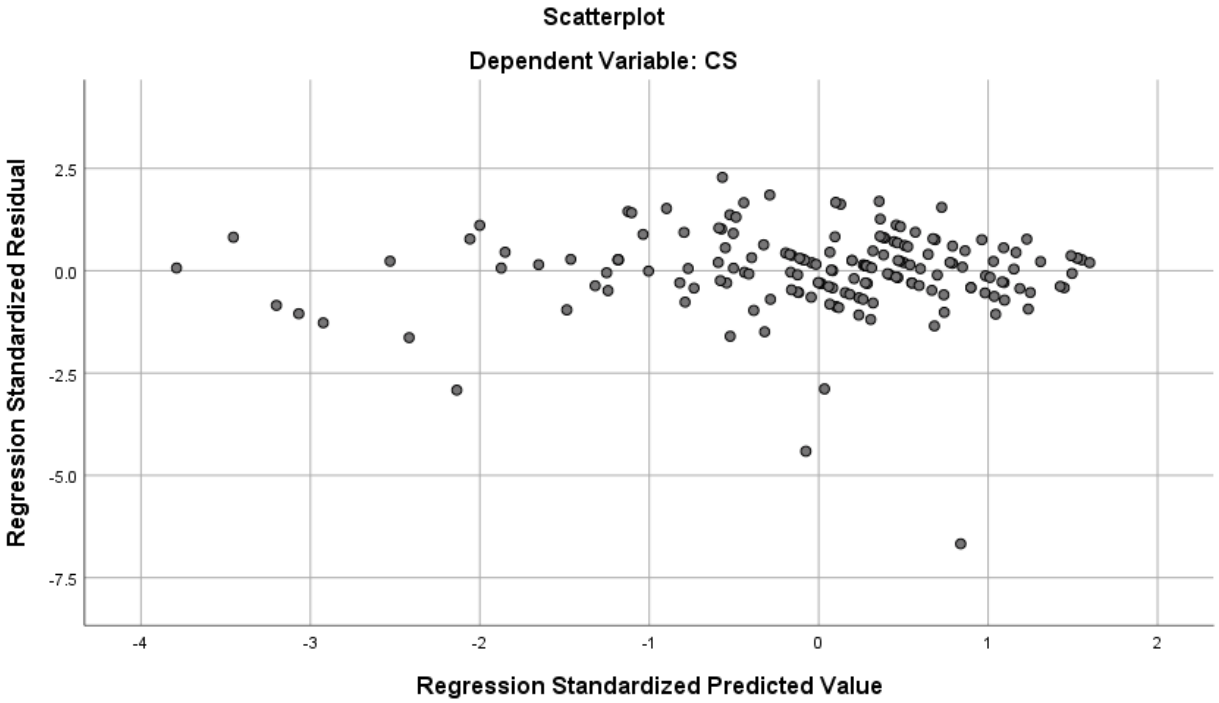
Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
(Constant)	-.453	.327		-1.388	.167		
Ten	.368	.093	.299	3.966	.000	.301	3.325
Reli	-.265	.091	-.261	-2.917	.004	.214	4.683
Res	-.086	.090	-.078	-.957	.340	.255	3.926
ASS	.380	.091	.310	4.186	.000	.312	3.208
Emp	.668	.094	.618	7.099	.000	.225	4.442

a. Dependent Variable: CS


Histogram
Dependent Variable: CS
Mean = 6.08E-15
Std. Dev. = 0.986
N = 175
Frequency
60
50
40
30
20
10
0
-8
-6
-4
-2
0
2
4
Regression Standardized Residual


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: CS
Expected Cum Prob
1.0
0.8
0.6
0.4
0.2
0.0
0.0
0.2
0.4
0.6
0.8
1.0
Observed Cum Prob


Scatterplot
Dependent Variable: CS
Regression Standardized Residual
2.5
0.0
-2.5
-5.0
-7.5
-4
-3
-2
-1
0
1
2
Regression Standardized Predicted Value