YANGON UNIVERSITY OF ECONOMICS

DEPARTMENT OF COMMERCE

MASTER OF BANKING AND FINANCE PROGRAMME

FACTORS AFFECTING CUSTOMER FRAUD PREVENTION BEHAVIOR AT YOMA BANK

AUNG PHYO KO KO

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ABSTRACT

The objective of this study was to examine the factors affecting customer fraud prevention behavior among digital banking users at Yoma Bank. The study focused on key behavioral determinants, including fraud awareness, perceived risk, institutional trust, and self-efficacy, and analyzed their impact on customer fraud prevention behavior. The research framework integrated Protection Motivation Theory, the Knowledge–Attitude–Behavior model, and the Technology Acceptance Model. Quantitative research methods were applied in this study. The target population comprised active digital banking users of Yoma Bank; from a total population of 5,500 users, a sample of 373 respondents was selected. Primary data were collected using structured questionnaires and were analyzed using descriptive statistics, correlation analysis, and multiple regression analysis. The findings revealed that perceived risk demonstrated the strongest influence on customer fraud prevention behavior. Institutional trust and fraud awareness also had positive and statistically significant effects, whereas self-efficacy showed a positive correlation without having a statistically significant direct impact in the regression model. Based on the findings, the study recommended that Yoma Bank focus on strengthening customer risk consciousness through regular fraud alerts and real-life case sharing. It further suggested enhancing transparency and education programs to reinforce institutional trust. Strengthening these factors was expected to empower customers to act as an effective “human firewall” and enhance the overall security of the digital banking ecosystem.