

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

USERS' PERCEPTION ON SERVICES OF GRABPAY SYSTEM

MAY THU KHIN ZAW

MBF 24 (5th BATCH)

DECEMBER 2019

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

USERS' PERCEPTION ON SERVICES OF GRABPAY SYSTEM
ACADEMIC YEAR 2017-2019

A Thesis submitted to the Board of Examiners in partial fulfillment of the requirements for the degree of Master of Banking and Finance (MBF)

Supervised by

Submitted by

Pro. Dr. Daw Soe Thu

May Thu Khin Zaw

Professor & Head

Roll No - 24

Department of Commerce

MBF 5th Batch

Yangon University of Economic

Yangon University of Economic

DECEMBER 2019

ACCEPTANCE

Accepted by the Board of Examiners of the Department of Commerce, Yangon University of Economics, in partial fulfillment of the requirements of the Master Degree, Master of Banking and Finance.

Board of Examiners

Prof. Dr. U Tin Win
(Chairman)
Rector
Yangon University of Economics

(Supervisor)
Prof. Dr. Daw Soe Thu
Professor/ Head
Department of Commerce
Yangon University of Economics

(Examiner)
Daw Yee Yee Thein
Associate Preference
Department of Commerce
Yangon University of Economics

(Examiner)
Daw Khin Khin Saw
Lecturer
Department of Commerce
Yangon University of Economics

(Examiner)
Daw Thida Khine
Lecturer
Department of Commerce
Yangon University of Economics

December 2019

ABSTRACT

This study aims to get into a critical diagnosis about the key factors influencing users' perfection on service of Grab Pay System, and ways these factors impact on customers behavior to use Grab Pay Services among users. This kind of advance payment technology plays a pivotal role in the growth of the industry and commerce that eventually affects the economy of the country to a great extent. However, every user comes with some level of expectation. So that, identifying the services of Grab Pay System in Myanmar and analyzing the user perception on Grab Pay System has different influencing factors. In this study, major focusing area are demographic factor, customer usage characteristics, customer perception, customer satisfaction and behavior intention. Samples of 300 users who are use Grab Pay Service were randomly selected. Five points Likert Scale measurement is mainly used to find out the agreeable level of respondents in the study. By the analysis on the influencing factors of demographic, customer usage, perception, satisfaction and behavior intention are giving higher mean value, indicating that the highly relationship of these factors in the how much these Grab Pay services are accepted by the local residential passengers. In the analysis on the effect of each factor, linear regression model is applied. Lastly, the relationship between customer satisfaction and customer behavior to use Grab Pay services are analyzed. In this analysis, all the influencing factors are found as highly and positively relationship to the users' perception and the customer satisfaction at present services offering, it is recommended that there has some cost paying higher than traditional system, customers are receiving higher satisfaction on the services provided by digital online service system. For that reason, it is strongly recommended that digital transformation would only be the promoting to ultimate people living standard of in future.

ACKNOWLEDGEMENTS

First and foremost, I would like to thank Prof. Dr. Tin Win, Rector of Yangon University of Economics, for his kind support and wisdom granted to MBF students. I would also like to thank Professor Dr. Ni Lar Myint Htoo, Pro_Rector, Yangon University of Economics, for their permission for my selection of the thesis title as a partial fulfillment towards the Degree of Master of Development Studies.

I wish to express my sincere gratitude and most grateful to Prof. Dr. Daw Soe Thu, my Supervisor and Programme Director of MBF Programme, for her excellent guidance, caring, patience for kind suggestions, guidelines and comments on the text of this paper and providing me with an excellent atmosphere for doing research.

And I wish to thank to all my teachers in the class of Master of Banking and Finance, who have lectured in many subjects with their valuable knowledge, idea, and for their excellent teaching.

Furthermore, I would like to give a special note of thanks to authorities at Grab (Myanmar) Limited, for their helps to make survey to their clients and my sincerely gratitude is hereby extended to all who are helping until this thesis is structured.

TABLE OF CONTENTS

		PAGE
ABSTRACT		i
ACKNOWLEDGEMENTS		ii
TABLE OF CONTENTS		iii
LIST OF TABLES		iv
LIST OF FIGURES		v
LIST OF ABBREVIATION (ACRONYM)		vi
CHAPTER 1	INTRODUCTION	1
	1.1 Rationale of the Study	2
	1.2 Objectives of the Study	3
	1.3 Scope and Method of the Study	3
	1.4 Organization of the Study	4
CHAPTER 2	THEORETICAL BACKGROUND	
	2.1 Internet Banking	5
	2.2 Service Quality	6
	2.3 Customers Perception at Online Marketing	8
	2.4 Customer Satisfaction at Online Services	10
	2.5 Literatures Reviews	11
	2.6 Conceptual Framework of the study	14
CHAPTER 3	PROFILE AND SERVICES OF GRABPAY SYSTEM IN MYANMAR	
	3.1 Profile of Grab pay Company	15
	3.2 Personal Data Entry	17
	3.3 Customer Support	18
CHAPTER 4	ANALYSIS THE USERS' PERCEPTOIN ON SERVICES OF GRABPAY SYSTEM IN MYANMAR	
	4.1 Survey Design	20
	4.2 Demographic Profile of Respondents	20

4.3	Customer Usage Characteristics at Grab Pay Service	24
4.4	Customer Perception on Services Provided by Grab pay System	25
4.5	Customer Satisfaction on Services of Grab Pay System	32
4.6	Customer Behavior Intention at Services of Grab Pay System	32
4.7	Reliability of Data at Analysis on Customer Perception at Services of Grab Pay System	33
4.8	Relationship of Customer Perception at Customer Satisfaction towards the Services of Grab Pay System	34
4.9	Effect of Customer Satisfaction towards the Customer Behavior Intention of Users in Future Uses	35

CHAPTER 5 CONCLUSIONS

5.1	Findings and Discussions.	37
5.2	Suggestion and Recommendations	40
5.3	Needs for Further Research	42

REFERENCES

APPENDIXES

LIST OF TABLES

Table No.	Particulars	Page
4.1	Gender of Respondents	20
4.2	Age Level of Respondents	21
4.3	Education Level of Respondents	22
4.4	Position Level of Respondents	23
4.5	Customer Usage Characteristics at Service of Grab Pay System	24
4.6	Easy Registration of Personal Data	26
4.7	Safety and Security of Customer Data	27
4.8	Self-service Technology affects customer perception	28
4.9	Influence of Service Quality of Grab Pay System	29
4.10	Relation of Price and promotion on Customer perception	30
4.11	Marketing & Promotion Influence on Customer Perception	31
4.12	Customer satisfaction	32
4.13	Behavior Intention at Services of Grab Pay System	32
4.14	Effect the Perceived Factors on Customer Satisfaction	33
4.15	Effect the Perceived Factors on Customer Satisfaction	34
4.16	Effect of Customer Satisfaction on Behavior Intention	35

LIST OF FIGURES

Figure No.	Particulars	Page
2.1	RECSA Model	13
2.2	Clusters of Service Quality Attributes to Customer Satisfaction	14
2.3	Conceptual Framework of the Study	14
4.1	Gender Compositions of Respondents	20
4.2	Age Level of Respondents	21
4.3	Education Level of Respondents	22
4.4	Position Level of Respondents	23

LIST OF ABBREVIATIONS

SPSS Statistical Package for the Social Sciences

CHAPTER 1

INTRODUCTION

‘Myanmar’ is the second largest country in Southeast Asia after Indonesia but it is one of the poorest nations in this region. The country has experienced changes over the past 50 years of military rule. The most significant change in Myanmar came after the first National election in 2010. In 2011 as impact of election and released military rule US and EU released some session inclusive of investment and trading. This change become blooming of Myanmar’s Economic and Business. According to the high demand of market and low level of technology, Myanmar become very attractive for the foreign investor but need to be adopt advance technology to release from developing country.

Myanmar financial sector in today is not very developed by using the traditional way of physical cash in transaction in most types of payments. Although, banking sector extends its payment system in MPU, many of citizens were not interested in this payment for its poor internet connectivity. Along with the political changes which was taking in the years 2010 to 2013, there had development in most of business sectors. One of the significant developments was found by the Government extending in telecommunication network by permitting new telecommunication operators, there has the improvement in internet networking, and lastly it encourages the development at national payment system not only MPU connectivity but also mobile money transfer, internet banking, online banking, and so on. Along with the development with telecommunication industry, there are also developing in internet banking and online banking which are dramatically developed in banking payment sector. Still now, customers may have certain concerns and uncertainties regarding adoption of internet banking.

‘Grab’ It was 2012 and legend has it, a few friends were enjoying some tea together. As is common with Southeast Asians, they started ranting about how hard it was to get a taxi. But afterwards, they did something uncommon. They decided to solve the problem. They started us, Grab (then MyTeksi). Pretty soon, our simple goal had transformed into something bigger – to make Southeast Asia a better place. Today, Grab is present in eight countries across the region. And countless people use Grab services every day. They invested in Malaysians, Singaporeans, Indonesians, Thais, Vietnamese, Cambodians and Filipinos, In 2017 Grab invest in Myanmar for Transportation Network

Business Sector. In 2018 after one year celebrate in Myanmar Grab bought 100% of Uber share in south East Asia then it became strongest business leader in south East Asia for Transportation Network Business, In Myanmar it has gained a leadership position in the ride hailing market and aims to continue supporting the transformation network of the country's transportation sector. In 2018 Grab introduce Grab Pay system in Malaysia and plan to launch in Myanmar 2020.

Grab Pay is a safe, convenient and flexible mobile wallet to pay both for services on the Grab app and in stores and restaurants. which previously only accepted debit or credit cards – comes enhanced with a mobile wallet. Consumers can now top-up and spend money or 'Grab Pay credits' from the Grab app. Consumers can use their Grab app to pay for Grab's services such as Grab Food and rides, but also at merchants or partners with the Grab Pay QR code. Moreover, consumers can also transfer money directly to each other conveniently via the app with just a few simple taps.

1.1 Rationale of the Study

Over 50 years of downing business and economic, Myanmar become sit on back when queuing with global. In global E-Payment system and more broadly electronic business, has seen amazing growth in the past 15 years. With the introduction of Internet that incorporated user friendly graphic interfaces, E-commerce saw the beginning of its amazing growth. While talking about e-payment and e-business, it is important to understand that there is a difference between the two. E-commerce is the process of exchanging goods and services over an electronic means, most popularly done over the Internet. E-business.

In Myanmar start from 2013 local leading bank like KBZ and CB start introduce E payment system like Mobile Banking and Master/ VISA cards system etc. But Country still need to develop and follow advance technology of Ecommerce and E payment system to release form the developing country and more involve in international business sector. Grab's Grab Pay system is one of advance payment technology and world just touch it since 2017 in Malaysia, so country like ours need to be study how it work and investigate how can we developed such that kind of technology in future.

1.2 Objectives of the Study

In this study, it includes two main objectives:

- (1) To identify the services of Grab pay system in Myanmar
- (2) To analyze the users' perception on Grab pay System in Yangon

1.3 Scope and Method of the Study

This study focuses on perceptions of users, especially taxi travelers, who are frequently using transportation with Grab Pay system. In the collection of data, both primary and secondary data are analyzed. Primary data are collected from the sample respondents who are randomly selected from the total traveler in Yangon region. Yangon's 2019 population is now estimated at 54,218,495 (<https://www.worldpopulationreview.com/countries/myanmar-population>). Assumed to be travelers who can use in omitting the age range 0-14 years with 26.56% and thus, 300 numbers of samples people are selected for the huge population. In the survey collection, descriptive and analytical method are used to analysis on people perceptions at Grab Pay how effective system while implement in Myanmar Market. As for the survey instrument, a set of survey questionnaire was developed for aiming at the ease of answering to the questions. Major focusing factors include Self-service Technology in terms of Easy registration of personal data, Safety and Security of Customer Data, and Marketing and promotions factor in terms of Service quality, price and promotions set by Grab Taxi Services and their relationship to customer satisfaction and behavior intention to use this Grab Pay Services for future. For the secondary data, survey focuses on the previous literatures, people perception theories, relevant literatures which are in textbooks, internet web sites, and published and unpublished sources from school library, all can be part of thesis reference and analysis.

1.4 Organization of the Study

There are totally five chapters in this study. Chapter 1 is the introduction of the paper. It includes the rationale of study; objective of the study; methods and scope of the study, information from survey and organization of the study. Chapter 2 Literature review of E- Payment system. Chapter 3 OverViewing Grab Pay system and Describe the profile of Grab Pay system in Malaysia, Singapore and Philippine. Chapter 4 is the analysis part of the effect of Grab Pay System in Myanmar's E-Commerce sector and Questionnaire by customer expectation. Chapter 5 Conclusion of Finding what study, recommendation, suggestion and needs for further improvement.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter is the theoretical background of the customer perception especially towards recent online payments at transport providers.

2.1 Internet Banking

History of Internet Banking The term ‘internet banking’ is not very developed and mature rather it has a history lengthened over last 3 decades. In the late 80s, the notion ‘online’ became popular. Since 1980s, the innovations in the banking system have started and are continuing (Afshar, Siddiqui & Seeja, 2009). The term was initially used in context of the banking sector to avail the banking services through a terminal or computer by using the phone line. The concept of ‘home banking’ is alternatively used to illustrate the use of keypad for availing the internet banking services. In 1981, online banking services started from the New York. At that time, four major banks i.e. Chase Manhattan, Citibank, Manufacturers Hanover and Chemical started online banking services through the videotex system. In France, Videotex system failed to result in failure of online banking services (Afshar, Siddiqui & Seeja, 2009).

In the United Kingdom, online banking started in 1983 when Nottingham Building Society (NBS) started to deliver online services. The services were delivered to customers through the Prestel system (Afshar, Siddiqui & Seeja, 2009). That system was appropriate to view bank statements online, paying bills and making money transfers through internet. Basically, this stem was based on telephone systems and offered home link services to customers. In 1990s, more computer related technologies emerged and paved way of developing internet banking on more sophisticated scales. Then in 1994, Stanford Federal Credit Union became the first financial institution to offer online banking services to all of its customers (Afshar, Siddiqui & Seeja, 2009). It created the first online banking website for the customers. In 2001, Yodlee created aggregation software which allowed the customers to view all of their transactions and other details online. In 2005, Federal Financial Institutions Examination Council announced the rules

and regulations for the internet banking service providers (Afshar, Siddiqui & Seeja, 2009).

2.2 Service Quality

Parasuraman, Zeithaml & Berry (1988) defined service quality as a research instrument used to examine customer satisfaction of services used against their expectations. The research has included five points: tangibility, reliability, responsiveness, assurance, and empathy.

As a service measurement, service quality is used to evaluate the service which would involve the comparison between what customer was expecting and what has been delivered by the company. In order to examine whether the service be excellent, good, or bad, would depend on customer satisfaction toward the products or services. (Parasuraman, Zeithaml and Berry (1985).

2.2.1 Tangibility

Tangibility means tangible items that customer can obviously see. It can be the appearance of facilities or tools. It can also be the equipment used to provide service. Moreover, the appearance of employee is also a part of tangibility. According to the earlier studies, tangibility will affect the manner in which consumers use and perceive the product, and the intangibility has a greater impact on the consumer's interpretation. Intangibles can affect the consumer's experience in either a positive or negative way. Examples of types are "keep up to date"; "physical facilities are visually appealing"; and "materials are visually appealing". These aspects can be more important in an e-business because there is no communication between them. The visual aspect of a device (for example, a website) is the only visual contact between a customer and an organization. Therefore, it is most important to have a website that works well and looks good. As Hager & Elliot (2001) have found many customers stopped using online shopping or web service because they were not good enough at technology and felt frustrated when using it.

2.2.2 Reliability

Parasuraman et al. (1988) defined the reliability of service as the ability to provide the promised service accurately and reliably in an offline environment. In the case of an online business, the reliability of the service is defined as the reliability of the performance. This means that the business must provide the promised service accurately. Zeithmal, Parasuraman & Malhotra (2002) suggested that the reliability of electronic services includes accurate technical features on websites, and accurate description of service obligations, billing, and product information. This definition is widely used. Wolfenbarger and Gilly (2003) suggested that the reliability of electronic services should include technical reliability and functional reliability. Reliability and technical reliability of function, redefine the reliability of the online service. Boshoff (2007) found that the reliability of online services requires two proxies fulfillment and system availability. System availability is a high order item including reliability and reliability on the site.

2.2.3 Responsiveness

One aspect of the response element is "instant service delivery". The time that a website or application takes to download the web page are very important for Internet users. According to Gann (1999), people would not leave the web page if the response time is lower than 7 seconds, but 30% of users leave at 8 seconds or more. If the delay exceeds 12 seconds, 70% of users leave the website (Cox & Dale, 2001, 2002). The trade-off between appearance and speed is complicated by the company's need for a website to deliver corporate images (Manning et al., 1998). The company's website developer would definitely want the web page to be attractive by adding a logo or graphic to emphasize the company's identity. However, these add-ons are the factors making the website's loading time longer. For that, responsibility depends on the company: which one would suit them better.

2.2.4 Assurance

As a SERVQUAL dimension, assurance is defined as the knowledge and courtesy of employees and their ability to inspire trust and confidence (Parasuraman et al., 1988). One aspect of the warranty element is "knowledge" to answer questions. Obviously, most customers would like to be able to find everything they want on the

website. On the other hand, people in brick and mortar shops would feel better with only limited stock. On the internet, people would be unsatisfied if they could not find something they are looking for. Therefore, a web store requires an effective inventory control system and sufficient information (Dayal et al., 2002). According to the same study by Dyal et al. (2002) , around two thirds of Web users gave up on sites requesting personal information, and one-fifth entered incorrect information to access websites. According to Daughtrey (2001), factors for assurance which can be important in e-business are privacy and confidentiality policies for websites, which enable secure access to the website (customers are prompted to approve), reliability of suppliers a warranty or guarantee of a warranty, and feedback from other customers.

2.2.5 Empathy

According to Cook, Macaulay, and Coldicott (2004), empathy as a SERVQUAL dimension is “the ability to tune into others’ feelings. It is considered as an emotional intelligence competency which is “a set of skills hypothesized to contribute the accurate appraisal and expression of emotion in oneself and in others, the effective regulation in self and others, and the use of feeling to motivate, plan, and achieve in one’s life” (Salovey& Mayer, 1990). Boyatzis, Goleman, and Rhee (2000) found that the competency model consists of 20 emotional intelligence abilities, divided into four groups. These groups are self-awareness, self-management, social awareness, and social skills. Empathy is an essential ability of the social cognitive group, one of the four emotional intelligence abilities (Boyatzis et al., 2000).

2.3 Customer Perception at Online Marketing

Perception is the approximation of reality. People brain tries to make sense out of its perceives things that are exposed. Walters G. and Bergiel B. J. (1989) defined perception as a solid process during which an individual acquires knowledge about the environment and interpret the information according to his/her needs requirements and attitudes. Perception becomes important role at relationship with customers.

Customer satisfaction is a mental state which results from customer’s comparison of expectations prior to a purchase with performance perceptions after purchase. Moreover, the mental state is conceived of as falling somewhere on a bipolar continuum

bounded at the lower end by a low level of satisfaction where expectation exceed performance perception and the higher end by a high level of satisfaction where performance perceptions exceed expectation.

Like the other industry, the development of internet connectivity encourage many online services and online marketing activities. Grabpay Taxi Service provides the online transport services and food services, for that the relationship with the customer should not (metaphorically and literally) end at the door.

2.3.1 Self Service Technology

The most important topic to discuss in marketing and literacy management services is the perception of service quality, value, and customer satisfaction (Cronnin et al, 2000; Dobrzykowski et al., 2014.) This emphasis affects the e-commerce environment as well as bricks and mortars stores.

Today's business is gradually replacing the traditional way of providing services through various growth technologies, including transaction and technology-critical information. Nowadays, technology has become one of the most important factors in the service area, involving more customers, better service delivery and improved transactions. Specifically, many providers have adopted different approaches through self-service technology (SST) during the service delivery process (Anderson et al., 2013).

2.3.2 Perceived Price Fairness

Chatbongkot et al (2018) studied on the relationship of perceived price fairness. In their recent research have shown consumer perceptions of price inequality and several factors that affect the potential outcome of such perceptions (Bolton et al.,2003; Campbell, 1999; Vaidyanathan& Aggarwal, 2003; Xia et al., 2004). Previous work has been characterized by distributed fairness and procedural impartiality. The principle of fairness of distribution or fairness of outcomes, asserts that individuals judge the fairness of relationships based on compensation dividends derived from contributions to relationships. Thus, an unequal rate of interest in investment between all parties involved in an exchange relationship creates a perception of unfairness. Estimated Waiting Time Several research studies focus on the relationship between waiting

time and satisfaction (Hui & Tse, 1996; Pruyn & Smidts, 1998). Many other Studies emphasize the link between customers' satisfaction and their loyalty.

Service perishability gives rise to many problems for service providers and these intensify when service demand fluctuates. To tackle this major problem, firms adopt strategies to match capacity and demand (Bateson & Hoffman, 1999; Lovelock & Lape rt, 1999; Zeithaml & Bitner, 2002). One of the first strategies adopted is to flex capacity to meet demand. During periods of peak demand, the organization expands its capacity by adding new resources such as people, facilities, and equipment.

Second, companies may try to smooth demand. Companies can motivate consumers by making their offer more attractive during low demand periods. Companies may also choose to use reservation in order to spread the demand evenly. However, even with booking, service providers experience difficulties in minimizing delay in service delivery. When demand and capacity cannot be aligned, waiting line strategies can still be found. Among waiting line strategies, Chatbongkot et al (2018) find that of making wait more fun or tolerable, or differentiating waiting customers, or choosing an appropriate waiting line configuration (Zeithaml & Bitner, 2002). Despite the implementation of all these strategies, when customer waiting time is too long, companies may indeed make consumers dissatisfied. Service providers may even miss one or several sale occasions and even worse, lose a loyal customer despite an effective service recovery strategy.

2.4 Customer Satisfaction at Online Services

Nature of service is difficult to define and judge (Kotler, et al 2007). It is a complex process to measure consumer perception of service quality. Several studies have contributed immensely to the understanding and measurement of service quality (Gronroos, 1982, Brady and Cronin, 2001). The relationship between expectation, perceived service quality and customers satisfaction have been investigated in a number of researches (Zeithaml, et al, 1988). There is very strong relationship between quality of service and customer satisfaction (Parasuraman et al, 1985; 1988;). Increase in service quality of the banks can satisfy and develop attitudinal loyalty which ultimately retains valued customers (Nadiri, et al 2009). The interaction with the service provider and the

customers, the so-called service encounter, is the key in the evaluation of service performance (Gil, 2008).

2.5 Literature Reviews

Chatbongkot et al (2018) studied on customer satisfaction and word of mouth towards online taxi providers: a case on Grab and Uber. In his study, it focuses the main factors influencing customer satisfaction, including service quality, self-service technology, and price. Without any one of these factors, the customers might not fully be satisfied with the services of the online taxi providers who are the focus of this case study. They further examine the relationship between customer satisfaction and word of mouth perceptions (Chatbongkot, Cheewathanakornkul, Chanita Jiratchot, 2017). The younger customers tend to perceive Assurance and Self-service Technology as higher than do the other age groups. Survey companies should use safety as their strength because younger customers and customers who use the service at night perceive the highest satisfaction.

Emmanuel Nondzor Horsu (2002) had a study on the influence of service quality on customer satisfaction at minicab taxi services in Cape Coast, Ghana. In this paper, he wanted to examine the relationship and effects of service quality on customer satisfaction by applying the RESCA model (service quality) with the introduction of another variable driver behavior. His study used six (6) variables; reliability, continuous service, safety, comfort, affordability and drive behavior were tested to examine its relationship with customer satisfaction. He illustrated that all the variables had a positive and significant relationship with customer satisfaction. However, driver behavior had a negative effect on customer satisfaction. And thus, the totality of customer satisfaction towards minicab taxi services are not only influenced by service comfort, safety, reliability, affordability, driver behavior and continuous service.

Josep Maria Salanova, Miquel Estrada Romeub & Carles Amat (2014) had a study on Aggregated Modeling of Urban Taxi Service. Their models are a crucial tool for decision makers when defining the principal policy measures of the taxi services, such as fleet size, fares or operational modes of the services within the city. Various models have been developed for calculating the variables that characterize the taxi services in urban regions. This paper presents an extensive review of the presented formulations for

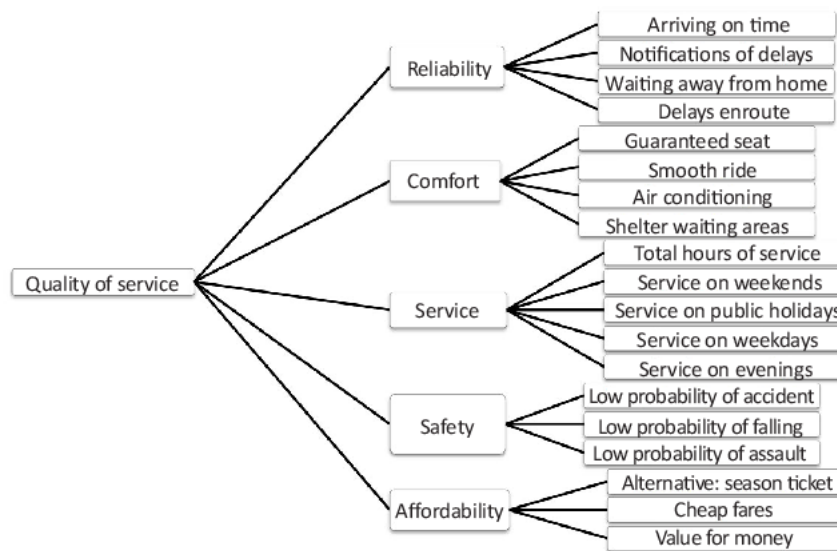
the modeling of taxi services in urban areas. The variables of the problem are identified and analyzed, presenting the different formulations proposed in the literature for each one of the three operational modes (hailing, stand and dispatching).

Woldie, Hinson, Iddrisu and Boateng (2008) researched the influence of online and internet services on the effective delivery of online services. They discovered several dimensions of service quality of online internet service such as accuracy, convenience, quality, complaint management, feedback, efficiency, customization, accessibility and queue management. All these service dimensions influence the acceptability of online payment banking services by the customers. Regarding the need of internet banking, Alsajja and Dennis (2010) suggested that it has become 'need to have' service. In the current era, because of fast changing world internet banking has become the most important and recent technological innovation in the banking field. For delivering different types of services, internet media are used under this paradigm of banking. Because of the evolution of internet, banking has evolved from physical branches to mobile phones of customers through which customers can withdraw their cash or check their bank balances.

RECSA model may be an effective tool for measuring service quality in transport services; it ignores the contribution of the driver and crew, ticket services and auxiliary services rendered by service providers. According to Kotler and Armstrong (2007), a major characteristic of services is service inseparability; meaning services are produced and consumed at the same time and cannot be separated from their providers, whether the providers are people or machines.

McKnight et al (1986). have also proposed the RECSA model, an acronym carved from reliability, extent of service, comfort, safety and affordability. They reason that service quality dimensions should be viewed as the sum of general attributes which in turn are the sum of specific attributes grouped into clusters, as demonstrated in Figure (2.1).

Figure (2.1) RECSA Model

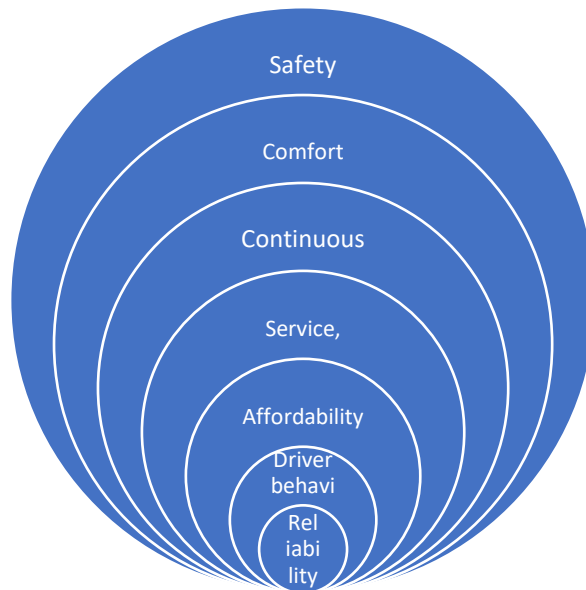


Source: McKnight, C.E., Pagano, A.M and Paaswell, R.E. (1986)

This stand to reason that the quality of service provided cannot be properly determined when the measurement is devoid of the role or contribution from the provider. This present paper therefore introduces“ another dimension “driver behavior” into the RECSA model as indicated in figure. The driver was considered in this paper as the main service provider in minicab services, hence the dimension “driver behavior”.

Figure 2.2 Clusters of Service Quality Attributes to Customer Satisfaction

(Modified RECSA model)

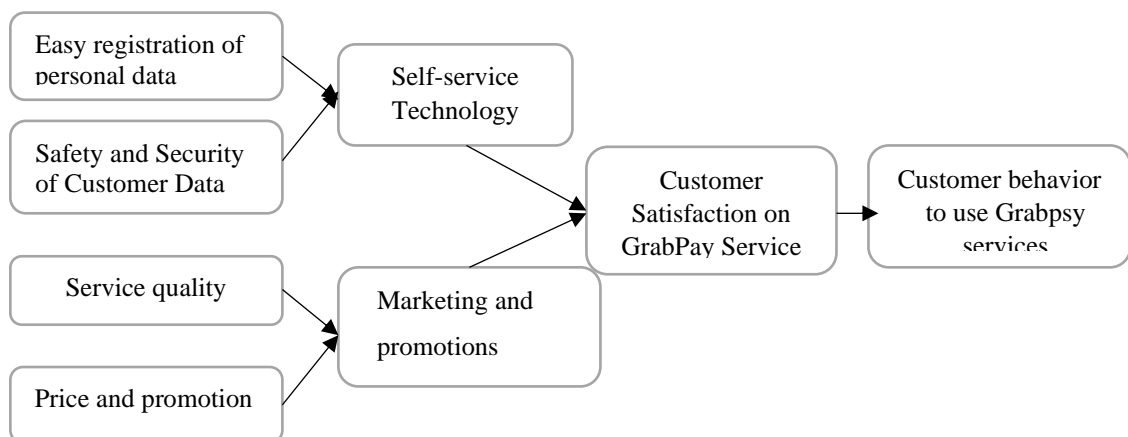


Source: McKnight, C.E., Pagano, A.M and Paaswell, R.E. (1986)

2.6 Conceptual Framework of the Service quality affect Customer perception and Satisfaction at Behavior to Use Grab Pay Online Taxi Services

Based on the pervious relevant literatures and theories, an appropriate conceptual framework was constructed. Figure (2.3) is the conceptual framework based on studies from Chatbongkot, et al (2017) and Emmanuel Nondzor Horsu (2002), as follows.

Figure (2.3) Conceptual Framework of the Study



Source: Own Compilation based on studies from Chatbongkot, et al (2017) and Emmanuel Nondzor Horsu (2002)

CHAPTER 3

PROFILE AND SERVICES OF GRABPAY SYSTEM IN MYANMAR

GrabPay is a safe, convenient and flexible mobile wallet to pay both for services on the Grab app and in stores and restaurants.

In this section, it describes the profile of the foundation of Grab Company. It also studies on the current services of Grab Pay at Taxi providers, which all are stated as follows.

3.1 Profile of Grab Pay Company,

Grab Holdings Inc., formerly called as MyTeksi and GrabTaxi,, is a Singapore based transportation network company. In addition to transportation, the company offers food delivery and digital payments services via mobile app. The company was originally founded in Malaysia and later moved its headquarters to Singapore. According to Chia, Rachel Genevieve (20 November 2018), it describes Grab transportation and online payment services is now operating in the Southeast Asian countries of Singapore, Malaysia, Indonesia, Philippines, Vietnam, Thailand, Myanmar, and Cambodia. It is the region's first "decacorn" (a startup with a valuation of over US\$10 billion). (Google-Temasek report & Business Insider Singapore. Retrieved 25 February 2019).

The idea of creating a taxi-booking mobile app for Southeast Asia similar to those being pioneered in the US first came from Anthony Tan, who is the youngest of the three brothers of the family that operates Tan Chong Motors, the authorized distributor for Nissan cars in Malaysia. When a friend visited him in Malaysia, Anthony heard his friend complaining about the horrible experience of riding taxis in the country. In particular, his friend was concerned that his taxis may be taking an incorrect route or overcharging him. Taking inspiration from Garrett Camp's ride sharing concept, Anthony decided to take this problem up as a project while studying at Harvard Business School.

When he presented the project to his professors, the comments he received were that this project was "difficult to implement" despite the success of other ride hailing services in the U.S. such as Uber. The project won second place at the Business Plan

Contest at Harvard Business School (Anthony Tan, 2011).ⁱ The app was also selected as the finalist at Harvard's Minimum Viable Product Funding award. In June 2012, Anthony Tan quit his position as the head-of-marketing of his family business Tan Chong Motors at Kuala Lumpur (Siddharth, Philip, 2014) and launched the "My Teksi" app in Malaysia (known as "GrabTaxi" in other countries) together with Tan Hooi Ling, another Harvard graduate (Kash, C.,2014)ⁱⁱ, Tan Hooi Ling, Anthony's classmate, who was also a consultant at McKinsey & Company, drew a business plan for promoting the mobile app (Philip, S., 2014),ⁱⁱⁱ MyTeksi was launched with initial grant of US\$25,000 from Harvard Business school and Anthony Tan's personal capital (Antoni, 2011, Wiki report).

GrabTaxi expanded to the Philippines in August 2013 (Tan, A., 2011),^{iv} and to Singapore and Thailand in October of the same year (Digital News Asia, 2013).^v In 2014, Grab in partnership with HDT Holdings, introduces 100 BYD e6 electric taxis in Singapore to form the biggest e-taxi fleet in Southeast Asia (Lye, G., 2017).^{vi} In 2014, GrabTaxi further continued its growth and expansion to new countries: first launching in Ho Chi Minh City in Vietnam in February, and Jakarta in Indonesia in June (Anh-Minh, D., 2014).^{vii} In May 2014, the company launched GrabCar.

In January 2016, GrabTaxi was rebranded as "Grab" which encompasses all the company's products under one roof: GrabCar (personal cars), GrabBike (motorcycle taxis), GrabHitch (carpooling) and GrabExpress (last mile delivery) with a new, redesigned logo (Lee, KL., 2016).^{viii} In October 2016, Grab added an in-app instant messaging feature called "GrabChat" to allow simple communication between riders and drivers. GrabChat can even translate messages if the set languages of the driver and passenger are different (*ABS-CBN News., 2016*).¹ In November 2018, Grab invested in Indonesian conglomerate Lippo Group's Ovo platform to compete against rival Go-Jek. (*Asian Nikkei Review , 2019*) Ovo is Indonesia's leading digital e-payment platform.

Grabpay (Myanmar) is a private company and it is respective subsidiaries, affiliates, associated companies and jointly controlled entities of the Singapore branch. Grabpay covers to customers, passengers, agents, vendors, suppliers, partners (such as driver and merchant partners), contractors and service providers. The Grab app assigns taxis and private hire cars to nearby commuters through a location-sharing system. Each

time the company enters a new market, they buy smartphones for drivers in countries that they expand to, allowing those drivers to pay daily instalments for the phone.

3.2 Personal Data Entry

3.2.1 Personal Data Entry about Customers

In the Grab Pay Service, the importing personal data to the company is the first step and the importance for future customer service. Company will collect customers and bus drivers' personal data when they voluntarily (want to participate the service) provide it to the company. In providing personal data to Grab Pay when customer:

- fill up a user profile or registration forms;
- provide information to assess customer eligibility to provide services as a Grab driver-partner;
- interact with our social media pages;
- participate in contests or events organized by Grab Company;
- use biometric features to identity itself; and
- fill up demographic information in surveys.

These personal data are collected only at the normal operation of Apps, Websites and Services. At that time, when Grab Pay Services are used, their location which will locate to detect pick-up locations and abnormal route variations, feedback, rating and compliments, transaction information (such as payment method and distance travelled); information about how you interacted with our Apps, Website or services (such as features used and content viewed); device information (such as hardware model and serial number, IP address, file names and versions and advertising identifiers); and personal data you enter in messages when you use our in-app communication features.

3.2.2 Personal Data Entry about Driver-Partners

For a driver-partner, company may collect:

- telematics data (such as driving speed, acceleration, and braking data);
- device data (such as accelerometer data, GPS location, driver IMEI number and the names of apps you have installed on your device); and
- driver's vehicle registration data.

Some of the information that we collect is sensitive in nature. This includes information such as national ID numbers, race, marital status, and your health or religious beliefs. We only collect this information when this is necessary to comply with legal or regulatory requirements.

3.2.3 Safety and Security of Customer Data

Grab Pay Myanmar Service Company protects customer data to ensure the safety and security of their services and all users. This includes screening driver and delivery partners before enabling their use of services; identifying unsafe driving behavior such as speeding, harsh braking and acceleration, and providing personalized feedback to driver partners; verifying customer identity when customer log in to Grab; using device, location, profile, usage and other Personal Data to prevent, detect and combat fraud or unsafe activities; sharing drivers and passengers' location and details when the emergency button or the "Share My Ride" feature is activated; monitoring compliance with our terms and conditions, policies and Driver's Code of Conduct; and detecting, preventing and prosecuting crime.

3.3 Customer support

Company uses personal data to resolve customer support issues. For example, company may investigate and address concerns; monitor and improve our customer support responses; respond to questions, comments and feedback; and inform you about steps taken to resolve customer support issues.

3.3.1 In-vehicle cameras

Some Grab partners may install personal in-vehicle cameras in their vehicles for their own purposes (including safety and security). The use of such in-vehicle cameras is not endorsed or prohibited by Grab. The collection use and disclosure of Personal Data obtained from personal in-vehicle cameras is the responsibility of the relevant partner. Please check with the relevant partner if you have any queries about their use of personal in-vehicle cameras.

3.3.2 Marketing and Promotions

Customers are hoping to obtain various promotions provided by sellers. In the Grab Pay, company will use its customers personal data to market Grab and Grab's partners' sponsors' and advertisers' products, services, events or promotions. For example, Grab Company:

- send customers alerts, newsletters, updates, mailers, promotional materials, special privileges, festive greetings; and
- notify, invite and manage customers' participation in our events or activities;

Company will communicate such marketing to customer by post, telephone call, short message service, online messaging service, push notification by hand and by email. Sometime, customers may feel disruptions. For that, if customer wish to unsubscribe to the processing of their Personal Data for marketing and promotions, please click on the unsubscribe link in the relevant email or message. Alternatively, customer may also update their preferences in company App settings. Grab Pay uses initial offering promotion for 3 times 1,500 Kyat off discount and initial customer may obtain by using one-time promo code.

There have many different kinds of Grab Rewards such as Novotel Yangon Max Hotel staycation package, Oktoberfest tickets X Premium Rentals package, 1month Grab Taxi Package, Pork Stick Family Package and Premium Rentals 4-hr x 4 Package.

There have ride completed reward for MMK 5,000 savings and free delivery on next Grab Food Order, because Grab launched Grab Food in Myanmar on November2019.

Passenger is rewarding Grab's In Apps Hotels Booking:

- Faster access to travel deals from the world's largest travel services providers
- Improve position as everyday super App in Myanmar.

CHAPTER 4

ANALYSIS THE USERS' PERCEPTOIN ON SERVICES OF GRABPAY SYSTEM IN MYANMAR

The Survey Design to analyze the users' perception on service of GrabPay System is as follow:

4.1 Survey Design

In this chapter, it describes the survey analysis of the users' perception on services of Grab Pay System in Yangon region. To find out that, it starts with examining demographic profiles of the sample respondents and followed by the analysis on their characteristics of using services of Grab Pay System. Later, it is the analysis part of the users' perception on services offering by Grab Pay System, as follows.

4.2 Demographic Profiles of Respondents

Demographic profile analysis includes examining the gender compositions, age range, education level, and current working position of the sample population, as follows.

4.2.1 Gender Composition of Respondents

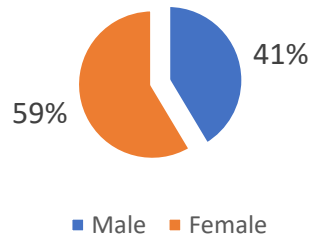
Gender of respondents are asked whether they are male or female with simple question. Table (4.1) and Figure (4.1) state the gender compositions of respondents, as follows.

Table (4.1) Gender of Respondents

Sr. No.	Gender	Total	Percent
1	Male	123	41%
2	Female	174	59%
	Total	297	100%

Source: Survey data, 2019

Figure (4.1) Gender Composition of Respondents



Source: Survey data, 2019

4.2.2 Age Level of Respondents

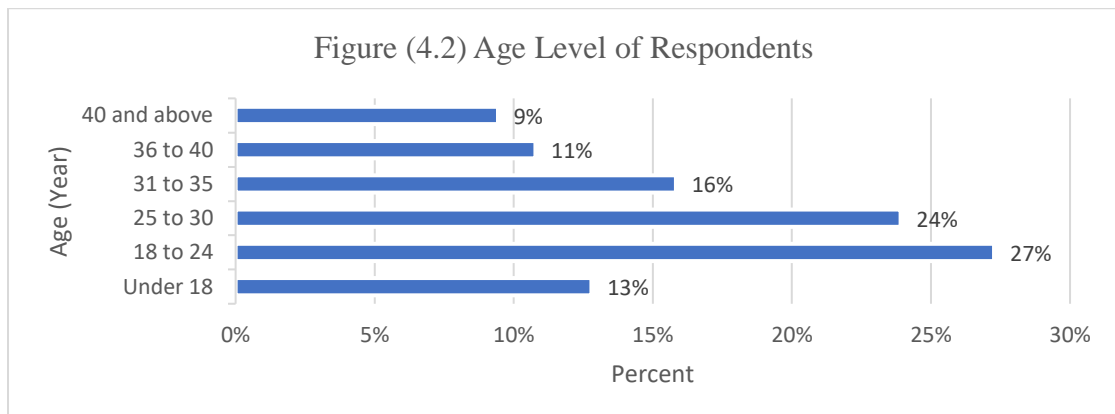
Age level of respondents are asked by ranking their age levels into five groups: Under 18 years old, above 18 to 25, 26 to 30, 31 to 35, 36 to 40, and above 40 years as a simplify questions. Table (4.2) and Figure (4.2) state the age level of respondents, as follows.

Table (4.2) Age Level of Respondents

Sr. No.	Age Level	Total	Percent
1	Under 18	38	13%
2	18 to 24	81	27%
3	25 to 30	71	24%
4	31 to 35	47	16%
5	36 to 40	32	11%
6	40 and above	28	9%
	Total	297	100%

Source: Survey data, 2019

Figure (4.2) Age Level of Respondents



Source: Survey data, 2019

By the Table (4.2) and Figure (4.2), it state that 38 number out of total 297 are age level under 18 years, 81 are in the age range 18 to 24 years old, 71 are in the age range 25 to 30 years old, 47 are in the age range between 31 to 35 years old, 32 are in the age range between 36 to 40 years old, 28 are in the age range 40 years and above, respectively. In term of percent, age range from 25 years and above are found as 60%, and respondents with age under 18 years are found as 13% with least portion.

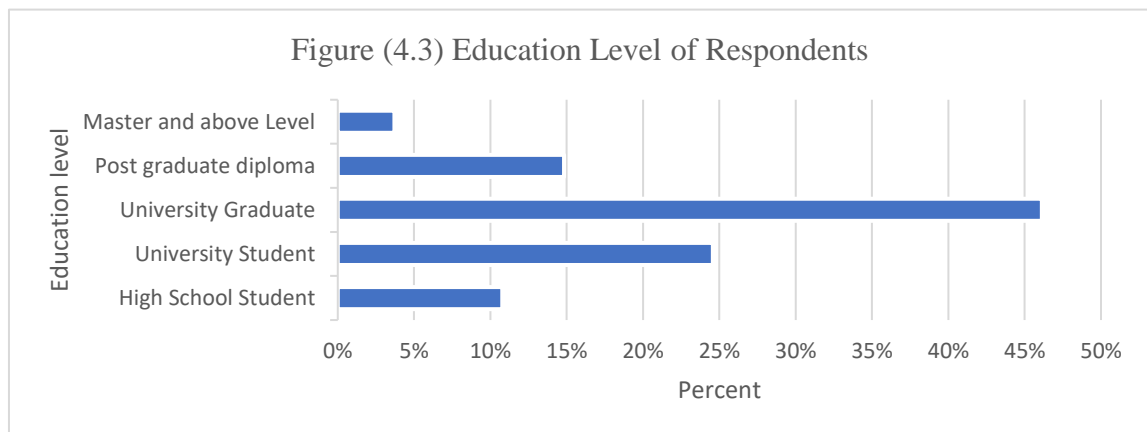
4.2.3 Education Level of Respondents

Educational levels of respondents are asked by grouping their education levels into six groups: illiterate, high school students, university student, university graduate level, postgraduate, master level and above as a simplify questions. Table (4.3) and Figure (4.3) state the education level of respondents, as follows.

Table (4.3) Education Level of Respondents

Sr. No.	Educational Qualification	Total	Percent
1	Illiterate	0	0
2	High School Student	32	11%
3	University Student	73	25%
4	University Graduate	137	46%
5	Post graduate diploma	44	15%
6	Master and above Level	11	4%
	Total	297	100%

Source: Survey data, 2019



Source: Survey data, 2019

In the educational level analysis, Table (4.3) and Figure (4.3) state that no one illiterate respondent is including, 32 number out of total 297 are in high school student,

73 number out of total 297 are University Students, 137 are University degree graduate people, 44 are Post graduate diploma, and 11 are master degree and above Level. In term of percent, 89% of respondents are university degree and above level, and thus this higher educated respondent would be assumed to understand well the services of Grab Pay System to response to the survey questions.

4.2.4 Working Position Level of Respondents

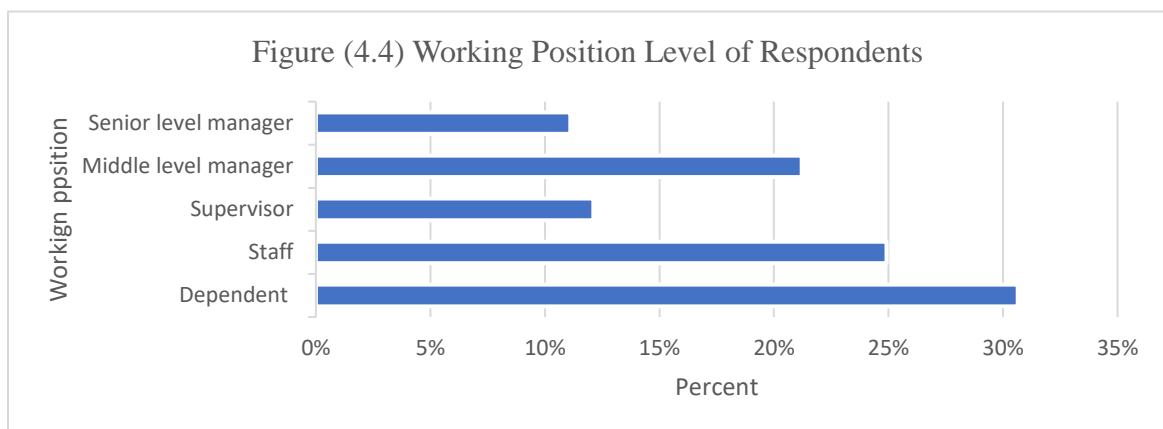
Position level of respondents are asked by ranking their age levels into five groups: Manager level, or Executives, or Supervisor, or Doctor, or others as a simplify questions. Table (4.4) and Figure (4.4) state the position level of respondents, as follows.

Table (4.4) Position Level of Respondents

Sr. No.	Working Position	Total	Percent
1	Dependent	91	31%
2	Staff	74	25%
3	Supervisor	36	12%
4	Middle level manager	63	21%
5	Senior level manager	33	11%
	Total	297	100%

Source: Survey data, 2019

Figure (4.4) Position Level of Respondents



Source: Survey data, 2019

In the analysis on the position level of respondents, Table (4.4) and Figure (4.4) state that, 91 number out of total 297 are dependent, 74 number out of total 297 are Staff, 36 number out of total 297 are supervisory level, 63 are middle level manager, and

the rest 33 are senior level managers. In term of percent, dependent people who are in university students, high school students are found as highest percent with 31%, and it is also found as staff level and junior level are also found as the second most users of Grab Pay System, in the study.

4.3 Customer Usage Characteristics at Grab Pay Service

In the analysis of their usage at Grab Pay services, respondents are asked on their behavior on use, how frequently uses, and what types of system is used? Table (4.5) shows the results from the analysis on the customer usage characteristic at Grab Pay services, as follows.

Table (4.5) Customer Usage Characteristics at Service of Grab Pay System

Sr. No.	Particular Usage Characteristics	Total	Percent
		297	100%
Have you used Grabpay Services?			
1	Yes	297	100%
2	No	0	0%
Have you used Grabpay Services			
1	more than once in a week?	130	44%
2	almost once in a week?	95	32%
3	few times in a month?	72	24%
Have you used Grabpay Services in terms of?			
1	Taxi transportation	297	100%
2	Foods	0	0%
3	Both	0	0%

Source: Survey data, 2019

By the Table (4.5), survey shows that the involvement of all the respondents who have used GrabPay system services. Most of the respondents are also found as using more than once in a week. Some of them used almost once in a week and their uses are only at Taxi services instead of Grab Food service.

4.4 Customer Perception on Services Provided by Grab Pay System

After examining on the demographic background and their usage characteristics, the second part of the survey focuses on their perception on the services that provided by the Grab Pay System. Among the many types of services, the key focusing services of Grab Pay are customer perception on the self-service technology services, and their perception on the marketing and promotions services of Grab Pay System provider, respondents are asked to rate their perceived level in the extent to which agreeable level by the use of Five-point Likert Scale measure (from 1= Strongly Disagreed, 2 = Disagreed, 3 = Neutral, 4 = Agree, 5 = Strongly Agree), as follows.

4.4.1 Self-service Technology affects customer perception of Services of Grab Pay System Taxi providers

In the analysis on the customer perception on self-service Technology, respondents are asked to rate their perceived level in terms of easy registration of personal data technology, and their perception on the safety and security of customer data technology provided by service qualities of Grab Pay System Taxi providers, which are stated s follows.

A) Easy registration of personal data technology affects customer perception of Services of Grab Pay System Taxi providers

For the use of information technology in the mobile devices, most people are found as difficulty from registration their personal data, downloading application, even in the use of Grab Pay Application when they used. For that reason, current customers' perceived level at the registration on Grab Pay System is analyzed. In the analysis on this easy registration of personal data technology that affects customer perception of services of Grab Pay System, respondents are asked to rate their satisfaction on the services qualities in terms of total seven statements by ranking Five-point Likert scales (from 1= Strongly Disagreed, 2 = Disagreed, 3 = Neutral, 4 = Agree, 5 = Strongly Agree). Table (4.6) shows the result from the perception analysis on the easy registration services provided by Grab Pay system, as follows.

Table (4.6) Easy Registration of Personal Data

Sr.	Easy registration of personal data	Mean	St. Dev.
1	Downloading application from YouTube or Apple Store	3.76	0.60
2	Language compliance	4.07	0.62
3	Easy steps to customer data entry	3.92	0.61
4	Easy of writing NRC number	4.22	0.69
5	Asking of ID numbers, race, marital status, health or religious beliefs.	3.91	0.60
6	Screening driver and delivery partners before enabling their use of services	3.90	0.55
7	Easy to unsubscribe link in the relevant email or message if customer wish	3.94	0.57
	Mean for easy registration of personal data	3.96	

Source: Survey data, 2019

By the Table (4.6), it shows that the overall mean value is 3.96, higher mean value is indicating the customers' agreeable on easy registration services provided by Grab Pay system. Customers are most satisfaction on that of the service at easy of writing NRC number, by the drop-box system that customer can choose their regional code with easily in both English and Myanmar language with mean value 4.22 and 4.07. Customer are also satisfied on that of the entry of other data entry with easy steps to place in the application by the mean value of 3.92. Customers are also very pleased on that of easy to unsubscribe link in the relevant email or message if do not wish to continue at Grab Pay system with mean value 3.94. Even the least mean value 3.90, rated on screening driver and delivery partners before enabling their use of services, is higher mean value and thus, there is customer higher perception on that of the easy registration of personal data provided by Grab Pay system.

B) Safety and Security of Customer Data technology affects customer perception of Services of Grab Pay System Taxi providers

In this analysis, respondents are asked to answer total eight statements which are relating to the safety and security of customer data technology which affects customer perception of Services of Grab Pay System by ranking Five-point Likert scales (from 1= Strongly Disagreed, 2 = Disagreed, 3 = Neutral, 4 = Agree, 5 = Strongly Agree). Table (4.7) shows the result from the perception analysis on the safety and security of customer data technology services provided by Grab Pay system, as follows.

Table (4.7) Safety and Security of Customer Data

Sr.	Safety and Security of Customer Data	Mean	St. Dev.
1	In-vehicle cameras installed for personal safety and security	3.25	0.65
2	Customer location by GPS	3.69	0.61
3	Vehicle information with estimated time or arrival and time taken for destination	3.79	0.57
4	Vehicle information with driver name, types of vehicle,	3.94	0.56
5	Ease of cancelling of trip booking	3.90	0.57
6	Identifying unsafe driving behavior such as speeding, harsh braking and acceleration, and personalized feedback to driver	3.61	0.66
7	Prevent, detect and combat fraud or unsafe activities; sharing drivers and passengers' location and details	3.45	0.62
8	The emergency button or the "Share My Ride" feature for detecting, preventing and prosecuting crime.	3.34	0.67
	Mean for safety & security	3.62	

Source: Survey data, 2019

By the Table (4.7), it shows that the overall mean value is 3.62. The moderate mean value is indicating the customers' agreeable on safety and security of customer data technology services provided by Grab Pay system. Customers are most satisfaction on that of the safety and security of customer data technology in terms of receiving vehicle

information with driver name, types of vehicle and estimated cost with received higher mean value 3.94 (standard deviation 0.56). Customer higher satisfaction is also found in that of ease of cancelling of trip booking with mean value 3.90, vehicle information with estimated time or arrival and time taken for destination with mean value 3.79, and navigator of customer location by GPS with mean value 3.69, respectively. Among these safety and security services of customer data, customers are least rating on the service of Prevent, detect and combat fraud or unsafe activities; sharing drivers and passengers' location and details by its lower mean value 3.45. However, the received mean value is somewhat higher than cut-off mean value 3, and thus, there has higher customer perception on that of safety and security services of customer data provided by Grab Pay System, in this study.

C) Combination of Self-service Technology affects customer perception

Table (4.8) shows the combination of the services regarding to self-service Technology effect on customer perception by means of easy registration of personal data and safety & security, as follows.

Table (4.8) Self-service Technology affects customer perception

Sr.	Self-service Technology affects customer perception	Mean
1	Mean for easy registration of personal data	3.96
2	Mean for safety & security	3.62
	Self-service Technology influencing level	3.79

Source: Survey data, 2019

Table (4.8) shows the overall mean score for self-service technology is 3.79, and thus, customers are found as higher perception on that of the self-service technology provided by Grab Pay System Taxi providers. Among these two factors, customers are found as higher perception on easy registration of personal data than the safety & security of their customer data.

4.4.2 Relationship of Marketing and Promotions effect on Customer Perception of Services of Grab Pay System Taxi providers

In the analysis on the customer perception on marketing and promotions activities, respondents are asked to rate their perception on the service quality level of Grab Pay System, and their perception on price and promotion offered by Grab Pay System Taxi providers, which are stated as follows.

(A) Influence of Service Quality of Grab Pay System

In this analysis on service quality level of Grab Pay, respondents are asked to answer total six statements which are relating to the service qualities which affect customer perception of services of Grab Pay System by ranking Five-point Likert scales (from 1= Strongly Disagreed, 2 = Disagreed, 3 = Neutral, 4 = Agree, 5 = Strongly Agree). Table (4.9) shows the result from the perception analysis on the service qualities level provided by Grab Pay system, as follows.

Table (4.9) Influence of Service Quality of Grab Pay System

Sr. No.	Service quality on Customer perception at Services of Grab Pay System	Mean	St. Dev.
1	Tangible factor that Clearly posted or painted logo on the outside of transport car	3.43	0.68
2	Reliability of service to arrive to the destination with safe	3.82	0.67
3	Responsiveness when customer inquire with estimated waiting time	3.93	0.65
4	Assurance when verifying customer identity when customer log in to Grab; using device, location, profile, usage	4.02	0.66
5	Empathy upon customer care activities such as air-condition temperature inside the car	3.81	0.64
6	I have substantial privacy when using Grab Pay Taxi services	4.04	0.64
	Mean for Service quality	3.84	

Source: Survey data, 2019

In this analysis on service quality level of Grab Pay, Table (4.9) shows the overall mean score for quality of service is 3.84, and thus, customers are found as higher

perception on that of the service quality level provided by Grab Pay System Taxi providers. Customers are found as most higher perception on having of substantial privacy when using Grab Pay Taxi services, service assurance when verifying customer identity when customer log in to Grab; using device, location, profile, usage, its staff responsiveness when customer inquire with estimated waiting time, service reliability arrival to the destination with safe, and so on.

(B) Relationship between Price and Promotion on Customer Perception

In this analysis on price and promotion offers of Grab Pay, respondents are asked to answer total seven statements which are relating to the marketing offers which affect customer perception of services of Grab Pay System by ranking Five-point Likert scales (from 1= Strongly Disagreed, 2 = Disagreed, 3 = Neutral, 4 = Agree, 5 = Strongly Agree). Table (4.9) shows the result from the perception analysis on the price and promotion offered by Grab Pay system, as follows.

Table (4.10) Relation of Price and promotion on Customer perception

Sr. No.	Price and promotion affect Customer perception of online taxi providers.,	Mean	St. Dev.
1	For first three times initial promotion offering activities	3.55	0.62
2	Perceived travel mile fairness	3.34	0.67
3	Estimated waiting time	3.90	0.63
4	Perceived price fairness	3.22	0.61
5	Send alerts, newsletters, updates, mailers, to customer by post, telephone call, short message service, online messaging service	3.26	0.64
6	Privileges, festive greetings	3.03	0.65
7	notify, invite and manage customers' participation in Grab's events or activities;	3.28	0.64
	Mean for price and promotion	3.37	

Source: Survey data, 2019

By the Table (4.9), the overall mean value 3.37 shows that customers perceived fairly upon the price and promotion provided by the Grab Pay system. Among price and promotion factors, customers are highest perceived at knowing of the information for the estimated arrival time with mean value 3.90. Customers are also higher perceived on that of the first three times initial promotion offering activities. Grab Pay can enjoy receiving 1,500-kyat cash discount for any trip for three times. However, customer is lesser perception on that of privileges, festive greetings unavailable from Grab Pay System services. Because customers are desirous to be treating as privilege customers from any clients that they are using regularly.

(C) Marketing & Promotion influence on customer perception of Services of Grab Pay System

Table (4.11) states the summarized study on marketing and promotion offers at service quality and price and promotion which influenced at customer satisfaction, as follows.

Table (4.11) Marketing & Promotion Influence on Customer Perception

Sr. No.	Marketing & Promotion	Overall Mean
1	Perception at service quality	3.84
2	Perception at price and promotion	3.37
	Overall Mean for marketing and promotion	3.60

Source: Survey data, 2019

By the Table (4.11) of the summarized study shows the overall mean value 3.60, is higher, and thus, there has some higher perception on marketing and promotion offered by Grab Pay System services. Among these factors, customers are found as higher perceived at service quality than that of price and promotion offers. Grab Pay is not cheaper than traditional transport cars and there is no new promotion offering after three times discounts offering.

4.5 Customer Satisfaction on Services of GrabPay System

In the analysis on the customer satisfaction by the perceived marketing and promotion activities, total four items are analyzed, as follows.

Table (4.12) Customer satisfaction

Sr. No.	Customer satisfaction	Mean	St. Dev.
1	Safety as perceived by commuters influences on customer satisfaction	4.03	0.63
2	Continuous service as perceived by commuters influences on customer satisfaction	3.78	0.59
3	Comfort as perceived by commuters is related to customer satisfaction	4.08	0.65
4	Comfort as perceived as affordable price range set by commuters is related to customer satisfaction	3.75	0.59
	Overall mean customer satisfaction	3.91	

Source: Survey data, 2019

By the Table (4.12), the received overall mean value is 3.91, and thus customer are feeling higher satisfaction on the services provided by Grab Pay service system. Customer higher satisfaction are on that of feeling safety, very comfortable as commuters, treatment of taxi operators, so that they feel very satisfaction when they use Grab Pay system transport services.

4.6 Customer Behavior Intention at Services of Grab Pay System

Table (4.13) shows the behavior intention at services of Grab Pay System, as follows.

Table (4.13) Behavior Intention at Services of Grab Pay System

Sr. No.	Behavior Intention at Services of Grab Pay System	Mean	St. Dev.
1	I expect that my behavior of using Grab pay services will continue in future	4.45	0.60
2	I recommend my peers and reference groups to use Grab pay service	4.27	0.61
	Mean for Behavior intention	4.36	

Source: Survey data, 2019

By the Table (4.13), the overall received mean value 4.36 is showing higher behavior intention, and thus Grab Pay Customers are seeing that they will continue to use in the future on that of services of Grab Pay System.

4.7 Reliability of Data at Analysis on Customer Perception at Services of Grab Pay System

Factor is composed with variables and these variable data are required to be reliability within a factor, which is the quality of performing consistently well. On the other hands, reliability is the degree to which research method produces stable and consistent results. In this study, Table (4.14) states the reliability of data analysis by the use of SPSS Software calculation.

Table (4.14) Reliability of Data

Sr. No.	Variables	Cronbach's Alpha	N of Items
1	Easy registration of personal data	.912	5
2	Safety and Security of Customer Data	.901	8
3	Service quality affect Customer perception of Grab Pay online taxi providers.,	.911	6
4	Price and promotion affect Customer perception of online taxi providers.,	.883	7
5	Customer Satisfaction	.918	4
6	Behavior intention	.870	2
	Total		30

Source: SPSS-22 Output, 2019

By the Table (4.14), Easy registration of personal data include 5 items, safety and security of customer data with 8 items, service quality affect with 6 items, price and promotion affect with 7 items, customer satisfaction with 4 items, and customer behavior intention with 2 items, all together 30 items. By the calculation, all the factors are over 0.8 with hither values, and thus, this research is said to be reliable and consistent data.

4.8 Relationship of Customer Perception at Customer Satisfaction towards the Services of Grab Pay System

Peter Grant. (2019) explains the simplest form of regression is a way of calculating the relationship between two variables. It contains assumption of a direct correlation between the two variables, presenting this relationship with a straight line. Regression analysis is a powerful statistical method that in examining the relationship between a dependent variable (often called the 'outcome variable') and one or more independent variables (often called 'predictors', 'covariates', or 'features'). The main function is to examine the influence of one or more independent variables on a dependent variable. In this study, key aspects of Easy registration of personal data, safety and security of customer data, service quality, price and promotion, which all are relationship to the customer satisfaction and lastly, purchase behavior intention for present as well as future. Table (4.15) shows the regression analysis of the relationship between perceived services and customer satisfaction, as follows.

Table (4.15) Effect the Perceived Factors on Customer Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-.119	.103		-1.153	.250		
Self-service Technology	.880**	.054	.770	16.268	.000	.240	4.169
Marketing and promotion	.190**	.054	.165	3.487	.001	.240	4.169
R	.918 ^a						
R Square	.842						
Adjusted R Square	.841						
F	783.14**						

^a. Dependent Variable: Customer perception

** = Significant at 1% level

Source: SPSS-22 Output, 2019

According to Table (4.15), this regression model states the variation about 84.1% percent relationship between independent variables of the perceived services of self-service technology, and marketing and promotion and dependent variable (customer satisfaction) because its significant value is less than 0.01 ($p < 0.01$). F value is also found

as highly significant at 1 percent level and thus, this model can be said valid for the relationship of these services factor-independent variables and dependent variable customer satisfaction.

The variable self-service technology has the positive sign and significant at 1% level. For that, the 1 unit increase in self-service technology would lead to encourage 88% more on the customer satisfactory level on that of Grab Pay System.

The variable marketing and promotion of Grab Pay System has also positive sign and significant at 1% level. And thus, the 1 unit increase in service technology would lead more encourage 19% more customer satisfactory level on that of Grab Pay System.

In summary, the result shows that all of service factors have related to customer satisfactory level on that of Grab Pay System. Among them, self-service technology would more significantly increase to customer satisfaction than the company marketing and promotion factor.

4.9 Effect of Customer Satisfaction towards the Customer Behavior Intention of Users in Future Uses

Table (4.16) shows the regression analysis of the relationship between customer satisfaction and consumer behavior intention, as follows.

Table (4.16) Effect of Customer Satisfaction on Behavior Intention

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error				Beta	Tolerance
(Constant)	2.634	.216		12.176	.000		
Customer satisfaction	0.442**	.055	.425	8.075	.000	1.000	1.000
S							
R	.425 ^a						
R Square	.181						
Adjusted R Square	.178						
F	65.200**						

^a. Dependent Variable: Overall_ Mean Behavior intention

** = Significant at 1% level

Source: SPSS-22 Output, 2019

According to Table (4.16), this regression model states the variation about 17.8% percent fair relationship between independent variables of customer satisfaction and dependent variable (customer behavior intention) because its significant value is less than 0.01 ($p < 0.01$). F value is also found as highly significant at 1 percent level and thus, this model can be said valid for the relationship of these customer satisfaction and dependent variable behavior intention.

The variable customer satisfaction has the positive sign and significant at 1% level. For that, the 1 unit increase in customer satisfaction would lead to encourage 44% more on the customer intention to use in the future on that of Grab Pay System. In summary, the result shows that customer satisfaction have moderately related to customer behavior intention on that of Grab Pay System. This means that nearly half of people who have used Grab Pay System services will repurchase this service

CHAPTER 5

FINDINGS

In this chapter, it presents a discussion on findings of the analysis with suggestions and recommendations, along with needs for further studies relating to government policies and regulation in transforming digital banking sector in Myanmar.

5.1 Findings and Discussions

Grab Holdings Inc., also called as MyTeksi and Grab Taxi, is a Singapore based transportation network company who is performing food delivery and passengers transporting with digital payment services through the mobile telecommunication network. For its digital service usefulness, Grab transportation and online payment services is now operating in the Southeast Asian countries. Grab Taxi further continued its growth and expansion also to Myanmar through with the idea of creating a taxi-booking mobile app and digital e-payment platform. Grab Pay covers to customers, passengers, agents, vendors, suppliers, partners (such as driver and merchant partners), contractors and service providers.

Since, Grab Pay is introducing to market with its digital taxi-booking mobile application, the theoretical background is derived from extended technological acceptance model. Service quality attributes focused in this study includes studying on consumer perception at self-service technology (easy registration of personal data & safety and security of customer data), marketing and promotion (service quality level of comfort, driver behavior, affordable price), which lead to more customer satisfaction on Grab Pay Service, which tend to future use by their behavior intention. And thus, the findings from the analysis on consumer perception at Grab Pay System is as follows.

Regarding to the demographic profile analysis, it is found that Grab Pay System users include both male as well as female. Their age level is also ranging from 18 years to above 40 years, old. Their education level is also showing from high school to master degree level of all types of customers will use this Grab Pay Service, and thus, the sample respondents are taken nearly 300 numbers from its total population in Yangon region.

Study also finds out that their working positions are also ranging from dependent to senior manager level positions.

To use the Grab pay service, the importing personal data to the company is the first step and the importance for future customer service. Company will collect customers and bus drivers' personal data when they voluntarily. For having of lower education level of taxi drivers and users, the application should be invented with simplified entry steps.

Regarding to the analysis on the usage characteristics, survey is focused their familiar of the use of Grab Pay services, respondents are asked how many times and which types of services are used. Result finds out that, survey is filtering to the respondents who have been using Grab Pay System, already. Their frequency is also showing that use of more than one time in a week. Some are used few times in a month. With the two services of Taxi transportation and Foods services, survey only includes the customers who are using taxi services and no one used Grab Pay is not included in the study.

Regarding to the customer perception on services provided by Grab pay System, descriptive method is used, and respondents are asked to rate their perceived level in the extent to which agreeable level by the use of Five-point Likert Scale measure. In the analysis on this easy registration of personal data technology that affects customer perception, survey finds the result of showing higher perceived on that easy to use in data entry with Myanmar and English languages, easily selection of their NRC Number, and other data entry with easy and simple steps at this digital related services. By the survey result, Grab Pay System is found as simplicity and user friendliness mobile application payment system.

Regarding to the customer perception on Safety and Security of customer data, result finds out that there has moderate level satisfaction at the services like receiving vehicle information with estimated time or arrival and time taken for destination, vehicle information with driver name, types of vehicle, and ease of cancelling of trip booking. For more safety of passengers, there is the needs of installing in-vehicle camera in all of vehicles.

Regarding to the customer perception on marketing and promotions activities, respondents are replying their perception level on the service quality, and on price and promotion offerings. In this analysis on service quality level of Grab Pay system,

customers are found as higher perception on that of the service quality level provided by Grab Pay System Taxi providers, in terms of substantial privacy, service assurance of technology, service reliability, staff and system responsiveness, empathy of staff and drivers, which all are found as increasing customer higher perception which lead to higher satisfaction level.

Regarding to the study on price and promotion offers of Grab Pay, survey finds out that customers perceived fairly upon these price and promotion. Although, company is already relied on digital technology, most of customers perceive price could not be cheaper than traditional taxi services. Grab Pay system does not send regular alerts, newsletters, updates, mailers, to customer by post, telephone call, short message service, online messaging service. Company does not hold and treat to customers as royal customers by means of privileges of the Grab and does not receive festive greetings.

Regarding to the summary study on customer perception at marketing & promotion influence on service performance, survey finds out that there has somewhat high-level perception on marketing and promotion offered by Grab Pay System services. Among these factors, customers are found as higher perceived at service quality than that of price and promotion offers. Because, digital technology related services would not chapter than individual traditional driver.

In the analysis on the customer satisfaction by the perceived marketing and promotion activities, the higher the mean score is found out, and thus customer are feeling higher satisfaction on the services provided by Grab Pay service system. Customer higher satisfaction are on that of feeling safety, very comfortable as commuters, treatment of taxi operators, so that they feel very satisfaction when they use Grab Pay system transport services. From that satisfaction level, the final analysis of their behavior intention at services of Grab Pay System is showing that they will continue using Grab Pay taxi drivers.

Lastly, detail analysis is calculated using SPSS statistical software. Regarding to the analysis of the relationship between perceived factors on customer satisfaction, SPSS calculation clearly stated that the positive and significant relationship between these two factors and customer satisfaction at Grab Pay System services. Between these two independent variables, customers are the most admiration on that of self-service technology, which means that there will increase more than customer satisfaction.

Regarding to the analysis of the relationship between customer satisfaction and consumer behavior intention, regression analysis is also used. By the study, result is showing that customer satisfaction at the services is positively related and that will be found as encouraging moderately related to customer behavior intention to use in the future on that of Grab Pay System. This means that, 50% of Grab Pay System previous users will repurchase Grab Pay Services in the next time.

5.2 Suggestions and Recommendations

As of today, in Myanmar, transforming into digital banking and payment system is developing along with the increasement of mobile network in Myanmar. Digital technology is so widening to reach everywhere, everyplace with any devices and any volume. In the Asian countries itself, digital payment service system has already developed. But for Myanmar, there are many areas are needed to develop and need to use digital technological for encouraging most of customer self-services. Grab Pay is aiming to fulfill customer self-service behavior by its Grab Pay System in taxi and food delivery channels. By the analysis of the Grab Pay System service in Myanmar, the following recommendations and suggestions are concluded as follow.

Grab taxi Holdings Inc. is a Singapore based transportation network company and performing food delivery and passengers transporting with digital payment services through the mobile telecommunication network. For its service innovation usefulness, Grab transportation and online payment services is now operating in the Southeast Asian countries and further continued expansion also to Myanmar through taxi-booking mobile app and digital e-payment platform. One of the Grab Pay System is the costly of software operation. Grab Pay is charging in every transaction and thus, taxi drivers could not obtain full amount, so that taxi drivers and passengers are sharing their cost for the use of Grab Pay software. Grab Pay should review their software package charges.

Regarding to the Grab Pay, which is introducing to market with e-wallet through its digital taxi-booking mobile application, and their customers (commuters) are from different age level, position types, different education level customers. And thus, the simplicity of software when customer sing-in and sing-out are very important for the different demographic levels of travelers.

When the beginning uses of Grab pay service, personal data has to import to the company as the first step. For that, Grab Pay should protect its customer personal information especially for the girls and women, children to protect their location and data security is become important.

During the analysis on the Grab Pay System customers, it is strongly recommended to the Grab Pay system, for its easy step of data entry. It is because of the well setup system aiming for the ease of use. Usefulness of its application is also recommended that individuals can stay home and do not need to go outside, it may rain or under the sunshine.

In the analysis by descriptive method to rate customers' perceived level in the extent to which degree of agreeable level by the use of Five-point Likert Scale measure. By this study, it is strongly recommended that the growth in numbers of customers would be an easy registration of personal data technology that affects higher customer perception. It could be suggested to other developers, to copy the good practices of customers' easy to use in data entry with Myanmar and English languages, easily selection of their NRC Number, and other data entry with easy and simple steps at this digital related service. This means that user friendliness and easy to use is important for the development of digital related system services.

Regarding to the customer perception on safety and security of customer data, there has moderate level satisfaction at the receiving information data receiving at vehicle information with estimated time or arrival and time taken for destination, vehicle information with driver name, types of vehicle, and ease of cancelling of trip booking. For more safety of passengers, there is the needs of installing in-vehicle camera in all of vehicles. However, there is the need of surrounding landmarks which would be very easy to find out the travelers' location easily by drivers.

Regarding to the customer perception on marketing and promotions activities, customers are higher level on the service quality, in terms of substantial privacy, service assurance of technology, service reliability, staff and system responsiveness, empathy of staff and drivers whereas customers are poor perception at price and promotion offerings. When customers are frequently using a service, they want treatment as privilege customers or royal customers. which all are found as need to improve by Grab Pay System service to increase more satisfaction level. Grab Pay system should send regular

alerts, newsletters, updates, mailers, to customer by post, telephone call, short message service, online messaging service. s

In detail analysis is calculated using SPSS statistical software, both factors have positive and significant relationship between these Grab Pay System services. Between these two independent variables, customers are the most admiration on that of self-service technology, which means that there will increase more than customer satisfaction. In the analysis on the customer satisfaction at present services offering, it is recommended that there has some cost paying higher than traditional system, customers are receiving higher satisfaction on the services provided by digital online service system. For that reason, it is strongly recommended that digital transformation would only be the promoting to ultimate people living standard of in future.

5.3 Needs for Further Research

This is the study on Grab Pay System services. In the transforming in digital payment system like mobile money, mobile wallet, card reader, scan, and so on. For that, further studies should also focus on the other digital payment services and system. There are many Self-service Technology and Marketing and promotion. In this study, it is only focusing on the Grab Pay System services. There is also competitor “Get Pay”, who is recently well-known in the marketplace not only in Yangon, but also Bagan, Mandalay, and many other major cities of Myanmar. For that, further studies should focus to the other cities apart from Yangon region, how much these services are accepted by the local residential passengers.

References

ABS-CBN News. 25 October 2016. Retrieved 30 August 2017.

Anderson, E.W. (1998). Customer satisfaction and word of mouth. *Journal of Service Research*, 8(1), 15-17.

Anthony Tan – MBA 2011". Harvard Business School. Archived from the original on 11 January 2018. Retrieved 11 January 2018.

Bolton, L.E., Warlop, L.& Alba, J.W. (2003). Consumer perceptions of price (un)fairness. *Journal of Consumer Research*, 29 (3). 474-91.

Cheong, Kash (30 April 2014). "GrabTaxi: Currently the most prominent third-party taxi app in the region". *The Straits Times*. Archived from the original on 8 December 2014. Retrieved 17 April 2015.

Calvin (13 July 2014). "GrabTaxi officially launched in the Philippines". *Pinoy Tech Blog*. Retrieved 19 March 2015.

Chatbongkot, Cheewathanakornkul, Chanita Jiratchot. (2017).

Cronin, J. J., Jr., Brady M. K., & Hult, G.T. M. (2000). Assessing the effects of quality, value, and customer satisfaction on consumer behavioral intentions in service environments. *Journal of Retailing*, 76., 193–218.

Chia, Rachel Genevieve (20 November 2018). "Grab, SEA's first 'decacorn', has mopped up 25% of investments in the region's internet economy since 2015. Google-Temasek report:

Digital News Asia. 21 October 2013. Retrieved 20 March 2015.

Do, Anh-Minh (26 February 2014). "MGrabTaxi enters Vietnam, intensifying the battle for mobile taxi booking apps". *Tech in Asia*. Retrieved 20 March 2015.

Dobrzykowski D., Deilami V . S., Hong P., & Kim S. C. (2014). A structured analysis of operations and supply chain management research in healthcare (1982-2011). *International Journal of Production Economics*, 147 (B), 514-530.

Gerard Lye (24 February 2017). BYD introduces biggest e-taxi fleet in Southeast Asia. *paultan.org*.

Josep Maria Salanova, Miquel Estrada Romeub & Carles Amat (2014) Aggregated Modeling of Urban Taxi Service. Elsevier Ltd. Procedia -Social and Behavioral Sciences 160 (2014) 352 – 361.

Kah Leng, Lee (28 July 2016). "MyTeksi rebrands into Grab". The Star (Malaysia). Archived from the original on 12 January 2017. Retrieved 1 January 2018.

Siddharth, Philip (10 June 2014). "Harvard Inspires Man to Ditch Family Riches for Taxis" (PDF). Bloomberg. Singapore Management University. Archived from the original on 1 January 2018. Retrieved 17 April 2015.

Insider Singapore. Retrieved from web: <https://www.businessinsider.sg/grab-seas-first-decacorn-has-mopped-up-25-of-investments-in-the-regions-internet-economy-since-2015-google-report/> 25 February 2019).

Web References:

- 1) <https://www.grab.com/mm/en/>
- 2) <https://www.grab.com/sg/grabpay/>
- 3) <https://www.grab.com/my/grabpay/>
- 4) <https://www.dica.gov.mm/>
- 5) <https://www.commerce.gov.mm/>

**Yangon University of Economics
Department of Banking and Finance
Master of Banking and Finance Programme**

**“User perception on Grabpay System in Yangon”
Survey Questionnaire**

Dear Sir/Madam,

My name is May Thu Khin Zaw and I am a student of the Yangon University of Economics, studying Master in Banking and Finance. I am working on the thesis on the topic of “User perception on Grab Pay System in Yangon”

I would really appreciate if you could spend a few minutes of your time filling in this survey. Your cooperation is greatly appreciated, and the obtained information will be treated strictly confidential and anonymously, and only be used for research purpose.

I kindly requested to answer all the questions to the best knowledge of your understanding.

Thank you for your kindly cooperation,

May Thu Khin Zaw

Roll No. 24

MBF 5th Batch

Yangon University of Economics

Section (A) Demographic Profiles of Respondents

Please tick the box that correspondent to your answers.

2. Gender

- Male
- Female

3. Age level

- Under 18 years old

- 18 to 24 years old
- 25 to 30 years old
- 36 to 40 years old
- Above 40 years old

4. Your Educational Level

- Illiterate
- High School Student
- University Student
- University Graduate
- Post graduate diploma
- Master and above Level

5. Your working positions

- Dependent
- Staff
- Supervisor
- Middle level manager
- Senior level manager
- Director/GM
- Owner /Employer

Section (B) Customer Usage Characteristics at GrabPay Service

Please check on your selected answers

6. Have you used Grab pay Services?

- Yes
- No

If answer “NO”, you do not need to answer the following questions.

7. Have you frequently used Grab pay Services?

- Yes
- No

8. Have you used Grab pay Services more than once in a week?

- Yes
- No

9. Have you used Grab pay Services almost once in a week?

- Yes
- No

10. Have you used Grab pay Services few times in a month?

- Yes
- No

11. Have you used Grab pay Services in terms of?

- Taxi transportation
- Foods
- Both

Section (C) Customer Perception on Services Provided by Grab pay

Please check on your selected answers.

1= Strongly Disagreed, 2 = Disagreed, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

I. Self-service Technology affects customer perception of online taxi providers

Sr.	Statement	Significant Level				
Easy registration of personal data						
1	Downloading application from YouTube or Apple Store	1	2	3	4	5
2	Language compliance	1	2	3	4	5
3	Easy steps to customer data entry	1	2	3	4	5
4	Easy of writing NRC number	1	2	3	4	5
5	Asking of ID numbers, race, marital status, health or religious beliefs.	1	2	3	4	5
6	screening driver and delivery partners before enabling their use of services	1	2	3	4	5
7	Easy to unsubscribe link in the relevant email or message if customer wish	1	2	3	4	5
Safety and Security of Customer Data						

1	In-vehicle cameras installed for personal safety and security	1	2	3	4	5
2	Customer location by GPS	1	2	3	4	5
3	Vehicle information with estimated time or arrival and time taken for destination	1	2	3	4	5
4	Vehicle information with driver name, types of vehicle,	1	2	3	4	5
5	Ease of cancelling of trip booking	1	2	3	4	5
6	Identifying unsafe driving behavior such as speeding, harsh braking and acceleration, and personalized feedback to driver	1	2	3	4	5
7	Prevent, detect and combat fraud or unsafe activities; sharing drivers and passengers' location and details	1	2	3	4	5
8	The emergency button or the "Share My Ride" feature for detecting, preventing and prosecuting crime.	1	2	3	4	5

II. Marketing and promotions

Sr.	Statement	Significant Level				
Service quality affect Customer perception of online taxi providers.,						
1	Tangible factor that Clearly posted or painted logo on the outside of transport car	1	2	3	4	5
2	Reliability of service to arrive to the destination with safe	1	2	3	4	5
3	Responsiveness when customer inquire with estimated waiting time	1	2	3	4	5
4	Assurance when verifying customer identity when customer log in to Grab; using device, location, profile, usage	1	2	3	4	5
5	Empathy upon customer care activities such as air-condition temperature inside the car	1	2	3	4	5
6	I have substantial privacy when using GrabPay Taxi services	1	2	3	4	5
Price and promotion affect Customer perception of online taxi providers.,						
1	For first three times initial promotion offering activities	1	2	3	4	5
2	Perceived travel mile fairness	1	2	3	4	5
3	estimated waiting time	1	2	3	4	5

4	Perceived price fairness	1	2	3	4	5
5	Send alerts, newsletters, updates, mailers, to customer by post, telephone call, short message service, online messaging service	1	2	3	4	5
6	privileges, festive greetings	1	2	3	4	5
7	notify, invite and manage customers' participation in Grab's events or activities;	1	2	3	4	5
8	For first three times initial promotion offering activities	1	2	3	4	5

Section (D) Customer Satisfaction on GrabPay Service

Sr.	Statement	Significant Level				
		1	2	3	4	5
1	Safety as perceived by commuters influences on customer satisfaction	1	2	3	4	5
2	Continuous service as perceived by commuters influences on customer satisfaction	1	2	3	4	5
3	Comfort as perceived by commuters is related to customer satisfaction	1	2	3	4	5
4	Comfort as perceived as affordable price range set by commuters is related to customer satisfaction	1	2	3	4	5

Section (E) Behavior to use

Sr.	Statement	Significant Level				
		1	2	3	4	5
1	I expect that my behavior of using Grabpay services will continue in future	1	2	3	4	5
2	I recommend my peers and reference groups to use Grabpay service	1	2	3	4	5

Thank for your kind participation.

SPSS Original Outputs

Relationship between Perceived Marketing Factors on Customer Satisfaction

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.918 ^a	.842	.841	.21924	.797

a. Predictors: (Constant), Overall Mean for marketing and promotion, Mean_Self-service_Technology

b. Dependent Variable: Overall_CS5

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	75.288	2	37.644	783.143	.000 ^b
	Residual	14.132	294	.048		
	Total	89.420	296			

a. Dependent Variable: Overall_CS5

b. Predictors: (Constant), Overall Mean for marketing and promotion, Mean_Self-service_Technology

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.119	.103		-1.153	.250		
	Mean_Self-service_Technology	.880	.054	.770	16.268	.000	.240	4.169
	Overall Mean for marketing and promotion	.190	.054	.165	3.487	.001	.240	4.169

a. Dependent Variable: Overall_CS5

Relationship between Customer Satisfaction and Behavior Intention

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.425 ^a	.181	.178	.5182

a. Predictors: (Constant), Overall_CS5

b. Dependent Variable: Overall_Mean_Behavior intention

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.509	1	17.509	65.200	.000 ^b
	Residual	79.219	295	.269		
	Total	96.727	296			

a. Dependent Variable: Overall_Mean_Behavior intention

b. Predictors: (Constant), Overall_CS5

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.634	.216		12.176	.000		
	Overall_CS5	.442	.055	.425	8.075	.000	1.000	1.000

a. Dependent Variable: Overall_Mean_Behavior intention

-
- ⁱ Anthony Tan – MBA 2011". Harvard Business School. Archived from the original on 11 January 2018. Retrieved 11 January 2018.
- ⁱⁱ Cheong, Kash (30 April 2014). "GrabTaxi: Currently the most prominent third-party taxi app in the region". The Straits Times. Archived from the original on 8 December 2014. Retrieved 17 April 2015.
- ⁱⁱⁱ Siddharth, Philip (10 June 2014). "Harvard Inspires Man to Ditch Family Riches for Taxis" (PDF). Bloomberg. Singapore Management University. Archived from the original on 1 January 2018. Retrieved 17 April 2015.
- ^{iv} Calvin (13 July 2014). "[GrabTaxi officially launched in the Philippines](#)". Pinoy Tech Blog. Retrieved 19 March 2015.
- ^v Digital News Asia. 21 October 2013. Retrieved 20 March 2015.
- ^{vi} Gerard Lye (24 February 2017). "[BYD introduces biggest e-taxi fleet in Southeast Asia](#)". *paultan.org*.
- ^{vii} Do, Anh-Minh (26 February 2014). "MGrabTaxi enters Vietnam, intensifying the battle for mobile taxi booking apps". Tech in Asia. Retrieved 20 March 2015.
- ^{viii} Kah Leng, Lee (28 July 2016). "MyTeksi rebrands into Grab". The Star (Malaysia). Archived from the original on 12 January 2017. Retrieved 1 January 2018.