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DEPARTMENT OF COMMERCE
MASTER OF BANKING AND FINANCE PROGRAMME

**EMPLOYEE PERCEPTION ON INFORMATION AND
COMMUNICATION TECHNOLOGY PRACTICES IN
CO-OPERATIVE BANK**

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ACCEPTANCE

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ABSTRACT

This study focus on effects of Information and Communication Technology (ICT) practices on customer service delivery in Co-Operative Bank (CB Bank). The major objectives of this study are to identify the ICT practices and analyze the effects of ICT practices in CB Bank's customer service delivery. One hundred and forty two bank staffs from the four branches and one is Head office of CB bank are requested to fill predetermined questionnaires to analyze their satisfaction of their bank services offered to customers by using ICT. Most of the employees agree that CB bank use international banking system and ICT practices are positive effect of their banking working performance and ICT practices are the most important role in their daily bank operation process.

A questionnaire survey is conducted to bank staffs' satisfactions based on four key areas are new core banking software, electronic mobile devices, e-banking transactions and services offered by bank employees. From the analysis carried in all four parts studied.

Base on the result of analysis, ICT have positive affect and increases on employee satisfaction and employees' job satisfaction has positive relationship with customer service delivery. Therefore, CB Bank can effectively attract and maintain its customer by its ICT. E-banking really supports e-banking operation activities in time. The result indicates that ICT efficiency has a significant effect on the bank productivity and performance of the CB Bank customer service delivery.

However, CB Bank is needed to manage in the area of new Core Banking software to improve the quality of customer services delivery and to attract more customers. ICT should more promote technical skills, should more speed up banker's operation processes and more increase the bank's productivity.

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CHAPTER I

INTRODUCTION

Nowadays, banking sector is one of the fastest growing sectors in Myanmar. Information and Communication Technology (ICT) has become the main part of banking sector, while banking industry is the essential part of economic industry. The effect of globalization, competition and innovation in the banking, banks have invested heavily in ICT, and have widely adopted ICT networks for delivering a wide range of value added products and services. The ICT development has a significant effect on development of more flexible and user friendly banking services.

ICT has created a new infrastructure for the Myanmar economy to become truly global and also provided the users of new technology a competitive advantage over their rivals. Electronic banking system has become the main technology driven revolution in conducting financial transactions. However, banks have made huge investments in telecommunication and electronic systems, bank users have also been validated to accept electronic banking system as useful and easy to use. Customer satisfaction and customer service delivery is a key parameter for banks to ascertain how effectively the web furthers their objectives of customer acquisition, retention and increased share of wallet. Therefore, Myanmar private banks are competed with reduces interest rate and offers various kinds of banking services and products for convenience have caused intense restructuring of the banking industry. ICT has revolutionized the way of living as well as conducting businesses and study of banking industry has received increased attention over the last 7 years in Myanmar.

In today's business, competition, deregulation and globalization have compelled Banks to offer service 24 hours service by ATM, Mobile banking services and e banking services, whereas the significance drawback, on the other hand, lies in its inconvenience and security factors. However, both these factors have a significant and profound impact on banks' performance and customer service deliver in Myanmar. The relationship that revolves between ICT expenditures, bank's performance delivery is conditional upon the extent of network effects. If the networks are low, ICT is likely to: Reduce payroll expenses, Increase market share and Increase revenue and profit.

The main issues that can prevent consumers positively include the convenience aspect of the service, ease of use and its compatibility with their lifestyle. Economides

and Salop (1992) showed that the relationship concerning ICT and banks' performance have two encouraging outcomes. Firstly, ICT can bring down the operational costs of the banks (the cost advantage). For instance, internet technology facilitates and speeds up banks procedures to accomplish standardized and low value added transactions such as bill payments and balance inquiries processes via online network. Secondly, ICT can promote transactions between customers within the same network.

1.1 Rationale of the Study

As a result of the increased demand for customer requirements and business organizations in Myanmar banking industry, the application of ICT concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all banks and indeed a prerequisite for local and global competitiveness. Adoption of ICT has influenced the content and quality of banking operations. Investment in ICT should form an important component in the overall strategy of banking operators to ensure effective performance. Type of bank IT services systems are the automation of processes, controls, and information production using Client Server Architecture, Network Infrastructure and Point of sale terminals. ICT directly affects how managers decide, how they plan and what products and services are offered in the banking industry.

Irechukwu (2000) lists some banking services that have been revolutionized through the use of ICT as including account opening, customer account mandate, and transaction processing and recording. ICT has provided self-service facilities (automated customer service machines) from where prospective customers can complete their account opening documents direct online. Customers can corporate relationships are organized worldwide and the variety of innovative devices available to enhance the speed and quality of service delivery.

Japan International Cooperation Agency (JICA) help to develop the information technology capacity of the Central Bank of Myanmar and provide development finance to small and medium sized enterprises in order to develop the banking and finance industry in Myanmar. Nowadays, Modern technological innovations services, like the Internet and smart phones, allow better banking services between banks and customers and better identification of the quality of banking services in Myanmar. Myanmar's banking

industry use latest technology and bank customers use banking services faster and more efficiently, reducing waiting time for both sides and the necessity processes.

1.2 Objectives of the study

The main objectives of this study are as follows

1. To identify the Information and Communication Technology practices in CB Bank
2. To explore the employee perception on Information and Communication Technology practices in CB Bank

1.3 Scope and Method of the Study

There are twenty-six private banks in Myanmar as KBZ, CB, MAB, AYA, UAB, and SHWE and so on. This study is only based on CB Bank in Yangon. This study uses descriptive statistic method. Primary data is collected from 142 CB bank employees by using questionnaire sampling design survey method. Secondary data was collected from newspaper, journals, internet website and the previous research papers.

1.4 Organization of the Study

This study is organized into five chapters. Chapter 1 is Introduction, Rationale of the study, Objective of the study, Scope and Method of the study and Organization of the study. Chapter 2 is literature review of the study is described. Chapter 3 describes Profile & Performance of CB bank service in Yangon. Chapter 4 deals with the evaluation of the performance of CB bank service in Yangon. Chapter 5 is conclusion where findings, discussions and recommendations will be presented.

CHAPTER II

THEORETICAL BACKGROUND

This chapter describes the highlight the effect of Information and Communication Technology (ICT) practices on performance of bank service delivery. Relationship between dependent and independent variables was depicted as the framework provided several factors that were capable of influencing customer service delivery in the banking industry.

2.1 Information and Communication Technology (ICT) in Banking Sector

The banking sector as it is an information based industry gathering and analyzing of information in the sector has been greatly impacted by technology. ICT can be defined as the modern handling of information by electronic means, which involves its access, storage, processing, transportation or transfer and delivery (Ige 1995). Research shows that IT affects financial institutions by easing enquiry, saving time, and improving service delivery (Alu, 2002).

Technology is important for the performance of the major functions in the banking sector. This makes the adoption of technology an important decision so that banks can compete at par with other banks (Casu, 2006). Some of the banking services provided by technological means in the banking sector include; Internet banking, ATMs, telephone banking, mobile money and branch network among others services. According to Chou and Chou (2000) there are five major services offered by banking sector that can be associated with technological innovation which has led to faster services by domestic and foreign banks; request of credit advances by customers, paying bills, ordering checks, transfer of funds between different accounts and viewing account balances together with transaction histories. Technology has led to a lower transaction processing cost enabling the banks to make more profits due to creation of new products and services for their customers. Technology has also allowed easy access of information and products and services by banking customers and investors. This has led to the growth of customer base for the banking sector to include customers who are outside the country (Mishkin and Eakins, 2009).

Information Technology has made it convenient for banking customers to access their accounts anywhere and at any time. Thus, customers can use banking services even on weekends. Customers do not have to rush to the banks on Friday evening as they can still transact during the weekends. Additionally, technology has led to real time information exchange and has led to the improvement of banks performance (Yasuharu, 2003).

2.2 Electronic banking services offered in the banking industry

Continuous technology development is a convenience and new physical banking service which is to attain more potential customers as it allows bankers to deliver banking services to a wider segment of customers through electronic and interactive communication channels (Goi, 2005). The use of ICT in banking operations is called electronic banking. Electronic banking is defined by Barron's Dictionary (2006) as a form of banking where funds are transferred through an exchange of electronic signals between financial institutions, rather than an exchange of cash, checks, or other negotiable instruments. Ovia, (2001) argued that electronic banking is a product of e-commerce in the field of banking and financial services. The use of ICT has delivered a wide range of value added products and services to bank customers (Ojokuku and Sajuyigbe, 2012).

Josiah and Nancy, (2012) observed that there are positive impacts of e-banking on bank turnover and profitability and to a lesser extent on employment, most notably when ecommerce is part of larger business strategies of bank. By definition, e-banking varies amongst researchers partially because electronic banking refers to several types of services through which a bank customer can request information and carry out most retail banking services via computer, television or mobile phone (Daniel 1999; Sathye, 1999). Burr (1996) describes e-banking as an electronic connection between the bank and customer in order to prepare, manage and control financial transactions. On the other hand, Leow, Hock Bee (1999) state that the terms PC banking, online banking, internet banking, telephone banking or mobile banking refer to a number of ways in which customer can access their banks without having to be physically present at the bank branch. The use of e-banking can contribute to improved bank performance, in terms of increased market share, expanded product range, customized products and better response to client demand.

The new core banking industry has been expanding branch networking amid the introduction of branchless banking system, which include the use of electronic funds transfer, ATM cards, Computer banking etc. Banks have invested huge amounts of money in implementing the self and virtual banking services with the objective of improving the quality of customer service. ICT is at the centre of electronic banking system in Myanmar today. Banking industry in Myanmar cannot ignore information systems because they play a critical impact in current core banking ICT new system, they point out that the entire cash flow of most banks are linked to information system. The application of ICT concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance and concerns to all banks and indeed a prerequisite for local and global competitiveness banking (Connel and Saleh, 2004). The advancement in Technology has played an important role in improving service delivery standards in the Banking industry. The more satisfied customers with IT-based services, the greater they would rate this combined service dimension which had a direct positive effect on perceived service quality and customer satisfaction (Faye, walter and Injazz, 2002).

The study established that technology affects customer service delivery in CB Bank to a great extent. The study also established that mobile banking has made a lot of impact on their quality of service delivery to their customers, queue system management has impacted positively on the quality of service at the bank, agency banking provides convenience to the bank customers, mobile banking has enabled the customer to access banking service at all the times, visa debits cards enable their customers to shop online without visiting the banking halls, electronic banking services helps the bank to strengthen its competitive position through quality service, bank cards enable customers to shop without carrying large sums of cash, and online banking enable customers to transfer large sums of money at their convenience. Digital based financial services have made a significant contribution in covering the cost of offering financial services.

2.3 Electronic mobile devices and customer service delivery

In CB Bank, majority of banks have introduced internet banking, mobile banking and other e-banking facilities, to enhance delivery channels to their customers. Electronic banking depends on providing customers, partners, and employees with access to

information, in a way that is controlled and secure (Soludo, 2005). Electronic mobile devices mean that it refers to portable electronic gadgets that are used in e-banking to carry out transactions. Such include ATMs, point of sale terminals, mobile phones, laptops and others. Since these devices are portable and can allow one to access their bank accounts at any place at their convenient time without necessarily visiting the bank, then they have a positive influence on customer service delivery. Concerning electronic mobile devices, it's worth noting that majority of users are able to transact anywhere using the mobile devices. To customer service delivery, this is of great influence as one does not necessarily have to visit the bank to carry out a transaction on their account. Instead, they can do so anywhere, any time at their convenience with the help of the electronic mobile devices.

Customer service delivery is an immediate output used to create customer loyalty, compliments, satisfaction and retention. Concerning ICT and its influence on customer service delivery, it was observed that ICT security and quality are great determinants. This is due to the fact that bank accounts holders want to be assured of the safety of the transactions to enable them utilize the same without falling into losing their funds to fraudsters. In addition, better ICT quality positively assists in building trust among the users who will utilize the e-banking service. This is in agreement with (Soludo, 2005), who said that electronic banking depends on providing customers, partners, and employees with access to information, in a way that is controlled and secure. As a result this leads to better customer service delivery. Globally, Africa and other developing countries, e-commerce adoption has been inhibited by the quality, availability and the cost of accessing telecommunication infrastructures (Humphrey et al., 2003). Other issues include lack of skilled staff; lack of security, low internet penetration, low bank account, and lack of timely delivery of physical goods also hinder the growth of e-banking. If for instance a user of e-banking service is comfortable with security of ICT offered, they will be able to adopt and enjoy the service as risks associated with financial losses due to frauds are minimized through the controlled ICT systems. This in turn enhances better customer service delivery.

About electronic banking transactions, findings show that customer service delivery is greatly influenced by the factors such as ICT security, awareness programs and quality of ICT. These in turn are used to determine which delivery channel to use especially in regards to risks associated with each. If for instance a user of e-banking

service is comfortable with security of ICT offered, they will be able to adopt and enjoy the service as risks associated with financial losses due to frauds are minimized through the controlled ICT systems. This in turn enhances better customer service delivery.

On services offered by bank employees on e-banking, it can be deduced that lack of in-house IT professional has a great influence on customer service delivery. This in turn will affect customer service delivery in that the customers may not be well served and this may compromise the standards of service delivery.

In recent years, and taking advantage of new information technologies, two groups of new payment methods, referred to generically as electronic money (e-money), have been developed and introduced: smart cards and software-based products to make payments over the Internet. Until now, the most revolutionary systems of e-money are still at their infancy, and there is debate concerning the degree of adoption that could take place in the coming years (Soludo, 2005). In the meantime, we are witnessing the introduction of mixed products that coexist with some incipient experiences of pure digital cash. Pre-paid cards can serve as a payment mechanism by loading and storing monetary value in the chip embedded in the card. The value loaded in the card can later be used to pay for goods and services. The introduction of smart cards seeks to replace cash in most of the small transactions for which hard cash is currently used.

According to Connel and Saleh (2004) three different parties are involved in smartcard schemes: consumers, businesses and issuers. Consumers: They may adopt this new payment instrument because of its greater convenience. For the instrument to gain acceptance, it should have some of the following characteristics: anonymity, security (reliable authentication procedures or solutions to compensate users in case of loss, liquidity (subject to wide acceptability), low transaction costs (from paper handling and clearing), speed (time is saving in transactions, faster balance updating). Businesses: Suppliers of goods and services could benefit from the use of pre-paid cards because of lower costs of handling cash and no interest lost on cash holdings. Also, substantial savings result from the transition of credit card to smart card payments: while credit cards require connection to a remote machine each time a payment is made, with smartcards all payments are processed jointly at the end of the business day. Card issuers: Both consumers and merchants will be willing to pay for smart cards because of its many conveniences.

2.4 Electronic transactions and customer service delivery

An electronic fund transfer, EFT for short, is basically any sale, withdrawal, transfer of moneys between accounts, and payment initiatives performed electronically. EFT systems are a major form of electronic payment system in the banking and retailing sector which allow a customer to pay for her / his purchases at a retailer's store by transferring money from the customer's bank account to the retailer's bank account immediately (Abdul-Muhmin, 1998). EFT systems use a variety of information technologies to capture and process money and credit transfers between banks and businesses and their customers. For instance, banking networks support teller terminals at all bank offices and ATMs at locations throughout the world. Banks may also support pay-by-phone services allowing customers to use their telephones as terminals to pay bills electronically. It is not easy to meet customer needs through a single channel. For that reason, banks usually seek fulfillment of their customers' needs by offering them many types of delivery channels in order to keep them and attract new customers (Pikkarainen et al., 2004).

In order for an EFT be completed, a complex suite of communications must take place between the merchant or business and the issuer's account. If a credit card machine is offline, for instance, a customer may still make a delayed electronic fund transfer via a process known as the preauthorization. In this situation, a merchant first vets the banking card via fraud lists and other methods and then debits the account. Later, when the merchant hooks up to an online system, he can finish the transaction via a process known as settlement. Some banking watchdogs have raised concerns over the security of electronic fund transfer mechanisms. Making an EFT banking transfer on an unsecured line, for instance, can lead to the dispensation of critical personal information or banking account data to unrecognized or inappropriate third parties. Fraud and unethical conduct seems to be running rampant throughout the corporate world.

Computer technology is a significant factor in the commission of fraud and one of the common electronic frauds is the misuse of electronic funds transfer (EFT). Globally, transactions on EFT systems are subject to high risk and exposure to fraudulent activities. Financial gain is one of the key motivations behind frauds, other than the desire to master the EFT process, the thrill of the deed, intellectual challenge and employee revenge. The simplicity of modifying a basic text files to obtain large payments is an inducement to

commit fraud. By fraudulent alteration of EFT, an individual could steal large sums of money

Indeed, the computerized nature of modern EFT banking has made it difficult for even veteran banking account patrols to identify and stop certain types of fraud. This isn't to say that using EFT banking initiatives isn't safe; however, the smart banking customer examines her reports regularly to look for inaccuracies. EFTs are a more secure and efficient means of transferring money than, for example, cheques, which are easily lost, stolen and/or altered. However, for EFTs to be effective, the proper controls need to be in place. Many users of EFT systems simply do not understand how such systems operate or the risks to which they are exposed. They will simply assume that the system they have been given by a bank is a good one without appreciating that the system may have weaknesses or that it is only as secure as the people who operate it are trustworthy.

EFT requires highly efficient controls built into the systems, and the process must be controlled both at the sender and recipient sides. Controls need to exist at the intermediary stages wherever information is passed, stored or processed. Any unauthorized alteration of data (fraud) or even a data input error produces (if not immediately detected or corrected) an alteration of a customer's account balances; hence, preventing unauthorized alteration is vital for these systems. By simply altering payment instructions such as bank account details or payment amounts, employees with access to EFT systems can and do steal very large sums of money.

According to Katariina (2006), the rising character of the internet as a service channel has eliminated the locus of power from service providers to consumers, and therefore, cooperation with and learning from consumers as well as adaptation to their individual and dynamic necessities have become crucial. This paper also investigates the seven dimensions of internet banking service (IBS), such as convenience, security, status, auxiliary features, personal finances, investment, and exploration. These dimensions of IBS have been investigated to enhance our knowledge of consumers' perceptions and opinions about IBS. IBS can provide the result of cluster analysis more clarify and refine the picture of consumers. Due to the ease of use of the required information that available on the internet, customer will more prefer e-services to office services because, the services quality is better and as a consequence of using IBS, they have additional time to spend with their families, friends and hobbies. Adoption on more future-oriented

approach and investment in developing IBS that satisfy the needs of growing consumer cluster of youngsters will be the second possibility.

Today banking customers can manage their money in a better way as technology allows them to access their accounts anywhere and at any time. Technology has also improved the speed at which banking transactions are done, has led to lower costs of banking services for customers and has provided convenient ways of accessing money and other banking services when compared to other banking methods (Suki, 2010). These advantages have led more banks to use technology to offer banking services and product. IT has provided convenience to customers as they are able to access their financial accounts and information and customers are also able to transact in a faster way (Rotchanakitumnuai and Speece, 2003). Lüneborg 2003) notes that banks that used technology to provide various services saw a positive impact on different performance aspects such as market share, sales and increased amount of established customer's relationships.

Intangible benefits which can be said to have been brought by the use of IT in the banking sector include; increased customer loyalty, attraction of new customers and a competitive advantage obtained by banks that use IT in offering their services and products. These intangible benefits are equally important to the banking sector. Both the tangible and intangible benefits are important to the banks as they lead to an increase in revenue and a decrease in costs. Banking customers who prefer to use the e-banking platform bring more profits for the banks as they make use of more bank offered products, they also easily adopt new systems used by the banks and also trust the bank's systems to keep larger bank balances (Hitt and Frei, 2002). Flavian (2004) further state that technology used to provide banking services does affect the reputation and image of the bank in addition to affecting the loyalty and satisfaction of the customers.

2.5 Services offered by bank employees on e-banking and customer service delivery

In today's global market, the competitive advantage lies in delivering high quality service to the customers. The need to achieve customer satisfaction lies in its ability to deliver better quality products to the customers, (Bateson, 1977). Therefore, customer satisfaction is considered as a pre-requisite for customer retention, loyalty and

convenience which ultimately helps in realizing the goals of profitability, market share, growth, return on investment, productivity etc, (Booms and Bitner, 1990). Service quality is one of the highly debatable topics in marketing theory, (Carman & Langeard, 1980). In order to judge the link between two, a deep study of both concepts is required.

Staff training is a significant factor and positively affecting customer service delivery. A continuous process of training and learning is important in ensuring that employees grow and develop professionally. According to the Tanzania Institute of Bankers (2003) training is important as it reduces discontent, employee turnover, absenteeism and dissatisfaction. Frequent customer service training should be maintained to ensure professionalism and main skills, such as have a good knowledge in banking and finance industry, telephone skills, customer service and retention, telemarketing, problem solving capabilities, maintaining customer satisfaction and effective use of technology, practices on set up e-banking services are taught. The management should promote employee motivation as employees play an important role in shaping customers perception regarding a firm through their behaviors and actions.

Nexhmi and Curtin (2005), state that main factors of customers perceive quality of e-banking are help-line support, convenience, security, efficiency, low cost and customization through testing and measurement. The factor that drives business satisfaction or dissatisfaction with technology-driven services is suggested by Meuter and his colleagues (2000). Goodhue and Thompson (1995) mention the factors that measure task-technology fit as; quality, ability, authorization, and compatibility, ease of use and training, production timeliness, systems reliability and relationship with users. Task Technology Fit (TTF) theory contends that it is more likely to have a positive impact on individual performance and be used if the capabilities of information communication and technology match the tasks that the user must perform. Zeithaml & Parasuraman (200, 486) defines the gap called as provider gap i.e. (Not Delivering to Service Standards) as a discrepancy between development of customer-driven service standards and actual service performance by company employees. Standards and guidelines need still appropriate recourses, i.e. people, system and technology. The employees must be measured and compensated based on the performance against the set standards. Even the most accurate standards on customer reflections are useless, if the company do not encourage and require their personnel to follow the standards. The provider gap can be

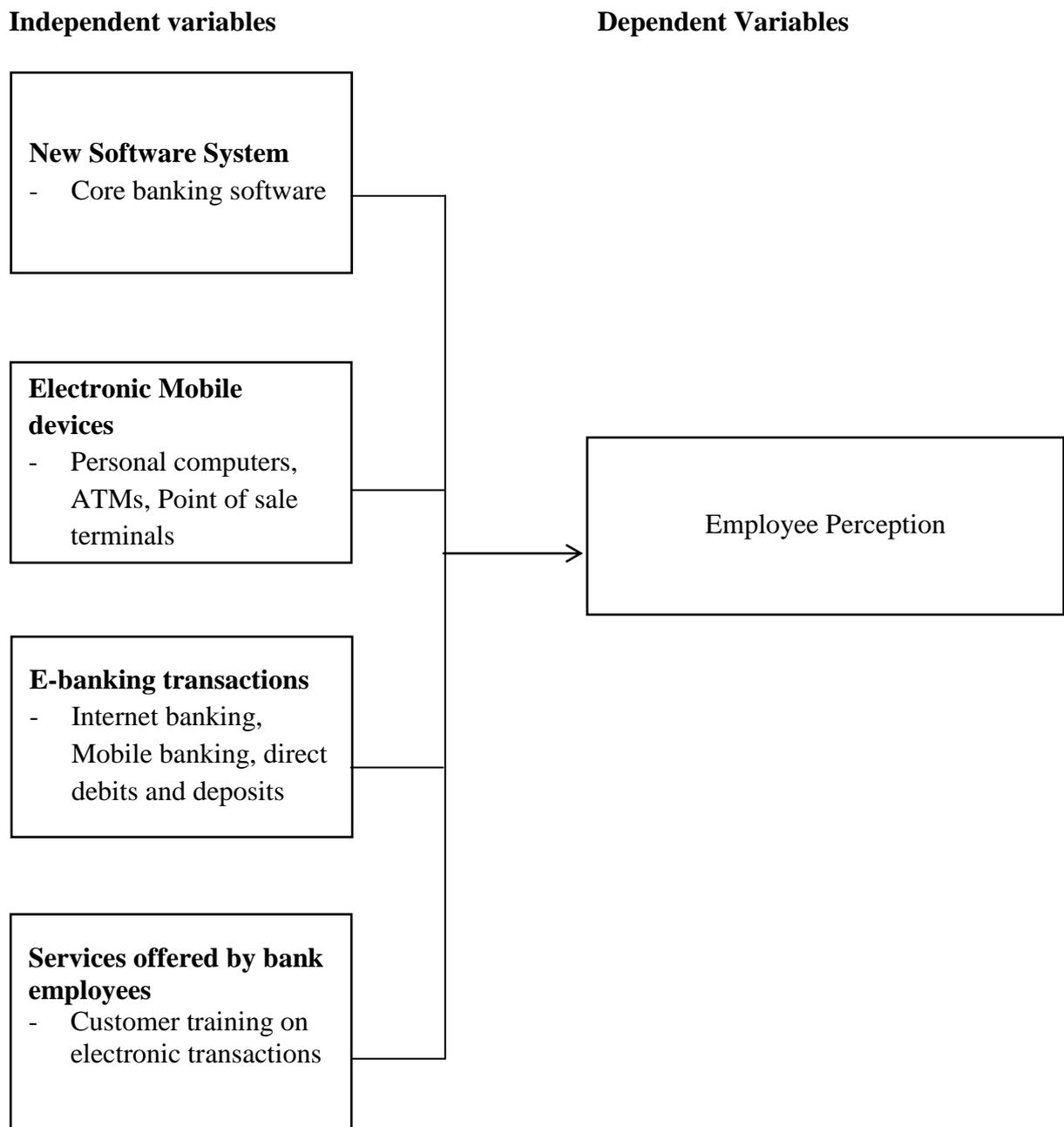
narrowed only by ensuring that all the resources in the company can achieve the standards. (Zeithaml & Parasuram, 2000, 486.)

ICT has made a lot of impact on quality of bank services and ICT makes enquiry about the state of my account faster and has a great positive impact on the services rendered by this bank. The concept of customer satisfaction and service quality is interrelated with each other. As customers become more sophisticated, therefore, it becomes essential to consider the use of technology to respond to their continuously change. Banking is an industry highly which is highly involved with the customers. Customers in developing economies seem to keep the “technological factors” of services as the yardstick in differentiating good & bad services and the human factor that the employees seem to play lesser role in discriminating the quality of service for banks. The variation in services offered by the banks develops the excellence for service quality. Banking is no longer regarded as a business dealing with money transaction alone, but it also seem as business related to information on financial transaction (Padwal 1995).

As electronic banking is becoming more prevalent, so is the level of customer service delivery thus the level of customer satisfaction is also changing the scenario of technological environment. Informational technology in form of e-banking plays a significant role in providing better services at lower cost. Increase satisfaction in turn increases the mutual understanding, customer retention and a bond of trust between customer and bank. The banks which are providing these services at large extents to customers are more reputed in the eyes of customers. So in order to fill this gap, banks should find ways of making electronic services more accessible and by allowing the customer to verify the accuracy of the e-banking transactions.

The conceptual framework for this study is provided in figure 2.1 below. Relationship between dependent and independent variables was depicted as the framework provided e-banking factors that were capable of influencing customer service delivery in the banking industry. Independent variables include: influence of information communication and technology, influence of mobile devices, influence of electronic banking services and influence of bank employees is shown. The dependent variable was customer service delivery, which was influenced by the independent variables.

Figure 2.1 Conceptual Framework of the study



Source: Own Compilation

2.6 Challenges of Information Technology on Banking

Technology has also enabled information to be easily moved across borders and between different banks which has led to a greater risk of information loss. According to O'Leary, Williams and O'Leary (2009) there are two issues that come to mind in regard to security in the banking sector. These issues are privacy and security. In addition, there is

the issue of who is able to access the banks computer systems and the information in there and at what time. Research done on the main issues affecting the adoption of technology in the banking industry have pinpointed lack of security, privacy and little trust of the web as some of the major issues (Rotchanakitumnuai and Speece, 2003).

Nowadays, technology has also created the possibility of crimes being committed in a faster time. Technology has led to great benefits for the-banking sector but it has also worsened traditional risks. As more and more services are being offered in for form of e-banking, customers are getting more concerned in regard to privacy and security. Consumer electronic commerce growth has faced a major challenge of lack of information privacy and security. There will be need for greater and continuous vigilance and revision as the scope of technology in the banking sector grows.

Banks have in most cases failed to adopt technology for use due to the fear of loss of security and privacy of their information (Sathye, 2009). The challenges encountered in the use of technology cannot be avoided but it important for banks to take care when using technology as the negative effect it can have on the business can lead to loss of millions by the banks. Security breaches and disruptions in the availability of banking services can lead to a damaged reputation for the bank which has the potential to affect the provision of other services by the bank (Schaechter, 2002).

Information technology is crucial for a communication based process. Therefore, this study presents an investigation of the significant role of information technology in customer service delivery and bank performance. The key drivers of customer satisfaction (and future intention) are core service delivery (the promise), relational service quality (how the service is delivered, staff attitude/professionalism) and perceived value for money, (the difference between perceived benefits and costs).

As the customer's demands gradually becoming uncertain, diversified and sophisticated, Electronic Banking services tend to become more complex. Cost was once considered as the major competitive priority and a key aspect for the future development in every organization (Burgess, 1998). Empirical evidence suggests that, delivering customer services is indeed an important marketing strategy (Berry and Parasuraman, 1995), because a firm's excellent reputation in terms of customer service delivery surfaces in the repeated and longitudinal comparison against its competitors.

Service delivery is hard to copy because of contingent, tactic and organization-specific know how and practices in customer service delivery; it is a wholesome and yet sophisticated reflection of a Bank's activities (Lee, 2012) but the difficulty in defining customer service delivery, as well as problems in deploying to specific contexts current instruments for measuring such constructs, represents important constraints for the banking industry to approach their markets. Today, in the banking industry most models of customer services delivery focus on the comparative judgment of expectations versus perceived performance resulting in the two major evaluative judgments of perceived service quality and customer satisfaction (Bloemeret al., 1998; Murphy, 1996 and Smith, 1992).

CHAPTER III

PROFILE OF THE CB BANK

This chapter presents an assessment of recent progress of the banking sector in Myanmar which is followed by the profile of CB bank. The profile of CB Bank includes the background of the bank, banking structure, services provided by the bank and the progress of the bank activities.

3.1 Overview of banking industry

Since the economic reforms commenced by the current government after the 2010 election, the banking industry has been in the forefront of the sweeping changes in Myanmar. Policymakers have enacted a series of reforms meant to develop the financial sector as part of a wider agenda for accelerating economic growth. The section below looks at some of the key measures of recent progress and then provides a current landscape of the major institutions in the sector, including both private- and state-owned banks as well as their regulators. The information available also strongly suggests that the banking sector in Myanmar is still not adequately fulfilling its financial intermediation role for the economy.

By most measures, however, and despite its recent growth, the financial sector in Myanmar remains underdeveloped compared to its regional peers in the Association of Southeast Asian Nations (ASEAN). Under the 2013 Central Bank of Myanmar Law and the 2016 Financial Institutions Law (FIL), Myanmar established the independence of the Central Bank of Myanmar (CBM) as the banking-sector regulator, and has put into place a framework to meet international best practices in banking supervision, including those found in the Basel Core Principles. Recent reforms have advanced financial-sector development in Myanmar, but aspects of the regulatory environment still do not conform to international best practices.

There are many challenges to Myanmar banking sector which include three other priorities for banking-sector development in Myanmar: improving the payment infrastructure, developing the money and interbank markets, and determining the right pace for the further expansion of foreign banks. One of the fundamental obstacles to financial-sector development in Myanmar is the country's heavy reliance on cash as the

basis for financial transactions. As in any country, the dominance of cash can hold back economic development by slowing the pace of financial transactions, increasing transactions costs, and creating opportunities for corruption. In Myanmar, as recently as 2014, virtually all salary payments, utility payments, and government transfers were made in cash.

The past few years, though, have been a period of reform and progress. The government has worked closely with the Japanese International Cooperation Agency to implement an automated clearance system for the CBM. The resulting CBM-Net, the country's first real-time gross settlement (RTGS) system, became operational on January 6, 2016. Currently, CBM-Net facilitates large transactions between banks and parallel to these developments, Myanmar banks had joined the global SWIFT messaging system.

When attempting to compete with the better capitalized and more efficient foreign entrants, domestic banks may take excessive lending risks. New competition may also lead depositors to transfer savings from domestic to foreign banks, potentially creating a liquidity crisis for the domestic banking system. On the other hand, the entry of foreign banks can benefit developing markets through transferring technology, improving professional skills in the labor force, introducing and reinforcing best practices, increasing lobbying for market-based reforms, and creating new products that enable domestic borrowers to improve their financial performance.

3.2 Background of the CB Bank

CO-OPERATIVE BANK LTD (CB Bank Ltd) was incorporated in 21st August 1992 through the rules of Company Act and Myanmar Financial Institutions laws. CB Bank Ltd is operating as a 100% privately owned Bank under the license of Central Bank of Myanmar. In 2004, CB Bank Ltd changed its legal business structure into Public Company under the Myanmar Companies Act.

In May 2013, CB Bank became the first bank in Myanmar to issue a debit card and permitted the first card-related financial transaction in Myanmar. In September 2012, MasterCard signed an agreement with CB Bank to license cards in the country and this enabled local merchants and ATMs to accept the payment cards. In 2013, CB Bank switched to T24 from Temenos as its core banking system to enhance bank-wide connectivity with the branches in the country. The bank named the ATM service as EASI

Banking. The bank has the largest network of ATM and Foreign Exchange Counters in Myanmar.

CB Bank also started offering mobile banking services to the personnel and corporate clients who include basic banking functions, remote access banking services and mobile airtime top-ups are available through the app. It launched Easi Mobile Banking Agent for areas in Myanmar where there is no branch coverage. Mobile agents will receive 30 percent of normal money transfer and 50 percent for other services. CB Bank partnered with Myanmar Post Office in 2017 to further expand its mobile agent services at post offices. In January 2017, CB Bank signed an agreement with Diebold Nixdorf for systems and CB bank, already hosting one of the largest ATM networks in Myanmar, has planned to double the number of terminals to expand its self-service network. CB Bank also started offering mobile banking services to the personnel and corporate clients which include basic banking functions, remote access banking services and mobile airtime top-ups are available through the app.

CB Bank actively promotes economic development of the country. In time with development, the bank conducts training courses to enhance banking knowledge of the staff. To become green environment, the bank involves itself in tree planting campaign and reducing paper consumption in the office. CB Bank aims to establish a quality bank will modern technology leading to a world standard bank. Improvement in efficiency and balancing of staff performance an imperative management of CB Bank. CB bank get many awards for best banking and financial services which are achievements in finance areas such as overall strategy, success in multi-channel banking and financial inclusion.

3.3 Organization Structure of CB Bank

Under the management and direction of the Board of Directors, CB Bank has been able to position itself as one of the most well-known and reliable banks in Myanmar. The Board is composed of executive directors, non-executive directors and independent directors. The number and the composition of the board will be adjusted as necessary to correspond to the changing circumstances and conditions. The functions of CB Bank committees include the following and each committee is explained in detail below.

(a) Management And Human Resources Committee

In the operation of the Bank, the perfection of the dedication, capacity and capability competences of the staff coupled with the compliance of the rules and regulations play an important part. With this view in sight the Management, formed Human Resource Committee to provide the necessary instructions and procedures. Thus the committee is functions systematically.

(b) The Credit and Assets Management Committee

The success and growth of banking business mainly depends on the acceptance of depends and gratefully of qualified won. Aiming at this objective the Credit and Assets Management Committee is formed to enable the bank to run efficiently and successfully and to watch the management of credit constantly.

(c) IT and Banking Business Development Committee

This committee was formed in order to launch new product such as credit card when opportunity occurs to be in time world economic condition. As the network of Banking business becomes wider and wider, innovative services are introduced to match changing with changing of the time. Online Banking has been introduced throughout the country. In this way new idea, new system and plan are always thought of whenever such opportunity is open to the Bank in time with international economic conditions.

(d) Internal Audit Committee

This Committee was formed to overseer whether operation of banking business and cash management are strictly adhered to the bank procedures and ensuring that rules and regulation are observed and guided accordingly.

(e) New Branch opening committee

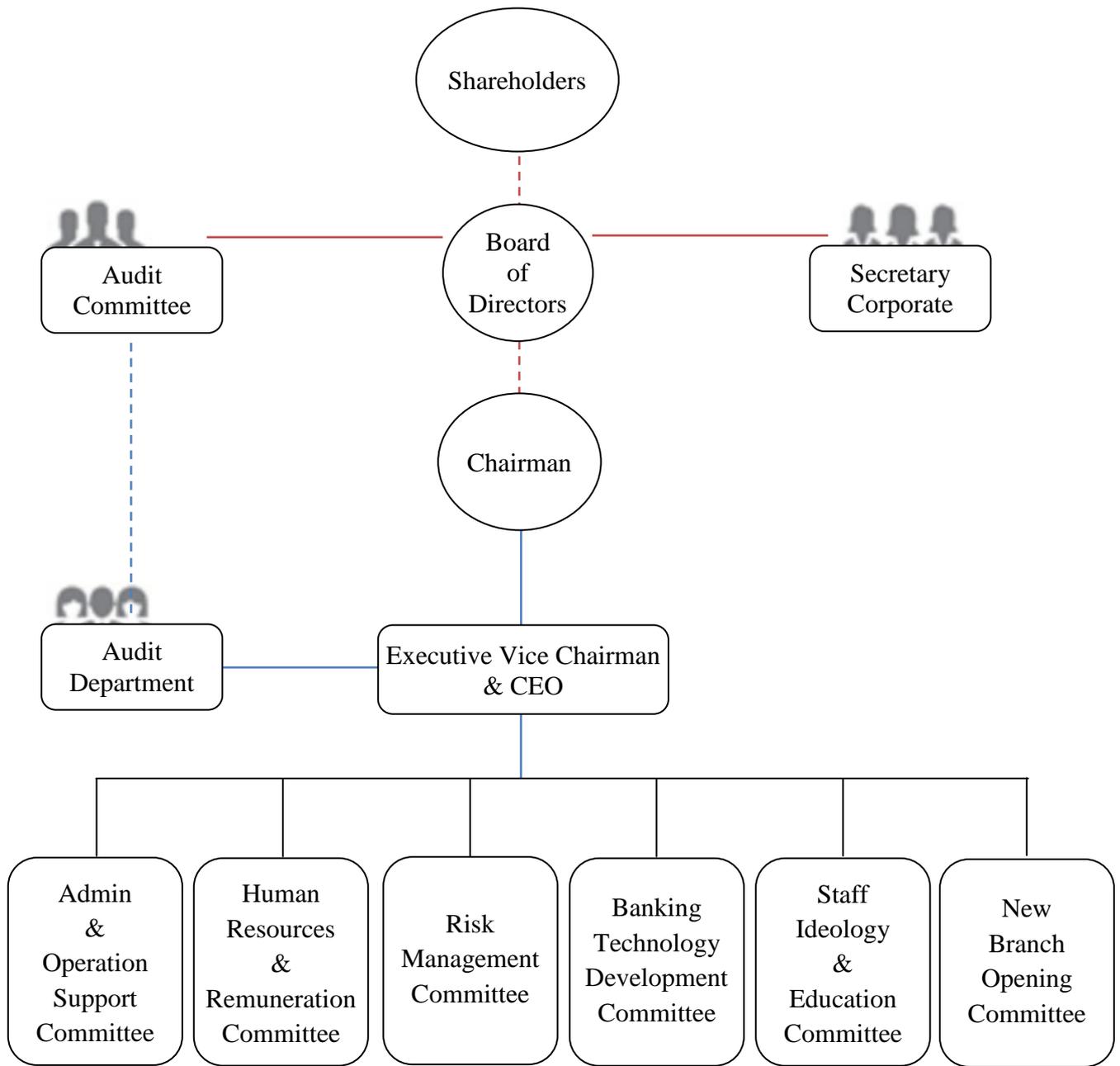
New branch opening committee was formed to monitor in opening new branches in suitable location in the country in real time.

(f) Staff Ideology and Education Committee

In accordance with BOD resolution No 5 passed by the Board of Directors at meeting No 1/2013 held on 22-11-2013, this committee was formed to educate the staff to be morally strong, dedicated, and to discharge the duty with integrity.

CB Bank Governance structure is shown in figure 3.1.

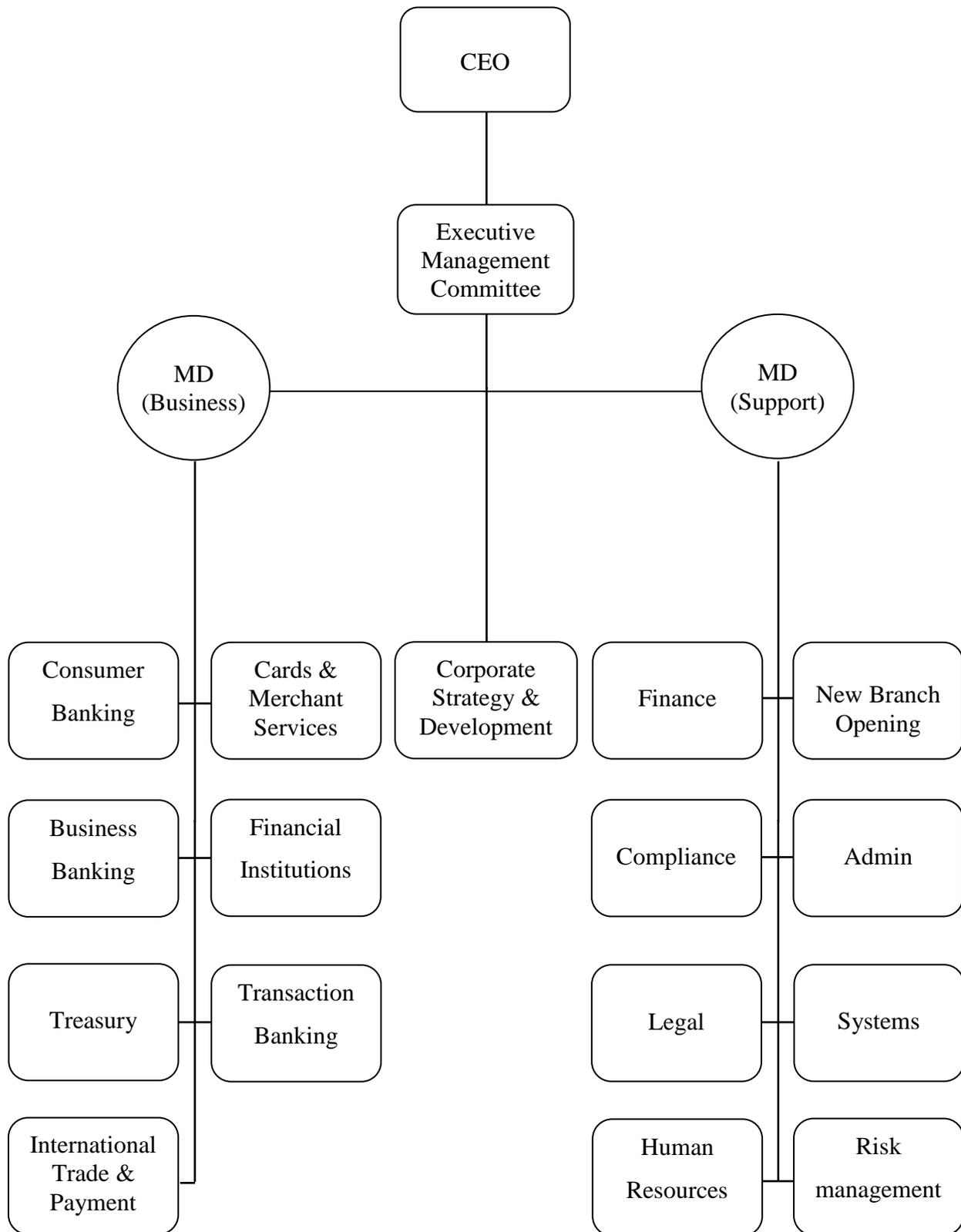
Figure 3.1 Governance Structure in CB Bank



Source: https://www.cbbank.com.mm/aboutus/aboutus_whoare_ochart.aspx

Organization structure of CB Bank is shown in below figure 3.2.

Figure 3.2 Organization Structure of CB Bank



Source: https://www.cbbank.com.mm/aboutus/aboutus_whoare_ochart.aspx

Vision, Mission, Objectives, Policy of the CB Bank

Vision: Our vision is to become one of the top-notch leading banks in Myanmar with solid foundation, superb performance, excellent image and reputation.

Mission: Our Mission is to serve the customers, staff, Shareholders and the environment with the greatest values of comfort and complete satisfaction.

Objectives: Our objective is for all Myanmar citizens to have access to banking services.

Policy: CB Bank has placed policies to prevent the illegal use of the products and services provided, including abuse that may result in human rights violations. These policies include a rigorous customer due diligence process as well as compliance with related rules and regulations. CB Bank sets out clear expectations for the vendors in their management of human rights and other key areas in the bank's Vendor Code of Conduct.

3.4 Products and Services provided by CB Bank

CB Bank provides various kinds of banking products and financial services. CB Bank currently provides the following products and services with the highest level of support to the customers.

(a) Smart Savings Account

Customers keep their savings growing with the bonus interest. Withdrawals can be made any time and will receive base interest for the months. CB Bank offer interest up to 8.5% p.a.

(b) Traditional Savings Deposit Account (or) Passbook Savings

Deposit to Savings Deposit Account (For using Passbook) may be made via cash deposit over the counter, check payment, payment order, fund transfer, collection and clearing system. Interest Rate per annum is 8.25%.

(c) Current Account

The account can be opened as Individual, Joint or Company/ Association Account. Bank Statements will be sent at the end of each month.

(d) Fixed Deposit Account

Interest rate is 8.5% for 1 month, 9.25% for 3 months, 9.50% for 6 months, 9.75% for 9 months and 10% for 1 year and more than per annum. Bank Charges will not be collected.

(e) Call Deposit

CB Bank's Call Deposit allows you to can get interest on customer account's day-end balance. Interest Rate is 2% per annum for any amount.

3.5 Information and Communication Technology (ICT) practices in CB Bank

CB bank has one of the most powerful iBanking system and CB Pay features has many benefits such as transfer money via mobile phone number, account number or ATM card Number, make payment or request payment through QR code or phone number, recipient can get the funds at any CB Bank branches and any CB Bank agents, easily card Top up and credit card repayment, Pay Bill and Business payment and receive notification after making transaction and receiving any payments. CB bank provide online security guarantee, safeguarding user internet banking access.

CB Bank launches Mobile Banking Service at first in Myanmar. CB Bank employees satisfy in provides latest technology for their customer. The Mobile Banking service is very simple and easy to use it. It's safe and secure. If the customers cannot go to the bank as they do not have time or when they are away from bank for travelling, they can make daily transactions and fund transfer facilitates in the real time by using the Mobile Banking Service. Daily cash transactions can be withdrawn safely, easily and quickly at not only nearer CB Banks but also Easi Mobile Agents of CB Bank.

Employee perception on ICT practices has an appreciable influence on banking services and employees satisfied their job by the use of computer systems have ensured quick and improved bank services delivery to customers. ICT has created a centralized core banking system as international banking standard and also provided latest banking and financial services to customers. There has a strong significant positive relationship between employee perception and ICT practices. The employees agreed that the banks' use of IT encouraged them to improve their banking services. Generally, the use of ICT

system like software, computer, telephone, facsimile, etc. will go a long way to increase the speed of the banking operations and cashier's work. Employee satisfied on ICT practices because ICT practices have a positive effect on the growth and productivity of the banks operation system.

Customer can withdraw CB Bank's ATM with your Master card and Visa Card. CB Bank issued Easi Travel Master Card for all Myanmar citizens by using Easi Travel Master Card in worldwide travelling as a convenience. It is new product which provides payments to convenience for the customers by using CB CO-BRANDED DEBIT CARD (MPU-JCB) everywhere. It provides you worry-free travel experience as you do not have to carry loads of cash. CB Bank customer can use their credit card for both local and international shopping. And with CB Bank's top of the line security and there is no longer have to worry about carrying around money around the whole world.

CHAPTER IV

EMPLOYEE PERCEPTION ON INFORMATION AND COMMUNICATION TECHNOLOGY PRACTICES IN CO-OPERATIVE BANK

In this chapter describes the demographics factors of respondents and employees' job effectiveness of customer service delivery on CB bank by using Information and Communication Technology (ICT), based on the survey data collected. The analysis of data from survey is presented with two sub sections. The first one is demographic characteristics of CB Bank's employees. The second one includes the analysis of two job effectiveness level are effectiveness of customer service delivery by using ICT practices and not using ICT practices. Survey data is based on employees only from CB Bank branches in Yangon although there are 214 branches in different parts of Myanmar. Data analysis is done by using Statistical Package for the Social Science (SPSS) software (version 21) and 5-point Likert scale questionnaires were used to measure the job effective level on customer service delivery on CB bank services. In this chapter, survey results are presented with frequency, percentage and mean scores based on the findings.

4.1 Respondent Rate

. Survey Questionnaires will be also used in the sample unit of 150 CB bank employees. CB bank employees' respondent rate is only 94.67% with 142 employees. Response rate of 5.33% about 8 employees are not answered the survey. The following Table (4.1) describes the response rate of number of respondents and percentage.

Table (4.1) Respondent's Response Rate

	Number of Respondents	Percentage
Respondent	142	94.67 %
Non-Respondent	8	5.33 %
Total	150	100 %

Source: Survey Data, 2018

4.2 Demographic Profile of Respondents

This section shows the demographic profile data of respondents' employees in CB Bank consists of gender, age group, marital status, level of education, average monthly expenditure (kyats), position and working experiences. The results are shown in following tables.

Gender of Respondents

There are two types of gender which is male and female. The gender of respondents is shown in Table (4.2). According to Table (4.2), 53 CB Bank employees are male with 37.3% of respondents and 89 CB bank employees are female with 62.7% of total respondents. It describes that the number of female employees is higher than the male employees in CB Bank.

Table (4.2) Gender of Respondents

Gender	Frequency	Percent
Male	53	37.3
Female	89	62.7
Total	142	100.0

Source: Survey Data, 2018

Age Group of Respondents

As set out in Table (4.3), there are four age groups such as between 21 to 30 years, between 31 to 40 years, between 41 to 50 years and over 50 years. Respondents in the 21 to 30 years of age group represent 57% which is the largest age group of all respondents, 31 to 40 age group is second largest one which represent 23.3% and 41 to 50 age group is small age group of all replies at 19.7% while over 50 age group is no frequency at all in survey data. It shows that most of the respondents of CB Bank employee are age between 21 to 30 years old in survey questions.

Table (4.3) Age Group of Respondents

Age Group(yrs)	Frequency	Percent
21 to 30	81	57.0
31 to 40	33	23.2
41 to 50	28	19.7
Over 50	0	0
Total	142	100.0

Source: Survey Data, 2018

Marital Status

According to Table (4.4), 69 employees are single with 48.6% of respondents and 73 employees are married with 51.4% of total respondents. The numbers of respondents according to the marital status are shown in the Table 4.3.

Table (4.4) Marital Status of Respondents

Marital Status	Frequency	Percent
single	69	48.6
married	73	51.4
Total	142	100.0

Source: Survey Data, 2018

Education Level

With regard to the level of education, as Table (4.5) provides, the largest part of the respondents at 78.9% is Degree holder, followed by master degree at 20.4% and the smallest part of respondents is Diploma holder at 0.7% in CB Bank. There is no frequency in PhD and Other at survey data.

Table (4.5) Education Level of Respondents

Education Level	Frequency	Percent
Diploma	1	0.7
Degree	112	78.9
Master Degree	29	20.4
PhD	0	0
Other	0	0
Total	142	100.0

Source: Survey Data, 2018

Expenditure of Respondents

As set out in Table (4.6), monthly expenditure Below 200,000 MMK and 200,000-250,000 MMK, each represents 36 respondents with 25.4%, 250,001-350,000 MMK represents 13 respondents with 9.2%, 350,001-500,000 MMK represents 15 respondents with 10.6% and above 500,000 MMK represents 42 respondents with 29.6%.

Table (4.6) Expenditure of Respondents

Expenditure(MMK)	Frequency	Percent
< 200,000	36	25.4
200,000-250,000	36	25.4
250,001-350,000	13	9.2
350,001-500,000	15	10.6
>500,000	42	29.6
Total	142	100.0

Source: Survey Data, 2018

Position

The numbers of respondents by positions are shown in Table (4.7). According to Table 4.6, it is found that 52 employees are Teller with 36.6% of respondents, 7 employees are Loans Officer with 4.9% of respondents, 34 employees are Accountant with 23.9% of respondents, 2 employees are Loans Officer with 1.4% of respondents and 47 employees are other position with 33.1% of total respondents,

Table (4.7) Position of Respondents

Position	Frequency	Percent
Teller	52	36.6
Loans Officer	7	4.9
Accountant	34	23.9
Auditor	2	1.4
Other	47	33.1
Total	142	100.0

Source: Survey Data, 2018

Experiences of Respondents

As set out in Table (4.8), experiences less than a year represents 8 respondents with 5.6% is lowest rate, 2 to 4 years and 4 to 7 years both represents 41 respondents with 28.9%, and above 10 years experiences represents 17 respondents with 12% is the most.

Table (4.8) Experiences of Respondents

Expenditure(yrs)	Frequency	Percent
Less than a year	8	5.6
1 – 2 years	21	19.7
2 – 4 years	41	28.9
4 – 7 years	41	28.9
7 - 10 years	7	4.9
Above 10 years	17	12
Total	142	100.0

Source: Survey Data, 2018

4.3 Analysis the Employee perception on ICT practices in CB Bank

Regarding the effects on gender, age group, marital status, education level, expenditure, position and working experiences are studied and analyzed in this section. ICT practices present four key areas such as new core banking software, e-mobile devices, e-banking transactions and services offered by bank employees. Five point Likert Scale questionnaire is used to measure the CB Bank employee perception on ICT practices on each dimension. Five point Likert Scale is used with strongly disagree, disagree, neither disagree or agree, agree and strongly agree. Mean score less than 3 is towards strongly disagree while mean score greater than 3 is towards strongly agree. The influencing factors of ICT practices present employee's job satisfaction in following four key areas.

(1) Level of employee perception on new core banking software

As a result of survey data of employee perception on new core banking software at Table (4.9), the overall mean value is 3.50 which it is show that the selected employees of CB bank are satisfied on new core banking software. CB Bank employees accept that new core banking software system support efficient solutions in CB Bank banking services. The highest mean values of new core banking software are respondents'

satisfactions on positive impact of IT on banking and finance industry are 4.30. It shows that most of the employees of CB bank are highly satisfied the IT impact on their finance industry.

The mean values of new core banking software supporting banking rules and regulations and computer delayed problem are under 3 that it is show that respondents are not satisfied on new core banking software. The mean values of ICT supporting banking rules and regulations are lowest value at 2.62 is that respondents of CB bank employees are dissatisfied. The mean value of delayed in bank processing is because of computer shut down problem are 2.95. It shows that all respondents disagreed the having computer shut down problem in their daily banking operation system. The results are shown in Table (4.9) based on survey findings.

Table (4.9) Level of employee perception on new Core Banking Software

New Core Banking Software	Mean	Std. Deviation
I was once delayed in the bank because my computer was down.	2.95	0.95
IT has a great positive impact on the growth of finance industry.	4.30	0.94
Lack of in-house IT professionals in banking industry.	3.57	1.19
ICT supporting does not match with bank rules and regulations.	2.62	1.11
Your bank's website viewed as user friendly by customers overall.	3.82	0.85
My bank's website includes all of the updated information and it's useful for the bank customers.	3.73	1.05
Overall Mean	3.50	

Source: Survey Data, 2018

(2) Level of employee perception on E-mobile device

As set out in Table (4.10), the mean values of using the mobile phones are highest effectiveness and its mean value is 4.42 and other mobile device such as mobile phone,

tablet also high effectiveness and each mean value is greater than 4 expect of huge amount of money cannot withdraw at ATM is the lowest mean value that is dissatisfied on 2.45.

Table (4.10) Level of employee perception on E-mobile device

E-mobile device	Mean	Std. Deviation
ATM/POS terminal services have attracted more retail depositors for the bank.	4.11	.68
ATMs/POS terminal have enabled customers to access their deposits with ease for withdrawal.	4.12	.86
Mobile banking has made a lot of impact on our quality of service delivery to our customers.	4.25	.74
Use of mobile phones has increased customer access to bank services.	4.42	.72
Customers withdraw large sums of money at ATM conveniently.	2.45	.85
Overall Mean	3.87	

Source: Survey Data, 2018

(3) Level of employee perception on E-banking transactions

One of the influencing factors on services delivery is electronic banking transactions for bank daily data processing. Regarding the effectiveness level on e-banking transactions, the respondents have to give their motivation on Table (4.11). The mean values of employee's motivation level on e-banking transactions are greater than 3.40 and it is show that employees are highly satisfied on e-banking transactions. E-banking services help to strength of service quality has highest mean value is 4.39 and supporting documents is least at e-banking transaction are 3.41.

Table (4.11) Level of employee perception on E-banking transactions

E-banking transactions	Mean	Std. Deviation
Electronic banking services help the bank to strengthen its competitive position through quality service.	4.39	.63
E-banking provides convenience to the bank customers and increased the degree of customer satisfaction.	4.35	0.70
Cards services have enabled customers to access their deposits with ease for withdrawal with safe, easy and comfortable.	4.28	.71
Young customers are more likely to adopt e-banking.	4.31	.82
User guidelines documents fully support e-banking operation activities in time.	3.41	.84
E-banking team really supports e-banking operation activities in time.	3.58	.84
E-banking services help to reduce your banks daily operating cost.	3.92	.72
Overall Mean	4.03	

Source: Survey Data, 2018

(4) Level of employee perception on Services offered by CB Bank Employee

The results of the mean value of CB bank employee perception on ICT practices are presented in Table (4.12). With the mean scores of 3.92, 3.58, 4.04, 4.48, 4.28, 3.05 and 3.19 respectively, the respondents in CB Bank agreed to all statements in services offered by CB Bank employees. In order to operate bank services and daily data processing, time consuming is the major problems to get highest customer satisfactions. Expect of time consuming issues, most of the CB bank employees are highly satisfied and motivated in their services to the CB bank customer.

Table (4.12) Level of employee perception on Services offered

Services offered	Mean	Std. Deviation
Services offered by bank employees in e-banking services that is need to improve the services rendered by this bank.	3.92	.93
Customer training or customer education is needed in promoting banking services.	3.58	1.13
Customers' personal information security is better now than it was before.	4.04	1
I effectively use my strengths and abilities for best services to customers.	4.48	.57
Banking services align to the customers' business needs.	4.28	.68
To operate bank operation and services is time consuming.	3.05	.75
Most of the customers satisfied the overall bank service delivery for banking operational systems.	3.19	.99
Overall Mean	3.79	

Source: Survey Data, 2018

(5) Overall Employee perception on ICT practices in CB Bank

Employee motivation was very essential because it performs as a moderating activity for retaining employees in their jobs. The degrees of satisfaction that the respondents answered, the scores were ranged and analyzed the mean values of scores. The values of overall mean values are shown in following table by each group.

As a result of Table (4.13), the overall mean values of CB Bank employee perception on new core banking software are 3.50 and it has the least mean scores among the four parts of ICT system. CB bank employees get the high level satisfactions in CB Bank and it shows that the respondents of CB bank employees are satisfied with their new core banking software.

The mean values of CB Bank employees' perception on electronic mobile devices are 3.87 which line above 3. Hence, it indicates that respondents of employees are highly satisfied in e-mobile devices and also satisfied in services offered has mean value is 3.79.

E-banking transaction is the highest mean scores among ICT system with 4.03. It describes that respondents of CB Bank employees are the most satisfied part in CB Bank's e-banking transactions. Regarding the perception of each factor, the results of overall respondents' job satisfaction in their organizations are presented on Table (4.13).

Table 4.13 Overall employee perception on ICT practices

Motivators	Mean Value
ICT new System	3.50
E-mobile devices	3.87
E-banking transactions	4.03
Services offered by employee	3.79
Overall Mean	15.19

Source: Survey Data, 2018

CHAPTER V

CONCLUSION

The main objective of this research was to examine the effects of Information and Communication technology (ICT) system to CB Bank customer service. According to the analysis results and discussion of the study, there are three parts of this chapter such as findings and discussions, suggestions and recommendations, and the last part is needs for future research.

5.1 Findings

The questionnaire used in this study examined the impact of ICT on the performance of CB banks using questionnaire survey method. It has dealt with the effects of ICT as perceived by customers on CB banks in Yangon, which make use of IT in their operation. The result indicates that ICT efficiency has a significant effect on the performance of the CB Bank customer service delivery. ICT has appreciable positive effects on the bank productivity, cashiers' work, banking transaction, bank services delivery, customer's services, and bank services. ICT developments have affected the economies of scope and duration that are characteristic of relationship banking through changing transaction costs and information asymmetries in the various banking functions. These affect the growth of the banking industry in CB Bank positively because customers can now collect money from any branches of CB bank, easy and convenience to transfer the money from CB bank to other bank in time. Also customers do not need to move about with large sums of money, and customers are being attended to within a short period of time. Research has shown also that IT is really helping these banks.

From the study, the potential loss of confidentiality to the use of ICT in the banking industry in CB Bank is transaction data may be incompletely recorded and systems may not be recoverable in the event of failure in network connections. Due to loss of critical data, users lose confidence in information system.

ICT has changed the way in which banking and finance is being done today. IT has changed the entire scenario of customer- bank relationship, adding growth to bank business and convenience to customers. Technology has already helped in providing

various delivery channels to customers. Now the customers no longer have to go inside the bank for their regular banking needs. The options are many to go to the nearest ATM or to the nearest internet enabled computer for access to their account or they can use their own mobile handsets for doing banking transactions. Computerization has reduced processing time in banking transactions.

5.2 Suggestions

Based on the above findings of the study, ICT plan needs to identify the following suggestions are made to make further improvements in these aspects of CB bank ICT system. Banks should take prompt and timely action to ensure the smooth functioning of banking software system for allowing better customer services by bank employees. Advanced technologies should have a profound effect on the capabilities of bank performance and service delivery. One of the ways to achieve this is to create favorable and convenient environment and conditions for ICT support team. CB bank ICT technical skills and IT spending have weak relationship with customer service performance. Therefore, ICT and all other banking services should have fully integration. It's noted that unless the bank employees are empowered with necessary skills and knowledge in IT, then they may not be able to assist the customers as deemed necessary. During the last decade, technology has been dramatically transforming the banking activities in the state. It extends greater convenience and multiple options for customers. But some electronic banking services are still in their infancy and need to be having more safe and convenient services and facilities.

The use of electronic banking delivery channels is still need to enhance technological environment to fulfill about the benefits of these services among the employees. ICT should more promote technical skills in order to reduce the interaction between customers and cashiers, ICT should more speed up banker's operation processes and more increase the bank's productivity. CB Bank electronic mobile device such as computers which used by bank operator, ATMs, POS terminals service is needed to be more convenient to customer so that customers should be relieved from their apprehensions and make them feel comfortable while using electronic mobile devices. ICT technological environment should more standardized because of 24 hour mobile banking services have the significance drawback for inconvenience and security factors

for lost data in different network and different bank. Employees training are an important part for the success of banking and finance organization. The study therefore concludes that increased employees training enhance customer service delivery, since it helps staff to adjust to the personality of the customer, and thus able to tolerate their behaviors.

5.3 Needs for Further Research

Since the ICT is rapidly changing the banking industry. CB bank should be following up the latest technology for providing better customer services in time. It is quite evident from our study that enhancing ICT in the banking industry is a must in a rapidly changing market place, as the ICT revolution has set the stage for exceptional increase in financial activity across the globe.

As time and resource limitation, the study only compares within the CB bank and cannot benchmark with other banks such as KBZ, AYA, and MAB and so on. This study is only based on data provided by CB Bank. This thesis only found out the data on ICT system of CB Bank and in future research, it would be interesting to development of ICT system in whole banking industry of Myanmar between connectivity with all banks in Myanmar and Central Bank of Myanmar (CBM) by using ICT support.

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

**Effects of Information and Communication Technology
Practices on Customer Service Delivery in
Co-Operative Bank**

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INTRODUCTION

- Nowadays, banking sector is one of the fastest growing sectors in Myanmar. Information and Communication Technology (ICT) has become the main part of banking sector, while banking industry is the essential part of economic industry.
- ICT has created a new infrastructure for the Myanmar economy to become truly global.
- Customer satisfaction and customer service delivery is a key parameter for banks to ascertain how effectively the web furthers their objectives of customer acquisition, retention and increased share of wallet.

1.1 RATIONALE OF THE STUDY

- As a result of the increased demand for customer requirements and business organizations in Myanmar banking industry, the application of information and communication technology concepts, techniques, policies and implementation strategies to banking services has become a subject of fundamental importance
- ICT directly affects how managers decide, how they plan and what products and services are offered in the banking industry
- Customers can corporate relationships are organized worldwide and the variety of innovative devices available to enhance the speed and quality of service delivery.

1.2 OBJECTIVES OF THE STUDY

The specific aims of the study are as follows

- To identify the ICT practices in CB Bank
- To analyze the effects of ICT practices on customer service delivery in CB Bank

1.3 SCOPE AND METHOD OF THE STUDY

- This study is only based CB Bank.
- Use Descriptive Statistic Method
- Primary data for this study will carry on around 100 bank customers and bankers by using questionnaire survey method.
- Secondary data was collected from newspaper, journals, internet website and the previous research papers.

CONCEPTUAL FRAMEWORK

Independent variable

Information Communication and Technology (ICT)
- New systems

Electronic Mobile devices
- Personal computers, ATMs, Point of sale terminals

E-banking transactions
- EFTs, internet banking, mobile banking, direct debits and deposits

Services offered by bank employees
- Customer training, Professionalism, Set up on e-banking services

Dependent variable

CUSTOMER SERVICE DELIVERY
- Customer Satisfaction

1.3 SCOPE AND METHOD OF THE STUDY

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CB BANK E-BANKING SERVICES

- Technology is important for the performance of the major functions in the banking sector.
- Some of the banking services provided by technological means in the banking sector include; Internet banking, ATMs, telephone banking, mobile money and branch network among others services.
- To customer service delivery, this is of great influence as one does not necessarily have to visit the bank to carry out a transaction on their account. Instead, they can do so anywhere, any time at their convenience with the help of the electronic mobile devices.
- Better ICT quality positively assists in building trust among the users who will utilize the e-banking service.

CB BANK E-BANKING SERVICES

- CO-OPERATIVE BANK LTD (CB Bank Ltd) became the first bank in Myanmar to issue a debit card.
- Under the management and direction of the Board of Directors, there has many different CB Bank committees to provide the necessary instructions and procedures.
- CB Bank switched to T24 from Temenos as its core banking system to enhance bank-wide connectivity with the branches in the country.
- Launching Mobile Banking Service from CB Bank at first in Myanmar. It launched Easi Mobile Banking Agent for areas in Myanmar where there is no branch coverage.
- CB Bank signed an agreement with Diebold Nixdorf for systems and CB bank, already hosting large ATM networks in Myanmar.

Level of Effectiveness on new ICT system

ICT – new System	Mean	Std. Deviation
I was once delayed in the bank because my computer was down.	2.95	0.95
IT has a great positive impact on the growth of finance industry.	4.30	0.94
Lack of in-house IT professionals in banking industry.	3.57	1.19
ICT supporting does not match with bank rules and regulations.	2.62	1.11
Your bank's website viewed as user friendly by customers overall.	3.82	0.85
My bank's website includes all of the updated information and it's useful for the bank customers.	3.73	1.05
Overall Mean Value	3.50	

Level of Effectiveness on E-mobile device

E-mobile device	Mean	Std. Deviation
ATM/POS terminal services have attracted more retail depositors for the bank.	4.11	.68
ATMs/POS terminal have enabled customers to access their deposits with ease for withdrawal.	4.12	.86
Mobile banking has made a lot of impact on our quality of service delivery to our customers.	4.25	.74
Use of mobile phones has increased customer access to bank services.	4.42	.72
Customers withdraw large sums of money at their convenience at ATM.	2.45	.85
Overall Mean Value	3.87	

Level of Effectiveness on E-banking transactions

E-banking transactions	Mean	Std. Deviation
Electronic banking services help the bank to strengthen its competitive position through quality service.	4.39	.63
E-banking provides convenience to the bank customers and increased the degree of customer satisfaction.	4.35	0.70
Cards services have enabled customers to access their deposits with ease for withdrawal with safe, easy and comfortable.	4.28	.71
Young customers are more likely to adopt e-banking.	4.31	.82
User guidelines documents fully support e-banking operation activities in time.	3.41	.84
E-banking team really supports e-banking operation activities in time.	3.58	.84
E-banking services help to reduce your banks daily operating cost.	3.92	.72
Overall Mean Value	4.03	

Level of Effectiveness on Services offered

Services offered	Mean	Std. Deviation
Services offered by bank employees in e-banking services that is need to improve the services rendered by this bank.	3.92	.93
Customer training or customer education is needed in promoting banking services.	3.58	1.13
Customers' personal information security is better now than it was before.	4.04	1
I effectively use my strengths and abilities for best services to customers.	4.48	.57
Banking services align to the customers' business needs.	4.28	.68
To operate bank operation and services is time consuming.	3.05	.75
Most of the customers satisfied the overall bank service delivery for banking operational systems.	3.19	.99
Overall Mean Value	3.79	

Correlation between ICT factors and Customer Service Delivery

		ICT	MD	ET	SER	Satisfaction
ICT	Person Correlation	1	.042	.190*	.003	.158
	Sig.(2-tailed) N		.618	.024	.976	.060
		142	142	142	142	142
MD	Person Correlation	.042	1	.321**	.190*	.286**
	Sig.(2-tailed) N	.618		.000	.023	.001
		142	142	142	142	142
ET	Person Correlation	.190*	.321**	1	.495**	.663**
	Sig.(2-tailed) N	.024	.000		.000	.000
		142	142	142	142	142
SER	Person Correlation	.003	.190*	.495**	1	.363**
	Sig.(2-tailed) N	.976	.023	.000		.000
		142	142	142	142	142
Satisfaction	Person Correlation	.158	.286**	.663**	.363**	1
	Sig.(2-tailed) N	.060	.001	.000	.000	
		142	142	142	142	142

- The study findings were subjected to correlation analysis to determine the relationship between 4 groups of ICT practices such as ICT new system, e-mobile devices, e-banking transactions, services offered by and customer service delivery.
- Table 4.14 indicates a strong significant positive relationship between e-transactions and customer satisfaction.
- Correlation coefficient for ICT was $r=0.190$, MD was $r=0.321$, ET was $r=0.495$ while P value= 0.000 .

Effects of ICT Practices and Customer Service Delivery

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.669 ^a	.448	.432	.630

a. Predictors: (Constant), SER, ICT, MD, ET

- Regression coefficient was R is 0.669; the value of R always between 0 and 1.

Coefficients Analysis and Job Effectiveness on Customer Service Delivery

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.119	.693		-3.056	.003
	ICT	.076	.124	.040	.612	.541
	MD	.135	.113	.080	1.196	.234
	ET	1.096	.140	.605	7.801	.000
	SER	.085	.130	.048	.652	.516

- Among these four independent variables, ET is the most effectiveness factors to CB Bank customer service delivery.
- According to the above Table when regression is done, Coefficient (B) of the four independent variables indicates that E-transactions coefficient is $R=.605$; P value= 0.000 . This met significance since P value was less than 0.05 .
- This means that if 1 unit goes up of ET will affect $.605$ unit increases in employee satisfaction which has positive relationship with job effectiveness.
- The survey questionnaire results give advices that job effectiveness has direct relationship with customer service delivery in CB bank.

FINDINGS AND DISCUSSION

- Research indicates that ICT efficiency has a significant effect on the performance of the CB Bank customer service delivery.
- ICT has appreciable positive effects on the bank productivity, cashiers' work, banking transaction, bank services delivery, customer's services, and bank services.
- The potential loss of confidentiality to the use of ICT in the banking industry in CB Bank is transaction data may be incompletely recorded and systems may not be recoverable in the event of failure in network connections
- IT has changed the entire scenario of customer- bank relationship, adding growth to bank business and convenience to customers.

SUGGESTION

- Banks should take prompt and timely action to ensure the smooth functioning of banking software system for allowing better customer services by bank employees.
- ICT and all other banking services should have fully integration.
- CB Bank electronic mobile device such as computers which used by bank operator, ATMs, POS terminals service is needed to be more convenient to customer.
- ICT technological environment should more standardized because of 24 hour mobile banking services have the significance drawback for inconvenience and security factors for lost data in different network and different bank.

NEEDS FOR FURTHER RESEARCH

- As time and resource limitation, the study only compares within the CB bank and cannot benchmark with other banks such as KBZ, AYA, and MAB and so on.
- This thesis only found out the information on ICT system of CB Bank and in future research, it would be interesting to development of ICT system in whole banking industry of Myanmar.
- Moreover, in further research, analysis the connectivity with Central Bank of Myanmar (CBM) by using ICT support.

**THANK YOU
FOR YOUR KIND ATTENTION!**

Questionnaire Survey for CB Bank's Employee

No

Branches Name

Section A: Demographic profile

(ကျေးဇူးပြု၍ တစ်ခုကို ရွေး၍ အမှန်ခြစ် (✓) ပေးပါ)

1. Gender: ကျား/မ (1) Male ကျား (2) Female မ
2. Age group: အသက်
 - (1) 21 to 30
 - (2) 31 to 40
 - (3) 41 to 50
 - (4) > 50
3. What is your marital status?
 - (1) Single
 - (2) Married
4. Level of Education: ပညာရေး
 - (1) Diploma ဒီပလိုမာ
 - (2) Degree ဘွဲ့ရ
 - (3) Master's Degree မဟာဘွဲ့
 - (4) PhD ပါရဂူဘွဲ့
 - (5) Other အခြား
5. What is your average monthly expenditure in MMK? လစဉ်ပျမ်းမျှအသုံးစရိတ်
 - (1) Below 200,000
 - (2) 200,000-250,000
 - (3) 250,000-350,000
 - (4) 350,000-500,000
 - (5) Above 500,000

Section B: Opinion upon Bank Employees' Perception on ICT practices in CB Bank

- SD = Strongly Disagree လုံးဝသဘောမတူပါ
- D = Disagree သဘောမတူပါ
- N = Neither Agree Nor Disagree သဘောတူသည်လည်းမဟုတ်. မတူသည်လည်းမဟုတ်ပါ
- A = Agree သဘောတူပါသည်
- SA = Strongly Agree လုံးဝသဘောတူပါသည်
- (ကျေးဇူးပြု၍တစ်ခုခုရွေး၍အမှန်ခြစ်(✓)ပေးပါ)

		SD	D	N	A	SA
New Core Banking Software						
1	I don't think IT has effect on the bank's operation.					
	ITသည်ဘဏ်လုပ်ငန်း၏လုပ်ငန်းဆောင်ရွက်ချက်များကိုအကျိုးသက်ရောက်သည်ဟုကျွန်ုပ်မထင်ပါ။					
2	I was once delayed in the bank because my computer was down.					
	ကျွန်ုပ်လုပ်ငန်းဆောင်ရွက်ပေးမှုကြန့်ကြာနေခြင်းသည်ကွန်ပျူတာချွတ်ယွင်းနေသောကြောင့်ဖြစ်ပါသည်။					
3	IT has a great positive impact on the growth of finance industry.					
	ITနည်းပညာသည်ဘဏ္ဍာရေးလုပ်ငန်းတိုးတက်မှုကိုအလွန်ကောင်းသောအကျိုးသက်ရောက်မှုရှိပါသည်။					
4	Lack of in-house IT professionals in banking industry.					
	ဘဏ်လုပ်ငန်းတွင် IT ကျွမ်းကျင်အတတ်ပညာရှင်များချို့တဲ့နေသည်။					
5	ICT supporting does not match with bank rules and regulations.					
	ICT၏ထောက်ပံ့ပေးမှုသည်ဘဏ်၏စည်းမျဉ်းစည်းကမ်းများနှင့်ကိုက်ညီမှုမရှိပါ။					
6	Your bank's website viewed as user friendly by customers overall.					

	ကျွန်ုပ်ဘဏ်၏ website သည် customer များအတွက်အသုံးပြုရလွယ်ကူ ပါသည်။					
7	My bank's website includes all of the updated information and it's useful for the bank customers.					
	ကျွန်ုပ်ဘဏ်၏ website သည် သတင်းအချက်အလက်များ up-to-date ဖြစ်ပြီး customer များအတွက် အမှန်တကယ်အသုံးဝင်ပါသည်။					
Electronic Mobile devices						
8	ATM/POS terminal services have attracted more retail depositors for the bank.					
	ATM POS terminal ဝန်ဆောင်မှုသည် ဘဏ်တွင် ငွေအပ်နှံသူများကို ပိုမို ဆွဲဆောင်နိုင်ပါသည်။					
9	ATMs/POS terminal have enabled customers to access their deposits with ease for withdrawal.					
	ATM/POS terminal များသည် customers များကို သူတို့၏ ဘဏ်တွင် အပ်နှံငွေများကို ထုတ်ယူရာ တွင် လွယ်ကူစေပါသည်။					
10	Mobile banking has made a lot of impact on our quality of service delivery to our customers.					
	Mobile banking သည် ဘဏ်၏ customer ဝန်ဆောင်မှုအရည်အသွေးကို အကျိုးသက်ရောက်မှု ကြီးမားပါသည်။					
11	Use of mobile phones has increased customer access to bank services.					
	Mobile phone အသုံးပြုမှုသည် customer များက ဘဏ်ဝန်ဆောင်မှုများကို ပိုမို အသုံးပြုစေပါသည်။					
12	Customers withdraw large sums of money at ATM conveniently.					
	Customer များက ငွေအရေအတွက်အမြောက်အများကို ATM မှ ထုတ်ယူနိုင်ပါ သည်။					

E-banking transactions					
1 3	Electronic banking services help the bank to strengthen its competitive position through quality service.				
	E-banking ဝန်ဆောင်မှုသည်အရည်အသွေးပေါ်မူတည်၍ ဘဏ်ကိုအများနှင့် ယှဉ်ပြိုင်ရာတွင် အင်အား တောင့်တင်းစေရန်ကူညီနိုင်ပါသည်။				
1 4	E-banking provides convenience to the bank customers and increased the degree of customer satisfaction.				
	E-banking သည်ဘဏ် customer များကိုသက်တောင့်သက်သာရှိစေပြီး ကျေနပ်မှုပမာဏကိုတိုးမြှင့် ပေးနိုင်ပါသည်။				
1 5	Cards services have enabled customers to access their deposits with ease for withdrawal with safe, easy and comfortable.				
	Card services သည် customers များကိုသူတို့၏ဘဏ်တွင်အပ်နှံငွေများ ကိုထုတ်ယူရာတွင်လွယ်ကူစေပါသည်အပြင်လုံခြုံမှု၊သက်တောင့်သက်သာ ရှိမှုဖြစ်စေ ပါသည်။				
1 6	Young customers are more likely to adopt e-banking.				
	လူငယ်များသည် e-banking ကိုပိုမို၍သဘောတူလက်ခံကြသည်။				
1 7	User guidelines documents fully support e-banking operation activities in time.				
	ဘဏ်၏လမ်းညွှန်ချက် guidelines များသည်ဘဏ်၏ e-banking operation လုပ်ဆောင်ချက်များ ကိုအချိန်နှင့်တပြေးညီအပြည့်အဝထောက်ပံ့ပေးနိုင်ပါသည်။				
1 8	E-banking team really supports e-banking operation activities in time.				
	E-banking team သည်ဘဏ်၏ e-banking operation လုပ် ဆောင်ချက်များကိုအချိန်နှင့် တပြေး ညီအမှန်တကယ်ထောက်ပံ့ပေးနိုင်ပါသည်။				
1 9	E-banking services help to reduce your banks daily operating cost.				
	E-banking ဝန်ဆောင်မှုသည်ဘဏ်၏နေ့စဉ် operation cost ကိုလျော့ချ ရာတွင်ကူညီပေးပါသည်။				

Services offered by bank employees					
20	Services offered by bank employees in e-banking services that is need to improve the services rendered by this bank.				
	ဘဏ်ကုမ္ပဏီ၏ရင်းနှီးမြှုပ်နှံမှုပေးဆောင်သော e-banking ကိုဝန်ဆောင်မှုပေးနေသော ဘဏ်ဝန်ထမ်းများ၏ ဝန်ဆောင်မှု ကိုတိုးမြှင့်သင့်ပါသည်။				
21	Customer training or customer education is needed in promoting banking services.				
	Customer ကိုလေ့ကျင့်ပေးခြင်းနှင့် customer ၏ပညာအရည်အချင်း သည်ဘဏ်ဝန်ဆောင်မှုလုပ်ငန်း များကိုအထောက်အကူ ပြုပါသည်။				
22	Customers' personal information security is better now than it was before.				
	Customers များ၏ကိုယ်ရေးကိုယ်တာသတင်းအချက်အလက်များ လုံခြုံမှုသည်ယခင်က ထက်ယခုပိုမို ကောင်းမွန်လာပါသည်။				
23	I effectively use my strengths and abilities for best services to customers.				
	Customer ကိုအကောင်းဆုံးဝန်ဆောင်မှုပေးနိုင်ရန်အတွက် ကျွန်ုပ်၏ ခွန်အားနှင့်စွမ်းရည်ကိုထိရောက်စွာ အသုံးပြုခဲ့ပါသည်။				
24	Banking services align to the customers' business needs.				
	ဘဏ်ဝန်ဆောင်မှုလုပ်ငန်းများသည်customer ၏စီးပွားရေးလိုအပ်ချက်များနှင့် ဆီလျော်မှုရှိပါသည်။				
25	To operate bank operation and services is time consuming.				
	ဘဏ်လုပ်ငန်း၏လုပ်ငန်းဆောင်ရွက်ပေးမှုမှာအချိန်ကြာပါသည်။				
26	Most of the customers satisfied the overall bank service delivery for banking operational systems.				
	Customers အများစုသည်ဘဏ်ဝန်ဆောင်မှုလုပ်ငန်းအလုံးစုံကို ကျေနပ်အားရ ပါသည်။				

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(Thanks for your cooperation)