

YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF MANAGEMENT STUDIES
MBA PROGRAMME

CUSTOMER TRUST AND BEHAVIOR INTENTION OF
BUSINESS USERS OF INTERNET BANKING SERVICE IN
AYA BANK

SI SI HTWE
EMBA II-12
EMBA-16th BATCH

DECEMBER, 2019

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ACADEMIC YEAR (2017-2019)

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“This thesis submitted to the Board of Examiners in partial fulfillment of the requirements for the degree of Master of Business Administration (MBA)”

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ACCEPTANCE

This is to certify that the thesis entitled “**Customer Trust and Behavior Intention of Business Users of Internet Banking Service in AYA Bank**” has been accepted by the Examination Board for awarding Master of Business Administration (MBA) degree.

Board of Examiners

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ABSTRACT

The aim of the paper is to explore customer trust and behavior intention of business users of internet banking service of internet banking in AYA Bank. The analysis is conducted based on sample of 362 business internet banking customer from 6,527 number of internet user in AYA bank. The result of the study show that service quality and perceived privacy are main influencing factors on customer trust. Moreover customer trust has positive effect on behavior intention of business users of internet banking service in AYA bank. To become friendly bank services to people and give clear message them how to use internet banking effectively. To improve web quality of business internet banking users, bank need to update the website such as navigation, information search, simple, reasonable and attractive. To become perceived security on internet banking, bank need to set up strong core banking system and set exact and clear guide line for both customer and employees.

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CHAPTER I

INTRODUCTION

The banking industry is one among the foremost necessary industry during this country, most banks have their own banking websites as move to extend their effectiveness. Web banking brings convenience to customers and encourages customers to conduct transactions a lot of simply and with efficiency through the banking web site. Web banking conjointly helps the banks to cut back their operational prices. The event of web banking in every country relies on the speed of web access, the options of latest web banking, and also the frequency of web banking usage (Nupur, 2010). The company banking section of banks generally serves a various people, starting from small- to mid-sized native businesses with many million in revenues to massive conglomerates with billions in sales and offices across the country.

In the industry, web banking is created once there's a mixture between the data technology and also the functions of banks and money establishments (Ahanger, 2011). Web banking is additionally referred to as electronic funds transfer (EFT) and essentially is solely the utilization of electronic suggests that to transfer funds directly from one account to a different. Web banking services are crucial for long-run survival of banks within the world of electronic commerce. Web banking was initial introduced in Union of Burma in June 2000 once Bank Negara Malaysia gave permission to the native banks to supply web banking services (Suki, 2010). To satisfy customer would like, many sorts of product and services were provided by the banks through web banking websites. There are solely tiny percentages of shoppers World Health Organization most well-liked perform investments like creating personal investments, borrowing of loans, and paying of housing mortgages through web banking (Ainin et al., 2005). Instead, majority of shoppers most well-liked to try to to transactions over the counter as face-to-face communication with the workers of ancient banks permits customers to form enquiries and procure a lot of elaborate data.

Internet banking is one among the technologies that is quickest growing banking observe these days. It's outlined because the provision of data or service by a bank to its customers over the web. it's viewed as a supplemental channel utilized in conjunction with different channels to produce the convenience of banking anytime from one's home or

work, while not having to incur a number of the prices related to a branch visit like planning to the branch or waiting on lines. Web banking eliminates physical and geographic boundaries and time limitations of banking services (Yang et al., 2007). Conjointly as compared with ancient banking labor is replaced by machine vital (computer networks) that is low in price and is on the market simply 24/7 (Wu et al., 2006). Web banking services initial emerged within the early Nineties, once master card, ATM, and phone banking services were 3 major applications. Throughout the last decade, database, system and different technologies were applied into banking services at completely different levels. When the provision of web facility, web banking services are currently conducted through a secure web site operated by native banks and includes web enquiry, e-payments, e-transfer etc.

There are unit 2 general business models to supply web banking facilities to its customers- 1st one is, incumbent bank conjointly called “bricks and clicks” model, applying web banking as associate degree improvement to its ancient banking sector and integration branches, ATM, decision centers and web service into a full system and victimization web banking as a brand new channel of delivering services. Whereas the another one is thought as direct bank or virtual bank or web primary bank with no branch offices however victimization web, telecommunication network and wireless networking to supply banking services (Xu and Zhao, 2000). Thus, providing web facility by banks is progressively turning into a “need to have” than a “nice to have” service (Ganesan R. and Vivekanandan K., 2009). In Republic of India ICICI bank was the primary to initiate web banking revolution as early as 1998 underneath the brand “Infinity”. However within the current state of affairs, each bank in Republic of India has the web banking facility. Moreover, these banks area unit extending their presence in rural areas conjointly to lure a lot of customers by educating them with new advancement in info technology.

1.1 Rationale of the Study

Although banking-sector concentration is typical in Association of Southeast Asian Nations, the restricted absolute size of Myanmar’s overall banking market makes it troublesome for the country’s smaller banks to become competitive. The four state-owned banks area unit Asian country Economic Bank, Asian country Foreign Trade Bank, Asian country Investment and bank, and Asian country Agricultural Development Bank. Whereas

distinct in their operational scope and policy mandates, these banks have many challenges in common. First, they lack transparency and infrequently fail to report money performance knowledge. Second, their policy mandates seem to be noncurrent or unclear. In addition, as is additionally the case with their in camera owned competitors, state-owned banks would like major investments in data technology and human capital. Banking consultants believe that net banking can eventually assume a crucial role within the development and evolution of companies in Asian country. Since 2012, the bulk of personal banks in Asian country area unit already providing a number of the web banking services like ATMs, purpose of sale (POS), and debit cards. The foreign investment within the industry happens slowly and little by little. A number of foreign banks can be allowed to enter Myanmar's industry, however solely underneath restrictive conditions, till the restrictive framework is stronger and domestic banks area unit additional economical and financially stable. Eventually, because it develops, net banking can become a medium of exchange of funds, give trade parties with opportunities to use debit or credit transactions, and facilitate introduce e-commerce to businesses in Asian country. To be able to contend with foreign investment bank and to develop net banking sector in Asian country it ought to be study.

1.2 Objectives of the Study

The objectives of the study are

- (1) To examine the influencing factors of customer trust of business users on internet banking service in AYA Bank.
- (2) To analyze the effect of customer trust on behavior intention of business users of internet banking service in AYA Bank.

1.3 Scope and Method of the Study

The main aim of the study is to examine the influencing factors of customer trust and behavior intention of business users of internet banking of the bank. The questionnaire survey is made only business internet banking service users in AYA bank and using simple random sampling method. To perform the analysis, customers who are using business internet banking service in AYA Bank by using simple random sampling method and

sample size is calculated by Raosoft (sample size software). The sample size of 362 business internet banking service users are chosen from 6527 number of business internet banking user customers. In this study, results have provided valuable feedback and responses pertaining to the factors that influence customers' decision to do internet banking. Survey questionnaire releases by using Google form to all business internet banking customer in AYA Bank and among them chosen customers who are the first 362 answered the questionnaire. Primary data get from each respondent and the secondary data are collected from reference books, international research papers, journal articles and internet websites. All analysis is carried out by using multiple linear regression method.

1.4 Organization of the Study

This paper is organized into five chapters. Chapter one is introductory which involves rationale of the study, objectives of the study, scope and method of the study. Chapter two is the theoretical background includes definition of internet banking, influencing factors of customer trust includes definition of web quality, service quality, perceived security and perceived privacy, and also involves customer trust, customer behavior intention of business users of internet banking. It is also mentioned that relationship between web quality and customer trust, relationship between service quality and customer trust, relationship between perceived security and customer trust, relationship between perceived privacy and customer trust, relationship between customer trust and behavior intention of business users of internet banking and conceptual framework.

Chapter three presents AYA bank internet banking and under that profile of AYA bank, Organization structure of AYA Bank, AYA Bank's mission, corporate values-ethics, brand promise and practices of AYA Bank internet banking. And then, Chapter four discusses about the analysis on the effect of customer trust on behavior intention of business users of internet banking. Finally, Chapter five deals the conclusion with the findings, discussions, suggestions and recommendations.

CHAPTER II

THEORETICAL BACKGROUND

This chapter discuss the theoretical background factors, client trust, behavior intention of business users of web banking supported totally different theories. The primary of this study conferred is numerous definition for this study presents the client trust that influence practices of net quality, service quality, perceived security and perceived privacy by several researchers and world. After that, this study presents the definitions of client trust and behavior intention of business users of web banking. Numerous analysis results clearly indicate that client trust and behavior intention of business users of web banking square measure conferred during this chapter. The last a part of this chapter illustrates the abstract framework for this study.

2.1 Definition of Internet Banking

For electronic banking and web banking, merchandise and services will be defined because the bank channel. Web banking definitions vary among the researchers part as a result of electronic banking refers to many styles of services through that bank customers will request info and do most retail banking services through pc connected network, TV or mobile phone” (Mols 1998). In line with this, Kolodinsky et al (2004) mention that web banking may even be outlined in many totally different platforms square measure on-line banking, laptop banking or offline banking, phone banking or itinerant banking and TV–based banking.

Online banking is thought as e-banking or web banking. It's associate electronic payment system that permits customers of banks and monetary establishments to perform several monetary transactions via the net (<https://en.wikipedia.org>). Thus, the unbelievable growth of data technology is providing for brand new service offerings during a lot of accessible, convenient, and productive ways that a lot of recently, individuals have

conjointly seen the rapid climb of the net, leading to a lot of extremely competitive electronic market.

The banking system isn't any exception, because the emergence of web banking has modified their means of doing their business in many main areas like distribution, production, and payment (Llewellyn, 1997). additionally, Daniel (1999) outlined web banking services because the major info services of a bank and continuously on the market via the net, because it allows customers to form their usual banking transactions on a pc, whether or not on desktop or pill, that is provided with an online association (Fox, 2006).

2.2 Influencing Factors of Customer Trust

There are four freelance factors on client trust includes web quality, service quality, perceived security and perceived privacy.

2.2.1 Web Quality

Website quality could be a platform of data technology (IT) (Liu & Arnett, 2000). Sensible quality of web site is very important to realize the customer's belief, trusts in banking service. The image web site provides higher understanding of e-customer behavior, enhances behavior intention of business users of web banking, and provides a good client service to customers (Ganapathy, Ranganathan, & Sankaranarayanan, 2004). The key edges of web banking ar reducing the dealing prices, decreasing the operational expenses, because the consumers and sellers will contact one another directly through the websites (Le, 2011).

Well-established web site is attracting, ease-of-use, enhancing the users' skills, strengthening the future relationship with consumers and sellers (Chen, Huang, Hsu, Tseng, & Lee, 2010), and predicting the success of e-business (Tarafdar & Zhang, 2008). What is more, web site content is a very important body of the web site performance that targeted by e-consumers (Nielsen, 1999). One amongst the most reasons for the development of net quality is that customers have the chance to access the company's web site at any time. On the opposite hand, banks have a lot of opportunities to draw in and develop their relationship with customers on a world basis. Hence, banks ought to perpetually improve

this stuff to be able to attract each new and be trust customers. Web quality declared that {a sensible|an honest|a decent} web-site style is concerning good organization and straightforward search. Web site is outlined as a style that has some parts associated with the look of a web site (such as: navigation, info search, order processing) also as AN item coping with personalization and products choice. Wolfenbarger and Gillyb (2003). In general, the web site's attractiveness and look are the key factors shaping the purchasers 1st interpretation of a corporation website (Ki-Han Chung and Jae-Ik Shin (2008). Moreover, web site style refers to the visual attractiveness of net links as being organized and customized search functions, also as quick access and simple error correction (Zeithaml et al., 2002).

2.2.2 Service Quality

Service quality is outlined as a live off. However well a delivered service matches the customers' expectation (Lewis and Boom, 1983). In banking industry, playing services quality and while not dawdling is that the most vital part of success in competition between banks and customers because the main crucial issue of this competition place a high level of importance for technology, speed and technical specialization of banks. In new banking, it's necessary to clarify bank's services and particularly web banking services and therefore, banks for increasing their potency ought to acquire comfortable client info, attempt to perceive their preferences and desires and develop relationship with them.

By victimisation net industry, we are able to transfer financial and credit resources electronically, while not the requirement to transfer them physically (Claessens et al., 2012). At present, the utilization of electronic system in monetary and credit establishments round the world is increasing speedily and also the variety of users of net banking services is increasing day by day. Net banking has been developed to assist deliver services and product higher and a lot of expeditiously, further as providing their customers with the chance to use a quicker banking and transactions speed than ancient banking (Liao and Cheung, 2002).

Furthermore, because, the web is admire the various service offerings, and thereby the change of prices square measure lower. Therefore, it's easier for purchasers to alter

service suppliers (Santos, 2003). This has intended banks worldwide to supply many varieties of services to their customers. Of these options have created net Banking ideal for purchasers United Nations agency create regular monetary transactions on a usual. Nowadays, client judgment in banking services is predicated on the bank's ability level to assist finding issues and developing property trade. Hence, net banking acceptance in most of the countries of the planet is increasing; in an exceedingly method that the extent of net banking connections in advanced countries has surpassed five hundredth (Tero Pikkarainen, 2004, p. 226).

2.2.3 Perceived Security

Perceived security has become a vital variable that verifies the extent of trust in each offline and net atmosphere and can equally determine whether or not services rendered are going to be enjoyed and adopted ceaselessly (Fletcher, 1983; Mann & Sahni, 2013; Wenniger & Loebbecke, 2011). Perceived security is client perception of security of net banking dealing. net banking is one in every of the achievements of ecommerce that refers to provision of banking services through accessible and public laptop networks (internet or intranet) that have high levels of security (Fard, 2005: 11). Perceived security refers to the perception that net banking users hold with regard to the vulnerability of their dealings details (Fonchamnyo, 2013).

Lack of security has been considered a significant impediment to the adoption of echannels as cases of frauds have continued to intimidate users (Chiou & Shen, 2012). It refers to perceived security in its interactions with customers, credit & payments and encrypting shared information. Kolsaker & Payne (2002), Dong-Her et al (2004) steered that security plays a vital role in net banking then there square measure many protocols for internet security of encrypted data packets & further said customers are not aware of encryption, even though, only certain versions of popular internet browsers are acceptable to some banks due to their security limitations.

Criminals can also focus on stealing a user's internet banking credentials because the username and password combination is relatively easy to acquire, making it possible to fraudulently access an internet. Thus, perceived security has been widely recognized as one of the main barriers to the adoption of internet innovation in financial services (Mattila and

Mattila, 2005). Mattila and Mattila (2005) suggest that banks offering internet banking must first convince their customers that the internet is secure as a medium. According to Chouk & Perrien 2003, trust in the internet banking requires that banks minimize the degree of uncertainty and risk that exists in their internet environment compared to the Perceived security given website will encourage & motivate the customers to use it and maintain a sustainable on line relationship (Chen 2006). In addition, Internet fraud or deception can negatively affect customers opinions on the Internet banking safety and security provided by the bank (Altintas and Gürsakal, 2007). Traditional setting due to ensure the continuous use of customers. Perceived security is considered a significant part of the cognition-based trust antecedent (Kim et al., 2009) so it has been widely recognized as one of the major barriers to the adoption of internet banking (Aladwani, 2001).

2.2.4 Perceived Privacy

Perceived privacy outlined because the autonomy from danger, risk or doubt. Parasuraman et al., (1985). Considering the safety facet within the context of net banking, it should even be related to the safe process of net transactions, additionally to preventing unauthorized access to bank accounts and private data (Yang et al., 2004). In a web banking setting, Chou and You (2005) found that perceived privacy of the banks' net banking did absolutely influence net client trust. Transaction's security and speed, user friendly, easy use, trust and problems associated with privacy square measure among the foremost vital factors in choice of bank by a client (Akinçi Serkan et al., 2004 & Sylvie Laforet et al., 2005).

Kua et al (2009) known client desires for world physical science noticed that there's quite ton of attention by customers to the problem of security whereas physical phenomenon their purchase and privacy with relating to their personal data. Guarantying security play an important role in buildup e-trust as a result of it will cut back customers' concern regarding any quite personal data abuse. The problem is that customers worry regarding once conducting business net square measure quality security particularly with their confidential personal data. Considering the safety facet within the context of net banking, it should even be related to the safe process of net transactions, additionally to preventing unauthorized access to bank accounts and private data (Yang et al., 2004).

Further, the study of Saha and Zhao (2006) indicated that perceived privacy additionally had a robust impact on client trust. On one hand, there are growing numbers of hacking and abuse of non-public data globally (Gerrad, and professional dancer, 2003; Khamseh, Sobhanifard, and Akhavan, 2008). On the opposite hand, the banks do their best to create positive that there's zero chance of issues relating to these privacy problems and to satisfy their customers consequently. Web banking may be a trust-based system, which suggests the felony of shoppers identity data will cause customers to lose their confidence and trust within the system and their bank (Altintas and Gürsakal, 2007). A number of web user studies {are also|also area unit|are} investigation why phishing attacks are thus effective against pc users. within the field of pc security, phishing is that the reprehensively dishonorable method of trying to amass sensitive data like usernames, passwords, Associate in Nursing mastercard details by masquerading as a trustworthy entity in an transmission (Phishing attack, 2009).

2.3 Effect of Influencing Factors on Customer Trust

Datesh (1973) defines trust as being assured that an individual will acquire what he needs from another person. In step with Mayer et al. (1995), trust indicates to the arrogance that individuals during a group action don't seem to be aiming to cash in of another person's vulnerability (Kassim & Abdulla, 2006). Trust arising from an extended method. If the trust has existed between the client and therefore the company, then the hassle to foster cooperative relationships are going to be easier. Trust arising indicated by AN attained quality of the opposite party as a result of it's the required experience to perform a task. Confidence may also be obtained by doing issue} the simplest thing to a different party through a relationship. Level of confidence may be measured by many factors, among others, honesty in transactions, company responsibility towards the buyer and far a lot of.

During a trust relationship is needed. Trust as a guarantee of a relationship of 2 individuals or a lot of within the collaboration. In step with Kendra (2003), trust is that the psychological half consists of state resigned to simply accept deficiencies supported positive expectations and intentions or behavior of others. In step with Ba and Pavlou (2002) defines trust as an assessment of one's relationship with others World Health

Organization can conduct bound transactions in line with expectations in an atmosphere filled with uncertainty.

Trust happens once an individual is assured within the dependableness and integrity of the individuals you trust. According Costabile, et al (2002), client trust aka outlined because the perception of the dependableness of the customer's perspective supported expertise or a lot of within the sequences of transactions or interactions were characterised by the fulfillment of expectations of product performance and satisfaction. in step with Barnes (2004): The trust involves the disposition of an individual to behave specially due to the assumption that its partners can deliver what he expected with a general expectation that an individual that says, warranties or representations of people may be sure. Confidence is so a robust business foundation. While not a trust, there'll be no business transactions happen. Thus it's clear that confidence is that the actuation of business.

Of the notions mentioned higher than usually trust may be understood as a hope that rely upon an individual or a bunch of words, promises, statements, or written arguments from people or different teams which will be even. Primarily the client confidence arising from a training method that's long enough for either side to trust one another. If the trust has been established between the client and therefore the company, the corporate won't be too troublesome to retain customers. Most industries are influenced by electronic commerce in a method or another. However, obscurity has the presence of electronic commerce been a lot of apparent than within the banking and cash connected services business.

2.4 Behavior Intention

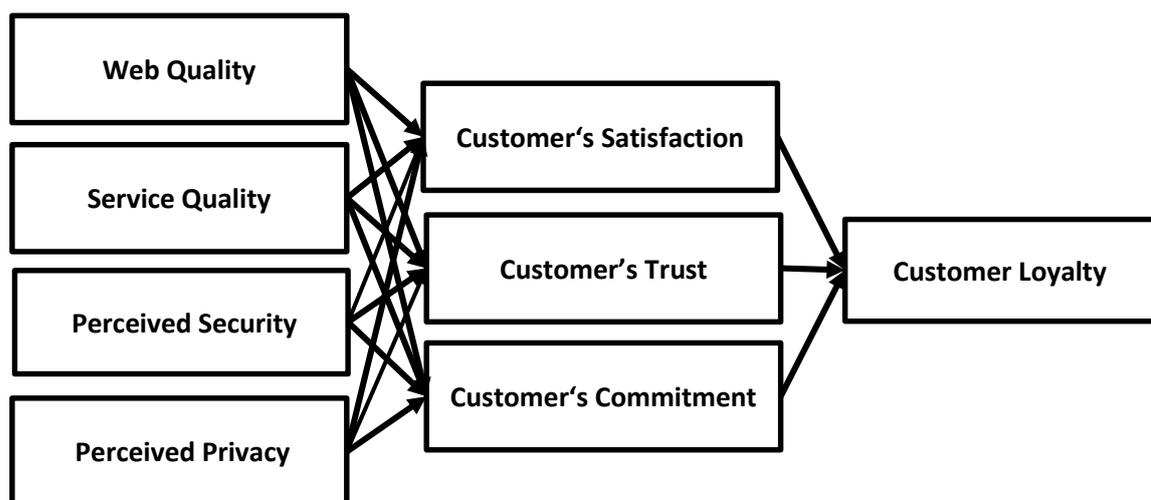
Behavior Intention may be outlined because the shopper disposition to develop some classes of behaviors like referrals, worth sensitivity, repurchase, protestant behavior, behavior intention of business users of web banking and word of mouth (Zeithaml et al., 1996). Contains the disposition to buy again a lot of the merchandise (good/service) or purchase more often, the disposition to advocate the merchandise to others (online and of line) (word-of-mouth) and even the disposition to pay premium worth. Describe users' future intention to register/create on-line accounts with on-line merchants to facilitate on-line transactions.

The theory of Planned Behavior (TPB) consists of 3 exogenous latent variables, that are activity belief, analysis of outcome, normative belief, motivation to abide by, management belief, power of management issue. However, there's one autochthonous latent variable that's consumer's intention to continue mistreatment web banking facility for actual amount. In step with Sumarwan (2011), shopper behavior tries to know however shoppers search, purchase, use, measure and pay merchandise and services. Every shopper makes numerous choices to look, purchase, and use a range of merchandise and makes during a bound amount.

2.5 Previous Studies

Firstly, the title of previous paper is identifying the effect of e-banking on customers' satisfaction, trust, commitment and loyalty written by Rasoul Fallah Hasandoust, MA in public Administration, Islamic Azad University, Firoozkooh, Iran and Mohsen Mohammadian Saravi, Associate Professor, Department of Management, Islamic Azad University, North Tehran, Iran. The conceptual framework of this paper is

Figure (2.1) Influencing Factors of Customer Trust



Source: Rasoul Fallah Hasandoust and Mohsen Mohammadian Saravi's Compilation, 2017

The relationship between web quality and customer trust was services obtained during customers interact using the website, was also expected to establish and maintain an e-trust as a reflection of a concern to customers. If the customer's e-trust had been built, the customer felt ready to accept any services the web hosting provider offer. Since the internet banking represented the internet presence of the bank, a low-usability website reflected a poor image of the company, eventually resulting in a lower customer's intention to return to the website. A websites with high usability features that encourage planned purchasing and repeat visits was an important objective for e-commerce websites.

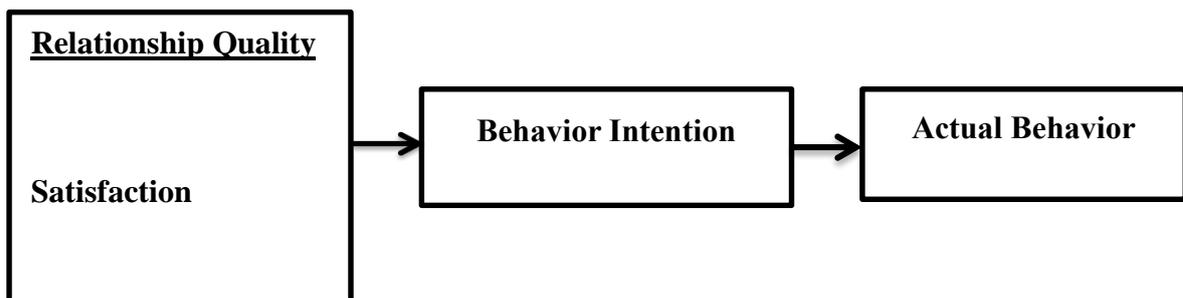
The relationship between service quality and customer trust was the role of trust in the development and maintenance of successful relationships was likely to be of particular significance in the financial services sector due to the complexity of many products. Trusting intention meant that one was willing to depend on, or intended to depend on, the other party even though one could not control that party. Trusting belief and trusting intention came primarily from social psychology, which said that interactions between people and cognitive emotional reactions to such interactions determine behavior. In this study, use the term trust from the viewpoint of trusting belief. Trust referred to the belief that the promise of another could be relied upon and that, in unforeseen circumstances, the other would act in a spirit of goodwill. In many cases, the trust was based on previous interactions, although a service previous behavior cannot guarantee that he/ she would act as expected. Customers' trust would increase if a service had behaved previously as expected.

The relationship between customer trust and perceived security, it had been identified as a factor that had the potential of affecting trust in an e-banking customer. Security and trust were both defined as multidimensional concepts (Yousafzai et al., 2005). The idea of perceived security was a key component that relates to user trust (Chellappa, 2002; Lim, 2003). Visible security mechanisms were considered the antecedent of this perception. Ally & Toleman (2005), in their study on electronic payment security's effected on consumer trust, developed a framework that identified the relationship between these components of security. As per Chen et al (2008) and Shankar et al (2002) the security of website and respect of security were key determinants of internet trust. Perceived security determined customers' internet trust towards financial institutions.

The relationship between perceived privacy and customer trust was trust had striking influence on user’s willingness to engage in internet exchanges of money & personal sensitive information Friedman et al (2000), Wang et al (2003). In spite of the benefits of internet banking for customers and banks, the issue of trust and other related factors such as privacy and security concerns had been reported to affect customers’ acceptance of adoption and used of internet banking services. This was because people wouldn’t accept to adopt or used internet banking without having their uncertainty reduced (Akhlaq & Ahmed, 2013). The importance of trust and its associated factors such as privacy in establishing a successful long-term relationship with the customer found in e-commerce research can also applied to the adoption of internet banking.

Secondly, the title of previous paper is investigate the structure relationship between component of attitude and behavioral intention of bank customers written by Nasreen Khan, Sharifah Latifah Syed Abdul Kadir and Tan Booi Chen, Faculty of Management Multimedia University, Persiaran Multimedia, Malaysia. In this paper showed the relationship between customer trust and behavior intention. The conceptual framework of this paper is

Figure (2.2) Influencing Factors of Behavior Intention



Source: Nasreen Khan, Sharifah Latifah Syed Abdul Kadir and Tan Booi Chen’s Compilation, 1996

The relationship between customer trust and behavior intention of business users of internet banking was trust as one the key builds of relationship with customer (Ribbink, D., Riel, A.C.R., Liljander, V. also, Streukens, S., 2004), they had empirically verified that customer trust effected on behavior intention of business users of internet banking, which could be defined as a customer's enduring desired to keep up a valued relationship with

internet banking. As indicated by Chaudhuri and Holbrook (2001), behavior intention of business users of internet banking contributed to the continuous process of the proceeding and keeping up a valued and essential relationship that had been created by trust. As pointed out by Eastlick et al (2006) there was a positive relationship between internet trust and cognitive, affective, & conative dimensions of behavior intention of business users of internet banking.

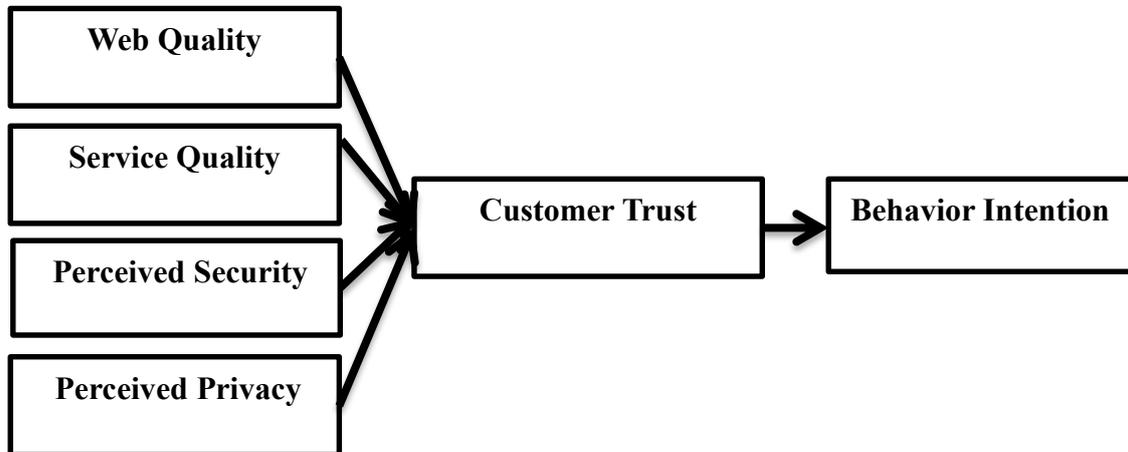
Further as per Rajaobelina (2011) internet trust positively affected these three aspect of behavior intention of business users of internet banking to their financial institutions. So trust was a desire of the customers to individual experience one person was sure and a specified set of beliefs considered as important in developing long term customer relationship by the determinants of e-behavior intention of business users of internet banking in the context of e-banking now a days. Cyr (2008) discovered website trust was emphatically related to behavior intention of business users of internet banking in Germany and China, yet weakly related on account of Canada. Also, Yang et al. (2009) conducted a longitudinal report in the USA and found that internet customer trust was emphatically related to behavior intention of business users of internet banking.

Internet firms which demonstrated there was a solid positive effect of trust on behavior intention of business users of internet banking. Moreover, Chiou (2004) found that trust had direct and positive effects upon the behavior intention of business users of internet banking of customers. Also, Ribbink et al. (2004) investigated the role of customer evaluations of electronic service and trust in explaining behavior intention of business users of internet banking to internet retailers and indicated that trust had a direct and positive influence on behavior intention of business users of internet banking.

2.6 Conceptual Framework of the Study

By combination the relevant influencing factors of customer trust with regards to customer trust and behavior intention of business users of internet banking on Internet Banking and based on the previous finding of the studies, Figure (2.3) states the own combination of the conceptual framework for this study, as follows.

Figure (2.3) Conceptual Framework



Source: Own Compilation, 2019

In abstract framework the four freelance variables, influencing factors, like internet quality, service quality, perceived security and perceived privacy. Variable is merely client trust that has got to be connected with four influencing factors. To urge behavior intention of business users of web banking, web banking service of AYA bank got to become trust from customers. The study of the factors towards client trust and behavior intention of business users of web banking of AYA Bank is to explore the connection between practices of internet quality, service quality, perceived security and perceived privacy are coupled with client trust and behavior intention of business users of web banking.

CHAPTER III

PROFILE AND AYA BANK INTERNET BANKING SERVICES

OF AYA BANK

In this chapter, AYA Bank profile information, organization structure includes mission and corporate values-ethics and brand promise of the AYA Bank. It also presents research design and the internet banking service of AYA Bank. Finally, it explains profiles of respondents.

3.1 Profile of AYA Bank

AYA Bank Ltd. could be a personal bank in Burma. AYA Bank was established on a pair of July 2010 with the permission of the financial organisation of Burma. The AYA Bank's head workplace is found within the Rowe Building Kyauktada administrative division of Yangon. AYA Bank had 258 branches as of August 2019. AYA Bank relicensed beneath the money establishments Law 2016. The bank has mature chop-chop at intervals seven years to become the second largest within the country, with [234] branches, [1.4m customer], Kyat [4.7] trillion client deposits and [150 billion] Shareholders' Equity as at the top of September 2017. Prime a hundred depositors represent concerning 6 June 1944 of total deposits, underlining the overall public's confidence within the bank.

As a member of the world organization international Compact, AYA Bank is committed to implement international standards in its company Governance and compliance best practices. AYA Bank is additionally the sole bank IFRS compliant and also the just one audited by a big-four international firm. The bank has preserved proficient staffs and has invested with in Learning & Development to make sure long-run property growth for the communities. For the years ahead, the bank can still extend its branch network whereas at the same time investment in outstanding Core Banking, Digital Banking and Fintech platforms. AYA Bank aims to produce uniform Omni-channel interface giving innovative product and services for all customers. The AYA bank additionally aims to strengthen its governance, risk and compliance structure as a live to make sure sustain growth.

In 2011, AYA had broken new grounds by being the primary to implement a Centralized Core industry, launched major ATM & branch growth drives, and in 2014, absolutely useful Mobile and web Banking and Integrated money Management Solutions for purchasers across all the branches in each division and state of Burma. Therefore, AYA Bank is additionally the primary bank to supply a similar product and services to customers within the remotest branches on customers within the heart of Yangon. AYA has additionally been investment systematically in growing the quantity of branches from sixty four in March 2014 to 258 in 2019(119 Branches in Yangon Region alone). Throughout a similar amount, range of client accounts inflated from around 300,000 to over one. 2m supporting the national efforts at money Inclusion. 2017 has additionally seen another vital milestone with the kickoff the implementation of the new tier one Core industry from Finastra (previously Misys).

This Omni-Channel platform can replace the present Core industry enabling AYA Bank to contour progress still as digitalizing all manual processes to bring state-of-art product and services to Retail, SME and company. Banking customers across the country through the channel of their alternative. The investment in folks, branch network-technology and company governance design and international best practices are the hallmarks of AYA Bank and key differentiation it from its contemporaries. Whereas others could have centered on a few of those, solely AYA Bank has invested with heavily altogether. At a similar time, AYA Bank has maintained a standardized record of innovation and international best practices.

3.2 Organization Structure of AYA Bank

The whole structure of AYA Bank is organized six divisions which controlled the employees to operate the banking services. There are operation division, business division, compliance and risk division, finance division, supporting division and administrative division. As shown in figure below, the Head of IT and Head of E-channel which mainly focus on internet banking services. Chief operation officer is above the two department heads and responsible for how to operate AYA Bank internet banking process systematically. The head of IT responsible for the whole banking system and hardware processing and maintaining efficiently.

There are a hundred and on top of employees are using therein department. The top of E-channel to blame for new product testing and to align with system and operation procedure. They have to barter source package merchandiser and kindle demand from AYA Bank facet. There are seventy and on top of are using therein department. When AYA bank initial started its digital transformation journey in 2014, it had thirty to forty physical servers. Today, the bank has twenty seven host machines to support over five hundred virtual machines that support the business round the country.

Rather than being tied all the way down to valuable hardware, the bank has gained significant savings from reduced hardware investment. AYA Bank had four hundred to five hundred physical servers currently, its prices would be terribly high. By going with VMware vSphere virtualization from the start, it saved a minimum of a few of million bucks, with a virtualized infrastructure, AYA Bank may keep to a lean and productive IT team. Of the forty to fifty workers managing all the IT environments, solely four are managing the systems. The remainder are either in R&D or support. By releasing up the IT team to support strategic business activities, AYA Bank may roll out additional new product and services to customers quicker.

3.2.1 AYA Bank's Mission, Corporate Values-Ethics and Brand Promise

AYA Bank is committed to implement world standards in company Governance and compliance best practices in its management and operations. AYA Bank aims to supply uniform Omni-channel interface providing innovative product and services across all client segments. Mission of AYA Bank is to be recognized because the leading bank in Asian nation through pursuit of fantastic and future property growth for the bank and its stakeholders. Company values-ethics of AYA Bank is from day one, AYA Bank has continuously pioneered new ways that of exploitation technologies as leverage to leapfrog competitors.

Whereas incumbents were burdened by bequest systems, customers currently get money product antecedently untouchable to them, whereas enjoying higher service and security – creating AYA Bank the quickest growing banking the country. AYA Bank's whole promise is your trustworthy partner. AYA Bank is that the bank of alternative for anyone WHO is searching for quick, reliable, honest banking relationships at cheap value. AYA Bank offers

the complete vary of retail and industrial banking product and services and is in tune with domestic customs and international standards in its governance and operations. For your future banking wants, AYA bank is your trustworthy partner in Asian nation.

3.3 Research Design

There square measure 3 main sections of analysis design: knowledge assortment, measure, and analysis. The desired knowledge square measure collected with survey questionnaires that contains 5 main elements. In survey questionnaires kind there square measure five-point of Likert scales, representing powerfully disagree, disagree, neutral, agree and powerfully agree. It measures the client trust by the consequences of 4 such influencing factors specifically internet quality, service quality, perceived security, perceived privacy client trust and behavior intention of business users of net banking service in AYA bank. Every issue includes 5 variety of things and closed sort queries. Survey questionnaires kind is collected by straightforward sampling technique. To analysis the collected knowledge by exploitation simple regression technique.

3.4 Internet Banking Services of AYA Bank

AYA Bank has been introduced net banking services in June 2014. The web in Asian nation has been out there since 2000 once the primary net connections were established. Currently, 350,000 client square measure running their account with net banking service. Myanmar's banking sector, under-developed and underutilized when decades of misdirection, features a heap of area for improvement and potentials. in step with a 2013 report by the International Finance Corporation (IFC), the proportion of the population (about sixty million) with access to formal banking industry is a smaller amount than five-hitter. In 2013, there have been solely 863 bank branches in total within the country-compared with 7855 in Kingdom of Thailand, the neighboring country with an identical population size.

Moreover, as multi-national firms (MNC's) begin to roll into Asian nation, they're expecting the banking sector to perform up to the international standards. On-line banking as well as net banking and mobile banking, permits bank users to manage their accounts on computers, tablets, or mobile phones via the web. With the support of today's IT technology, it provides users the choice of by passing the long, paper-based aspects of ancient banking. Through net banking, users will perform basic banking functions like balance inquiry, fund transfer, bill payment, etc., while not having to go to the banks nose to nose.

By permitting customers to manage their funds a lot of quickly and with efficiency at anywhere and anytime, it provides method a lot of convenient way for patrons to wear down banks. From the bank's purpose of read, net banking helps them cut operation expenses by reducing pricey paper handling Associate in Nursingd teller interactions in a progressively competitive banking atmosphere. By saving customers from having to go to the banks nose to nose, it additionally reduces situation in banks and allows the banks to work with fewer employees. Net banking is presently one in all the services pursued thirstily by the industry in Asian nation. It's seen as a robust added service to draw in and retain new and existing customers. Banking consultants believe that net banking can eventually assume a very important role within the development and evolution of companies in Asian nation. The first stages of net banking options in Asian nation are almost like the standard brick and mortar banking services like balance inquiry, payment, funds transfer, and statement.

Eventually, because it develops, web banking can become a medium of exchange of funds, offer trade parties with opportunities to use debit or credit transactions, and facilitate introduce e-commerce to businesses in Asian country. Since 2012, the bulk of personal banks in Asian country area unit already providing a number of the net banking services like ATMs, purpose of sale (POS), and debit cards. So as to facilitate inter-bank fund transfer, Asian country Payment Union (MPU), called National Payment Network and Switch, was established within the same year put together by the financial institution of Asian country and nineteen non-public banks, with the technical assistant from Asian country data Technology (MIT).

Now, additionally to the native banks, international payment networks like VISA, MasterCard, JCP and CUP area unit actively competitive within the banking sector in Asian

country. The newest entry to the net banking arena is that the launch of mobile cash and transfers following the mobile banking directive by the financial institution of Asian country in December 2013. Because the variety of smartphone users within the country will increase, Asian country banks area unit currently attempting to require advantage of this trend by providing mobile banking service to their customers. The mobile banking directive restricts the number per transfer to 500,000 Kyats (about US\$500) and permits up to a few transactions per day. However, the whole withdrawal quantity during a day cannot exceed 1,000,000 Kyats (about US\$1,000). The 2 new mobile telecommunication operators- Ooredoo and Telenor-also have plans to supply mobile banking services in conjunction with monetary establishments once their operations initiate. Web banking via the itinerant is taken into account quick and reliable. Web banking or web banking transactions is achieved with the net connected to a network and is alleged to be a secure and helpful thanks to conduct banking. web banking services will be done reception while not the strain of getting to the bank to perform a similar operations, like workplace account balances or funds transfers, bill payments, cash transfers and web searching transactions.

Web banking services and product embrace account access, account statements, mounted deposit inquiries, cash transfers, mastercard payments, invoices, payments and cheque book requests. As a lot of individuals embrace the net, web banking is predicted to grow. This expected growth will have an effect on people's financial gain and education levels. Banks began providing web banking services in 1995 (Sullivan 2000). Though the speed of web banking industry growth has slowed, most users area unit still determined to ascertain any development. A lot of users area unit commencing to become aware of the utilization of non-public computers, and mobile phones and also the web use, thus there's a rising hope that trendy technology (Internet) within the banking sector can adopt the utilization of significant tests.

Existing customers lately solely wish to try to to web transactions, in each case, they use the required text and e-mail messages, whereas all types of activities and monetary account ought to be wont to get monetary updates. Within the more and more competitive banking setting, web banking is seen as a useful gizmo to assist scale back paper usage. It's currently terribly tough to keep up and keep paper records, that area unit being destroyed. Just about all monetary establishments with innumerable customers have replaced paper records with web laptop networks. Some customers still evoke receipts and paper records

even supposing such records will be unbroken in their own mobile phones and private computers, that area unit connected to their bank (Sullivan 2000).

3.5 Profiles of Respondents

First analysis of the study is the analysis on demographic profile of respondents who are in AYA Bank business users of internet banking included gender, age, education, profession, monthly income, and status of usage. Each characteristic has been analyzed in terms of absolute value and percentage, and the summary of the demographic characteristics of respondents is presented in Table (3.1).

Table (3.1) Profile of Respondents

Sr.	Demographic Factor	Number of Respondents	Percent
1	Gender		
	Male	121	33.43
	Female	241	66.57
2	Age		
	18-25 yrs	79	21.82
	26-35 yrs	201	55.52
	36-45 yrs	64	17.68
	46 yrs and above	18	4.97
3	Education		
	Intermediate	9	2.49
	Graduation	321	88.67
	Masters and higher than Master Degree	21	5.80
	Others	11	3.04
4	Profession		
	Owner	198	54.70
	Employee	73	20.17
	Government Servant	56	15.47
	Other	35	9.67
5	Monthly Income		
	<K-500,000/-	46	12.71
	K-500,001/- - K-1,000,000/-	86	23.76
	K-1,000,001/- - K-1,500,000/-	86	23.76
	K-1,500,001/- and above	144	39.78
6	Status of Usage		
	How frequently do you use the following banking services per month?		
	(a) Branch Banking		

	1~3 times	117	32.32
	4~6 times	86	23.76
	7~9 times	82	22.65
	10 times and above	77	21.27
(b) ATM			
	1~3 times	44	12.15
	4~6 times	160	44.20
	7~9 times	75	20.72
	10 times and above	83	22.93
(c) Internet Banking			
	1~3 times	28	7.73
	4~6 times	45	12.43
	7~9 times	66	18.23
	10 times and above	223	61.60
	Total	362	100

Source: Survey data, 2019

Table (3.1) reports the profiles of respondents of AYA Bank. From the table, majority 66.57 percent of business internet banking customers are female while the 33.43 percent are male. Considerable thing is Myanmar population two third of total population are female.

Age of internet banking customers, majority with 201 number of respondents are aged between 26 to 35 years old. It is followed by 79 numbers of business internet banking customers who are aged between 18 and 25 years old, and 64 numbers of business internet banking customers are between 36 and 45 years old. Few business internet banking customers are over 46 years old. To highlight the survey result, most of the bank account holder are adult age, not older adult and older age. Between age 26 years and 35 years old of business internet banking service users have stable job, possess regular income and not only save part of their income but also make transactions for their business. This level of age of customers are more hard work and successful in their business.

In the analysis of education, it is found that 321 number business internet banking users with 88.67 percent who are graduated is the most participants in the study. By ranking of education, it is followed by 21 with 5.8 percent internet banking customers who held master and higher than master degree. The other people who answered like some certificate and diploma holders are 11 number with 3.04 percent and 9 customers who are intermediate level of education with 2.49 percent. It means that all user levels need to have some basic

IT knowledge and language skill. If the users know more IT knowledge, they will use internet banking service widely.

The profession are also analyzed and survey found that most respondents are owner with 198 number and 54.7 percent. By ranking their composition, the second participants are found employee (higher position of company) with 73 number and 20.17 percent. It can be assumed that almost user are stable income and circulate a few or many transactions in banking service. Government servant is also educated but their income level is not too much and a few number of persons can make banking transactions actively. Their number of account is 56 with 15.47 percent. The other people who answered like financial department employee is 35 number with 9.67 percent.

In term of monthly income of internet banking business users, it is found that major respondents are 144 number and belonging to K-1,500,001 and above monthly income. Second most participants with 86 numbers and their monthly income are within K-1,000,001/- and K-1,500,000. It can be concluded that most internet banking user do not make too much money transactions according to their level of income. Make sure that internet banking transaction can make within limited amount of fund.

From this table, status of usage of internet banking customers who are using branch banking (over the counter) with 117 number and 32.32 percent are came to branches 1 to 3 times monthly and most participant in the study. By ranking their status of usage, it is followed by with 86 number and 23.76 percent who are using 4 to 6 times Branch Banking per month. It can be assumed that most of the internet banking users do branch banking rarely. Sometimes they need to go and visit branch to do modification of their profile and other services can't support the internet banking service such as cheque clearing, loan application and standing instruction for abnormal banking services.

In the analysis of internet banking customers who are using ATM with 160 number and 44.20 percent are used ATM 4 to 6 times monthly and survey found that they are the most. Second most participants with 83 number and 22.93 percent who are using 10 times and above times used ATM per month. Business users who have only saving account can get ATM card. There are many kinds of internet banking services like ATMs, debit card, credit card, visa card, master card, MPU card, mobile app, web app and POS in AYA Bank. Among them most ATM card business users are making their transactions within 4 to 6

times monthly. ATM can make transactions like withdraw cash, transferable interbank account and account enquiry easily and use it any time and everywhere. According to the locations of ATM, the user can make their transactions widely.

In term of business internet banking users who are the most using internet banking with 223 number and 61.60 percent are used internet banking 10 times and above monthly. Second most participants with 66 number and 18.23 percent who are using 4 to 6 times used internet banking monthly. The least internet banking user use it within 1 to 3 times with 7.73 percent of all. Internet banking means desktop banking and it can use with computer (PC). Internet banking user can be both retail account holder (individual and joint) and business account holders. In this study, it is only included business account holders. It can make transaction both Myanmar Kyats and foreign currency.

CHAPTER IV

ANALYSIS ON CUSTOMER TRUST AND BEHAVIOR INTENTION OF BUSINESS USERS OF INTERNET BANKING

This chapter is arranged into three main sections. The first part is the analysis on customer trust including web quality, service quality, perceived security and perceived privacy. The second section is the descriptive and analytical research. In the descriptive section, it finds out the effect of web quality, service quality, perceived security and perceived privacy on customer trust and the last section is to analyze the closely linked to behavior intention of business users of internet banking.

4.1 Effect of Influencing Factors on Customer Trust

Customer can trust on internet banking service depends on the factors of web quality, service quality, perceived security and perceived privacy. Besides them, technology is the most important thing in internet banking. Error free time is one of the customer wants and they wants to get more updated products in internet banking. Internet banking user can do their transaction as a teller (Cashier in a bank) themselves and they feel more confidence than other person to make their transactions.

Table (4.1) Customer Trust

Sr.	Questionnaires	Mean	Std. Dev
1	I trust on technology of the bank's internet banking.	3.99	0.74
2	I trust this internet banking would provide me with good service.	3.88	0.77
3	I trust on internet banking there is no error when I were using it for many years.	4.06	0.69
4	I trust my bank as it provides excellent internet banking services more.	3.86	0.73
5	I trust in internet banking services is as strong as compared to over the counter service provided by the bank.	3.80	0.77

Overall Mean	3.92	
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Source: Survey data, 2019

The questionnaires for customer who are trust on internet banking business users are whether they trust on technology of the bank's internet banking, do they trust this internet banking would provide them with good service, is there any error when they were using it for many years, do they trust our bank as it provides excellent internet banking services more and do they trust in internet banking services is as strong as compared to over the counter service provided by the bank.

According to the result mentioned in the Table (4.1), all factors mean score is above 3.8. In general, the overall mean for customer trust is 3.92 which indicates most of respondents are trust on AYA bank internet banking to get behavior intention of business users of internet banking.

Table (4.2) Cronbach's Alpha and Consistency

Factors	Cronbach's Alpha	No. of Items
Web Quality	0.693	5
Service Quality	0.787	5
Perceived Security	0.703	5
Perceived Privacy	0.688	5

Source: Survey data, 2019

As shown in Table (4.2), all independent variables Web Quality, Service Quality Perceived Security and Perceived Privacy includes 5 items of questionnaires. By Table (4.2) it is found that the Cronbach's alpha values for all variables are higher than 0.688, indicating high reliability and it can be expected these questions are reliable and have internal consistencies.

4.1.1 Customer Perception on Web Quality

Web Quality is convinced as an important for customer trust of internet banking. Website is the one of the internet banking product to become customer trust. AYA Bank

website can see all products information, structure of the organization, contact address and Q and A for updated products. If the website design is easy to use, clear, interesting, meet the customer what they want to know and complete information, the viewer will be trust on the bank.

In the analysis of the influencing factor of business users of internet banking on customer trust, respondents are needed to answer five statements whether they agree or. Table (4.3) states the result from the analysis on web quality, as follows.

Table (4.3) Web Quality

Sr.	Questionnaires	Mean	Std. Dev
1	Learning to operate the website is easy for me.	3.86	0.70
2	Website design is simple, reasonable and attractive.	3.81	0.78
3	The site layout and colors are appealing (fascinating)	3.77	0.75
4	There is a sense of human contact in the website.	3.88	0.76
5	The website adequately meets my information needs.	3.74	0.76
Overall Mean		3.81	

Source: Survey data, 2019

The questionnaires of web quality are whether they learning to operate the website is easy for them, is website design simple, reasonable and attractive, are the site layout and colors appealing (fascinating), is there any a sense of human contact in the website and does website adequately meet their information needs.

According to the result mentioned in the Table (4.3), all questions related to web quality score is above 3.7. In general, the overall mean for web quality is 3.81 which indicates most of respondents are trust on AYA bank internet banking because of web quality.

4.1.2 Customer Perception on Service Quality

Internet banking services are available 24 hours a day, 7 days a week except during maintenance periods. With auto login, every time touch the button to open the application, will automatically see main screen with balances and recent transactions. To pay your bills internet, simply add the companies and people you want to pay. It is more preferable to use than branch banking and efficient for all users.

Wire transfers can be sent to both domestic and international bank accounts. Domestic wire transfers can be processed immediately or can take anywhere from one to two business days to show up in the recipient's bank account. The timeline will depend on when you initiate the transfer, as many banks have cutoff times that determine whether the money will be sent out the same day or the next day. Bank ATM card works at any ATM location that display the money pass and cirrus. Insert your card, enter your PIN and walk away with the cash you need.

In the analysis of the influencing factor of internet banking on customer trust, respondents are needed to answer five statements whether they agree or. Table (4.4) states the result from the analysis on web quality, as follows.

Table (4.4) Service Quality

Sr.	Questionnaires	Mean	Std. Dev
1	I like the idea of internet banking as I am not limited to regular banking hours.	3.98	0.66
2	I have a positive perception of the internet banking service of my bank since I can access it anytime and anywhere.	3.86	0.79
3	Payment of the bills (telephone, water, electricity...etc.) through the internet banking is efficient to use.	3.92	0.74
4	Electronic deposit and money transfer make us cost effectiveness.	3.92	0.72
5	Geographical spread for the ATMs is easy to make transaction for us.	3.64	0.74
Overall Mean		3.86	

Source: Survey data, 2019

The questionnaires of service quality are whether they like the idea of internet banking as our bank doesn't limit to regular banking hours, do they have any positive perception of the internet banking service of our bank since they can access it anytime and anywhere, how about payment of the bills (telephone, water, electricity...etc.) through the internet banking is efficient to use, are there any cost effectiveness of electronic deposit and money transfer make by them, is there any convenience for geographical spread for the ATMs.

According to the result mentioned in the Table (4.4), all questions related to service quality score is above 3.6. In general, the overall mean for web quality is 3.86 which indicates most of respondents are trust on AYA bank Internet Banking because of service quality.

4.1.3 Customer Perception on Perceived Security

Perceived security is compared to other trust building attributes on internet banking can also be evaluated. Perceived security is a significant role in developing consumer trust on internet banking. It makes perception of security and consumer trust important factors for internet banking. As users interact with different security mechanisms at every stage during their interaction with the banking system, their effect on the users' perception of security and trust. Visible security mechanisms for privacy, availability, authentication and authorization had the maximum impact on the consumers' perceptions.

In the analysis of the influencing factor of internet banking on customer trust, respondents are needed to answer five statements whether they agree or. Table (4.5) states the result from the analysis on perceived security, as follows.

Table (4.5) Perceived Security

Sr.	Questionnaires	Mean	Std. Dev
1	I feel the risk associated with internet transactions is low.	3.99	0.67
2	The web site abides by personal data protection law.	3.97	0.72

3	It is safe to do any kind of financial business internet.	3.84	0.82
4	Bank provides the internet banking service at the time they promise to do so.	3.85	0.74
5	I have a secure communication access through internet banking website.	3.83	0.72
Overall Mean		3.90	

Source: Survey data, 2019

The questionnaires of perceived security shows whether they feel the risk associated with internet transactions is low, does the web site abide by personal data protection law, is it safe to do any kind of financial business internet, does the bank provide the internet banking service at the time they promise to do so and do they have a secure communication access through internet banking website.

According to the result mentioned in the Table (4.5), all questions related to perceived security score is above 3.8. In general, the overall mean for perceived security is 3.9 which indicates most of respondents are trust on AYA bank internet banking because of perceived security.

4.1.4 Customer Perception on Perceived Privacy

The banking activities involve exchange of sensitive personal information about users. Perceived privacy is the possibility that internet companies collect data about individuals and use them inappropriately. Customers are reluctant to enter their personal information when the sites ask for it, because they are concerned about the interception and misuse of information sent over the internet and how their data is used. Thus, internet consumers hesitate to disclose any personal or financial information to companies because they feel that these companies could make unauthorized use of it or divulge it to other organizations.

In the analysis of the influencing factor of internet banking on customer trust, respondents are needed to answer five statements whether they agree or. Table (4.6) states the result from the analysis on perceived privacy, as follows.

Table (4.6) Perceived Privacy

Sr.	Questionnaires	Mean	Std. Dev
1	My information is kept confidential.	3.94	0.75
2	My transactions are strongly secured.	4.00	0.73
3	This website is safe and reliable and never use my personal information in an inappropriate way.	3.83	0.68
4	The internet will not misuse my personal information.	3.82	0.74
5	I cannot view all information related to my transactions.	3.66	0.76
Overall Mean		3.86	

Source: Survey data, 2019

The questionnaires of perceived privacy are whether they kept information confidential, are our transactions strongly secured, is this website safe and reliable and never use their personal information in an inappropriate way, won't the internet misuse his personal information and can't they view all information related to their transactions.

According to the result mentioned in the Table (4.6), all questions related to perceived privacy score is above 3.6. In general, the overall mean for perceived privacy is 3.86 which indicates most of respondents are trust on AYA bank internet banking because of perceived privacy.

Table (4.7) Overall Mean Value of Independent Variables

Sr.	Independent variables	Mean
1	Web Quality	3.81
2	Service Quality	3.86
3	Perceived Security	3.90
4	Perceived Privacy	3.86
Overall Mean		3.86

Source: Survey data, 2019

According to the result mentioned in the Table (4.7), all factors mean score is above 3.8. In general, the overall mean for customer trust is 3.86 which indicates most of

respondents are trust on AYA bank internet banking to get behavior intention of business users of internet banking.

4.1.5 Regression Analysis on Influencing Factors of Customer Trust

In this section, the analysis of multiple regression analysis on the relationship of customer trust on influencing factors of internet banking in AYA Bank are described. There are four influencing factors of customer trust on business users of internet banking and it is carried out to discuss in following table.

Table (4.8) Influencing Factors on Customer Trust

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	β	Std Error	Beta		
(Constant)	2.304	.259		8.898	.000
Web Quality	.007	.052	.007	.140	.889
Service Quality	.110**	.053	.118	2.075	.039
Perceived Security	.021	.050	.023	.429	.668
Perceived Privacy	.281***	.053	.266	5.272	.000
R Square			.111		
Adjusted R Square			.102		
F Value			12.364		

Source: Survey Data, 2019

Note: ***Significant at 1% or 0.01 level; **Significant at 5% or 0.05 level; *Significant at 10% or 0.1 level

As shown in Table (4.8), the value of R Square (proportion of the variance in the dependent variable accounted by model) is 0.111. Thus the linear regression model can explain 40% about the relationship between independent variable and dependent variable. The adjusted R Square value is 0.102 and the F value test, the overall significance of the model is significant at 90 percent level.

It is also found that the relationship between service quality and customer trust is positively significant at 99% confidence interval. The relationship between perceived privacy and customer trust is positively significant at 99% confidence interval. The data finding analyzed also shows that taking all other independent variables at zero, a unit increase in service quality will lead to a 0.110 units increase in effect on customer trust and a unit increase in perceived privacy will lead to a 0.281 units increase in effect on customer trust. Therefore service quality and perceived privacy are more important than other factors to trust on AYA bank.

4.2 Analysis on Effect of Customer Trust on Behavior Intention

In this section, there are two main parts of analysis, the first part is mean value of behavior intention and the second part is regression analysis on behavior intention of business users in internet banking of AYA Bank.

4.2.1 Behavior Intention

Behavior intention of business users of internet banking means behavior intention of business users of internet banking in internet banking as “customers' behavior to visit and revisit the specific website and make transactions comfortably”. If the customer feel loyal in Internet Banking, they say positive things to others, recommend on that service, persuade to use that friends and relatives, think the best Internet Banking service and do more transactions.

Table (4.9) Behavior Intention of Business Users of Internet Banking

Sr.	Questionnaires	Mean	Std. Dev
1	I say positive things about my bank to other people.	3.84	0.68
2	I recommend my bank to someone who seeks my advice.	3.58	0.80
3	I encourage friends and relatives to do business with my bank.	4.00	0.71

4	I consider my bank as first choice to buy banking services.	3.86	0.70
5	I will do more business with my bank in the next few years.	3.78	0.67
Overall Mean		3.81	

Source: Survey data, 2019

The questionnaires of behavior intention of business users of internet banking shows that whether they say positive things about our bank to other people, do they recommend our bank to someone who seeks their advice, do they encourage friends and relatives to do business with our bank, do they consider our bank as first choice to buy banking services and will they do more business with our bank in the next few years.

According to the result mentioned in the Table (4.9), all factors mean score is above 3.5. In general, the overall mean for behavior intention of business users of internet banking is 3.8 which indicates most of respondents are behavior intention on AYA bank internet banking.

4.2.2 Regression Analysis on Behavior Intention

In this section, the analysis of multiple regression analysis on the relationship of customer trust on behavior intention of business users of internet banking in AYA Bank are described. The customer trust made the relation with behavior intention of business users of internet banking and it is carried out to discuss in following table.

Table (4.10) Effect of Customer Trust on Behavior Intention

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	β	Std Error	Beta		
(Constant)	3.093	.186		16.626	.000
Customer Trust	.183***	.047	.191	3.873	.000
R Square			.036		
Adjusted R Square			.034		
F Value			15.001		

Source: Survey Data, 2019

Note: ***Significant at 1% or 0.01 level; **Significant at 5% or 0.05 level; *Significant at 10% or 0.1 level

As shown in Table (4.10), the value of R Square (proportion of the variance in the dependent variable accounted by model) is 0.036. Thus the linear regression model can explain 36% about the relationship between independent variable and dependent variable. The adjusted R Square value is 0.034 and the F value test, the overall significance of the model is significant at 99 percent level.

It is also found that the relationship between customer trust and behavior intention of business users of internet banking is positively significant at 99% confidence interval. The data finding analyzed also shows that taking all other independent variables at zero, a unit increase in customer trust will lead to a 0.183 units increase in effect on behavior intention of business users of internet banking. This is because customer trust is important factors in AYA Bank believe that they are influence on behavior intention of business users of internet banking.

CHAPTER V

CONCLUSION

This chapter presents the findings and discussions based on analysis of factor of customer trust and behavior intention of business users of internet banking service in AYA bank. Based on these findings and discussions, the suggestions and recommendations for the enhancement of customer trust and behavior intention of business users of internet banking are made. In the last section, needs for further research are discussed.

5.1 Findings and Discussions

In this study, the sample made by surveyed business internet banking users who are making transactions in AYA Bank. The finding indicate that the two third of majority user is female. Most of the accountant contact with banks and the nature of accountant is mostly female. According to the Myanmar population, it is symmetrically related with two third of population is female and business internet banking users is also female.

From the survey result, most of the business internet banking account holder are older adult and the second most users are adult persons have user awareness, legally adult, stable of job, possess regular income and not only can save part of their income but also can make transactions for their business. The middle aged adult and old age persons use internet banking a little.

Form the observation of education, most respondents and second most respondents are educated and master and higher than master level of education. All user levels need to have some basic IT knowledge and language skill. If the users know more IT knowledge they can use Internet Banking service widely.

It is also learnt that almost education level of respondents. The most user are employee, educated and have regular income. They can circulate bank account transaction a few or many times in relevant banking service. The owner is second participant of respondents in internet banking. However, government servant is also educated but their

income level is not too much and a few number of persons can make banking transactions actively. In questionnaire, “the other” answered part time job workers, casual workers, housewife and also their participants are few.

The finding indicate that monthly income level of respondents. The most users’ income level is within lower above level and the second most users’ income are lower and below level as per survey limitation. Because internet banking user do not make too much money transaction and limited their transactions. Currently, they can make limited transaction times and amount.

Form the observation of status of usage, the most internet Banking users do branch banking (over the counter) rarely. So, the most correspondents make branch banking is within one to three times. Sometimes they need to go and visit branch to do modification of their profile and other services can’t support the internet banking services (such as big amount transaction, cheque clearing settlement, submit loan application, submit new product application and standing instruction for abnormal banking services).

For the ATM users, there are many kinds of under the internet banking services like internet banking, ATMs, debit card, credit card, visa card, master card, MPU card, mobile app, web app, SMS app and POS in AYA Bank. Among the services, the most ATM card users are making their transactions within four to six times monthly. ATM can make transactions like withdraw cash, transferable interbank account and account enquiry easily and use it any time and everywhere where there is ATM machine. According to the locations of ATM, the user can make their transactions widely.

The result of the analysis, there is four independent variables are related with customer trust. The relationship between customer trust and behavior intention of business users of internet banking are strongly related also. Among them web quality and perceived security are strongly related with customer trust. The rest of independent variables like service quality and perceived privacy are not related with customer trust.

The respondents are agreed with web design should be easy to operate, simple, reasonable and attractive. The web site layout should fascinate, has sense of human contact and meet with customer required information. Their point of view of perceived security are strongly related with customer trust such as the transaction of risk is used internet is low, it

is abide by personal protection law, safe to do any kinds of financial business internet, bank is provided internet service what they said timely and secure communication access are using internet products.

Such kinds of questionnaires even through that are under the service quality are not support with customer trust like internet banking can use 24/7 per week, can access anytime and anywhere, bill payment internet banking is efficient, make deposit and transfer transaction is cost effectiveness and geographical spread of ATMs is easy to make transaction. Perceived Privacy is also not enough to get customer trust on behavior intention of business users of internet banking. The questionnaire of perceive privacy states customer information is kept confidential, he/she's transactions are strongly secured, bank never use customer information in an inappropriate way, internet banking won't misuse customer information and customer can't view his/her related other person's transaction.

5.2 Suggestions and Recommendations

A navigable website allows users to find the information they want and carry out their operations quickly. Because of the lack of face-to-face interaction with service representatives, the user interface (web design) is what customers of internet banking interact with, and as such it can be expected to influence their evaluation of the overall service quality. A poor website design may prevent users from finalizing the desired transaction, and consequently, they may not revisit the financial entity. That is why it is advisable that bank considers very well the design and function of their websites as well, because customers might get frustrated and eventually be discouraged of visiting the website if it cannot be accessed easily or the work with it is very slow. Additionally, the information content of the website is considered to be important for internet evaluations.

To become trust on internet banking service and get behavior intention on that service, send clear message to get awareness to public can use internet banking service effectively first. If customer who have no experience and skill in the use of banking technology may not recognize the benefits of internet banking. Internet banking users who are educated can generally accept technological changes more readily. A largely cash-based economy incurs high operational costs (storage, cash-in/cash-out, counting cash,

prevention of theft, etc.) and makes the economy more vulnerable to money laundering since cash payments can be easily anonymous. Five percent of Myanmar's adult have bank account, though the income of people with bank accounts is on average 2.1 times that of the unbanked. A very few numbers of account holder are using internet banking.

Perceived security is the important role of internet banking user. If there is weak security purpose in internet banking will become a fraud process. Bank should be used strong firewall software to prevent many kinds of hacker and get license with anti-virus software. Another one is banking software database should be strong and equipment that are using internet banking should be secured.

There are only small percentages of customers who preferred perform investments such as making personal investments, borrowing of loans, and paying of housing mortgages through internet banking. Bank is one of the entity of customer secured life because their possessive like cash, borrowing are in bank. Not only internet banking transaction should be privacy but also offline banking transaction. Their email, phone number and account information are responsible to keep as a secret things by the bank. Bank have to use strong banking software system to save privacy of customer and set exact & clear guide line internally.

AYA Bank has readiness for GDPR (General data production regulation) so that bank can accept to corporate so many financial organization from abroad. GDPR is one of the directive in financial institution of Europe country and to get perceived privacy in internet banking. If there is in a bank has GDCR the perceived privacy can handle internet banking effectively. Currently AYA bank is using core banking system and already collected centralized data and classified product level of existing customer data. To improve bank service quality bank need to set up new service framework and then issue standard operation procedure and instructions for that.

For infrastructure, the governor need to implement ecosystem and to improve internet banking system. The important thing is payment company need to come out among the financial sector in Myanmar. The payment company roles is to guarantee the transactions as a mediator between financial institution and customer. If there is payment company in Myanmar banks can implement more internet banking service than before.

Recommendation in this research is intended to increase the users' intention of internet banking facilities in AYA Bank by informing that the internet banking facility is an easily understood term to customers, especially in terms of safety and convenience provided by internet banking facility. Therefore, users' intentions are not only based on their needs but also on other factors which can affect them in using internet banking facility. Later, queues at the bank counter and ATM area can be reduced with further improvement in the bank service in all service aspects and banking products.

5.3 Needs for Further Research

The existing research variables of customer trust on behavior intention of business users of internet banking of internet banking are only four independent variables and some of the research paper can see about 10 independent variables. To get more exact research data, more detail variables are needed to use like ease to use in internet banking, empathy, availability, and personalization such kinds of variables are needed to add in making further research program. Currently research sample size nearly 10 percent of internet user in AYA bank in Myanmar. To become sufficient result data, sample size should be enhanced about more or less 30 percent and respondents should be 1000 number.

Now, the respondents who are in AYA bank internet user therefore their point of view is only on AYA bank internet banking. For an internet banking market requirements and to compete with nation-wide, the research atmosphere is not only AYA bank internet user but also the other bank internet user like KBZ, CB and MAB internet users who are needed to ask. In survey form, the demographic data questionnaire are only 3 internet banking products such as ATM card, internet banking and mobile banking.

The rest of the products under the internet banking services are debit card, credit card, visa card, master card, MPU card, web app, SMS app and POS in AYA Bank. To complete research data, there is more questionnaires to ask customer. In survey form, there is a closed type question and customer answered those kinds of questionnaire. If there is a space to write down on survey form their opinion can see frankly and the result may be unexpected data.

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10 times and above

APPENDIX A

Survey Questionnaire

A Study on factors influencing the customer's trust and behavior intention of business users of internet banking services in AYA Bank.

General Profile of Respondents:

- (1) Gender: Male Female
- (2) Age 18-25 yrs 26-35 yrs
 36-45 yrs 46 yrs and above
- (3) Education Primary Intermediate
 Graduation Masters and higher than Master Degree
 Others
- (4) Profession Owner Employee
 Government Servant Other
- (5) Monthly Income <K-500,000/- K-500,001/- - K-1,000,000/-
 K-1,000,001/- - K-1,500,000/- K-1,500,001/- and above

(6) Status of usage

How frequently do you use the following banking services per month?

(a) Branch Banking

- Nil 1~3 times
 4~6 times 7~9 times
 10 times and above

(b) ATM

- Nil 1~3 times
 4~6 times 7~9 time
-

(c) Internet Banking

- Nil 1~3 times
 4~6 times 7~9 times
 10 times and above

Please answer the following questions: Please tick (✓) in appropriate box.					
1= Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree					
Questions	Answer				
	1	2	3	4	5
Web Quality					
(1) Learning to operate the website is easy for me.	<input type="checkbox"/>				
(2) Website design is simple, reasonable and attractive.	<input type="checkbox"/>				
(3) The site layout and colors are appealing (fascinating)	<input type="checkbox"/>				
(4) There is a sense of human contact in the website.	<input type="checkbox"/>				
(5) The website adequately meets my information needs.	<input type="checkbox"/>				
Service Quality					
(1) I like the idea of internet banking as I am not limited to regular banking hours.	<input type="checkbox"/>				
(2) I have a positive perception of the internet banking service of my bank since I can access it anytime and anywhere.	<input type="checkbox"/>				
(3) Payment of the bills (telephone, water, electricity...etc.) through the internet banking is efficient to use.	<input type="checkbox"/>				
(4) Electronic deposit and money transfer make us cost effectiveness.	<input type="checkbox"/>				
(5) Geographical spread for the ATMs is easy to make transaction for us.	<input type="checkbox"/>				
Perceived Security					
(1) I feel the risk associated with internet transactions is low.	<input type="checkbox"/>				
(2) The Web site abides by personal data protection law.	<input type="checkbox"/>				

(3) It is safe to do any kind of financial business internet banking.	<input type="checkbox"/>				
(4) Bank provides the internet banking service at the time they promise to do so.	<input type="checkbox"/>				
(5) I have a secure communication access through internet banking website.	<input type="checkbox"/>				
Perceived Privacy					
(1) My information is kept confidential.	<input type="checkbox"/>				
(2) My transactions are strongly secured.	<input type="checkbox"/>				
(3) This website is safe and reliable and never use my personal information in an inappropriate way.	<input type="checkbox"/>				
(4) The internet banking will not misuse my personal information.	<input type="checkbox"/>				
(5) I cannot view all information related to my transactions.	<input type="checkbox"/>				
Customer Trust					
(1) I trust on technology of the bank's internet banking.	<input type="checkbox"/>				
(2) I trust this internet banking would provide me with good service.	<input type="checkbox"/>				
(3) I trust on internet banking there is no error when I were using it for many years.	<input type="checkbox"/>				
(4) I trust my bank as it provides excellent internet banking services more.	<input type="checkbox"/>				
(5) I trust in internet banking services is as strong as compared to over the counter service provided by the bank.	<input type="checkbox"/>				
Behavior Intention					
(1) I say positive things about my bank to other people.	<input type="checkbox"/>				
(2) I recommend my bank to someone who seeks my advice.	<input type="checkbox"/>				
(3) I encourage friends and relatives to do business with my bank.	<input type="checkbox"/>				

(4) I consider my bank as first choice to buy banking services.	<input type="checkbox"/>				
(5) I will do more business with my bank in the next few years.	<input type="checkbox"/>				