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CONSUMER BEHAVIORAL INTENTION TO
ADOPT E-COMMERCE

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CONSUMER BEHAVIORAL INTENTION TO ADOPT E-COMMERCE

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ABSTRACT

This study aimed to examine the influencing factors of behavioral intention to adopt E-commerce and to analyze the effect of behavioral intention to adopt on usage behavior in E-commerce. To achieve those objectives, the analysis was conducted on basis of the responses of 200 registered users of E-commerce service in Myanmar Payment Union Public Co., Ltd through structured questionnaires in April 2022. In this study, the behavioral intention factors include Performance Expectancy, Internet Knowledge, Social Influence, Habit, Transaction Security, Online Payment Risk and COVID-19. Among them, Social Influence, Habit and COVID-19, have significant influence on behavioral intention to adopt E-commerce and the Social Influence is the most. Performance Expectancy, Internet Knowledge, Transaction Security, and Online Payment Risk did not influence on behavioral intention to adopt E-commerce. In additions, behavioral intention to adopt has positively related to usage behavior in E-commerce. Therefore, E-commerce service providers can maintain their retention by providing good service and always improving the quality of customer service to keep customers satisfactions. For potential customers or new customers, marketers should focus on marketing campaigns to improve user convenience, utility, profitability and trustworthiness.

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CHAPTER I

INTRODUCTION

E-commerce developed fast and provided an opportunity to businesses for increasing their sales. Therefore, nowadays, people and businesses sell and purchase products or services using E-commerce. The progress of E-commerce has created new financial needs that are not efficient in many cases by traditional payment systems. A cash payment system is phased out in favor of an electronic payment system. The implementation of electronic payment systems in the selling of goods and services expanded considerably, and they have become increasingly important to the payment system (Auer et al., 2020). E-commerce, which evolved the international expansion of the internet, is a business environment that is allowed for the electronic transfer of transactional information (Wei, 2008).

Myanmar Payment Union Public Co., Ltd is the National Payment Platform that is going to create a successful and developing digital payment system in Myanmar. It is focusing to set up a reliable national network and changing consumer behavior to cashless payment system. The cashless payment system was integrated for the country's growth. A cultural shift toward cashless transactions occurred in daily life. In 2010, digital payment systems were widely used in nations. The digital payment systems exploded around the middle of 2020 in Myanmar.

During the COVID-19 pandemic, the virus infected people all over the world, causing lockdowns, temporary closures of manufacturers, and the closure of several bank branches. Although the COVID-19 epidemic has had a huge impact world, it unintentionally maximized opportunities for several high-end companies, like cashless payment services. The restricted physical interactions in some countries during the lockdown have created more opportunities for cashless payments by transacting their products or services with E-commerce. In the context of the COVID-19 pandemic, the Central Bank of Myanmar speeds up research and instruction to use cashless payment methods for reducing cash transactions. Attitudinal issues are designed to play an important role in adopting E-commerce and could affect people's behavior towards something new and different. (Tan and Teo, 2000).

Pelling and White (2009) said that marketer uses social commerce to run various campaigns on various platforms, in which Facebook is the best way to do it. Marketers

collect blogs, ratings, and reviews through company websites. Social media tools obtain data on the use of E-commerce from social marketing. Consumers use social networking sites to make buying decisions in stores; it gives information about physical stores and items. Customers may purchase things on Facebook, Twitter, and Pinterest by simply clicking on the button.

Factors influencing of using E-commerce included the continual advancement of the internet, including Web 2.0, which improves the consumer's online interaction. The consumer's intention is defined as the aim of customers in making online purchases from e-vendors through social networking sites. Because people's intentions are influenced by their actions, the intention is commonly used to measure purchase intentions in marketing and information systems research (Aguila and Padilla, 2006).

1.1 Rationale of the Study

According to Thuy and Kunnawat (2020), E-commerce is popular in any country. The market is flooded with many E-commerce options for buyers to choose from. Recently, the growth of the E-commerce industry in countries has been phenomenal, as more and more buyers have started to discover the advantages of using this platform. There are sufficient opportunities for online businesses in the future if they understand the customer's psyche and respond to their needs. E-commerce offers a new way to contact consumers and make transactions. There are points that easily define the importance of E-commerce as a broad platform. E-commerce provides commercial and convenient services to many customers around the world. Businesses can sit anywhere in the world, but businesses can easily advertise their product and sell it online. Customers have no need to visit a physical market if they need something at night. This fact is very useful for people who are usually preoccupied with their work routines. Consequently, it helps customers 24 hours a day to monitor consumers purchasing habits.

The main advantage of E-commerce can easily maintain the activities of customers on the products. This fact makes it easy for service providers to understand customer needs. By responding to their needs at all times, service providers can improve their customer relationships and build strong relationships. E-commerce is a more efficient way of doing business. E-commerce makes it easier for consumers to sell all kinds of products from around the world. The entire world is a place of business, where companies can easily sell commercial goods without geographic

limits (Thuy and Kunnawat, 2020). In this study, the purchasing intention with an E-commerce perspective, the constructs perceived factors influencing E-commerce use intention behavioral control, social norms, and attitude from the Theory of Planned Behavior that influences online purchasing behavior of consumers.

In March 2020, many countries around the world faced lockdowns and many businesses were forced to temporarily close. While countries are slowly loosening restrictions, the future is still uncertain. Businesses that reopen have restrictions on social distancing, wearing masks, and the number of customers who can enter a space. When traditional shopping becomes difficult, or perhaps even frightening, people are increasingly inclined to shop online. A digital transformation in the world that buying possible goods or services is just one click away through E-commerce. Online consumers have increased their purchasing needs and product knowledge. They are extremely important in maintaining a good relationship between the company and the customer (Tao et al., 2022).

The global economy was influenced early by the introduction and adoption of E-commerce since the beginning of the twenty-first century. This study aimed to examine factors influencing behavioral intentions to use E-commerce service of Myanmar Payment Union Public Co., Ltd in Yangon. This pandemic has created a new reality for consumers around the world. Furthermore, digital technology users have faced the need to adopt and use specific technologies almost overnight.

1.2 Objectives of the Study

The objectives of the study are as follows:

- To examine the influencing factors of behavioral intention to adopt E-commerce, and
- To analyze the effect of behavioral intention to adopt on usage behavior in E-commerce.

1.3 Scope and Methods of the Study

This study focused on consumer behavioral intention to adopt E-commerce and only emphasized the consumers of E-commerce service of Myanmar Payment Union Public Co., Ltd in Yangon. Descriptive and quantitative research methods were used in this study. The study used both primary and secondary data.

The primary data was mainly used to analyze the effect of behavioral intention to adopt and usage behavior in E-commerce. It was collected from 200 registered users of E-commerce service in MPU Public Co., Ltd by simple random sampling method.

The secondary data was collected from the annual report and external audit report of the MPU Public Co., Ltd, previous research papers, journals, articles, and relevant websites.

The five-point likert scale questions (1 = strongly disagree/ 5= strongly agree) was utilized to measure the perception respondents on the demographics, which include gender, age, education level, income level, and occupation. The collected data were analyzed on SPSS software.

Multiple regression method was used to examine influencing factors of behavior intention to adopt E-commerce, and linear regression method was used to analyze the effect of behavior intention to adopt on usage behavior in E-commerce.

1.4 Organization of the Study

This study is divided into five chapters. The chapter 1 included the rationale of the study, the objectives of the study, the scope and methods of the study, and the organization of the study. The chapter 2 pertained the theoretical background of behavior intention to adopt and usage behavior in E-commerce. The chapter 3 discussed the overview on the E-commerce service of Myanmar Payment Union Public Co., Ltd. The chapter 4 described the analysis of behavioral intention to adopt and usage behavior in E-commerce. The chapter 5 was the conclusion of the study that included the findings and discussions, suggestions, and recommendations based on the findings, and the needs for further studies.

CHAPTER II

THEORETICAL BACKGROUND

This chapter includes the E-commerce, consumer behavior, and behavioral intentions, theoretical backgrounds that influence behavioral intentions and usage behaviors, and analyze on their effected relationships, concepts, and conceptual frameworks.

2.1 E-commerce

The concept of E-commerce to use the Internet to do business better and more quickly. E-commerce is the process of buying or selling over the Internet or any transaction involving the transfer of ownership or use of goods or services over a computer-mediated network without the use of any paper documents. E-commerce refers to a wide variety of online business activities for products and services. It also relates to any form of business operation in which the parties interact electronically rather than through direct physical exchanges. Businesses that use computers, phones, faxes, bar code readers, credit cards, ATMs or other electronic devices without needing to exchange paper documents (Momani and Jamous, 2017).

According to Au and Kauffman (2007), the most important advantage of E-commerce is that businesses may reach to people of all over the world by becoming E-commerce enabled. All E-commerce companies became virtual international companies. Paper-based information was decreased to create less expensive business processes in distribution, storage, and delivery. Pull-type processing allows products and services tailored to the needs of the consumer that focus on collecting the customer order and then delivering it through (just-in-time) manufacturing, stocks and avoid overheads' stock.

The value-added network is the Internet that is sending a fax or email over the Internet is also less expensive than dialing. Customers can use the Internet to download or send digital or electronic software and music/video with good quality. Customers or suppliers can contact to businesses at any time. They could shop and make other transactions from practically any location, 24 hours a day, but also to a global network of suppliers in personalize. By using E-commerce, customers can shop all over the world and compare prices either directly visiting to different sites or a

single site that aggregates and compares prices from several vendors. This fact can include the rapid delivery of digitized or electronic commodities like software or audio-visual files over the Internet and the online tracking of packages sent by mail or courier. A competitive climate in which significant savings or value-added can be obtained depending on how various retailers regard customers. It also enables several consumers to combine their requests into a single order that offers to wholesalers or manufacturers for more competitive pricing (Bagozzi et al., 1992).

E-commerce provides a more flexible working, which benefits a wide spectrum of people in society by allowing them to work from home. This issue is not only more convenient and less stressful working conditions, but it also has the potential to cut pollution because fewer people must go to work on a daily basis. People in underdeveloped nations and rural areas are becoming to buy products and services, access product information. By using E-commerce, these help with sales and take orders. The business less budget on expenses like answering sales questions, giving price quotes, and evaluating the products it sells (Amoroso and Magnier, 2012).

E-commerce provides buyers with more possibilities than traditional commerce. E-commerce allows buyers to select the depth of the information they receive on a potential purchase. Tax refunds, public pensions and social assistance payments are cheaper to issue and arrive more quickly and safely when transmitted through the Internet. Electronic payments should checked and monitored than controls that reduce the potential for fraud and theft. E-commerce has the potential to transport goods and services to remote regions (Khoo and Saad, 2016).

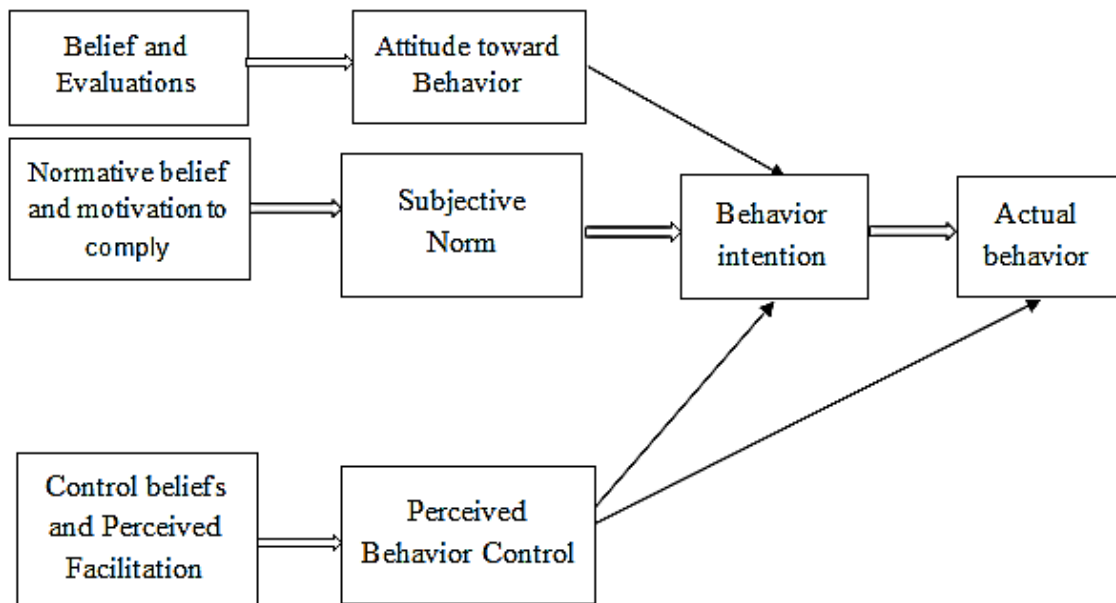
2.2 Theory of Planned Behavior (TPB)

There are many theories related and developed to explain human behavior on the topic of human behavior adopting technology and intention to use it. The theory of planned behavior has been used to determine which perceived behavioral controls influence behavioral performance (Ajzen, 1991). The theory of planned behaviour evolved from the rational assumption of auctions in 1966. Behavioral control definition has referred to the extent to which people possess the requisite information, mental and physical skills and abilities (Ajzen, 1991). Moreover, the degree of actual behavioral control is expected to moderate the effects of intentions on behavior. When an individual intends to perform the behavior and that person has a high level of

control over it, and is most likely to perform it. Besides the understanding of behavioral control, the perceived behavioral control mentioned in the theory of planned behavior as a new factor, the extent to which people believe they are accomplishing a given. The perceived behavioral control in the theory of planned behavior refers to the work of Bandura's cognitive theories on self-efficacy. The term perceived behavioral control is focusing on the extent to which people believe that they are capable of or have control over, performing a given behavior, which is similar to self-efficacy.

Summation of the theory of planned behavior (Pelling and White, 2009) is a general model designed to be applicable to any behavior, and not just only for an individual motivated to perform. The theory contains three constructs, which are, attitude toward behavior, subjective norm, and lastly, the perceived behavioral control to moderate the behavioral intention and the perceived behavioral control to moderate the actual behavior (Momani and Jamous, 2017). The theory of planned behavior as shown in Figure (2.1).

Figure (2.1) Theory of Planned Behavior (TPB)

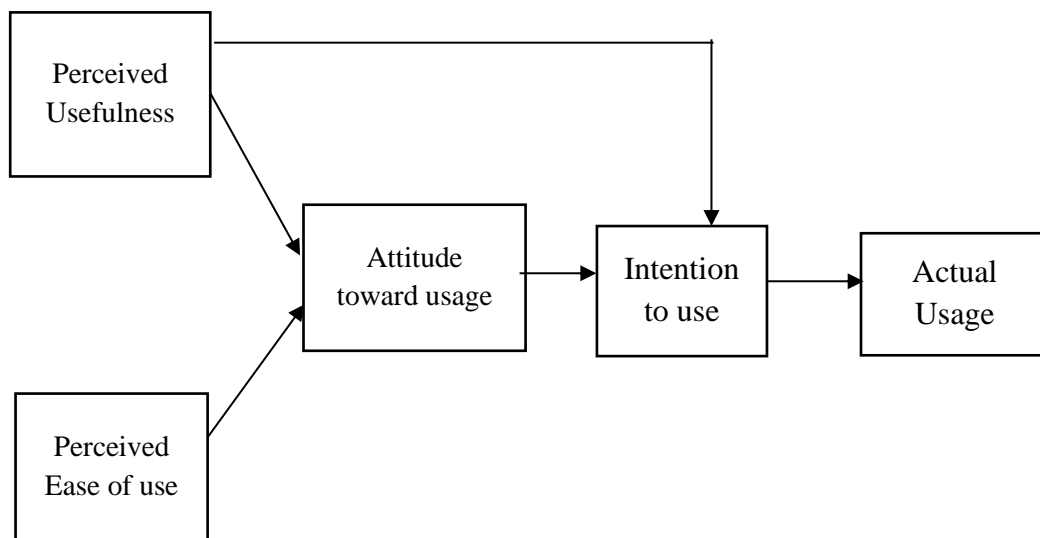


Source: Ajzen, (1991)

2.3 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was widely used in information systems and ICT research due to its simplicity and ease of use (King et al., 2006). Davis et al. (1989) studied and proposed TAM, which aimed to predict and explain the use behavior of ICT users. To be precise, TAM is the extended theory after the TRA (Theory of Reasoned Action) again, TAM replaced the attitude factor from TRA by the two factors that are perceived usefulness (PU) and perceived ease of use (PEOU) (Momani & Jamous, 2017). The Technology Acceptance Model (TAM) as shown in Figure (2.2).

Figure (2.2) Technology Acceptance Theory (TAM)



Source: Davis & Warshaw, (1989)

According to Davis & Warshaw, (1989), among many variables that determine whether people will reject or accept information technology, two determinants were perceived ease of use and perceived usefulness. There were defined as the degree to which a person believes that the using a particular system would enhance his or her job performance. Moreover, the definition of perceived ease of use (PEOU) is the degree to which a person believes that using a particular system would be free of effort. If potential users believe that a given application is useful, however, at the same time they find it hard to use. This means that the effort of using to increase the performance is not worth what they are doing, it could have an effect on the attitude towards the usage.

The development of TAM made the theory less general to TPB and TRA, and more focused on technology. It included three different phases, adoption, validation, and extension. The adoption was tested and adopted through huge numbers of applications in the validation phase, many researchers. The TAM was used to measure of user's acceptable behavior in different technologies, the third phase is the extension where many researchers introduce many variables, factors, and relationships between the TAM constructs (Bagozzi et al., 1992).

Furthermore, there is an extension of TAM; it is TAM2, which tried to explain the perceived usefulness and the perceived ease of use by the social influence and cognitive instrumental processes viewpoints. The social influence processes were referred to the subjective norm, voluntariness, and image while cognitive instrumental processes. The cognitive processes are job relevance, output quality, and results as demonstrability, and perceived ease of use (Momani & Jamous, 2017).

2.4 Consumer Behavior

Kotler and Keller (2011) highlighted the importance of understanding consumer behavior and how customers select their products and services can be extremely important for manufacturers. Hence, the service providers, as this provided to consumer with a competitive advantage over competitors in several ways.

Shopping opportunities were increased and customers have options that are more convenient. The trend of online sales has increased and many people prefer to buy goods and services online due to the lack of time. The importance of understanding consumer-buying behavior is essential. Moreover, it is important to increase the understanding of consumer behavior towards the products, as there is extreme growth in products of all consumer sectors due to the strategic marketing adopted by many organizations (Kotler and Keller, 2011).

The understanding of a specific problem distincted to every person than the understanding of different products. Psychological variables were affected by the present circumstance, assumption of needs and problems, the capacity to process information, and their specific mindset. Therefore, marketing professionals have to concentrate on how they depict their product and what emotional impact it has on customers (Tao et al., 2022).

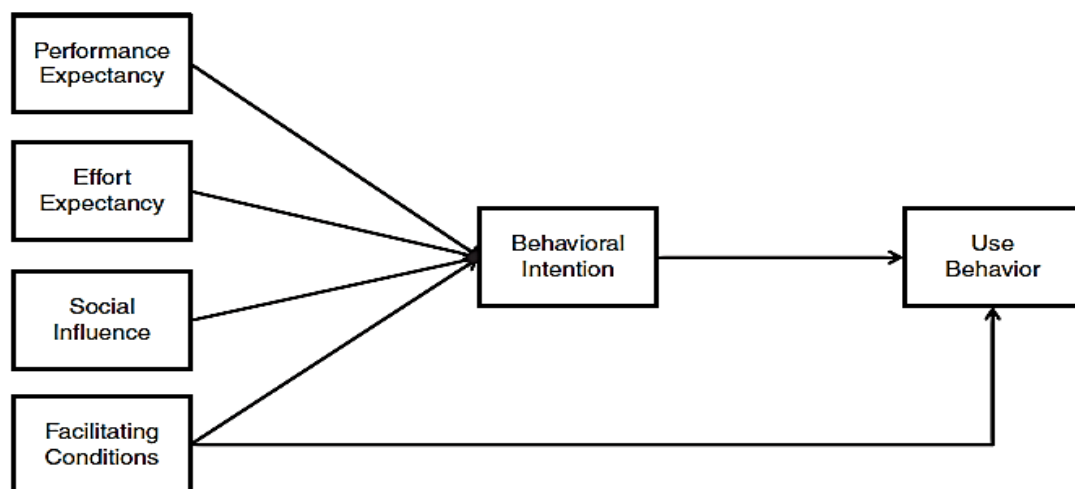
2.5 Behavioral Intention and Usage Behavior

Behavioral Intention is the probability or a measure of the strength of one's intention to perform a specific behavior (Ajzen, 1991). Strong behavioral intention to use technology reflects the individual's acceptance and use of the technology, and this is the key measure of the success of the technology. According to the Theory of Reasoned Action (TRA), the theory itself extended to conceptualize the human behavioral pattern in the decision-making strategy on the utilization of an innovation or technology; moreover, it is able to explain individuals' behavioral intention to utilize the new technology. Many studies have shown that behavioral intentions account for a considerable proportion of variance in behavior (Ajzen, 1991).

Moreover, the role of intention as a predictor of behavior (e.g. usage) is critical to use as the dependent variable in a technological context (Venkatesh et al., 2010). The UTAUT model recommended that a set of factors dominate the intention of the individual user acceptance. They were categorized into two kinds of variables; the first is one called the external variable, which included play a critical role in user acceptance, including Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions (Venkatesh et al., 2010).

Therefore, the analysis of the effect of behavioral intention to adopt on usage behavior in E-commerce was relevant to the use of the theories mentioned above such as TAM, TPB, and UTAUT. The Unified Theory of Acceptance and Use of Technology (UTAUT) as shown in Figure (2.3).

Figure (2.3) Unified Theory of Acceptance and Use of Technology (UTAUT)



Source: Venkatesh et al., (2010)

2.6 The Influencing Factors of Consumer Behavioral Intention in E-commerce

This section was included the explanation of influencing factors of consumer behavioral intention in E-commerce, which are used as the independent variables in the conceptual framework of the study.

2.6.1 Performance Expectancy

Pikkarainen et al., (2004) defined performance expectancy as the degree to which using a technology will provide benefits to consumers in performing certain activities. It was the mixture of Perceived Usefulness from the Technology Acceptance Model and other constructs related to the usefulness of technology in other models. Moreover, the acceptability of a system increases if consumers find that it is easy to use and teach. Performance expectancy proved to have a significant positive relationship with behavioral intention to adopt E-commerce (Chen et al., 2009).

2.6.2 Internet Knowledge

Internet knowledge consists of two aspects that are essential to the most common uses of the Internet; what people know about the Internet and what people can do using the Internet. There are two kinds of knowledge have also been called declarative knowledge and procedural knowledge (Best, 1989).

Nevertheless, Internet knowledge is not Internet experience. People who have the same amount of internet experience may have different levels of internet knowledge. Other factors, such as demographics and personalities, may influence people's internet knowledge too. The link between the two is straightforward: the more Internet experience and, the more Internet knowledge one will generally acquire. But Internet experience is just one of the factors contributing to Internet knowledge.

2.6.3 Social Influence

Venkatesh et al., (2010) defined "social influence" as the extent to which consumers feel that other people (such as family and friends) believe they should utilize a specific technology. There are two different kinds of influence: media impact and interpersonal influence. Newspapers, academic journals, magazines, the internet,

radio, television, and other relevant mediums fall under the category of mass media impact, whereas interpersonal influence is often derived from social networks such as classmates, friends, and superiors. Social influence is only significant under mandatory settings. Social influence is a significant determinant of behavioral intention in the study of E-commerce. Consumers of E-commerce are likely to be impacted by the behavioral intentions of their friends, family, media, and other m-commerce users. Social influence significantly affects the intention of consumers to adopt E-commerce (Wood, 2008).

2.6.4 Habit

The definition of habit emphasizes overt habitual activity, is also known as "repeated forms of conduct" or "repeated behavior." Habit is described as the degree to which people learn to perform activities automatically. As people get more expertise with technology, they begin to utilize it on a regular basis. Furthermore, habits can predict future behavior, and people are more likely to have a positive purpose in repeating actions they have already done (Wood, 2008). People tend to depend on habits more than other external information and choice techniques when the habit is present. Moreover, Venkatesh et al., (2010) discovered that habit has an impact on the behavioral intention to utilize technology and that the user's inclination to continue using E-commerce by habit. When the behavior has had many times in the past, future behavior becomes automatic. Consumers' habits form around all kinds of products and services, from their usual lunch spots to the ways they shop at stores, to the brands of laundry detergent they use. Establishing and maintaining consumer habits is a great way for a brand to build repeat business and a loyal fan base.

2.6.5 Online Payment Risk

Many financial hazards might arise throughout the transaction procedure when using the online payment system. Digital purchases can have negative consequences for a variety of reasons. The validity and security of payments are not to be guaranteed by technologies that were built for E-commerce due to the nature of the internet. Customers want an E-payment system that includes features such as online consumer and seller verification, evidence of transactions approved by customers to sellers and banks, customer privacy, and transnational data security, among others.

The e-payment field faces several risks. These risks cause financial losses for companies and customers (Abrahão et al., 2016).

2.6.6 Transactions Security

According to Amoroso and Magnier, (2012), the security of e-payment transactions defined the degree to which customers believe that using a specific payment method via the mobile application is safe. Security was related to authentication, information verification, and data security (Chen et al., 2009). Privacy and security also increase the consumer experience, and it significantly affects customers in the risks involved (Thuy and Kunnawat, 2020). E-commerce protection as the number of online companies increasing, and security is becoming a more crucial factor to examine and solve, to the satisfaction of all stakeholders. Any transaction that takes place over the internet must have security. If e-business security was compromised, customers will lose trust in it. E-commerce security concerned with preventing illegal access, use, alteration, or dissemination of E-commerce assets such as computers and networks. Data kept on systems linked to the internet is at risk destroyed or tampered with. Certain dangers can result in significant financial loss, while others can harm an individual's or an organization's reputation. With the increasing usage of the internet, such instances would lead to a loss of faith in computers and networks, as well as a fall in public confidence in the internet (Au and Kauffman, 2007).

E-commerce is safer for merchants than building a physical store that is lost, destroy, or flooded. The challenge is convincing clients that E-commerce is secure for them. Businesses have started using the Internet to do business. Many safe data transport systems have arisen in response to the concerns of transferring private information across a fundamentally in secure medium. Some protocols even make it easier for retailers to get payments from banks. Secure E-commerce transactions have to ensure the protection of assets and privacy (Khoo and Saad, 2016).

2.6.7 COVID-19

According to disaster psychology by (Tao et al., 2022), different psychological changes in residents caused by different periods of emergencies, make purchasing behaviors show distinctive characteristics, such as panic buying behaviors, impulse buying behaviors, compulsive buying behaviors, and online buying behaviors. In the

initial stage of the COVID-19 outbreak, although only the individuals who experienced the event were directly affected, the negative emotions caused were transmitted to the entire society through social networks. The public is prone to irrational emotions, including anxiety and depression. The COVID-19 pandemic has increased the perceived pressure on consumers, and some consumers are accompanied by compulsive purchasing behavior. By increasing their buying behaviors, they can relieve their inner anxiety and tension.

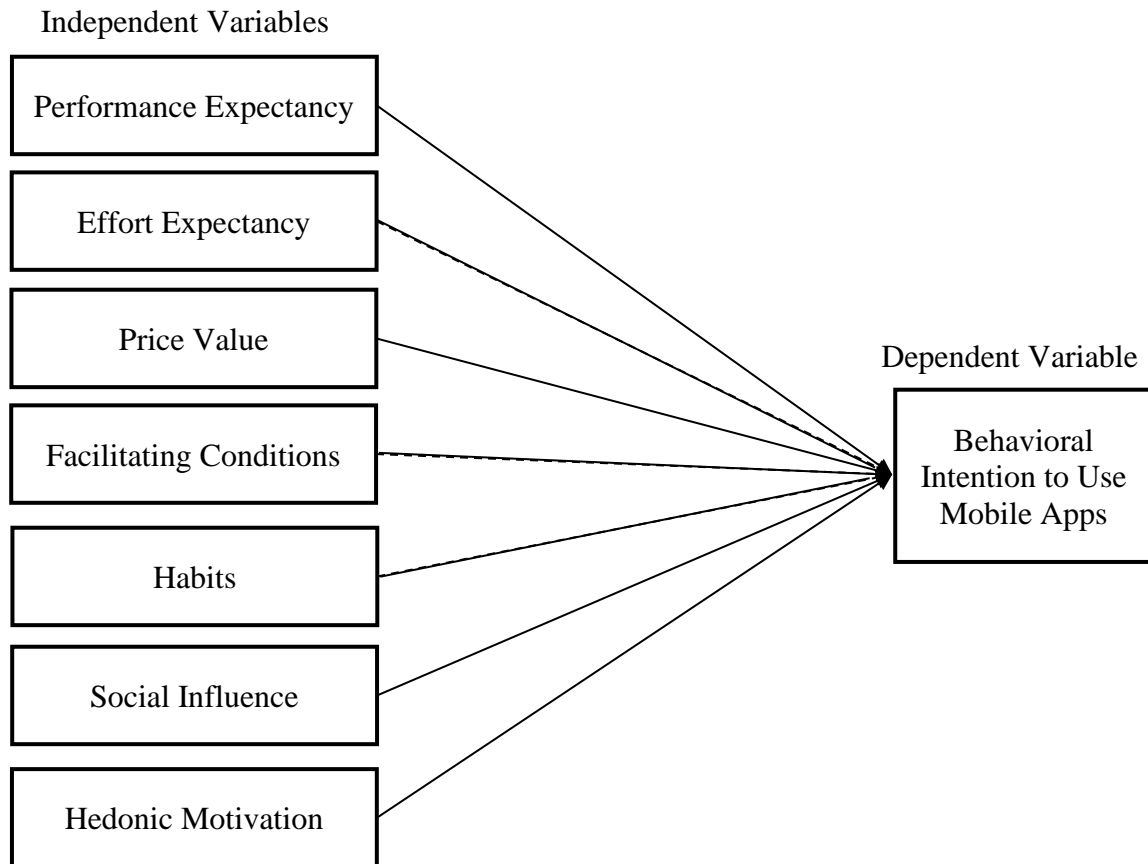
COVID-19 appeared the expansion of mobile payment, e-wallet, debit, and credit cards in various nations. The transition from cash-based behaviors to non-cash transactions to ensure hygiene concerns has also resulted in a large increase in mobile payments during the epidemic. Furthermore, the pandemic COVID-19 has heightened public fears that currency may spread the coronavirus, yet some research has shown that the risk of transmission via banknotes is modest when compared to regularly handled things like credit card terminals or PIN pads. Furthermore, central banks are concerned about the banknotes used; they are considering sterilizing or quarantining the notes, and some advocate the use of contactless payment. Of course, some publications argue that customers still prefer contactless methods to physical purchases (Thuy and Kunnawat, 2020).

2.7 Previous Research Studies

There are many research papers on the behavioral intention to adopt using different theories. Among them, the following two research papers were extracted as the previous studies for this study.

Fadzil, (2017) studied the factors affecting the behavioral intention to use Mobile Apps in Malaysia. The objective to consider the understanding of the mobile applications (mobile apps) market and the result was founded the low usage rates among students in Malaysia. The Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) was adapted to investigate the determinants of consumer behavioral intention to use mobile apps. The proposed research model as shown in Figure (2.4).

Figure (2.4) Factors Affecting the Behavioral Intention to use Mobile Apps in Malaysia



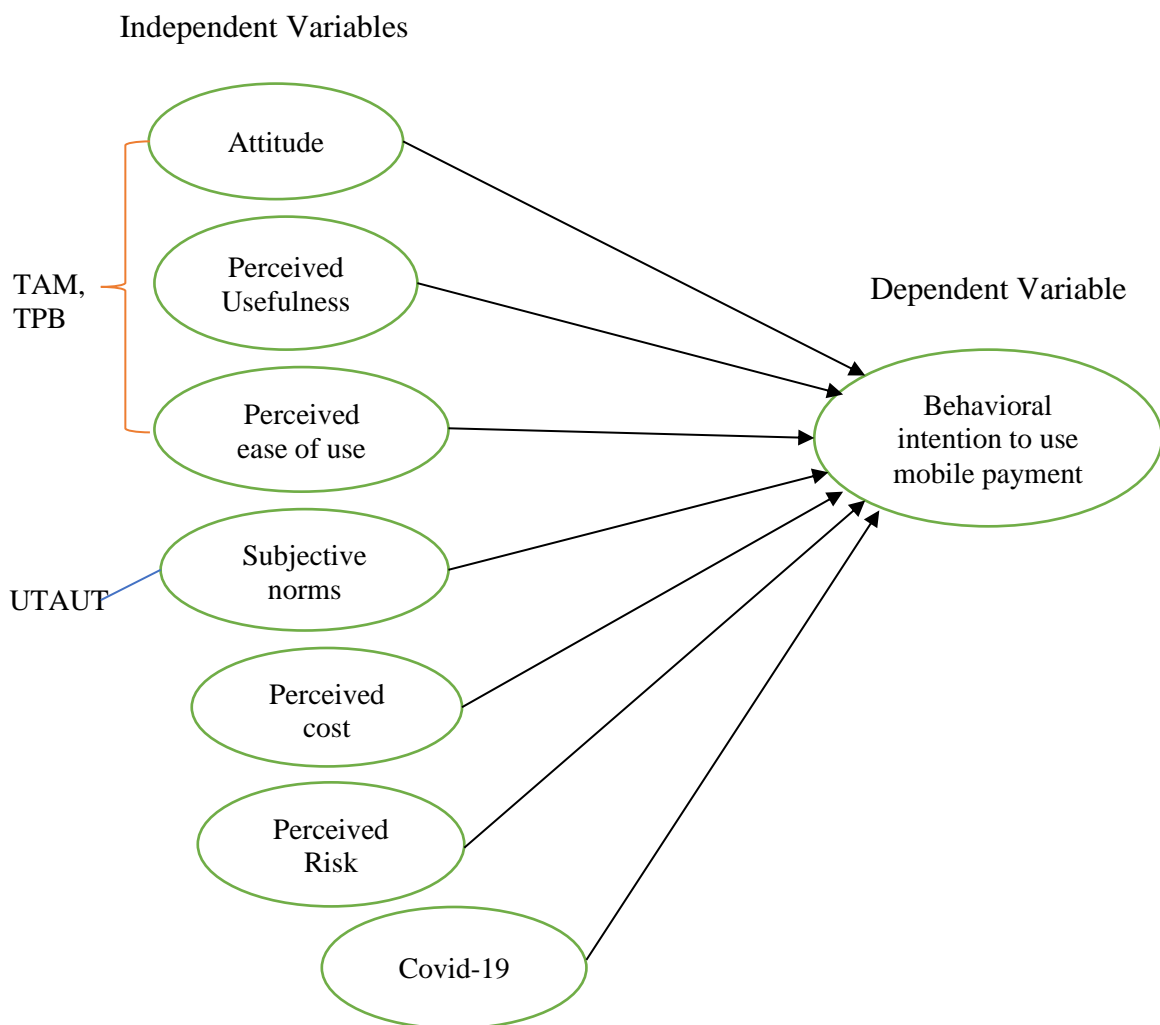
Source: Fadzil, (2017)

The findings of the research were the general objective met with result, all of the UTAUT2 constructs (i.e. performance expectancy, effort expectancy, facilitating conditions, hedonic motivation, habit, price value and social influence), significantly related with behavioral intention to use of mobile applications. Hedonic motivation is the strongest influence of behavioral intention to use mobile apps. Moreover, findings out by the specific objectives, the four variables of performance expectancy, price value, social influence, and hedonic motivation were significant influenced on behavioral intention to use mobile apps and showed that some apps were designed with fun and entertaining elements, such as games and social network apps.

Thuy and Kunnawat, (2020) studied factors influencing the consumers' intention to use mobile payment: scope in Vietnam and Thailand. The objective of this study is to discover the significant factors that have influenced the behavioral intention to use mobile payment between Vietnam and Thailand. The researchers also

added the research gaps regarding to the pandemic state of the art in both countries. In this research, attitude, perceived usefulness, perceived ease of use, subjective norms, perceived financial cost, perceived risk, and COVID-19 factors were used as the independent variables and behavioral intention was used as the dependent variable. The proposed research model as shown in Figure (2.5).

Figure (2.5) Factors Influencing the Consumers' Behavior Intention to Use Mobile Payment: Scope in Vietnam and Thailand



Source: Thuy & Kunnawat, (2020).

The results of the research showed that “Attitude” was the strongest predictor of the consumer intention to use mobile payment in both Vietnam and Thailand. The perceived usefulness was also influenced on behavioral intention to use service in both countries. Moreover, the gap between countries and cultural context were studied in research. Therefore, the researchers suggested that the management levels

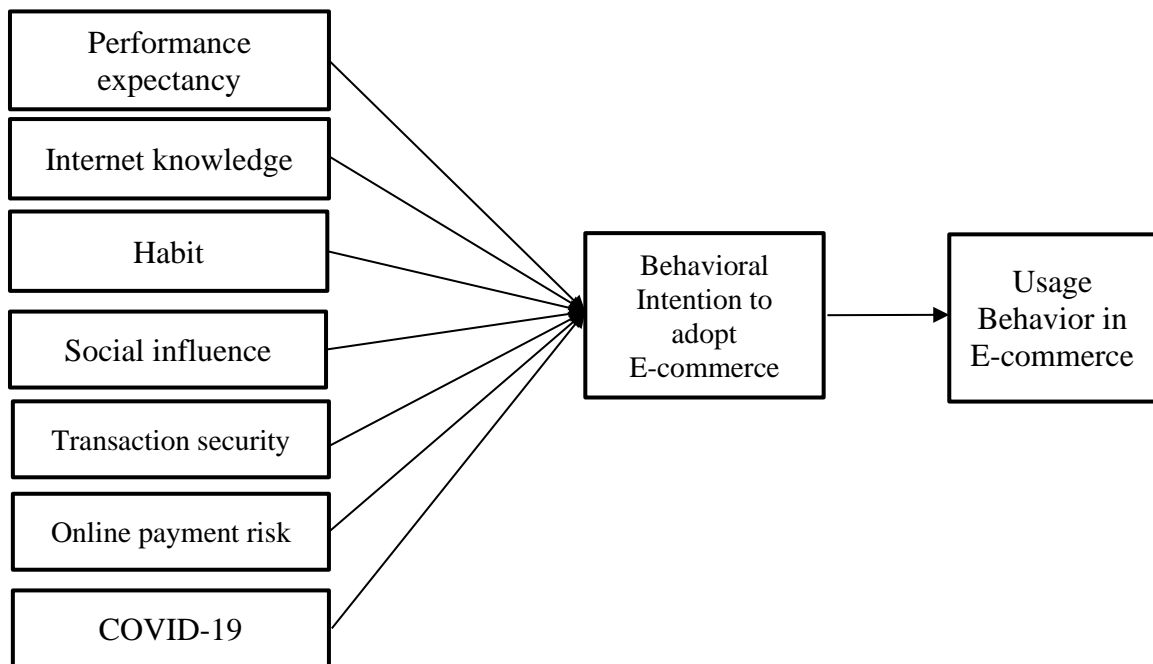
should develop the marketing strategies in two directions: one focused on retention and another for new users.

Besides, they recommended that the mobile payment companies could retain their retention by serving good service by always enhancing application quality to satisfy for the loyal customer. For the new users, the marketers should focus more on above the line marketing activities to raise customer awareness about mobile payment usage by its convenience, usefulness and simplicity.

2.8 Conceptual Framework of the Study

Based on the relevant theories, concepts, previous research studies, conceptual framework of this study was constructed, in Figure (2.6).

Figure (2.6) Conceptual Framework of the Study



Source: Own Compilation

According to the conceptual framework, performance expectancy, internet knowledge, habit, social influence, transaction security, online payment risk, and COVID-19 are independent variables. They are used to analyze the effect of influencing factors of behavioral intention to adopt E-commerce. Moreover, to assess the effect of behavioral intention to adopt on usage behavior in E-commerce, behavioral intention to adopt E-commerce is used as independent variable while usage behavior in E-commerce is used as dependent variable in this study.

CHAPTER III

OVERVIEW OF E-COMMERCE IN MYANMAR PAYMENT

UNION PUBLIC CO., LTD.

This chapter includes four sections. The first section concerns E-commerce services in Myanmar, the second section deals with the Profile of MPU Public Co., Ltd, the third section is its organization structure and the last section presents the E-commerce provided by MPU Public Co., Ltd.

3.1 E-commerce Services in Myanmar

As the world struggles to deal with the COVID-19 pandemic, people spend more time at home and online, encouraging consumers to turn to smart devices for both necessities and supplemental purchases. In Myanmar, E-commerce was progressively developed on purchasing by customers from online. In November 2021, in a study of 100 respondents from the source of an MPU survey concerning online shopping, 85 percent said they had done it before, while the remaining 9% said they had never done it.

The E-commerce registered users are a roundabout of 4 million, which are various groups such as for personnel uses, payment to the government for taxes, new company registration fees, annual fees, electricity charges, and so on. The volumes of E-commerce transactions were 37 billion per annum, on average and it was increased year on year, especially during the COVID-19 pandemic. Mostly, consumers use electronic payments also called online payments as the payment method for buying process with E-commerce.

Electronic payments are assisting in the development of the economy and mode of life. The adoption of one type of cashless payment will affect another type of cashless payment in the short run that effects on country's economic growth. Currently, electronic payments were only used in modern trade and target to use in traditional trade later.

The challenges to overcome in E-commerce are lack of infrastructure requirements and lack of access to technology, compliance with regulations and weak public awareness and reliability, high cost of technical equipment, data security, and

lack of standardization, banks' and NBFIs' technology and system readiness for new services (i.e., Inter Bank Fund Transfers, NBFIs => Non-Bank Financial Institutions).

The contributions of E-commerce to National Development Goals will be financial inclusion, that to improve cash flow, and reduce transaction costs, security, to support the country's economy, and cash-strapped electronic payment systems that protect against paper-borne diseases. Therefore, the government organizations and private organizations need to support for the developing of E-commerce and digital payment system in Myanmar.

3.2 Profiles of Myanmar Payment Union Public Co., Ltd

Myanmar Payment Union Public Co., Ltd. was founded in 2011 by seventeen local banks under the instructions of Central Bank of Myanmar. The MPU Public Co., Ltd was provided the transaction processing service a payment method in Myanmar and aimed to transform cash-based to cashless society by harnessing an inter-bank electronic payment network among member banks.

In 2015, it became a public company and the number of member banks increased to 23 banks. The local banks issued MPU Prepaid Cards quantities of over 4 million and MPU Credit Cards were issued in more than 70,000 quantities. Currently, MPU Public Co., Ltd increased up to (30) member banks in which (23) banks are ATM card-issuing banks, (21) are ATM acquiring banks, (15) banks are E-commerce banks, (12) banks are POS acquiring banks and (9) banks are Inter Bank Fund Transfer banks of MPU. It was going to ensure the successful development of a digital payment system in Myanmar and establish a reliable national network in our country. MPU Public Co., Ltd is continuing to operate transactions processing with 30 domestic member banks. There are three state-run banks, eight semi-government banks, and nineteen private banks.

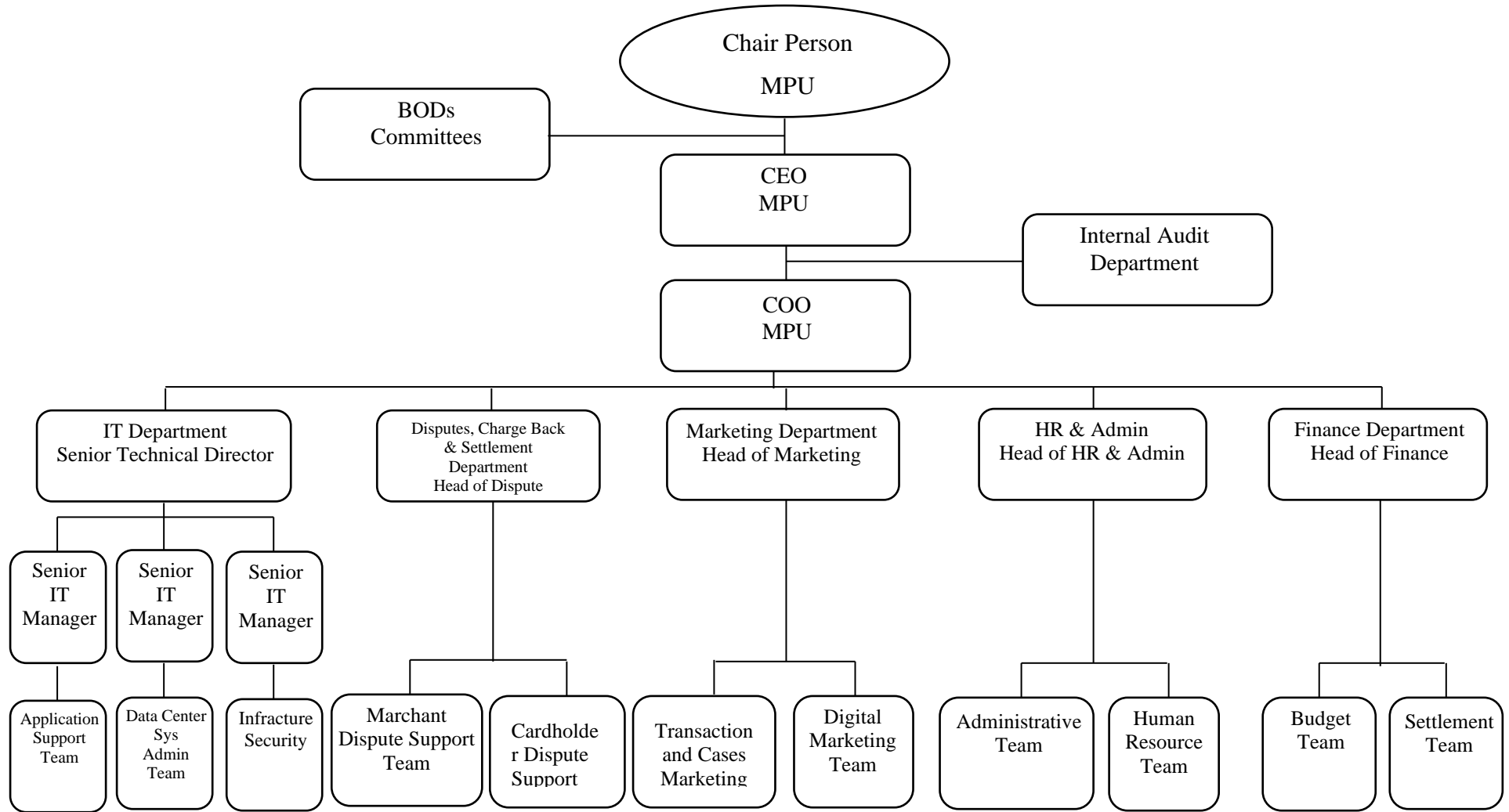
It became a member of the Asian Payment Network in October 2019 and took the Presidency of the Asian Payment Network for the 2022-2023 year. The Central Banks of Singapore, Malaysia, Indonesia, and Thailand founded the APN in 2006 to establish a cross-border settlement network in Asia. That network has since expanded to 10 countries, including the Philippines and Vietnam, as well as South Korea, China, Australia, and New Zealand. APN is also working on standardizing ATM services, such as cash withdrawals, payments, and balance inquiries. Joining the APN, each country needs to have established a national-level payment system or gateway.

The National Payment Gateway means promoting interconnectedness, interoperability, and efficacy of cashless transactions. The overview of Myanmar Payment Union Public Co., Ltd was showed in Appendix (a).

3.3 Organization Structure of Myanmar Payment Union Public Co., Ltd (MPU)

MPU Public Co., Ltd is the business type of financial service and it performs the transaction processing for cashless payment services such as ATM, POS, E-commerce, and IBFT and operates with mainly six departments. There are Admin and HR department, Marketing department, IT department, Dispute Charge Back and Settlement department, Internal Audit department, and the Finance department. The BODs committee is monitoring in which the alternative directors from each of the member banks and the CEO and COO drive the operations of all MPU services. The flattened organization structure and service-oriented service until 2021 and then changed to business-oriented flow at the end of 2021. The organizational structure of the Myanmar Payment Union Public Co., Ltd as shown in Figure (3.1).

Figure (3.1) Organization Structure of Myanmar Payment Union Public Co., Ltd.



Source: Myanmar Payment Union Public Co., Ltd.

MPU Public Co., Ltd is established with mainly six departments which are as follows:

3.3.1 Admin and Human Resource Department

This department aims to provide excellent services, leadership and accountability, and to act in a way that inspires the greatest degree of employee trust. Moreover, this is also selecting and recruiting, payroll processing and orientation and training processing for new employees. This department duties and responsibilities include ensuring calendars, scheduling meetings and arranging rooms, coordinating accommodation and travel and dealing with phone and email inquiries.

3.3.2 IT Department

This department performs to design, development, implementation, and support or management of computer-based information systems, particularly software applications and computer hardware, for the purpose of converting, storing, protecting, processing, transmitting, settlement transactions and securely retrieving information, monitoring the payment transactions on system of all services of MPU Public Co., Ltd.

3.3.3 Marketing Department

The vision of the marketing department of MPU Public Co., Ltd is “educating consumers to use cashless payment and creating to develop the digital payment platform”. The missions are “promoting MPU brand awareness and visibilities and innovation the marketing strategies for sustainable development of cashless payment system.” This department serves to consumers, member banks and merchant’s relationships, to analyze existing and new service marketing trends, to educate and develop of consumers’ mindset with attractive promotion campaign, to improve not only card/ online payment and promoting E-commerce transactions but also organization incomes from transactions.

3.3.4 Disputes, Charge Back and Settlement Department

This department performs various tasks such as receiving complaints and inquiries from the marketing department, engaging with member’s banks, resolving conflicts through mediation and inquiries. Moreover, it ensure that all payments and

funding transactions are completed and paid in an accurate and timely manner in accordance with all applicable laws, rules and guidelines.

3.3.5 Finance Department

This department has a number of key roles and responsibilities including accounts receivable, accounts payable, payroll, financial reporting and maintaining financial controls, beside their responsible for recording and reporting the company's cash flow transactions. It aims to provide decision makers with timely and accurate financial information in accordance with applicable accounting laws, standards and procedures.

3.3.6 Internal Audit Department

This department operates process that includes assessing certain area for compliance with relevant laws and evaluating how effective this department has been at implementing its controls into practices. It performs the full audit cycle including risk management over all of the MPU Public Co., Ltd operations' effectiveness, financial reliability and regulations. This department determines internal audit scope and develops annual plan.

3.4 E-commerce Service Provided by Myanmar Payment Union Public Co., Ltd.

Myanmar Payment Union Public Co., Ltd was launched E-commerce service in February 2015. It also launched co-branded card system in early 2016 and collaborated with the international card system of UPI (Union Payment International) and JCB (Japan Credit Bureau). These co-branded cards could use to ATMs, POS and E-commerce terminals in both domestic and oversea. There are fifteen E-commerce banks of MPU Public Co., Ltd., which are domestic banks. There are various types of banks, such as state-run banks, semi-government banks, and private banks. They operate the procedures of E-commerce merchants' registration and settlement processes for electronic payments. A merchant is a person or business that sells products or services. The estimated numbers of E-commerce merchants in Myanmar Payment Union Public Co., Ltd were 300, by the data on 2020. Merchants who wanted to accept electronic payments for E-commerce transactions on their websites or apps. They must communicate one of the E-commerce banks.

3.4.1 Registration of E-commerce

The requirements of the applicants of E-commerce must have MPU Debit/Credit/Co brands cards. They need to apply for MPU E-commerce Registration (online registration or at the card issuer bank counter) that is approved by the relevant card issuer bank, and then the bank informs consumers by phone or email. If the submitted data is wrong or different from the data with card application time, the bank will reject or delay approving the submitted online E-commerce registration form. Therefore, the applicants must fill accurately their KYC (Known Your Customer) such as email, phone number, and other required data in the registration form.

3.4.2 Technology Infrastructures of E-commerce

The telecom infrastructure of Myanmar Payment Union Public Co., Ltd was improved in 2013, and at the same time the connectivity technology also improved and 3G & GPRS wireless systems reinforced the network. For enhancing services, Myanmar Payment Union Public Co., Ltd was upgraded the switching technology that the FIS (Fidelity) from U.S. It was acquired to replace the old switching system. Beyond the pandemic, it was focused to complete upgrading new switching and migrating technology. The transactions of E-commerce in Myanmar Payment Union Public Co., Ltd were increased year on year and people had more confidence to use E-commerce. The benefit scheme of E-commerce for people were domestic scheme such as online tax payment; Myanmar Payment Union Public Co., Ltd was contributed to develop the cashless payment system in Myanmar as well as has been created digital payment eco-system for the Nation.

3.4.3 Disputes Handling of E-commerce

Myanmar Payment Union Public Co., Ltd is providing transactions processing, dispute solving service, knowledge sharing service to both of MPU E-commerce merchants and MPU E-commerce users in personal or with online supporting system. Firstly, the customer service accepts the submitted dispute cases from merchants or consumers and then checks the issue transactions in MPU database. If the issue was corrected, case forwarding to the relative banks by submitting dispute form instead of consumer. The consumer also needs to submit complaint form to the concerning bank. After two weeks, the dispute was settled by the bank.

MPU Public Co., Ltd supports merchants to be easy to receive with online payment method from consumer by using E-commerce and easy to use by consumers. MPU develops some strategies that E-commerce can use to grow operations by utilizing information sharing technologies including pertinent product details, special offers, shopping tips, Q&A sections, business data, internet knowledge and much more. Because of this, consumers may find it easy and comfortable to make purchasing decisions. Since customer relationship management is an important aspect of running any business MPU manages the traffic of customers from using E-commerce.

CHAPTER IV

ANALYSIS OF BEHAVIORAL INTENTION TO ADOPT AND USAGE BEHAVIOR IN E-COMMERCE

This chapter includes four sections, separately. The first section is the demographic profile of respondents that include age, gender, education level, monthly income level and occupation. The following session is descriptive analysis of influencing factors, behavioral intention to adopt and usage behavior in E-commerce, and next section presents the analysis of influencing factors of behavioral intention to adopt E-commerce. The last section is the analysis of the effect of behavioral intention to adopt on usage behavior in E-commerce.

4.1 Demographic Information of Respondents

The profile of respondents includes five characteristics such as age level, gender, education level, income level, and occupation. They are described in Table (4.1).

Table (4.1) Demographic Information of Respondents

Particulars		Number of Respondents	Percentage
Age (Year)	Under 30	88	44
	30 – 39	83	41
	40 – 49	21	11
	50 and above	8	4
	Total	200	100
Gender	Male	43	22
	Female	157	78
	Total	200	100
Education Level	High School	9	4
	University	2	2
	Bachelor	146	73
	Master	37	18
	Other	6	3
	Total	200	100

Table (4.1) Demographic Information of Respondents (Continued)

Particulars		Number of Respondents	Percentage
Monthly Income Level (MMK)	Less than 200,000	36	18
	200,001 – 400,000	18	9
	400,001 – 600,000	66	33
	600,001 – 800,000	32	16
	More than 800,000	48	24
	Total	200	100
Occupation	Government Staff	27	13
	Private Company Staff	106	53
	Owner	17	8
	Farmer	1	1
	Other	49	25
	Total	200	100

Source: Survey Data, April 2022

4.1.1 Respondents by Age

In this study, age is divided into four groups, consisting of under 30 years, 30–39 years, 40–49 years, and 50 years and above.

According to the result, the majority of respondents are under 30 years of age, and they represent 44% of the respondents. The smallest number of respondents group aged 50 and above is (8) respondents and they represent 4 % of the sample size. From this table, the respondents aged less than 30 years group was answered the questionnaire more than three age groups because they were not compulsory.

4.1.2 Respondents by Gender

In this study, gender is classified into two groups: male and female. Table (4.2) describes the gender of the 200 respondents.

According to the result, the majority of the total respondents are 157 female respondents out of 200, and it accounted for 78%, whereas there were 43 male respondents, which made up 22%. Therefore, based on the sample data, it concluded that most of the consumers using E-commerce are female.

4.1.3 Respondents by Education Level

The education level of respondents consists of five levels; others levels include primary and middle school, bachelor level, master level, and university level. The number of respondents by their education level as shown in Table (4.1).

According to the results, the largest number of respondents by their education level is bachelor level with 73%. The smallest number of respondents by their education level was university students (2%) of the total respondents. According to the result of education of the bachelor, which was high in both answers and responses.

4.1.4 Respondents by Monthly Income

Respondents are divided into five groups according to their monthly income: less than 200,000 kyats; 200,001-400, 000 kyats; 400,001-600,000 kyats; 600,001 – 800,000; more than 800,000 kyats. The numbers of respondents by their monthly income are shown in Table (4.1).

According to the result, 66 respondents (33%) have a monthly income of 400,001– 600,000 Kyats. This is the largest group of monthly income and 18 respondents (9%) are 200,001 – 400,000 Kyats monthly income group, who are the smallest group according to their monthly income. It has been discovered that respondents with a monthly income of 400,001- 600, 000 Kyats are the most likely to use E-commerce.

4.1.5 Respondents by Occupation

Respondents are divided into five groups according to their occupation: government, private, own business, farmers, and others. The number of respondents by occupation shown in Table (4.1).

According to the result, the major group of respondents is the private company staff, which contributes to 106 respondents (53%). The government's staff are 27 respondents (13%) and 17 respondents (8%) are their own business and one respondent (1%) is a farmer, the smallest number of respondents by their occupation level. Therefore, the highest level of consumers' usage behavior in E-commerce is private staff occupation level that the questionnaire answered by the private staff. E-commerce in MPU services behavioral intention to adopt and usage did not consider the rest of occupational levels.

4.2 Descriptive Analysis of Influencing Factors, Behavioral Intention to Adopt and Usage Behavior in E-commerce

This section describes the influencing factors on behavioral intention to adopt in E-commerce. The influencing factors include Performance Expectancy, Internet Knowledge, Habit, Social Influence, Transaction Security, Online Payment Risk, COVID-19, Behavioral Intention to Adopt and Usage Behavior. The survey form was constructed five questions for each factor to answer by the respondents.

The data was collected by questionnaires using strongly disagree, disagree, neutral, agree, and strongly agree as the five-point Likert scale. According to Best, (1989), the mean scores under 0.8 presents the lowest level, 0.81 to 1.60 mentions low level, the mean scores between 1.61 to 3.40 mentions moderate level, the mean scores between 3.41 to 4.20 mentions high/ good level and mean scores interval 4.21 to 5.00 presents the highest level.

4.2.1 Performance Expectancy

This section presents the respondent perception on performance expectancy. The following Table (4.2) describes the mean value and standard deviation of performance expectancy.

Table (4.2) Performance Expectancy Factor

Sr. No.	Description	Mean	Std. Deviation
1.	E-commerce allows completing financial transactions more quickly.	3.99	0.716
2.	Consumers expect that E-commerce would save payment times.	4.11	0.693
3.	E-commerce is a useful tool for any buying transactions.	4.11	0.600
4.	E-commerce would be advantageous to consumers.	4.14	0.626
5.	Consumers would accept E-commerce is convenient.	4.20	0.593
Overall Mean		4.11	

Source: Survey Data, April 2022

According to Table (4.2), the average scores of performance expectancy is 4.11. As the result, the level of agreement is high for performance expectancy. Survey data shows that, the E-commerce convenience level is a good status (mean value = 4.20) and financial transactions fast complete is moderate level (mean value = 3.99), that the financial transaction times need to be fast. The performance level of other items such as usefulness, time safe in payment, and benefits are high level for using E-commerce.

4.2.2 Internet Knowledge

This section presents the respondent perception on internet knowledge. The following Table (4.3) describes the mean values and standard deviation of internet knowledge factors. There are five items in internet knowledge variable.

Table (4.3) Internet Knowledge Factor

Sr. No.	Description	Mean	Std. Deviation
1	Consumers know cookies and browsers.	3.75	0.728
2.	Consumers know how to enable and disable cookies.	3.67	0.758
3.	Consumers know how to use the Internet to find needed information.	4.29	0.590
4.	Consumers know how to use the Internet to solve practical problems.	4.00	0.780
5.	Consumers know how to use the Internet to communicate with people.	4.28	0.609
Overall Mean		4.00	

Source: Survey Data, April 2022

According to Table (4.3), the average scores of internet knowledge is 4.00. As the result, the level of agreement is high for internet knowledge. Among of results, using the internet to find the needed information (mean value = 4.29) means that the level of agreement is the highest on using the internet for more data. Furthermore, the highest agreement level on using E-commerce that consumers know the internet usage to communicate with people (mean value = 4.28). The level of agreement is moderate for knowing how to enable and disable cookies on the internet (mean value = 3.67) means that consumers need to know the cookie for using E-commerce and its agreement level is neutral. The performance level of other items such as knowing cookies and browsers and using to know problem solving practically by the internet have high levels of consumer's agreement.

4.2.3 Social Influence

This section presents the respondent perception on social influence. The following Table (4.4) describes the mean values and standard deviation of social influence factors. There are five items in social influence variables.

Table (4.4) Social Influence Factor

Sr. No.	Description	Mean	Std. Deviation
1.	Consumers are using E-commerce due to their social Network such as peers, friends, and so on.	3.85	0.737
2.	Mass media (Newspaper, internet, televisions, etc.) encourages to use E-commerce.	3.78	0.710
3	Consumers think that the friends who are E-commerce users encourage them to use E-commerce.	3.87	0.746
4	Consumers becomes trying to use E-commerce because of promoting of related merchants, and supporting of service providers,	4.04	0.641
5	Friends' suggestions and recommendations affect decisions to use E-commerce.	3.92	0.769
Overall Mean		3.89	

Source: Survey Data, April 2022

According to Table (4.4), the average score of social influence is 3.89, which the level of agreement is high for using E-commerce due to social network such as peers, friends, and so on. As the result, consumers become using E-commerce when good promoting by merchants and supporting by service providers (mean value = 4.04) which mentions the high level of agreement on social influence due to friends' suggestions and recommendations affect users' decisions to use E-commerce. The high level of using E-commerce by the mass media such as television, Newspaper (mean value= 3.78). The performance level of other personal social influence items have high level.

4.2.4 Habit

This section presents the respondent perception on habit. The following Table (4.5) describes the mean values and standard deviation of habit factors. There are five items in habit variables.

Table (4.5) Habit Factor

Sr. No.	Description	Mean	Std. Deviation
1.	E-commerce has become a habit for using.	3.75	0.750
2.	E-commerce is habitually used in the daily life.	3.76	0.767
3	E-commerce is habitually used in working style.	3.82	0.771
4.	E-commerce regularly makes shopping easy.	4.06	0.659
5.	E-commerce became an essential way of online shopping, during COVID-19 pandemic.	4.28	0.651
Overall Mean		3.93	

Source: Survey Data, April 2022

According to Table (4.5), the average score of habit is 3.93, which has the consumer's agreement level is high for using E-commerce. Survey data shows that using E-commerce became an essential way of online shopping during the pandemic periods (mean value = 4.28) means the highest level of agreement by respondents. The performance level of the other items such as using E-commerce automatically in working style, daily life and regular use to easy shopping, has the high of level agreement.

4.2.5 Transactions Security

This section presents the respondent perception on transaction security. The following Table (4.6) describes the mean values and standard deviation of transaction security factors. There are five items in transaction security variables.

Table (4.6) Transaction Security Factor

Sr. No.	Description	Mean	Std. Deviation
1.	E-commerce transactions have to ensure protection of assets and privacy.	3.87	0.707
2.	E-commerce transactions give reliable service, audit and accountability and identification procedures.	3.89	0.600
3.	E-commerce transactions are secure with online payment transactions.	3.95	0.707
4.	E-commerce is a high level of belief by citizens living in Myanmar that the technology used to protect online payment transactions.	3.81	0.753
5.	Consumers use online shopping because E-commerce services provide safety in their transactions.	4.07	0.622
Overall Mean		3.92	

Source: Survey Data, April 2022

According to Table (4.6), the average scores of transaction security is 3.92. As the result, the level of agreement is high for transactions security. Among of results, consumers use E-commerce in online shopping due to transactions safety (mean value = 4.07) means that the level of agreement is high on transaction security of using E-commerce. In additions, the performance level of other items such as the reliability, audit, accountability, and secure status of using E-commerce have high agreement levels.

4.2.6 Online Payment Risk

This section presents the respondent perception on online payment risk. The following Table (4.7) describes the mean values and standard deviation of online payment risk factors. There are five items in online payment risk variables.

Table (4.7) Online Payment Risk Factor

Sr. No.	Description	Mean	Std. Deviation
1.	Online payment is less cause of user information leak.	3.63	0.791
2.	Online payment system has a good standard format for the recovery process from payment risks.	3.78	0.705
3.	Tracing errors of online payment could be easy.	3.65	0.807
4.	Online payment with OTP (one-time password) can prevent risk from fraud cases.	3.99	0.665
5.	Knowing how to solve online payment problems.	3.70	0.869
Overall Mean		3.75	

Source: Survey Data, April 2022

According to Table (4.7), the average scores of online payment risk is 3.75. As a result, the level of agreement is the high for online payment risk. Survey data showed that online payment with a one-time password can prevent fraud cases (mean value = 3.99). As a result, the moderate level of agreement for users who feel online payment with OTP (one-time password) can prevent fraud cases has increased. Users can make online payments less of user information leaks (mean value=3.63). According to the results, the other items of online payment risk factors, customers have good interest and positive effect on using online payment systems.

4.2.7 COVID-19

This section presents the respondent perception on COVID-19. The following Table (4.8) describes the mean values and standard deviation of the COVID-19 factors. There are five items in COVID-19 variables.

Table (4.8) COVID-19 Factor

Sr. No.	Description	Mean	Std. Deviation
1.	E-commerce service increased during COVID-19.	4.04	0.788
2.	During the COVID-19 pandemic, E-commerce service was convenient for online shopping.	4.26	0.634
3	During COVID-19, E-commerce service assisted social distancing by online shopping.	4.27	0.647
4	During COVID-19, E-commerce service helped to stay home for shopping requirements materials (e.g health care products) from online.	4.19	0.585
5	E-commerce with online payment prevented the spreading of diseases from cash in during the COVID-19 pandemic.	4.07	0.751
Overall Mean		4.16	

Source: Survey Data, April 2022

According to Table (4.8), the average scores of COVID-19 is 4.16, which the COVID-19 factor has a high influence level on behavior intention to adopt E-commerce. As a result, E-commerce is the best way of shopping matches with the pandemic guidelines of social distancing during COVID-19 (mean value = 4.27) means that the highest level of agreement to use E-commerce. The other all statements of COVID-19 factor of mean values above 4.0; this mentions that their performance level of agreement is high and extremely influences consumer adoption to use E-commerce during the pandemic.

4.2.8 Behavioral Intention to Adopt in E-commerce

This section presents the respondent perception on the behavioral intention to adopt E-commerce. The following Table (4.9) describes the mean values and standard deviation. The following each items relating behavioral intention to adopt E-commerce.

Table (4.9) Behavioral Intention to Adopt in E-commerce

Sr. No.	Description	Mean	Std. Deviation
1.	E-commerce will be used in the future.	4.12	0.619
2.	E-commerce will be used more frequently in the future.	4.16	0.550
3.	E-commerce will be continued to use in daily life.	3.98	0.601
4.	E-commerce will be used after COVID-19 pandemic period.	4.10	0.567
5.	E-commerce will be considered to use after using by many friends.	3.98	0.630
Overall Mean		4.06	

Source: Survey Data, April 2022

According to Table (4.9), the average scores of this factor is 4.06. As a result, the level of agreement is good for the behavioral intention to adopt E-commerce. Survey data showed that consumers will use E-commerce more frequently in the future (mean value = 4.16) means that consumers will use E-commerce more frequently in the future. As a result, consumers would use E-commerce continuously and frequently for their many purposes in daily life, although the COVID-19 pandemic is beyond that their performance level of agreement is high, and good influences consumer behavioral intention to adopt E-commerce.

4.2.9 Usage Behavior in E-commerce

This section presents the respondent perception on usage behavior in E-commerce. The following Table (4.10) describes the mean values and standard deviation of usage behavior in E-commerce factors. There are five items in usage behavior in E-commerce variables.

Table (4.10) Usage Behavior in E-commerce Factor

Sr. No.	Description	Mean	Std. Deviation
1.	The use of E-commerce is convenient	4.05	0.646
2.	The use of E-commerce is beneficial.	4.09	0.596
3.	The use of E-commerce is interesting	4.15	0.634
4.	The use of E-commerce is trustworthy for transaction security.	3.95	0.676
5.	The use of E-commerce to protect consumer health during Covid-19.	4.27	0.598
Overall Mean		4.10	

Source: Survey Data, April 2022

According to Table (4.10), the average score of this factor is 4.10. As a result, the level of agreement is high for the usage behavior in E-commerce. Survey data showed that consumers' view on using E-commerce to protect their health during the COVID-19 pandemic (mean value = 4.27) which is the highest agreement level. As a result, the other usage behavior statements, which their performance level of agreement is high and good on usage behavior of E-commerce.

4.3 Analysis of Influencing Factors on Behavioral Intention to Adopt in E-commerce

In this study, Multiple regression analysis is conducted to analyze the factors influencing behavior intention to adopt in E-commerce. Influencing factors include performance expectancy, internet knowledge, habit, social influence, transaction security, online payment risk, and COVID-19 on behavioral intention to adopt in E-commerce and they are used as independent variables. And then, behavioral intention to adopt is used as the dependent variable. The results of analysis are shown in Table (4.11).

Table (4.11) Influencing Factors on Behavioral Intention to Adopt in E-commerce

Model	Unstandardized Coefficients		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.824	0.289		2.853	0.005
Performance Expectancy	0.019	0.068	0.019	0.284	0.777
Internet Knowledge	0.006	0.060	0.007	0.108	0.914
Social Influence	0.276*	0.064	0.314	4.304	0.000
Habit	0.209**	0.054	0.246	3.845	0.000
Transaction Security	0.084	0.067	0.094	1.262	0.208
Online Payment Risk	0.005	0.064	0.006	0.083	0.934
Covide-19	0.226*	0.058	0.242	3.878	0.000
N	200				
R square	0.492				
Adjusted R ²	0.473				
F value	26.535***				

Source: Survey Results, 2022

P < 0.05; Dependent Variable: Behavioral Intention to Adopt

*** Correlation is significant at the 0.01 level (1%) (2 tailed).

** Correlation is significant at the 0.05 level (5%) (2 tailed).

* Correlation is significant at the 0.10 level (10%) (2 tailed).

As the results of Table (4.11), the multiple regression analysis provided that Adjusted R^2 is 0.473 which displays 47.3% of the observed variability in the consumer behavioral intention to adopt E-commerce can be explicated by the variables considering influencing factors in this study. The rest 53.7% of the variance cannot describe by these variables.

According to the results, among influencing factors, social influence, habit and COVID-19 had positive and significant effect on behavioral intention to adopt in E-commerce with ($B = 0.276, t = 4.304, p < 0.01$); ($B = 0.209, t = 3.845, p < 0.05$) and ($B = 0.226, t = 3.878, p < 0.01$). The social influence factor is the most influence on behavioral intention to adopt in E-commerce, followed by habit and COVID-19. The positive effect of social influence, habit, and COVID-19 can lead to improve behavior intention to adopt E-commerce.

In summary, the results of data analysis clearly indicated that social influence, habit and COVID-19 have positive and significant effect on behavioral intention to adopt in E-commerce. Moreover, social influence has the most significant effect on consumer behavioral intention to adopt E-commerce.

4.4 Effect of Behavioral Intention to Adopt on Usage Behavior in E-commerce

Linear regression analysis was conducted to analyze the effect of behavioral intention to adopt on usage behavior in E-commerce. The results as shown in Table (4.12). In this study, independent variable is behavioral intention to adopt E-commerce while dependent variable is usage behavior in E-commerce.

Table (4.12) Effect of Behavioral Intention to Adopt on Usage Behavior in E-commerce

Model	Unstandardized Coefficient		Standardized Coefficient	t	Sig
	B	Std. Error	Beta		
(Constant)	1.289	0.277		5.690	0.000
Behavioral Intention to Adopt	0.692*	0.055	0.664	12.482	0.000
R square	0.440				
Adjusted R ²	0.438				

Source: Survey Results, 2022

P< 0.01; Dependent Variable: Usage Behavioral

According to the results, R square of 44% represents that 44% of the observed variability in the usage behavior can be explicated by consumer behavioral intention to adopt E-commerce. The rest 56% of the variance cannot describe by this variable. As shown in the results, behavioral intention to adopt had a positive and significant effect on usage behavior in E-commerce (B = .692, t = 12.482, p<0.01).

In this study, there is a positive and significant effect between behavioral intention to adopt and usage behavior in E-commerce because majority of consumers perceived that using E-commerce can protect their health during the COVID-19, and it is convenient, advantageous, and trustworthy for transaction security.

CHAPTER V

CONCLUSION

This chapter describes three main sections. The first section consists of the findings, the second section consists of the suggestion and recommendations of the study based on the findings. The third section discusses the needs for further study.

5.1 Findings and Discussions

This study mainly focuses on the consumer behavioral intention to adopt in E-commerce service provided by MPU Public Co., Ltd. There are two main objectives: to examine the influencing factors on behavioral intention to adopt E-commerce and to analyze the effect of behavioral intention to adopt on usage behavior in E-commerce.

In this study, (200) registered users of E-commerce Service of MPU Public Co., Ltd are selected. Concerning the demographic factors of these respondents, majority of the respondents are females and under 30 years old. Regarding the education level, most respondents possess bachelor degree and their income level is between 400,001 and 600, 000 kyats. Moreover, most respondents are working in private sector.

The study found that majority of the respondents perceived that E-commerce provides convenience when they purchase products and services. Concerning the internet knowledge of respondents, they had the highest level on the internet usage for finding required information and communicating with people. They got a social influence from related merchants or service providers. During the COVID-19 pandemic period, they used more online shopping through E-commerce to protect the health risk. And they perceived E-commerce service provides the high level of its Transaction Security when they make online payment. The study found that Online Payment Risk from fraud cases were prevented by OTP (one-time password).

According to statistical analysis, this study revealed that social influence, habit, and COVID-19 had positive and significant influence on behavioral intention to adopt E-commerce. According to the study, social influence had the highest influence on behavioral intention to adopt E-commerce due to promoting by merchants and

service providers and suggestions and recommendations of friends to use E-commerce. Besides, the consumer has viewed on their habit to adopt E-commerce that is an essential way of their online shopping to protect the COVID 19 virus. The reasons were E-commerce helped the guidelines of social distancing. Therefore, the positive effect of behavioral intention factors of social influence, habit and COVID-19 are essential for intention to adopt E-commerce services. The rest of four factors that performance expectancy, internet knowledge, transaction security, and online payment risk do not affect on behavioral intention to adopt E-commerce.

The study found that consumer behavioral intention to adopt affects usage behavior in E-commerce. Majority of the consumers intends to use E-commerce more frequently in the future and consumers would use E-commerce continuously and frequently for their many purposes in daily life.

5.2 Suggestions and Recommendations

Management of the organization and marketers need to understand the user perceptions toward E-commerce for build loyalty with users. A good manager will make sure to add value to a user's experience on E-commerce.

Service providers need to provide the knowledge concerning E-commerce. Since social influences influence on user behavioral intention to adopt E-commerce, Management and marketers should use mass media. Moreover, management need to provide adequate pre-training to new employees and new consumers how to use E-commerce services. On the way, the new employees and new consumers would get comfortable and gain very high usage behavior and then makes persuade to become a habit for consumers.

From this study, the management levels should develop the marketing strategies in two directions. For the existing or loyal customers, the E-commerce service providers should remain their retention by providing good services, and enhancing by E-commerce application process to satisfy the users. For the potential or new users, the management and marketers should focus on attractive marketing activities to raise customer awareness of E-commerce, to be more convenience, usefulness, and to get benefits, and trustworthiness for transaction security.

5.3 Needs for Further Study

In this study, only nine factors are utilized to examine as the influencing factors of the behavioral intention to adopt MPU E-commerce. Therefore, other factors such as trust, subjective norms, and compatibility should be considered as the influencing factors. The survey data was collected from 200 registered user of E-commerce service. Therefore, the sample with a larger number could be utilized to conduct survey to gain a better perspective on E-commerce. This study is conducted with user perspective for behavioral intention to adopt E-commerce. Therefore, as the management perceptive, influencing factors of E-commerce to adopt in business organizations especially (SME) small and medium enterprises should be made. As further study, Marketing Strategies of MPU Public Co., Ltd should be conducted.

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APPENDIX

The purpose of this study is to examine the influencing factors of behavioral intention to adopt and usage behavior in E-commerce. This study was conducted through E-commerce registered users of Myanmar Payment Union Public Co., Ltd. This questionnaire asks about your personal beliefs and intention to adopt E-commerce and usage behavior. Do not write your name on this questionnaire. Your response will be anonymous. This questionnaire survey is conducted for the research purposes only. Confidentiality will be strictly maintained. Your participation is voluntary. If there are items you do not feel comfortable answering, please skip them.

Demographic Characteristic

Gender

Male Female

Age

Under 30 years 40- 49 years
30- 39 years 50 years and above

Education Level

High School Master
Bachelor Level Other Qualifications

Monthly Income

Less than 200,000 Kyats 200,001- 400, 000 Kyats
400, 001- 600,000 Kyats More than 600,000 Kyats

Occupations

Government Staff Private Company Staff
Owner Farmers
Other Worker

Who suggest you use E-commerce?

Friend Family members
Social Media at MPU Work

How long have you heard about or used MPU E-commerce?

Less than 1 year 1-3 years
3-5 years More than 5 years
During Covid-19 Pandemic on going

Which type of MPU Service do you use most frequently?

ATM POS
E-commerce (e.g. online shopping) IBFT (Inter- bank fund Transfer)

Do you choose E-commerce the next time?

Yes No

Will you share the positive image of MPU E-commerce to other people?

Yes No

Section Two: Behavioral Intention Factors of E-commerce**Please tick one answer for the following questions:**

1 = Strongly disagree, 2 = Disagree, 3 = Neither disagree nor agree, 4 = Agree and 5 = Strongly agree

Performance Expectancy

No	Description	1	2	3	4	5
1.	I expect that using E-commerce will allow me to complete financial transactions more quickly.					
2.	I expect that using E-commerce may save payment time.					
3.	I find E-commerce a useful tool for paying.					
4.	I expect that using E-commerce would be advantageous.					
5.	I think that using E-commerce can increase convenience.					

Internet knowledge

1.	I know cookies and browsers.					
2.	I know how to enable and disable cookies.					
3.	I know how to use the Internet to find needed information.					
4.	I know how to use the Internet to solve practical problems.					
5.	I know how to use the Internet to communicate with people.					

Social Influence Factor

1.	I believe that I will be using E-commerce due to my social Network such as peers, friends, and so on.					
2.	I think that mass media (Newspaper, internet, televisions, etc.) encourage me to use E-commerce.					
3.	I think that friends who are E-commerce users around me encourage using E-commerce.					

4.	When the E-commerce related merchants, service provider supports and promotes E-commerce, I try to use it.					
5.	Friends' suggestions and recommendations affect my decision to use E-commerce.					
<u>Habit</u>						
1.	Using E-commerce has become a habit for me.					
2.	E-commerce is habitually used in my daily life.					
3.	E-commerce is habitually used in my working style.					
4.	I use E-commerce regularly to make shopping easier.					
5.	During Covid-19 Pandemic, E-commerce became an essential way of online shopping for me.					
<u>Transactions Security</u>						
1.	E-commerce transactions have to ensure protection of assets and privacy.					
2.	E-commerce transactions give reliable service, audit and accountability and identification procedures.					
3.	E-commerce transactions are secure with online payment transactions.					
4.	E-commerce is a high level of belief by citizens living in Myanmar, which the technology used to protect online payment transactions.					
5.	Consumers buy online if E-commerce services their transaction to be safe.					
<u>Online Payment Risk</u>						
1.	I feel online payment is less of a cause of user information leak.					
2.	I believe the online payment system has a good standard format for the recovery process from payment risks.					
3.	Tracing errors of online payment could be easy.					

4.	I feel online payment with OTP (one-time password) can prevent risk from fraud cases.					
5.	I know how to solve online payment problems.					
<u>Covid-19</u>						
1.	Covid-19 has increased my use of MPU services such as E-commerce.					
2.	E-commerce services are more convenient during Covid-19 lock down.					
3.	E-commerce service helped to maintain social distance while making payment or receipt during Covid-19 lock down.					
4.	E-commerce service helped to shop the requirements materials (e.g health care products) online during Covid-19 stay home periods.					
5.	Covid-19 has not spread through E-commerce as it doesn't involve touching of currencies					
<u>Behavioral intention to adopt E-commerce</u>						
1.	I will use E-commerce to consume in the future.					
2.	I will use E-commerce more frequently in the future.					
3.	In my daily life, I will continue to use E-commerce.					
4.	I will use E-commerce after Covid-19 Pandemic					
5.	After most of my friends use E-commerce, I will consider using it.					
<u>Usage Behavioral in E-commerce</u>						
1.	The use of E-commerce is convenient.					
2.	The use of E-commerce is beneficial.					
3.	The use of E-commerce is interesting.					
4.	The use of E-commerce is trustworthy for transaction security.					
5.	The use of E-commerce is to protect consumer health during Covid-19.					

Thank you very much for your generous help.

a) The Overview of MPU

