

**YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE
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**CUSTOMER SATISFACTION AND CUSTOMER TRUST
TOWARDS INTERNET BANKING OF CB BANK**

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This thesis submitted as a partial fulfillment towards the requirements
for the degree of Master of Banking and Finance (MBF)

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ABSTRACT

This study focuses on customer satisfaction and customer trust towards the internet banking of CB Bank. The main objectives of the study are to examine the factors influencing customer satisfaction in Internet Banking of CB Bank and to analyze the effect of customer satisfaction on customer trust in Internet Banking of CB Bank. Descriptive and quantitative research method are utilized. Both primary and secondary data are used in this study. To get primary data 150 clients and bank managers are also interviewed with structure questionnaires. Secondary data are obtained from previous research papers, relevant journals, published textbooks, articles, and websites. As part of the evaluation process. internet banking website quality and bank service quality are significant influencing customer satisfaction. Among two factors, service quality has high influence on customer satisfaction. Another finding was that customer satisfaction has significant effect of customer trust in internet banking services. Banks are more need to link social media networks and financial information on their internet banking websites.

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CONTENTS

	Page
ABSTRACT	i
ACKNOWLEDGEMENTS	ii
CONTENTS	iii
LIST OF TABLES	v
LIST OF FIGURES	vi
CHAPTER I	INTRODUCTION
	1.1 Rationale of the Study 2
	1.2 Objectives of the Study 3
	1.3 Scope and Method of Study 4
	1.4 The Organization of Study 4
CHAPTER II	THEORETICAL BACKGROUND
	2.1 Internet Banking Services 5
	2.2 Influencing Factors of Customer Satisfaction 5
	2.3 Customer Satisfaction 9
	2.4 Customer Trust 10
	2.5 Previous Studies 11
	2.6 Conceptual Framework of the Study 13
CHAPTER III	PROFILE OF CB BANK AND INTERNET BANKING SERVICE OF CB BANK
	3.1 Background of CB Bank 15
	3.2 Organization Structure of CB Bank 17
	3.3 Internet Banking Service of CB Bank 18

**CHAPTER IV CUSTOMER SATISFACTION AND CUSTOMER TRUST IN
INTERNET BANKING OF CB BANK**

4.1 Research Design	21
4.2 Demographic Profile	21
4.3 Descriptive analysis on Influencing Factors, Customer Satisfaction, and Customer Trust	23
4.4 Analysis of the Factors Influencing Customer Satisfaction in Internet Banking of CB Bank	31
4.5 Analysis on the Effect of Customer Satisfaction on Customer Trust in Internet Banking of CB Bank	33

CHAPTER V CONCLUSION

5.1 Findings and Discussions	34
5.2 Suggestion and Recommendation	35
5.3 Needs for Further Study	36

REFERENCES

APPENDIX

LIST OF TABLES

Table No.	Title	Page
4.1	Demographic Profile	21
4.2	Website Quality	24
4.3	Technology Quality	26
4.4	Service Quality	28
4.5	Customer Satisfaction on Internet Banking	30
4.6	Influencing Factor of Customer Satisfaction	31
4.7	Customer Trust on Internet Banking	32
4.8	The Effect of Customer Satisfaction and Customer Trust	33

LIST OF FIGURES

Figure No.	Title	Page
2.1	The Relationship between Customer Satisfaction, Trust and Loyalty	11
2.2	A Structural Model of Customer Satisfaction and Trust in Vendors involved in Mobile Commerce	12
2.3	Relationship of SERVQUAL and Customer Satisfaction	13
2.4	Conceptual Framework of the Study	14
3.1	Organization Structure of CB Bank	17

CHAPTER I

INTRODUCTION

Traditional core banking systems are outdated due to being expensive, inflexible, and unable to support growth and innovation (Hobikolu, 2021). Therefore, a transformation to digital core banking is essential to stay relevant to customers. This innovation has increased rapidly in the banking sector (Abrol and Shiffu, 2014). For the last few years, Internet banking has been a common service of various commercial banks, and now it is a very popular service among customers because customers who have no time to go bank can make bank transactions by using internet banking. It provides banks with customer satisfaction.

According to Ravi Kalakota and Andrew B. Whinston (1997), online banking was introduced in the early 1980s, in which customers were using a software program that operates on Personal Computers (PCs). It is a modem; customers can make calls with their telephone line and the program can be run remotely on the user's PC. However, the growth of the internet banking industry has slowed due to the low number of internet users and the cost of using online banking.

Today, customers have the awareness to use digital banking channels such as internet banking, mobile banking, and mobile pay services. They can do the bank's transition themselves without any interaction from the bank. Internet banking, also known as Web Banking or Online Banking, was introduced in Myanmar banks to help customers access banking services online (Guyitt, 2014). Mobile technology has been developed in the country. Most of the customers are using banking products on their mobile devices. Customer Internet banking service is one of the products to get customer satisfaction and trust for banks.

Customer satisfaction is a measure of how well a company's products or services meet customer expectations. This is one of the most important indicators of customer loyalty. It helps business revenue and growth. Customer satisfaction is influenced by five key factors: competition differentiation, customer churn reduction, negative word of mouth reduction, cost-effective customer retention, and repeat customers (Iberahim H, Mohd Taufik, Mohd Adzmir, and SSaharuddin.H, 2016).

Customer trust is essential to building and nurturing a long-term relationship with a core audience. Finally, it is designed to provide a better experience, increase

loyalty and customer retention. Customer trust is the key to loyalty and business success. To achieve this, banks need to understand and respect their customers and provide relevant personal experience (Bishop, 2021). Building customer trust requires emotional intelligence. Trust from the customer must be earned and protected. Work is needed to develop and maintain it.

Corporate Bank (CB Bank) Ltd. launched the first mobile and internet banking services in Myanmar in 2013 (Ahkar Soe, 2017). While Myanmar was based on a traditional cash-base country, the technology influence is getting stronger. In this technologically driven environment, strive to provide the best solution to its customers through innovative and widespread adoption of online banking. Internet banking can be used on every internet-supporting device such as PCs, tablets, laptops, smart TVs and mobile phones. It can be used around-the-clock, seven days a week and anywhere in the world that has internet access. It was convenience and usefulness that led to the ratification of banking services.

In March 2020, the COVID-19 pandemic broke out around the world, forcing people to stay at home and a curfew was imposed throughout the country. This circumstance pushed the banking system to change from traditional banking to online banking (Sivathmajasarma, J and W. D. N. Madhavika, 2020). People who use banks were interested in online banking because it was convenient and had the potential to save them from a pandemic. Internet banking is an online channel that has bank transition without interaction with bank staff. In a pandemic period, it was appropriate to use internet banking services because they could take banking service anywhere and anytime (Abrol and Shiffu, 2014).

Banks are working to improve their customer satisfaction and trust by using better products and services. Internet banking is one of the products to improve customer satisfaction and trust in using digital banking and to improve the banking sector.

1.1 Rationale of the Study

Nowadays, technology, innovation, and telecommunications have improved rapidly. Internet banking is a revolution in banks' service distribution channels. Banks are invested highly in the development of the internet banking channel, and it's also revolutionizing the current traditional banking and observing more opportunities in customer service (Jamia Millia Islamia and New Delhi, 2017).

Internet banking is an important part of digital banking services. When the banks were faced with facial competitors, internet banking was a useful tool to help them. It was difficult to maintain and keep paper records, which can be destroyed by environmental attack. Millions of customers use electronic receipts on their computers, mobile devices, and online to replace paper receipts. On the other hand, internet banking is the most important product of digital banking. The innovative advanced technologies of digital banking are the source of the bank's competition to fast increase demand during the year.

Customer satisfaction is important for business development and growth. It is often seen as the key to making a final purchase. Banks are the biggest organizations in the financial sector, so it is very important to get customers' trust in the banks and also get customers' satisfaction with the banks because satisfaction is essential to keeping current customers and retaining new ones. Also, satisfied customers are more loyal during times of crisis.

Customer's trust is also important because it can be used to attract new customers and retain customers' loyalty. Retaining customers can increase sales, and it can directly affect a bank's success. By building customer trust, the bank can also transform loyal customers. For the banking sector, gaining customer satisfaction and trust is a key factor for a bank's success because it promotes engagement, and enhances loyalty.

Therefore, this study aims to investigate the factors influencing customer satisfaction and to analyze the relationship between customer satisfaction and customer trust on CB Bank's internet banking. This study can assist CB Bank's management team in determining which factors are most effective for customer satisfaction and trust in internet banking during the pandemic and in the future.

1.2 Objectives of the Study

This study aims

- (1) To examine the factors influencing customer satisfaction in Internet Banking of CB Bank and
- (2) To analyze the effect of customer satisfaction on customer trust in Internet Banking of CB Bank.

1.3 Scope and Method of the Study

This study focuses on customer satisfaction and customer trust toward the internet banking of CB Bank. Descriptive and quantitative research methods are utilized. Both primary and secondary data are also used in the study. To get the primary data, 150 internet banking corporate customers from the head office of CB Bank are selected by using a simple random sampling method. Customers' satisfaction and trust in CB Bank's internet banking are investigated through structure questionnaires. The secondary data is obtained from local and international research papers, relevant journals, text books, reports, articles and internet websites.

1.4 Organization of the Study

This study consists of five chapters. Chapter (1), introduction presents the rationale for the study, objectives of the study, scope and method of study, and the organization of the study. The theoretical background of internet banking is described in Chapter 2. Chapter (3) states the profile of CB Bank, which includes the background of CB Bank and organization structure. And also presents the internet banking service of CB Bank. Chapter (4) describes the demographics of respondents as well as analysis on customer satisfaction and customer trust in CB Bank's internet banking. The last chapter, chapter (5), discusses the finding based on study analysis of Internet banking and the recommendation of for improvement of CB Bank's internet banking.

CHAPTER II

THEORETICAL BACKGROUND

This chapter describes the theory and background of internet banking services, influencing factors of internet banking including website quality, technology quality, service quality and customer trust, previous studies relating the customer satisfaction and trust and the study's conceptual framework.

2.1 Internet Banking Services

The electronic banking service is a service that provides various electronic networks of bank transactions on electronic devices such as PCs, laptops, mobile phones, and televisions (Lutik, 2014). Internet banking changed the whole banking industry from branch banking to online banking with innovative ways to reduce branch opening costs (Abrol and Shiffu, 2014).

Internet banking is a service that customers can access by using online banking channels without any interaction with the bank's employees. Internet banking can offer a more quick and personal transaction to customers whom they can satisfy than the manual banking system (Speece, Rotchanakitumnuai, and Mark, 2015). Internet banking is one of the fastest growing banking technologies. It is defined as the provision of information or services by a bank to its customers (Abrol and Shiffu, 2014).

The internet is being used as a cost-effective way to provide banking products and services to banks and their subsidiaries to reduce the number of branches (Jamia Millia Islamia and New Delhi, 2017). In the new banking environment, Enhancing internet banking as a business venture is an important part of a comprehensive strategy (Hulda G. Black, Carla Y. Childers and Leslie H. Vincent, 2014).

2.2 Influencing Factors of Customer Satisfaction

The largest positive influence on customer satisfaction has come from technology. Banks are now able to do tasks more quickly while still satisfying their clients. A satisfied consumer who will use the bank again. Customer satisfaction consists of website quality, technology quality, and service quality. Website quality consists of web pages of internet banking, which can operate banking transactions on a

website. The quality of banks' websites stated two dimensions, such as interactive and customization.

Technology quality describes computer systems and machines to operate bank services such as telephone banking, mobile banking, online payment, internet banking, and ATM (Sivathmajasarma. J and W. D. N. Madhavika, 2020). Technology quality has two dimensions, such as usefulness and ease of use. The service quality of banks is described in four dimensions as reliability, responsiveness, assurance, and empathy, which impact on customer satisfaction for the banks (Parasuraman, A., Zeithaml, V.A., and Berry, L., 1985).

2.2.1 Website Quality of Internet Banking

In the market, customer satisfaction depends on experience (Sung Ho Ha and Luo Tao Liu, 2010). Mobile commerce (M-commerce) is widely regarded as a driving force in electronic commerce (E-commerce) through mobile devices, personal digital assistants (PDAs), and computers. Although mobile commerce is not yet a standard definition, it can refer generally to the use of wireless devices. Consumer satisfaction has an influence on the mobile industry while using mobile and electronic technologies that consist of interactive and customization (Ting-Peng Liang and Chih-Ping Wei, 2004).

(a) Interactive

An interactive website is a website that allows users to interact with banks and their customers. Shetty (2019) stated that the web-users' experience without interactivity is like opening a store full of inventory without a salesperson. Abrol and Shiffu (2014) stated the interactive dimension is the interaction between banks and their customers. Interactive and customization communicate with each other to influence customer satisfaction while using mobile technology (Ting-Peng Liang and Chih-Ping Wei, 2004).

(b) Customization

Customizations are changes made to a service to accommodate a customer's preferences or needs. Users can choose what they want to see or set priorities for how information is organized or presented by using customization. It can guide users through a collaborative communication experience. Customization is one of the features for customer satisfaction in bank service (Schade, 2016). Most of the banking

products emerged from customization of the services by the customers, and the banks have changed the services accordingly for customer satisfaction.

2.2.2 Technology Quality of Internet Banking

Davis (1989) said users' acceptance of a computer system depends on the purpose of their behavior, which depends on the attitude of two beliefs, namely usefulness and ease of use. Usefulness is defined as the level at which "a person believes that the system will improve his or her performance. On the other hand, ease of use is defined as the level at which "a person believes that using the system will result in no mental effort."

(a) Usefulness

Usefulness has a significant influence on the public's desire to adopt a new system that is considered to be one of the most important structures. (Termo Pikkarainen and Kari Pikkarainen, 2004). And also, Jouda (2020) has mentioned that perceived usefulness has a significant effect on consumers' attitudes and motives. In addition, usefulness is a system that delivers the benefits customers want and enhances the functionality they perform (Davis, 1989). Anshar Daud, Naili Farida, Andriyansah, and Mashur Razak (2018) described how usefulness had a significant impact on satisfaction, which had a positive effect on loyalty and buy-back from a single company.

(b) Ease of use

Ease of use can be understood as a measure, whether it is using a specific system or not (Xuebing Dong, Yaping Chang, Yawei Wang, and Jun Yan, 2017). In addition, Ha, Sejin, and Stoel, Leslie, (2009) and Lara Stocchi, Nina Michaelidou, and Milena Micevski (2019), define ease of use as a consumer sense of effortlessness or convenience while they use a specific technology. Rens Scheepers, Helana Scheepers, and Ojelanki K Ngwenyama (2006) stated a link between ease of use and satisfaction. Customer satisfaction was significantly influenced by ease of use and perceived usefulness.

2.2.3 Bank Service Quality of Internet Banking

Parasurama (1985) developed the service quality (SERVQUAL) dimension. The SERVQUAL has five dimensions: responsiveness, dependability, tangibles, assurance, and empathy. Responsiveness is the company's top priority in providing

immediate service to help customers. Reliability is the ability to provide accurate and reliable service to deliver on the potential of a company. Tangibles are obvious ones of a company's tools such as equipment, facility, and staff. Assurance is the capable expression of information, knowledge, politeness, and confidence in a company employee, and empathy is customer care and individual attention (Sivathmajasarma, J. and W. D. N. Madhavika, 2020).

(a) Reliability

The reliability of the system is stated as a key performance indicator for measuring the service level of a banking broadcast system (Yi-Kuei Lin, Hsien-Chang Chou, and Ping-Chen Chang, 2017). Reliability includes precise orders, accurate records, specific citations, accurate payment, and accurate calculation of commissions, which keep the promise to the customer. The quality should be the same as the quality-of-service delivery around the standard target value set by the customer (Iberahim H, Mohd Taufik, Mohd Adzmir.A, and SSaharuddin.H, 2016).

(b) Responsiveness

Responsiveness shows banks' ability to handle customer complaints that are related to customer issues. Good and effective banking responses had a positive impact on customers' satisfaction (Stevano,Erna Andajani, and Siti Rahayu, 2019). Responsiveness is the factor which has the highest impact on e-service quality (Jamia Millia Islamia and New Delhi, 2017). Responsiveness is one of the most meaningful relationships for customer satisfaction in Internet banking (Jamia Millia Islamia and New Delhi, 2017).

(c) Assurance

Assurance is the knowledge and hospitality of staff; it can inspire confidence and trust (Parasuraman A and Valarie A. Zeithaml, 1988). Assurance is the e-service quality dimension for Internet banking (Jamia Millia Islamia and New Delhi, 2017). Parasuraman, (1985) described assurance as dealing with service providers with trust based on the knowledge and courtesy of the staff. He stated that assurance is a key factor in the quality of service that provides customer satisfaction as it removes a different concept from the customer's mind.

(d) Empathy

Empathy is defined as the ability of the service provider to pay attention to the needs of each customer or to customize the service (Ehigie C. Johnson and Jesse S. Karlay, 2018). Empathetic banking is the process by which banks understand the

emotional state of their customers and respond appropriately. It has its own set of voices through its distribution channels (Sweet, 2021). Iglesias and Guillén (2004) stated a positive relationship between empathy and satisfaction. Consumers are not satisfied with the quality of service if one gap is left in empathy. Al-Marri et al. (2007) also established that empathy has a significant impact on customer satisfaction.

Parasuraman, A., Zeithaml, V.A., and Berry, L. (1985) mentioned that responsiveness, reliability, assurance, and empathy have significant impacts on service quality. They mentioned that all of these dimensions affect customer satisfaction. They believed that if employees of financial institutions were expected to behave in a trustworthy manner.

2.3 Customer Satisfaction

In the banking industry, customer satisfaction is an important matter because most consumer researchers and marketers sometimes do not understand what is really going on in the minds of the customers (Mick, Susan Fournier, and David Glen, 1999). In the service sectors, the concept of customer satisfaction is important, such as in banks, as many of them list the factors that increase customer satisfaction. It will build customer loyalty (William Boulding, Ajay Kalra, Richard Staelin, and Valarie A. Zeithaml, 1993).

Oliver (1980) stated that customer satisfaction is when product performance meets customer expectations. Oliver (1981) expressed satisfaction as a psychological condition resulting from the psychological and cognitive assessment process. Satisfaction is defined as the overall customer's attitude toward the service provider or a psychological reaction that differs between what the customer expects and what they receive in terms of the perfection of some need, want, or goal (Ove C. Hansemark, Marie Albinsson, 2004). According to Kotler (1997), satisfaction is a person's feeling of pleasure or disappointment compared with a product's perceived performance and their expectations. Another, customer satisfaction is a collated customer perception, evaluation, and emotional reaction to the consumer's experience with a product and service (Kotler P, Wong V, Saunders J, Armstrong G, 1997).

Neha Dixit and Saroj K. Datta (2010) mentioned human encounter satisfaction and technological encounter satisfaction. Human encounter satisfaction means the customers are interactive with the employees of the company, in which the major role of customer satisfaction is organization service, whereas technological

encounter satisfaction means the customers are interactive with the technology of the company and the major role of satisfaction is technology service. Thus, it can be concluded that satisfaction is not only influenced by service experience but also different components of service.

According to Leninkumar, (2017), customer trust and customer loyalty have a positive relationship. In addition, customer trust and satisfaction had a positive relationship. He mentioned that satisfaction is the early step of customer trust. In other words, the more satisfied customers are with banking services, the more they trust banks.

2.4 Customer Trust

Customer trust is the belief of a customer in a business. Building customer trust will be a clean gap between long-term revenue and loyalty. But consumers' doubt and choice are making it harder (Morrow and Emily, 2021). Customers will not spend their hard-earned money on a company they do not trust. In fact, consumers have a choice. This means that it will take more than just customer-focused and marketing strategies. Businesses need to understand how to build trust with their customers (Raner, 2021).

Trust is being investigated as a precursor to customer loyalty and satisfaction. Background of the corporation: social responsibility (CSR) and business ethical decisions are one of the driving forces behind customer attraction (Jureviciene, Viktorija Skvarciany and Daiva, 2018). Yung Shao Yeh and YungMing (2009) said customer satisfaction is one of the most important factors in building customer trust in online banking. They notice that customer satisfaction is linked to customer trust. After an investigation of trust, the researchers found that satisfaction is one of the most important points and it helps to build trust in banking cyberspace. (Muhammad Mohsin Butt and Muhammad Aftab, 2013).

In addition, the benefits of online banking have a positive impact on consumer trust. Speece, Rotchanakitumnuai Siriluck, and Mark (2015) mentioned that informality quality, information accessibility, and the benefit of web-based service transitions have a positive effect on the strangeness of customer and bank relationships. Souheila Kaabachi, (2017), stated trust is an influence in internet-only banks they emphasized that customer familiarity with internet banking, high perceived assurance, perceived website quality, bank reputation, and relative

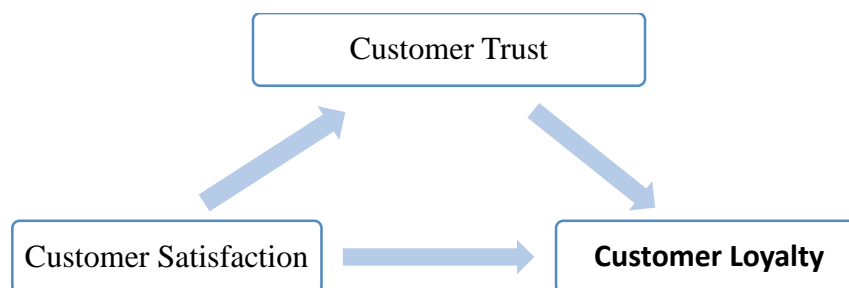
advantage are critical factors in influencing the initial trust formation of internet-only banks. In addition, the quality of the information proved to be a reliable signal. It stated that Internet banks should provide relevant and accurate information about their security and privacy issues through their websites to customers (Jurevicien et al., Viktorija Skvarciany and Daiva, 2018).

Luis V. Casaló, Carlos Flavián, and Miguel Guinalu (2008) described how the website's security and privacy, usability, and reputation have an impact on consumer trust in a financial service. Trust is a critical mediator factor of relationship commitment in the online banking context.

2.5 Previous Studies

Leninkumar (2017), shown with a dual-direction relationship between satisfaction, trust, and loyalty in Figure 2.1.

Figure 2.1 The Relationship between Customer Satisfaction, Trust and Loyalty



Source: Leninkumar, (2017)

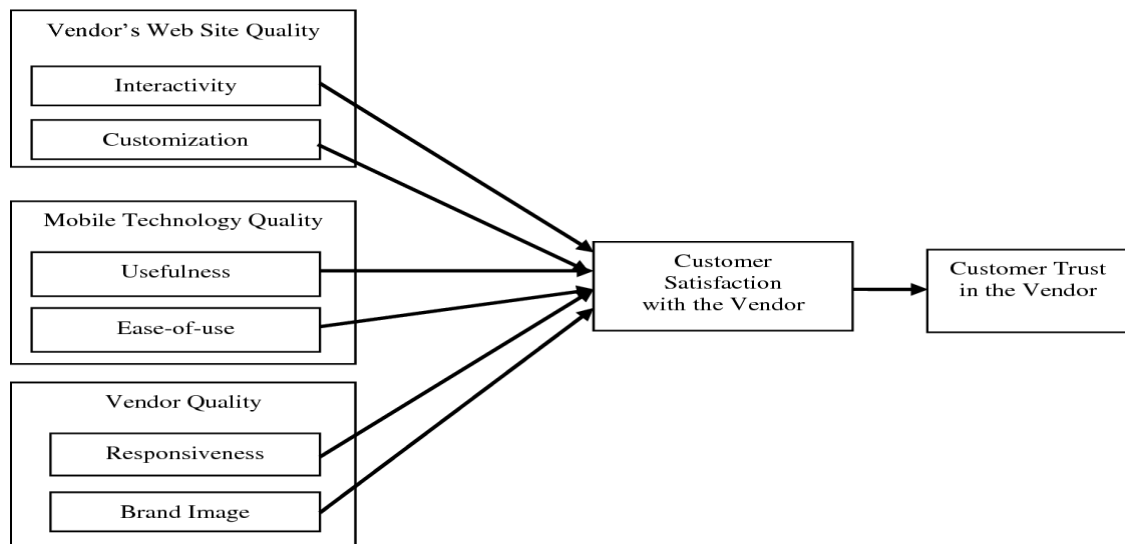
Nirmalya Kumar (1999) stated that satisfaction is a precursor to trust. According to the studies of Crosby et al., 1990, Yoon (2002), and Sheng (2012), there is a strong positive link between customer loyalty and customer trust. People who are unwilling to put their trust in the bank in a competitive industry are not likely to be devoted. Similar to this, consumers who are satisfied with the bank's services have a tendency to remain loyal to the bank. There was a significant correlation between consumer trust and satisfaction, demonstrating that trust comes before customer satisfaction. In other words, people will trust the bank more if they are satisfied with the banking service.

The model of interactivity, customization, usefulness, and ease of use (MICUE) of Suki (2011) suggests that customer satisfaction is mediated by trust in the vendor. This model examines factors that influence customer satisfaction and trust

in vendors or m-commerce services or applications. Suki's (2011) conceptual model is present in Figure 2.2.

The study by Suki (2011) found that vendor web site quality and mobile technology quality have no significant impact on customer satisfaction. Only Vendor quality supports customer satisfaction. And also customer satisfaction supported by customer trust. Suki (2011) described how vendor quality in mobile commerce leads to customer satisfaction and customer trust in the vendor.

Figure 2.2 A Structural Model of Customer Satisfaction and Trust in Vendors involved in Mobile Commerce

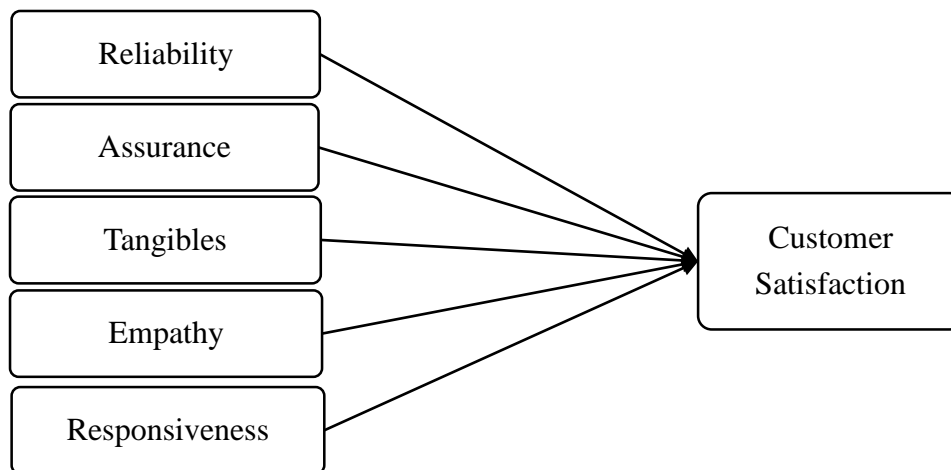


Source: Suki, (2011)

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Figure 2.3 Relationships of SERVQUAL and Customer Satisfaction



Source: Sivathmajasarma. J and W. D. N. Madhavika, (2020)

Parasuraman et al. (1985) described as a customer perspective, how to define from a customer perspective the impact of service components and customer satisfaction from a customer perspective is a concept. The five service quality dimensions are: responsiveness, reliability, tangible, assurance and empathy (Sivathmajasarma, J. and W. D. N. Madhavika, 2020). The SERVQUAL was used in a previous study by Sivathmajasarma, J and W. D. N. Madhavika, (2020), to examine the impact of SERVQUAL on customer satisfaction in Sri Lanka's banking sector. They found that all five dimensions had a positive impact on customer satisfaction in Sri Lanka.

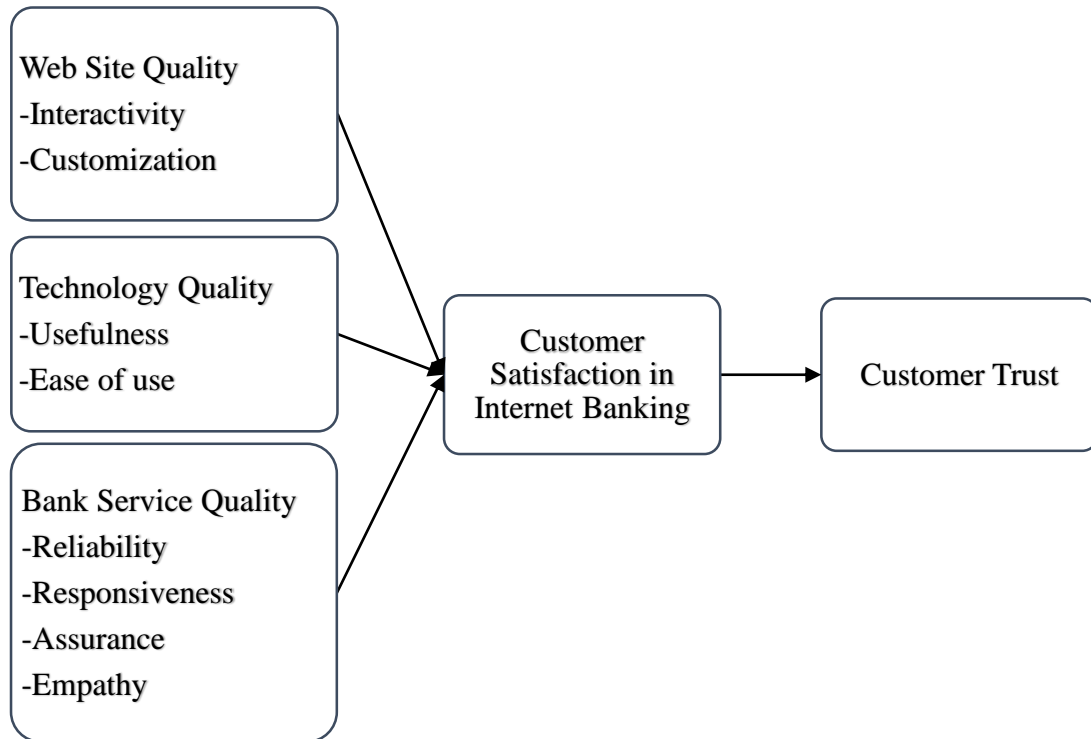
Figure 2.3 below illustrates the five dimensions of SERVQUAL as responsiveness, reliability, tangible, assurance and empathy that impact customer satisfaction.

2.6 Conceptual Framework of the Study

According to the study by Suki (2011), the variables: interactive, customization, usefulness, and ease of use have a positive impact on customer satisfaction and highly influence on customer trust. In addition, Parasuraman, A., Zeithaml, V.A., and Berry, L. (1985) also mentioned that responsiveness, reliability, assurance, and empathy have a positive impact on customer satisfaction in Sri Lanka during COVID 19. The researcher Leninkumar (2017) described a dual-direction relationship between satisfaction, trust, and loyalty in Figure 2.1

In this study, previous models of Suki (2011), Parasuraman, A., Zeithaml, V.A., and Berry, L. (1985), and Leninkumar (2017) are combined as a new model of customer satisfaction and trust toward internet banking of CB Bank. Figure 2.4 illustrates the conceptual framework of the study.

Figure 2.4 Conceptual Framework of the study



Source: Own Compilation

According to Figure 2.4, to analyze the factors influencing CB bank internet banking, website, technology, and service quality are independent variables whilst customer satisfaction in internet banking at CB Bank is a dependent variable. In this study, interactivity and personalization are two aspects of the web quality for internet banking in CB Bank. Moreover, the usefulness and ease of use of Internet banking are also two aspects of its technological quality. In this study, four factors contribute to the quality of service in internet banking at CB Bank: reliability, responsiveness, assurance, and empathy. The capacity to accomplish a task on time and accurately is referred to as reliability. To examine the effect of customer satisfaction on customer trust, the dependent variable is customer trust whereas the independent variable is customer satisfaction in this study.

CHAPTER III
PROFILE AND INTERNET BANKING SERVICE OF
CB BANK

This chapter discusses the profile of CB Bank, which includes the background of CB Bank, organization structure, and the Internet banking service of CB Bank.

3.1 Background of CB Bank

Co-operative Bank Ltd (CB Bank Ltd) was established on 21st August 1992, with the approval of the Central Bank of Myanmar. CB Bank is one of the largest and longest-running commercial banks in Myanmar. CB Bank Ltd is a 100% privately owned bank licensed by the Central Bank of Myanmar. In 2004, CB Bank Ltd transformed its legal business structure into a public company under the Myanmar Companies Act.

CB Bank is one of the private banks in Myanmar. In over 27 years, CB Bank has grown to over 230 branches with over 9,000 employees. In May 2013, CB Bank became the first bank in Myanmar to issue debit cards and allowed the first card-related money transfers in Myanmar. In September 2012, Mastercard signed an agreement with CB Bank to issue license cards in the country, allowing local merchants and ATMs to accept payment cards. In 2013, CB Bank switched to T24 from Temenos as its core banking system to enhance bank-wide connectivity with the branches in the country and mark the first launch of mobile banking and internet banking in Myanmar.

In 2016, CB Bank and many other banks partnered with the Japanese government and state-owned Myanmar Insurance to provide loans to SMEs. CB Bank provides systems and services to expand card less cash withdrawal services and peer-to-peer (P2P) services in Myanmar. An agreement with Diebold Nixdorf was signed in January 2017 for software and services. In September 2017, CB Bank launched a contactless payment system that provides Visa and MasterCard payment services. CB Bank opened its first small and medium enterprise (SME) center in Mandalay in January 2018.

In October 2019, CB Bank announced that it would open its Innovation Lab on the APIX platform, becoming the first bank in the Asian region to connect with Open-Architecture. CB Bank became the first bank in Myanmar to open a smart

branch in Kanthaya Center in May 2020. Just like self-service banking. Customers can open a debit or prepaid card right away by opening their own bank account and having a little conversation with the bank staff.

Mission and Vision of CB Bank

Mission: “We exist to fulfill the aspirations and dreams of their customers and partners.”

- To our individual customers, we are a trusted place to keep their investments and bank help them fulfill their dreams through our financial solutions.
- To our business customers, we offer the best financial solutions for their business operations and expansions.
- To our employees, we are a place where they can learn and grow.
- To our shareholders, we are a trusted venue for their investments and we deliver sustainable return.

Vision: “To become a strong player in ASEAN’s financial services industry and provide the best financial solution and platform in Myanmar.”

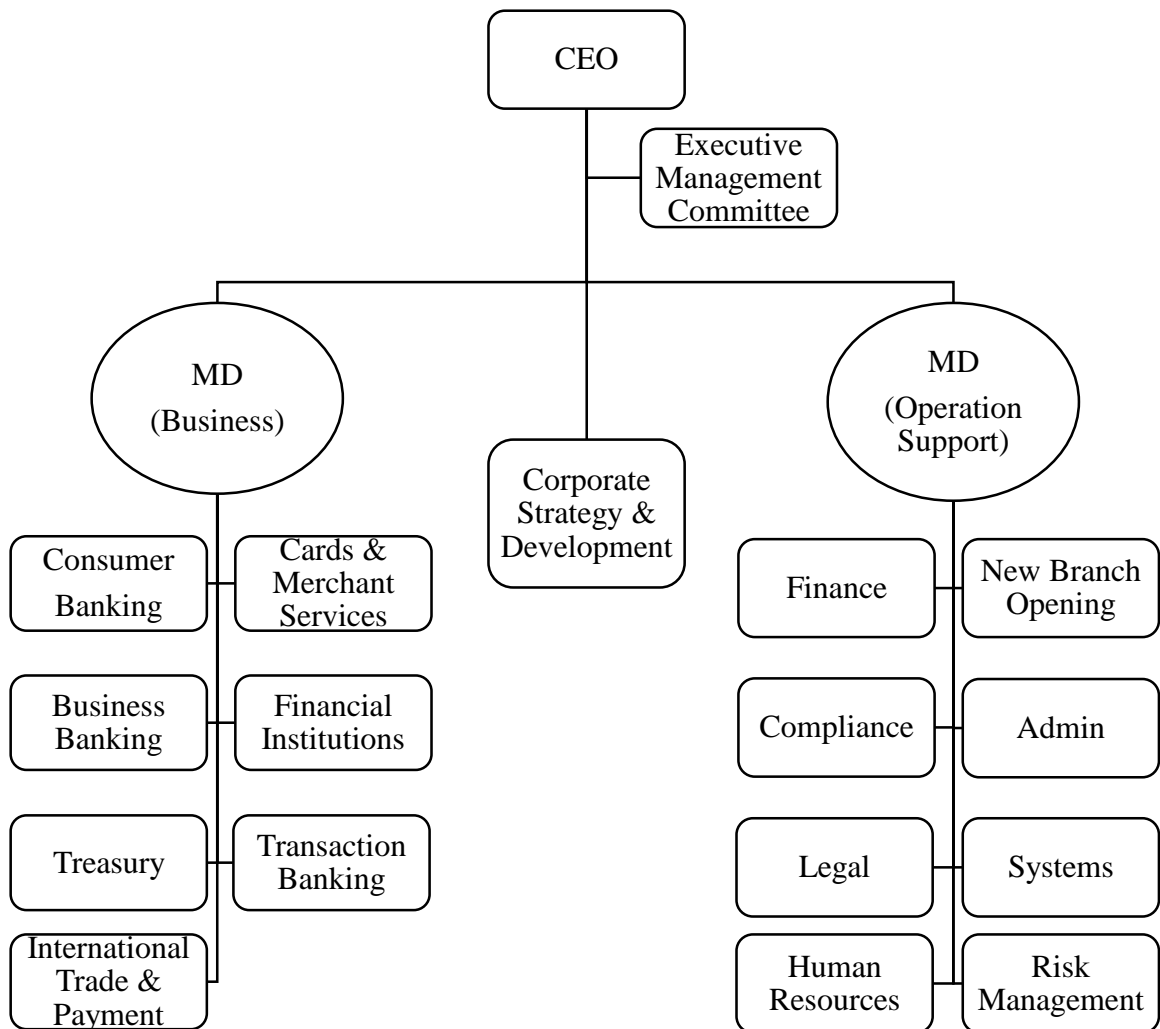
CB Bank is an institution which:

- Is built on solid foundation of risk management and corporate governance
- Employees are proud working for
- Leads in technology and innovation and
- Listens to their customers to build long-term relationships and provide enhanced customer experience.

3.2 Organization Structure of CB Bank

CB Bank Organization Structure is described in following Table (3.1).

Table (3.1) Organization Structure of CB Bank



Source: <https://www.cbcbank.com.mm>

The structure shows that the CEO is the top management level of CB Bank with an Executive Management Committee. Under the CEO, there are two types of MD, such as MD (Business) and MD (Operation Support). The CEO and Executive Management Committee are directly responsible for Corporate Strategy & Development. MD (Business) operates the decision-making process for operations, which has seven departments under MD (Business), such as Consumer Banking, Card and Merchant Service, Business Banking (including Branch Banking), Financial Institutions, Treasury, Transaction Banking, and International Trade Payment. MD

(Operation Support) is operated by operation support, which has eight departments of MD (Operation Support), such as Finance, New Branch Opening, Compliance, Admin, Legal, System, Human Resource, and Risk Management.

Since there are so many businesses in different industries, corporations may have quite varied needs from one company to the next. They also need a specific point of contact for questions about banking and financial solutions. For CB Bank's corporate banking clients, building strong relationships and providing financial assistance is CB Bank's primary concern. When foreign businesses prepare to launch their first operations in Myanmar, they look for financing options from banks that can meet their standards and operational needs. Additionally, local businesses' needs are evolving to meet increasingly complex standards. In order to improve CB Bank's technological and digital capabilities, CB Bank has embraced digital tools like the Core Banking System, Mobile Banking, and Internet Banking, as well as actively hiring more personnel.

3.3 Internet Banking Service of CB Bank

All customers of CB Bank receive the best and most secure banking services possible. CB Bank provides banking services to large, small and medium-sized businesses, and retail clients. A few of the banking services CB Bank offers to corporate clients include corporate loans, corporate finance & advisory, syndicated loans, security agency services, project financing, international trade, POS services, API and network integration, cash management, treasury, internet banking, mobile banking, and payroll services.

All citizens of the nation now have access to CB Bank's "I-Banking" internet banking services. I-Banking with CB Bank is incredibly easy, quick, secure, and quick. It works with all electronic devices, including PCs, smartphones, tablets, laptops, smart TVs, etc. With 2-factor authentication tokens (OTP) and SSL certificates from VeriSign/Norton Security, technology has stronger security and also safeguards user accounts' information and transactions. Customers of CB Bank have access to bank accounts, financing, debit and credit cards that can be used abroad, mobile and online banking, as well as other customized banking solutions that meet their demands and improve their lifestyles.

Personal Internet Banking

Personal Internet Banking is a service of CB Bank that can operate with three functions: information, payment and transfer, and request. Through the information function, a user can check their account balance, view their account history, and check their loan schedule. The payment and request function allows for bill payment, fund transfer to own account or other CB Bank accounts, mobile E-top up, master card and visa card top up, credit card repayment, purchase, other bank transfer, and international payment (non-trade). In the request function, the user can make a cheque payment stop, a cheque book request, and a standing order.

Business Internet Banking

CB Bank's business banking features highly secure banking services such as setting limits on amounts for transactions, creating authorized users and setting up approval. There are four packages to choose from that suit the business. The View-only package, which can perform read-only enquiries on user accounts, The Classic Package (Dual Control) allows a user to authorize another user to complete internet banking transactions. Customized Packages can enjoy tighter security by setting restrictions for individual users such as transaction amounts; access to specific transactions, accounts, and currencies; hiding specific functions from some users; customizing view-only access; and creating more than two user levels of approval structure.

Website Quality of CB Bank

CB Bank supported their customers with online and branch banking to satisfy them by using banking services. As an online service, CB Bank used the web for information and banking transactions. The CB Bank Website is a useful website for customers who use CB products and services. They can search this website for CB Bank information such as corporate governance, CSR, career, investor relations, and content information. On the other hand, CB bank's new and service introductions provided on CB bank's website can be used not only for information search but also for bank products such as internet banking, card portal, and merchant portal. User requests and suggestions can be made on this website, and service requests are supported in website content.

Technology Quality of CB Bank

CB Bank plans to move from being the first international vendor to be implemented anywhere in Myanmar to bringing new digital services to consumers and businesses in Myanmar. CB Bank internet banking is useful for clients because it uses innovative technology. The bank recently launched a data-gathering process to learn more about offers from some of the world's top banking software providers. After evaluating the options, CB Bank identified Temenos Transact as a unique solution that best suited its short-term and long-term needs. With the Temenos system, the bank has accelerated marketing time for new products by 70% by introducing innovative digital products, internet banking, and credit and debit cards, as well as its current mobile app, Promote CB Pay, with the speed of payment processing. CB Bank internet banking is easy to use because it is secure, privacy is guaranteed, cost-effective, less complex, and if customers have prior knowledge of technology, they will most likely find it useful.

Service Quality of CB Bank

Customers are CB Bank's approach to the next level of banking. CB Bank values its customers and treats them with respect. To get customers' reliability, managers and other specialized professionals work with clients to achieve their personal and business relationships. To support more responsive services, CB Bank trained employees and service providers. Customer service training and orientation programs are used to get more customers' intent. Bank staff attempt to get customers' satisfaction and trust in the bank. For customer assurance, CB Bank's systems were thoroughly tested digitally from beginning to end by a provider of next-generation testing services. CB Bank tries to improve empathy across channels by matching service responses to the customer's emotional state rather than their economic profile. CB Bank provides one-stop banking services to customers through its branches and online banking.

CHAPTER IV

CUSTOMER SATISFACTION AND CUSTOMER TRUST IN INTERNET BANKING OF CB BANK

This chapter describes the demographics of respondents and the effects of customer satisfaction and customer trust in internet banking with CB Bank based on the survey data collected. In this chapter, survey results are presented with frequency, mean score, and percentage based on the findings.

4.1 Research Design

In this study, a structured questionnaire is used to achieve the objectives of the study. The questionnaire is presented with two sub-sections. The first section is the demographic characteristics of internet banking customers. The second one includes customer perception towards influencing factors, satisfaction and trust in internet banking service of CB. five-point Likert scale questionnaires are used to measure the customer satisfaction level, and trust in CB bank internet banking services. As a sample, 150 corporate banking customers from head office of CB is selected by using simple random sampling method. To get the primary data, these respondents are interview with structure questionnaire. Data analysis is done by using Statistical Package for the Social Science (SPSS) software (version 28). The validity and reliability test, and the liner regression method are conducted to achieve the study objectives.

4.2 Demographic Profile

This section shows the demographic profile data of respondents, which consists of gender, age group, education level, monthly income (kyats), job type, suggested person and usage period. The results are shown in the following tables.

Table 4.1 Demographic Profile

Particular	Number of Respondent	Percent
Gender		
Male	54	36
Female	96	64
Total	150	100

Age		
21-30 Years	72	48
31-40 Years	70	47
41-50 Years	5	3
50 years and above	3	2
Total	150	100
Education Level		
Diploma	2	1
Bachelor Degree	140	93
Master Degree	8	5
Total	150	100
Monthly Income (Kyats)		
Below 200,000	17	11
200,000- 250,000 Kyats	25	17
250,000 - 300,000 Kyats	23	15
300,000 - 350,000 Kyats	29	19
350,000 - 400,000 Kyats	18	12
Above 400,000 Kyats	38	25
Total	150	100
Jobs		
Government	1	1
Company	139	93
Own Business	8	5
Other	2	1
Total	150	100
Opinion Leaders of Internet Banking		
Friends	63	42
Family members	5	3
Business partner	47	31
Social Media	31	21
Other	4	3
Total	150	100

Internet Banking Usage Period		
Less than 1 year ago	17	11
1-2 years ago	48	32
3-4 years ago	38	25
More than 4 years	40	27
During Covid-19 pandemic ongoing	7	5
Total	150	100

Source: Survey Data, 2022

According to the demographic information shown in Table 4, there were 64 percent of respondents are female whereas 48 percent of the respondents are at the age between 21 and 30 years old. Concerning the educational level, the majority of them had a bachelor degree. Furthermore, 25 percent of respondents earned more than 400,000 Kyats per month. The majority of respondents are company employees, and 42 percent were introduced the internet banking service by their friends. Concerning the internet banking usage period, 32 percent of respondents start using internet banking 1-2 years ago.

4.3 Descriptive analysis on Influencing Factors, Customer Satisfaction, and Customer Trust

The previous section presents the demographic profile of respondents and this section presents descriptive analysis on Influencing Factors, Customer Satisfaction, and Customer Trust. Five-point Likert Scale questionnaire is used to measure the influencing factors, customer satisfaction and their trust. The Likert Scale has five possible responses: strongly disagree, disagree, neither disagree nor agree, agree, and strongly agree. In this study, mean score will be interpreted as the followings: A mean score of less than 2 indicates a low level, a mean score between 2 and 3.5 indicates a moderate level, and a mean score greater than 3.5 indicates a high level.

(A) Influencing Factors of Customer Satisfaction

In this study, website quality, technology quality and service quality of internet banking are presented as influencing factors of customer satisfaction towards internet banking.

(a) Website Quality of Internet Banking

Website quality consist two variables Interactivity and customization. Table (4.2) describes the mean values of website quality of internet banking service of CB Bank.

Table (4.2) Website Quality

Particular	Mean	Std. Deviation
Interactivity	3.47	
User can download I-banking application from Website and can apply nearest branches when I need.	3.34	0.940
I-banking user guide can get in CB bank website it useful for new user.	3.43	0.814
I-banking instructions are active on branch banking. (eg Cheque stop payment, cheque book request)	3.61	0.683
I-banking is a useful service for travelers in the country and around the world.	3.82	0.726
When user want to connect with the bank, I-bank website is useful for connecting with other social media users like Facebook, twitter and link in.	3.15	0.870
Customization	3.69	
I-banking can make repayment of the credit payment in this web site by using bank account.	3.79	0.661
Someone can make bank transition on behalf of user in I-banking web site when I needed.	3.53	0.816
I Banking can get financial information on this site when user needs to make financial decision.	3.46	0.683
I- banking can transfer many account at the time it useful for time save.	3.85	0.693
Cash management control system is a useful for business I-banking.(eg- Limited amount user, Dual control system by main owner)	3.83	0.766
Website Quality Mean	3.58	

Source: Survey Data, 2022

(1) Interactivity

According to Table (4.2), since the overall mean value of interactivity is 3.47, majority of the customers perceived that the website quality in terms of interactivity has moderate level in CB bank. Among the interactivity items, providing a useful service for travelers in the country and around the world has the highest mean score with 3.82. In additions, the usefulness of I-bank website for connecting with other social media users like Facebook, twitter and link possesses a moderate level with mean score 3.15. The results indicated that social media connections needed to be improved, and the bank should try to connect with more users on social media platforms such as Facebook, Twitter, and LinkedIn.

(2) Customization

As shown in Table (4.2), since the overall mean value of customization is 3.69, the majority of the respondents perceived CB bank that has a high-level website quality in terms of customization. Among the customization items, the highest mean score 3.85 represents majority of the respondents perceived that CB is able to transfer funds between multiple accounts at the same time. Providing financial information on CB bank website when user needs to make financial decision has the lowest mean score with 3.46 in this study.

(b) Technology Quality of Internet Banking

Internet banking technology quality consists of two variables: usefulness and ease of use. Table (4.3) describes the mean scores of technology quality of the internet banking service of CB Bank.

Table (4.3) Technology Quality

Particular	Mean	Std. Deviation
Usefulness	3.66	
Internet banking is a useful site of the banking transition.	3.82	0.724
This internet site transition is faster than the branch teller transition and effective to use.	3.85	0.736
This internet site can use in everywhere and every time when I need to do my banking transaction.	3.83	0.718
User are willingness to use internet banking site more than branch banking it was time save.	3.83	0.649
This internet site payment is useful of user's financial requirement.	3.59	0.715
Ease of use	3.66	
I-banking website can search easily.	3.89	0.681
Bank support training and user guider to I-banking user.	3.59	0.706
I-Banking website menu is simple and easy to use.	3.87	0.702
User can search various bank services from I-banking Website.	3.51	0.749
User security data change such as password is fast and easy.	3.43	0.727
Technology Quality Mean	3.72	

Source: Survey Data, 2022

(1) Usefulness

Regarding usefulness level of internet banking, since the overall mean score is 3.66, usefulness of internet banking of CB bank has high level. The internet site transition is faster and more effective than the branch teller transition has the highest mean score in usefulness items. However, the internet site payment is useful for financial requirements has a moderate level in usefulness with mean score 3.59.

(2) Ease of Use

The results of the mean value of internet banking ease of use practices are presented in Table (4.3). With the mean scores of 3.89, 3.59, 3.87, 3.51, and 3.43, respectively, it indicated that all respondents agreed that the technology is easy to use by using internet banking. In order to operate bank services, internet banking websites can easily search for the highest customer satisfaction. The lowest mean value, 3.43, indicates that the bank intends to use security changes to make things easier and faster. The overall mean score of ease of use is 3.66, which indicates internet banking is easy to use for most users.

The usefulness and ease of use of technology are sub variables of technology quality. According to the result of the survey, the mean value of technology quality is 3.72, which indicates that CB bank provides high level of technology quality to its customers.

(c) Service Quality of Internet Banking

Internet banking service quality consists of four variables: reliability, responsiveness, assurance, and empathy. Table (4.4) describes the service quality of the internet banking service of CB Bank.

Table (4.4) Service Quality

Particular	Mean	Std. Deviation
Reliability	3.72	
I-banking can use reliable any mobiles and computers	3.91	0.685
User can check his/her balance and transition at the timely.	4.10	0.702
No one can make banks transition except bank account owner and authorize person of owner.	3.97	0.709
Advertising and distraction in I-banking website is reliable.	3.46	0.702
I-banking is design to be error-free for online payment.	3.18	0.795
Responsiveness	3.75	
User can get Email/SMS alert when transition is complete.	3.98	0.660
I-Banking remittance quick and easy.	3.90	0.673
I-Banking service respond is faster than branch banking.	3.84	0.696
The bank is negotiating with the needs of customers for I-Banking	3.44	0.746
It is easy to inquire about I-Banking.	3.57	0.689
Assurance	3.75	
User information of I-Banking is safe and secure.	3.81	0.454
Method prescribed by the bank will be useful for wrong payments (eg. Invoice No, Customer ID and Bill No etc ...)	3.47	0.711
The bank provides specific information and changes to users' information.	3.72	0.569
Regular payment and sanding order are grantee.	3.97	0.737
Bank interest and service fee are fixed.	3.81	0.599
Empathy	3.63	
Bank staffs are explain about I-Banking service and teaching to use I banking Website.	3.76	0.757
The bank specifically addresses service issues.	3.64	0.726
Service Providers patiently handle customer complaints.	3.63	0.807
The service provider provides a warm and friendly service to the customers.	3.53	0.857
New service introductions and service change are announced real time.	3.59	0.752
Overall Mean	3.71	

Source: Survey Data, 2022

(1) Reliability

Respondents are requested to answer their perception towards the reliability of internet banking services. According to Table (4.4), majority of the respondents agree that CB bank provides checking bank account balances and transitioning in a timely manner because the mean score of which is 4.10. The smallest mean score of the reliability factor is 3.18, indicating that respondents fairly agree that internet banking is designed to be error-free for online payment.

(2) Responsiveness

The following table (4.4) presents the responsiveness of internet banking. There are five survey questionnaires for respondents who are satisfied with the internet banking responsiveness factor. As a result, the mean scores of the table (4.4) are 3.98, 3.90, 3.84, 3.44, and 3.57. The smallest mean score of the responsiveness factor is 3.44, which indicates most respondents' people fairly agree that the bank is negotiating with the needs of the customer.

(3) Assurance

The result of the mean value of internet banking assurances is described in Table (4.4). Respondents are asked five Likert Scale questionnaires in these sections, which are used to assess their level of confidence in internet banking. Table (4.4) shows that respondents strongly agree on the assurance of internet banking. The biggest mean score, 3.97, describes internet payment, regular payment, and standing orders as grantees, and the least mean score, 3.47, states the prescribed method of bank is useful for wrong payment.

(4) Empathy

Table (4.4) describes the internet banking experience. There are five questionnaires for the respondents to analyze the level of empathy for internet banking services. According to Table (4.4), the largest mean value of 3.76 states that most respondents strongly agree that bank employees explain and teach about internet banking services. The smallest mean value of the empathy factor is 3.53, which shows the respondents fairly agree that the service providers provide warm and friendly service to the customer.

(B) Customer Satisfaction in internet banking

The following table (4.5) describes the satisfaction level of internet banking service. It consists of five questionnaires for the respondents to analyze the satisfaction level of internet banking services.

Table (4.5) Customer Satisfaction

Particular	Mean	Std. Deviation
The website of I banking is useful for user.	3.82	0.556
I-Banking technology of CB Bank can support customer need.	3.65	0.636
Use of I-Banking technology is modernized.	3.79	0.648
I-Banking service is reliable and has good results.	3.75	0.530
I-Banking service is satisfactory for me.	3.73	0.539
Overall Mean	3.75	

Source: Survey Data, 2022

As a result of Table (4.5), most of the respondents strongly agree that internet banking service is satisfactory for them with an overall mean value of 3.75. The highest mean score of the satisfaction factor is 3.82, which shows the respondents strongly agree that internet banking websites are useful for them. And also, the lowest mean score of 3.65 shows that respondents also agree that internet banking technology can support their needs.

(C) Customer Trust in internet banking

Table (4.6) describes the level of customer trust in the internet banking service of CB Bank. Five items are used to measure the level of customer trust in this study.

Table (4.6) Customer Trust on Internet Banking

Particular	Mean	Std. Deviation
User believed on the I-Banking website is trustworthy.	3.71	0.572
CB Bank's use of I-Banking technology is not only useful but also reliable.	3.69	0.579
The use of I-Banking technology is easy and safe for the user.	3.86	0.544
I-Banking is a trusted service in terms of technology and service.	3.81	0.523
Good service builds trust in the bank.	4.03	0.612
Overall Mean	3.82	

Source: Survey Data, 2022

As a result of Table (4.6), the overall mean value of trust is 3.82, which indicates the respondents' trust in the internet banking service of CB Bank. The biggest value of mean 4.03 describes good service is built on the trust of the bank. And also, the smallest value of mean 3.69 indicated that the majority of the respondents strongly agreed that internet banking technology is not only useful but also reliable.

4.4 Analysis of Factors Influencing Customer Satisfaction in Internet Banking of CB Bank

To analyze the influencing factors of customer satisfaction, the data was analyzed through regression analysis. Regression analyses described the influence of the Website Quality, Technology, and Service Quality dimensions on customer satisfaction. The result of regression analysis is shown in Table (4.7).

Table (4.7) Influencing Factor of Customer Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.430	0.212		2.031	0.044
Website Quality WQ	0.205**	0.083	0.194	2.482	0.014
Technology Quality TQ	-0.002	0.090	-0.002	-0.019	0.985
Service Quality SQ	0.698***	0.085	0.656	8.217	0.000
R					0.802
R Square					0.644
Adjusted R Square					0.636
F					87.918
a. Dependent Variable: Overall Mean S					
b. Predictors: (Constant), Service Quality SQ, Website Quality WQ, Technology Quality TQ					

Source: Survey Data, (2022)

- Note
- * 0.10 level of significance
 - ** 0.05 level of significance
 - *** 0.01 level of significance

As a result of Table (4.7), the adjusted R square value is 0.636, indicating that the internet banking quality dimensions account for nearly 64% of the variation in customer satisfaction, with the remaining 36% due to other factors. Hence, it is clear by the results of beta 0.656 that internet banking service quality does have the greatest influence on customer satisfaction in internet banking of CB Bank.

The values of the coefficients in Table (4.7) reveal the dimensions which have the most and least influence on customer satisfaction through the P value that exists for each of them. The analysis reveals that service quality and website quality have a significant influence on customer satisfaction as the value of P is less than 0.05 for all the two dimensions. Hence, it's concluded that these dimensions, namely, service quality and website quality, contribute most highly towards customer satisfaction.

4.5 Analysis on the Effect of Customer Satisfaction on Customer Trust in Internet Banking of CB Bank

The effect of the customer satisfaction level on customer trust of CB bank internet banking services is measured by using the linear regression method and 5-point Likert scale questionnaires. Table (4.8) describes the effect of customer satisfaction and customer trust.

Table (4.8) The Effect of Customer Satisfaction and Customer Trust

Model	Unstandardized Coefficients		Standardized Coefficients	t	P=Sig.
	B	Std. Error	Beta		
(Constant)	1.086	0.219		4.969	0.000
Customer Satisfaction	0.730***	0.058	0.720	12.614	0.000
R					0.720
R Square					0.518
Adjusted R Square					0.515
F					159.112
a. Dependent Variable: Customer Trust					
b. Predictors: (Constant), Customer satisfaction					

Source: Survey Data, (2022)

- Note
- * 0.10 level of significance
 - ** 0.05 level of significance
 - *** 0.01 level of significance

As a result of Table (4.8), the value of Adjusted R square at 0.515 means that 52% of the variation in the customer trust can be determined by the internet banking satisfaction dimension, while the other 48% is due to other factors. The above results show that customer satisfaction with internet banking does have a positive effect on customer trust in internet banking of CB Bank.

The values of the coefficients in the above Table (4.8) reveal the dimensions which have an effect on customer trust through the P value that exists for customer satisfaction. The analysis reveals that customer satisfaction has the highest effect on customer trust as the value of P is less than 0.05 for all the dimensions. Hence, it's concluded that these dimensions, namely, that customer satisfaction contributes highly to customer trust.

CHAPTER V

CONCLUSION

This chapter deals with three parts: finding and discussions based on statistical analysis data which are described in previous chapter, suggestions and recommendations basing findings to improve the internet services of CB and the need for further study.

5.1 Findings and Discussions

The key purposes of this study are to examine the factors influencing customer satisfaction in the internet banking of CB Bank and to analyze the effects of customer satisfaction and customer trust. Then, a total of 150 corporate customers of CB are asked by using structured questionnaires.

Regarding the demographic characteristics of the respondents, majority of the respondents are female and at the age between 21 and 40. Regarding the educational level, since the most respondents are graduates they have sufficient knowledge to use internet banking services. Regarding the income level, the majority of respondents work in businesses and earn more than 400,000 kyats per month. With respect to suggestions to use internet banking service, majority of the respondents are suggested by friends to use it, and their usage periods are mostly 1 and 2 years.

In this study, three variables: Website Quality, Technology Quality, and Bank Service Quality are used to analyze customer satisfaction and trust. As a result of the survey, service quality and website quality have significant influences on customer satisfaction. The overall mean Web Site Quality score is 3.58, indicating a high level of effect on customer satisfaction. Website quality has two dimensions: interactivity and customization. The overall mean score of interactivity is 3.47, which is moderate, and the overall mean score of customization is 3.69, which is high. As a result of the finding, website quality has an influence on customer satisfaction because travelers are satisfied with internet banking service, which means their score is 3.82 at a high level in interactivity, and internet banking can transfer to many accounts at a time, which means their score is 3.85 at a high level in customization.

The service quality of internet banking influences customer satisfaction, which has a high overall mean score of 3.71. There are four dimensions of service quality: reliability, responsiveness, assurance, and empathy. Overall, the mean score of reliability is 3.72 at the high level because users can check bank transitions timely,

which is the highest mean score of reliability, at 4.1 score points. Overall, the mean score is 3.75, which is a high level due to internet banking users' likes of SMS or email alerts, which mean score is 3.98 at the high level. Overall, the mean score of assurance is 3.75 at a high level because regular payment of internet banking and standing orders is granted, which means the mean score is 3.97 at a high level in assurance. The overall mean score is 3.63, which is high because internet banking users also liked bank staff service for internet banking, which means the mean score is 3.76, at a high level of empathy.

According to the study's findings, customer satisfaction influences website quality and service quality in CB Bank's internet banking. Customer satisfaction in internet banking is influenced more by service quality than by website quality. Another finding mentioned that customer satisfaction is significant to customer trust. Overall, the mean score of satisfaction is 3.75 at a high level, and the overall mean score of trust is 3.82 at a high level. The result of the survey showed that customer satisfaction has an effect on customer trust because internet banking websites are useful for users and use modernized technology.

5.2 Suggestion and Recommendation

Based on the result of the study, the following suggestions and recommendations are made to help the management of internet banking. The study discovered that two variables influenced customer satisfaction: website quality and service quality. Technology quality does not have a significant effect on customer satisfaction. Because social media connections with internet banking have a low level of influence on customer satisfaction as a result of website quality, banks needed to put in more effort to link social media networks and financial information on their internet banking websites. Because of the high quality of technology, internet banking payments must be useful for financial needs, so the bank should make an effort to collaborate with large organizations. As a result of the technology mentioned, the security data of the user is not easy to change. Therefore, the bank should make more of an effort to use security systems that are useful and easy to use.

The service quality of internet banking results indicated internet banking was designed to be error-free, but this design needs more protection from user false, such as detailed information of beneficiary information. The bank still needs to better negotiate with customer desires and listen to customer voices to support good service.

To provide good service, bank employees require more customer service training plans. The users of internet banking still need awareness to use this new innovative technology. The service providers need to provide more training and support to use technology services. The bank needs to take more responsibility for their customer and website communication building to get customer satisfaction and trust.

As a result of this finding, the bank needs to exert customer knowledge and awareness about internet banking transactions. Other results found that bank service quality and website quality have significant impacts on customer satisfaction and trust. This indicates that customers want readable service from bank websites for their financial needs and trust for their assets, so the responsible person at the bank needs to make more effort to provide service grantee to the customer. Customers are unfamiliar with internet banking services; therefore, management and responsible departments should make an effort to educate the public and promote internet banking usage to attract more customers.

As a result of this finding, the satisfaction factor of internet banking services needs to increase customer trust. It shows that although customers are satisfied with using internet banking, there is more needed to trust.

5.3 Needs for Further Study

The scope of this study was focused on customer satisfaction and trust in internet banking with CB Bank. This study is limited to 150 respondents and solely includes internet banking users in the Yangon Region. First, additional research should be conducted using a larger sample size and a longer survey of banks like KBZ, AYA, and UAB. Second, this investigation focused on the use of internet banking only, but in the case of electronic transactions like mobile banking and pay, which can be limited. Third, this study focused on customer satisfaction and trust of internet banking by CB Bank. Further study should focus on customer loyalty and the relationship between customer satisfaction, trust, and loyalty.

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APPENDIX I

Customer Satisfaction and Customer Trust towards Internet Banking of CB Bank

Questionnaire Section One - General Information (Personal Data)

Please tick one answer for the following questions:

1. Gender (1) Male (2) Female

2. Age
 - (1) 21- 30 years
 - (2) 31- 40 years
 - (3) 41 - 50 years
 - (4) 50 years and more

3. Education Level
 - (1) Diploma
 - (2) Degree
 - (3) Master Degree
 - (4) PhD
 - (5) Other

4. Monthly Income
 - (1) Below 200,000
 - (2) 200,000- 250,000 Kyats
 - (3) 250,000 - 300,000 Kyats
 - (4) 300,000 - 350,000 Kyats
 - (5) 350,000 - 400,000 Kyats
 - (6) Above 400,000 Kyats

5. Jobs

- (1) Government
- (2) Company
- (3) Own Business
- (4) Other (please specify) -----

6. Who suggest you to used Internet Banking?

- (1) Friends
- (2) Family members
- (3) Business partner
- (4) Social Media
- (5) Other (please specify) -----

7. How long have you heard about or used Internet Banking?

- (1) Less than 1 year ago
- (2) 1-2 years ago
- (3) 3-4 years ago
- (4) More than 4 years
- (5) During Covid-19 pandemic ongoing

Section Two: Opinion of Customer Satisfaction and Trust towards Internet Banking

Please tick one answer for the following questions:

1 = Strongly disagree

2 = Disagree

3 = Neither disagree nor agree

4 = Agree

5 = Strongly agree

Interactivity

Sr. No	statement	1	2	3	4	5
1.	I can download I-banking application from Website and can apply nearest branches when I need.					
2.	I-banking user guide can get in CB bank website it useful for new users.					
3	I banking instructions are active on branch banking. (eg Cheque stop payment, cheque book request)					
4	I-banking is a useful service for travelers in the country and around the world.					
5	When I want to connect with the bank, I-bank website is useful for connecting with other social media users like Facebook, twitter and linkin.					

Customization

Sr. No	statement	1	2	3	4	5
1.	I-banking can make repayment of the credit payment in this web site by using bank account.					
2.	Someone can make bank transition on behalf of me in I-banking web site when I needed.					
3	I-Banking can get financial information on this site when user needs to make financial decision.					
4	I- banking can transfer many account at the time it useful for time save.					
5	Cash management control system is a useful for business I-banking.(eg- Limited amount user, Dual control system by main owner)					

Usefulness

Sr. No	statement	1	2	3	4	5
1.	Internet banking is a useful site of the banking transitions.					
2.	This internet site transition is faster than the branch teller transitions and it was effective to use.					
3	This internet site can use in everywhere and every time when I need to do my banking transactions.					
4	I am willingness to use internet banking site more than branch banking it was time save for me.					
5	This internet site payment is useful of my financial requirements.					

Ease of Use

Sr. No	statement	1	2	3	4	5
1.	I-banking website can search easily.					
2.	Bank support training and user guide to I-banking users.					
3	I-Banking website menu is simple and easy to use.					
4	User can search various bank services from I-banking Website.					
5	User security data change such as password is fast and easy.					

Reliability

Sr. No	statement	1	2	3	4	5
1.	I-banking can use reliable any mobiles and computers.					
2.	I can check my balance and transactions at the timely.					
3	No one can make banks transition except bank account owner and authorize person of owner.					
4	Advertising and distraction in I-banking website is reliable.					
5	I-banking is design to be error-free for online payments.					

Responsiveness

Sr. No	statement	1	2	3	4	5
1.	User can get Email/SMS alert when transition is complete.					
2.	I-Banking remittance quick and easy.					

3	I-Banking service respond is faster than branch banking.					
4	The bank is negotiating with the needs of customers for I-Banking.					
5	It is easy to inquire about I-Banking.					

Assurance

Sr. No	statement	1	2	3	4	5
1.	I suppose user information of I-Banking is safe and secure.					
2.	I think, method prescribed by the bank will be useful for wrong payments (eg. Invoice No, Customer ID and Bill No etc ...)					
3	The bank provides specific information and changes to users' informations.					
4	Regular payment and sanding order are grantee.					
5	Bank interest and service fee are fixed.					

Empathy

Sr. No	statement	1	2	3	4	5
1.	Bank staffs are explain about I-Banking service and teaching to use I banking Website.					
2.	The bank specifically addresses service issues.					
3	Service Providers patiently handle customer complaints.					
4	The service provider provides a warm and friendly service to the customers.					
5	New service introductions and service change are announced real time.					

Satisfaction

Sr. No	statement	1	2	3	4	5
1.	I think, the website of I banking is useful for me.					
2.	I-Banking technology of CB Bank impact to customer satisfaction.					
3	The modernized technology of I-Banking can support customer satisfaction.					
4	Reliable and good result of internet banking has impact to customer satisfaction.					
5	I-Banking service is satisfactory for me.					

Trust

Sr. No	statement	1	2	3	4	5
1.	I believe my banking on the I-Banking website is trustworthy.					
2.	I support that CB Bank's use of I-Banking technology is not only useful but also reliable.					
3	I-Banking technology is easy and safe for the user which it build customer trust.					
4	I-Banking is a trusted service in terms of technology and services.					
5	I think good service builds trust in the bank.					

APPENDIX II

SPSS Output

(1) Regression Analysis Customer Satisfaction

Descriptive Statistics

	Mean	Std. Deviation	N
Overall Mean S	3.7493	0.46238	150
Website Quality WQ	3.5803	0.43749	150
Technology Quality TQ	3.7213	0.44625	150
Service Quality SQ	3.7135	0.43498	150

Correlations

		Overall Mean S	Website Quality	Technology Quality	Service Quality
Pearson Correlation	Overall Mean S	1.000	0.650	0.646	0.790
	Website Quality	0.650	1.000	0.753	0.696
	Technology Quality	0.646	0.753	1.000	0.764
	Service Quality	0.790	0.696	0.764	1.000
Sig. (1- tailed)	Overall Mean S		0.000	0.000	0.000
	Website Quality	0.000		0.000	0.000
	Technology Quality	0.000	0.000		0.000
	Service Quality	0.000	0.000	0.000	
N	Overall Mean S	150	150	150	150
	Website Quality	150	150	150	150
	Technology Quality	150	150	150	150
	Service Quality	150	150	150	150

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Service Quality SQ, Website Quality WQ, Technology Quality TQ ^b		Enter

a. Dependent Variable: Overall Mean S

b. All requested variables entered.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.802 ^a	0.644	0.636	0.27882	0.644	87.918

a. Predictors: (Constant), Service Quality SQ, Website Quality WQ, Technology Quality TQ

b. Dependent Variable: Overall Mean S

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20.505	3	6.835	87.918	<.001 ^b
	Residual	11.350	146	0.078		
	Total	31.855	149			

a. Dependent Variable: Overall Mean S

b. Predictors: (Constant), Service Quality SQ, Website Quality WQ, Technology Quality TQ

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			VIF
1	(Constant)	0.430	0.212		2.031	0.044	
	Website Quality WQ	0.205	0.083	0.194	2.482	0.014	2.509
	Technology Quality TQ	-0.002	0.090	-0.002	-0.019	0.985	3.112
	Service Quality SQ	0.698	0.085	0.656	8.217	0.000	2.614

a. Dependent Variable: Overall Mean S

Coefficient Correlations^a

Model			Service Quality SQ	Website Quality WQ	Technology Quality TQ
1	Correlations	Service Quality SQ	1.000	-0.284	-0.508
		Website Quality WQ	-0.284	1.000	-0.477
		Technology Quality TQ	-0.508	-0.477	1.000
	Covariances	Service Quality SQ	0.007	-0.002	-0.004
		Website Quality WQ	-0.002	0.007	-0.004
		Technology Quality TQ	-0.004	-0.004	0.008

a. Dependent Variable: Overall Mean S

(2) Lanier Regression Analysis Customer Trust

Descriptive Statistics

	Mean	Std. Deviation	N
Overall Mean T	3.8213	0.46870	150
Overall Mean S	3.7493	0.46238	150

Correlations

		Overall Mean T	Overall Mean S
Pearson Correlation	Overall Mean T	1.000	0.720
	Overall Mean S	0.720	1.000
Sig. (1-tailed)	Overall Mean T		0.000
	Overall Mean S	0.000	
N	Overall Mean T	150	150
	Overall Mean S	150	150

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Overall Mean S		Stepwise (Criteria: Probability-of-F-to-enter \leq .050, Probability-of-F-to-remove \geq .100).

a. Dependent Variable: Overall Mean T

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.720 ^a	0.518	0.515	0.32646	1.675

a. Predictors: (Constant), Overall Mean S

b. Dependent Variable: Overall Mean T

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.958	1	16.958	159.112	<.001 ^b
	Residual	15.774	148	0.107		
	Total	32.732	149			

a. Dependent Variable: Overall Mean T

b. Predictors: (Constant), Overall Mean S

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			VIF
1	(Constant)	1.086	0.219		4.969	0.000	
	Overall Mean S	0.730	0.058	0.720	12.614	0.000	1.000

a. Dependent Variable: Overall Mean T