YANGON UNIVERSITY OF ECONOMICS

DEPARTMENT OF MANAGEMENT STUDIES

MBA PROGRAMME

CONTINUOUS INTENTION TO USE A-PLUS E-WALLET OF 'A' BANK.

HTET NAY AUNG

EMBAII-3

EMBA 17TH BATCH

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

Supervised By:

Dr. Yan Yan Myo Naing

Professor, Head

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EMBA 17th Batch

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ACCEPTANCE

This is to certify that the thesis entitled "**Continuous Intention to use A-Plus E-wallet of 'A' Bank**" has been accepted by the Examination Board for awarding Master of Business Administration (MBA) degree.

Board of Examiners

(Chairman)

Dr. Tin Tin Htwe

Rector

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(Examiner)

October, 2022

ABSTRACT

The objectives of this study are to analyze the effect of confirmation and perceived usefulness on A-Plus wallet agent's satisfaction, examine the effect of perceived usefulness and perceived ease of use on attitude and to examine the effect of satisfaction and attitude on Intention to continuance use of Agents. Moreover, it investigates the moderating effect of operational constraints on the relationship between Satisfaction and intention to continue use of agents. Finally, it investigates the moderating effect of operational constraints on the relationship between attitude and intention to continuous use of A-Plus E-Wallet Agents. Both primary and secondary data are used. By calculating Raosoft formula and simple random sampling method, structured questionnaire with 5-point likert scale is collected from 341 agents. The study reveals that both confirmation and perceived usefulness have the significant positive effect on satisfaction whereas perceived usefulness is the most effective factor. Perceived ease of use and perceived usefulness have the significant positive effect on attitude. Again, perceived usefulness is the most effective factor on attitude. Regression result reveals that satisfaction and attitude have the significant positive effect on continuance intention to use. In this case, satisfaction is the most effective factor on continuance intention to use. Negative moderating effect of operational constraints has been found between the agent satisfaction and continuous intention to use. There is negative effect between attitude and continuous intention to use when operational constraint play as moderator. To promote confirmation, 'A' bank should upgrade its mobile payment application. To promote the perceived usefulness, 'A' bank should develop the application to deliver instant transaction message. To promote ease of use, 'A' bank should develop the application that allows to save the common customers' accounts. Finally, 'A' bank should always alert system message for potential frauds and provide security measures for the clients.

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LIST OF ABBREVIATIONS

TCT	Technology Continuance Theory
TAM	Technology Acceptance Model
ECM	Expectation Confirmation Model
COG	Cognitive Model
PU	Perceived Usefulness
PEU	Perceived Ease of Use
ECT	Expectation-Confirmation Theory
ISP	Internet Service Provider
KPI	Key Performance Indicator
CSE	Channel Sales Executive
EKYC	Electronic Know Your Customer
NRC	National Registration Card

CHAPTER 1

INTRODUCTION

Mobile applications have progressively risen to prominence, and such applications' usage is rapidly growing (Hew, 2017). The electronic wallet (e-wallet) is one of the modern-day technological innovations that has penetrated and dominated economies in both developing and developed countries. E-wallet is a type of electronic card which is used for transactions made online through a computer or a smart phone. Users can save and monitor their personal details relating to their online transactions with the help of e-wallets (Uddin & Akhi, 2014).

Many traders such as retailers, food and beverages premises, small sellers, small shops, e-commerce companies and transportation providers, inspired by the industry's growth, accept payment via e-wallet (Sivathanu, 2019). In addition, the e-wallet is expected to be embraced by tech-savvy and young customers as the device has the potential to conduct numerous services and young people are drawn to emerging mobile technologies more than ever (Lu, 2019).

An increasing number of people also perceived cash usage as a channel for Coronavirus spreading (Rooney, 2020). As a result, many consumers shifted from cash to contactless payment methods. The public acceptance and the intention to use mobile wallets have rapidly expanded since then, leading to the prevalent payment option for Myanmar consumers. E-wallets have remarkably changed the way people carry out their financial transactions.

Technology Continuous Theory (TCT) has high explanatory power in interpreting post-adoption behavior (Liao et al., 2019). According to Foroughi (2019), TCT is superior to other acceptance technology models in understanding users' behaviors at different points of extant predictors of intention to continuous using. Meanwhile, confirmation and perceived ease of use are the drivers of perceived usefulness. Confirmation is defined as the user's belief that actual performance when using a particular IT system meets expectations (Bhattacherjee, 2001). According to Davis (1989), perceived ease of use is defined as the degree to which a person believes that using a particular system would be

free of effort whereas perceived usefulness refers to the degree to which a person believes that using a particular system would enhance his or her job performance.

Operational constraints take place when a person finds a technology fairly challenging to learn or to use. Mobile application technologies play a major role in their inaccessibility, experience obstacles and problems, such as restricted mobile data plans, and mobile service external barriers including security concerns, difficult online support tutorials, irrelevant pop-ups, and lack of customization options (Ma et al., 2016). Consumers may show an intention to continuous using mobile wallets if they perceive them to be useful. A-Plus e-wallet is the newly launched e-wallet from A bank in 2021. This study investigates consumers' intention to continuous using A-Plus e-wallet of A bank.

1.1 Rationale of the Study

Myanmar is a prime market for e-wallet adoption among consumers based on its high rate of smartphone and internet penetration. As the e-wallet market is expanding, the competition between the e-wallet providers become increasingly fierce and homogeneous. The challenge is how to maintain the existing users, and at the same time venture into new opportunities and attract new customer to use e-wallet.

A survey investigated on mobile app usage indicated that after three months of an app installation, only 24% of the users continue using it and this percentage decreases to 14% after six months and only 4% after one year of installation (Ding & Chai 2015). It is revealed that the cost to obtain a new customer is five times higher the cost of retaining an old customer (Schefter & Reichheld, 2000).

As the pandemic continues to unfold, its influence on the behavior and expectations of consumers and businesses alike becomes more apparent. For example, as people strive to avoid face-to-face contact as much as possible, the use of e-wallets has increased. Given that it is unclear not only when the pandemic will end, but also whether previous behaviors will ever return, it is worthwhile examining which factors influence consumers' intentions to continuous using electronic wallets.

It is important for the providers of e-wallet to maintain the existing users and at the same time to attract and acquire new potential users. From a corporate point of view, analyzing user acceptance and intention to continue to use is of great importance as the

abnormality and inefficient use of emerging technology may also lead to business failures (Bhattacherjee, 2001). Therefore, by examining the reasons underlying why users are motivated to use e-wallet, application developers and service providers will then design plans and business strategies to convince prospective adopters to use e-wallets.

As an e-wallet service provider in Myanmar, A bank has to find the ways to retain its e-wallet users. A study on the relevant factors that affect users' continuance intention to use A-Plus e-wallet is crucial as it could contribute to the understanding the customer loyalty on A-Plus e-wallet product.

1.2 Objectives of the Study

The five objectives of the study are:

1) To analyze the effect of confirmation and perceived usefulness on satisfaction of A-Plus E-wallet Agents.
2) To examine the effect of perceived usefulness and perceived ease of use on attitude toward A-Plus E-wallet Agents.
3) To examine the effect of satisfaction and attitude on Intention to continuance use of A-plus E-wallet Agents.
4) To investigate the moderating effect of operational constraints on the relationship between Satisfaction and Intention to continuance use of A-Plus E-Wallet Agents.
5) To investigate the moderating effect of operational constraints on the relationship between Attitude and Intention to continuance use of A-Plus E-Wallet Agents.

1.3 Scope and Method of the Study

This study mainly focuses on the intention to continuous use of A-Plus E-Wallet Agents. Descriptive research method is used in this study. Both primary and secondary data are used in this study.

There are 3000 active A-Plus Agents. The sample size is calculated by using Raosoft formula. 341 agents are chosen as sample by simple random sampling method. Primary Data are collected by survey with structured questionnaire designed with 5-point likert scale. Secondary data are collected from the documents of A-Plus E-wallet data

from A bank, previous research paper, text book, websites and other related information resources. Multiple linear regression method is used to analyze the data.

1.4 Organization of the Study

This study consists of five chapters. Chapter (1) presents introduction, rationale of the study, objectives of the study, scope and method of the study, and organization of the study. Chapter (2) describes the theoretical background. Chapter (3) presents profile and Abank's service quality of A-Plus E-wallet Agents. Chapter (4) contains analysis on continuous intention to use A-Plus E-wallet Agents. Chapter (5) presents conclusion, recommendation and suggestion for further study.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter presents technology continuance theory. It also presents the related literature review for customer satisfaction, attitude, operation constraints and continuous intention to use mobile payment. Furthermore, it includes previous studies and conceptual framework of the study.

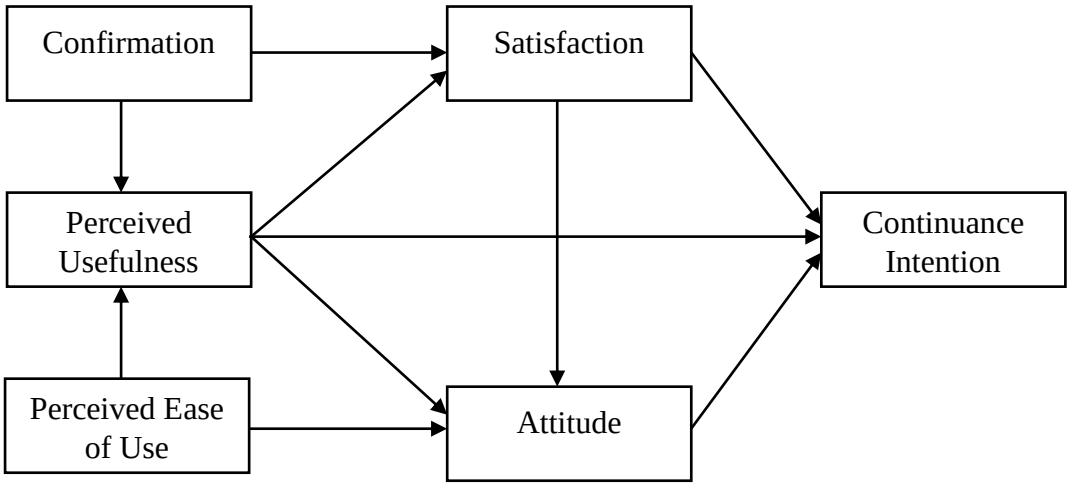
2.1 Technology Continuance Theory

Technology Continuance Theory (TCT) introduced by Liao, Palvia, and Chen (2009) was a new theory on predicting the users' continuance intention towards a technology. It is a combination of three most used theories in the research of Technology and information system namely Technology Acceptance Model (TAM) by Davis (1989), Expectation Confirmation Model (ECM) by Bhattacherjee (2001), and Cognitive Model (COG) by Oliver (1980).

TCT is a three-level model with continuance intention as the final dependent variable. TCT includes two central constructs: satisfaction and attitude, and three first level antecedents: confirmation, perceived usefulness, and perceived ease of use. All of the hypotheses proposed in TAM, ECM, and COG are included in TCT (Liao et al., 2009).

According to Liao et al. (2009) the ECM investigates user behavior in post-technology adoption context. The ECM examines factors that influence on user loyalty and retention for long-term viability instead of initial acceptance (Bhattacherjee, 2001). Similarly, the TAM examines initial acceptance of technology users (Famiyeh et al., 2018). Next to this, the COG incorporates satisfaction that is considered as an important antecedent of user behavior (Oliver, 1980). Figure (2.1) presents the Technology Continuance Theory (TCT).

Figure (2.1) Technology Continuance Theory (TCT) by Liao et al.



Source: Liao et al. (2009)

ECM has been used in pre and post-technology adoption settings and therefore increasing complexity in determining user intention toward adoption technology (Kumar et al., 2018). Looking at the complexity between expectation conformation model and TAM to investigate user behavior toward adoption of technology authors like Liao et al. (2009) had introduced TCT. The TCT underpinned six constructs including satisfaction, confirmation, perceived usefulness, attitude, perceived ease of use and user continuance intention. The key contribution of TCT is that it combines attitude and satisfaction in one technology continuous model (Liao et al., 2009). Furthermore, the TCT suggests that long-term usage rather than initial acceptance determines service success.

Therefore, TCT has six variables, including PEU, PU, confirmation, attitudes, satisfaction, and intention to continuous to use, and incorporates the two main aspects of satisfaction and attitude within a single continuity model (Liao et al. 2009), aiming at obtaining the well-established PEU and PU variables as a reference to the first level. It is a three-level model with the goal to retain an information system continuity as the final dependent variable (Liao et al. 2009). The model of continued use of the information system was explored based on Expectation-Confirmation Theory (ECT), commonly used in the marketing field to track the effects of customer satisfaction on their intention to continuous to use application technology (Jia et al. 2017). The continuation of information systems at the individual level is also critical for the survival of different e-

commerce companies from business to consumer such as internet service providers (ISPs), and online vendors, banks, agents, travel agencies, etc. The continuous use of e-wallet is characterized by two post indicators, namely PU and satisfaction (Bhattacherjee, 2001).

2.1.1 Confirmation

The word confirmation represents the level of satisfaction of an individual (Liao et al. 2009). The level of approval and post-adoption perceptions of e-wallet indeed influences the degree of PU and quality of the services (Bhattacherjee 2001). Lim et al. (2019) proved the relationship between confirmations and PU after purchasing goods and showed that user confirmation after purchasing has a positive impact on their e-commerce shopping satisfaction.

Confirmation experience may modify the PU of e-wallet, particularly if the primary PU of consumers is not clear due to being confused by what to expect from e-wallet (Hassan and Wood 2020). Users, for example, may misperceive the benefits of a modern system simply because they are not sure what to expect from that. While PU is likely to fall into the initial stage of using e-wallet, such expectations may probably shift when users understand that their initial expectations seem unrealistically weak. In other words, the trust of user is enhanced by confirmation (Foroughi et al. 2019).

The confirmation of the initial requirements of e-wallet services, according to TCT, leads to satisfaction of the subsequent users, while the reverse process triggers disappointment and desire to discontinue. Confirmation contributes favourably to satisfaction. It was also discovered on e-wallet systems that user's approval after initial usage of systems had a major impact on customer satisfaction (Liebana-Cabanillas et al. 2015). Confirmation and satisfaction are strongly inter-correlated, since confirmation implies that anticipated gains from actual uses are indeed realized (Lim et al. 2019).

2.1.2 Perceived Usefulness (PU)

Perceived Usefulness (PU) refers to the degree to which consumers perceive the improvement of their personal performance when using an information technology system. The performance of users can be improved by using an information technology,

the user's attitude towards the use of information systems will be influenced by perceived usefulness. Yuan et al. (2016) used perceived usefulness as a variable to study user attitudes and found that user attitudes could be significantly influenced by the perceived usefulness.

Perceived Usefulness **(**PU) is defined as the subjective probability of the user to increase job performance using a special application framework (Liao et al. 2009). Perceived usefulness is also defined as the potential consumer's subjective belief that using a particular system would enhance his or her job performance in an organizational context (Davis, 1989). It is also described as expectations of users toward e-wallet performance. According to the TCT model, when a consumer confirms his initial perceptions about essential components of a technology adopted, then starts to view that technology as useful for carrying out a responsibility to complete given tasks such as transactional activities. In several ways including e-wallet, PU is a significant predictor of behavioral intention to continuous use e-wallet (Shaw and Sergueeva 2019). In addition, PU is shown to be a key factor in influencing the mindset of individuals and their decision to continuous use e-wallet services (Foroughi et al. 2019).

Perceived usefulness can be defined as how much an individual believes that the technology increases their productivity in doing transactions (Davis, 1989). Someone who feels the benefit of information technology has a higher chance to accept that information technology (Moslehpour, 2018). Meanwhile, according to Chi (2018), perceived usefulness refers to how much an individual believes that technology can increase their performance. According to Chi (2018), indicators of perceived usefulness are performance improvement, productivity improvement, convenience, and effectiveness enhancement.

Generally, PU is determined by the perception of the usefulness and sacrifices required to use e-wallet as users often need to take it into consideration when making decisions about continuity (Hsu and Lin 2018). In other words, as users are supposed to reach a designated goal, they tend to experience an increase in PU (Cho, 2016). PU indeed affects both satisfaction and decision to use e-wallet in a way that the higher the PU of e-wallet apps, the more the number of users that continuous to use the apps supported by their attitude and intention. Indeed, nearly over 80% of the TCT-based studies have investigated both the impacts of PU on continuous intention to use e-wallet and those of PEU on PU (Yang & Wang 2019). Vafaei-Zadeh et al. (2021) found that PU

has a positive impact on users' attitude towards using car dashcam. It is therefore argued that PU is a prominent trait for e-wallet providers (Li & Liu, 2014).

Perceived usefulness is the users' belief about how useful a particular information system is for performing their job (Davis, 1989). Perceived usefulness is considered to be the strongest predictor in determining continuous intention behavior (Maghrabi, Dennis & Halliday, 2011). Venkatesh et al. (2003) argued that user behavior and intention to continuous using may depend on the user's belief about the perceived usefulness of a particular system. Thus, consumers may show an intention to continuous using mobile wallets if they perceive them to be useful.

Foroughi and Iranmanesh (2019) found that consumers' attitude to continuous using mobile banking was predicted by perceived usefulness and satisfaction. Moreover, Rahi (2019) argued that perceived usefulness and expectation confirmation are the most important drivers to increase customer satisfaction with internet banking.

2.1.3 Perceived Ease of Use (PEU)

Perceived Ease of Use **(**PEU) refers to the degree to which the prospective users expect the target system to be effortless (Liao et al. 2009). The acceptance of new technological developments by people could also be viewed as a catalyst. Thus, it is indeed expected that people will use new technologies if they find them convenient to use. PEU makes humans understand the convenience of using modern technologies. External factors such as characteristics of system design, which make individuals believe in using application, can produce some effects.

The level of satisfaction, which either confirms or prevents the desire to retain PEU, is an estimate of the degree to which a person feels that using a specific technology should be mentally effortless. The perceptions of an individual contribute to optimistic or pessimistic emotions regarding the use of e-wallet, which, in turn, affect their real acceptance (Foroughi et al. 2019). On the other hand, PEU is argued to be a determining factor of Perceived Usefulness (PU) in online transactions, which must then play an important role in customer readiness for e-wallet continuance use and in having decent connection with PU (Sinha et al., 2019).

Perceived ease of use focuses on the degree to which a person believes that the system is easy to use (Davis, 1989). Shih (2004) conducted a study on users' online

shopping usage behaviour and Chandra et al., (2010)'s research on users' mobile payment adoption behaviour also found that perceived ease of use can significantly affect the users' attitude. In this context, it is hypothesized that perceived ease of use could influence the attitude of users towards the e-wallet use.

Perceived ease of use is defined as the individual's perception that using a certain system is effortless or simply easy to do (Davis, 1989). For this reason, it is considered to be one of the qualities of the greatest impact on the acceptance of new technology (Gupta et al., 2020). Perceived ease of use is the degree of belief of a person that using information technology will reduce effort and make work easier (Davis, 1989). Moslehpour et al. (2018) said that perceived ease of use is one of the critical elements of technology as society increasingly likes simpler and easier things that will not reduce productivity, so the more straightforward to use, the better the acceptance from the community. According to Chi (2018), perceived ease of use reflects the effort felt by the user when they use information technology. According to Hubert et al. (2017), indicators of perceived ease of use are ease of learning, ease of meeting wish, ease of becoming skillful, and ease of transaction. Renny (2013) found 5 indicators for perceived usefulness. These were- being fast (or quick), time saving, effort saving, cost reducing, and overall usefulness.

2.2 Satisfaction

Satisfaction refers to customer satisfaction as an internal variable with the internal assessment and psychological state of the user (Liao et al. 2009). It is indeed a positive outcome of a global performance assessment based on the prior experience of procurement and usage (Foroughi et al. 2019). Satisfaction refers to individuals' impressions of e-wallet applications (Venkatesh and Davis 2000).

User satisfaction refer to the summary of psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with the consumer's prior feelings about the consumption experience (Oliver, 1980). Customer satisfaction is defined as the portion of customer out of all customers who has satisfying experience with a company, product, or service (Fungai, 2017). According to Mensah and Mensah (2018), customer satisfaction is a rating from customers on how a product or service results in satisfying consumption.

Satisfaction, thoroughly investigated in the e-wallet literature, has been shown to play a crucial role in predicting various outcomes of user conduct such as continuous usage (Li & Liu 2014). Cheng et al. (2019) argued that satisfaction may easily influence the purpose of e-wallet continuance use. The feeling of acceptance by users after using e-wallet applications is indeed derived from satisfaction with the system, which, in return, will affect their attitude to continuous use of e-wallet. The level of customer satisfaction with e-wallet could be the main reason for the decision to reuse the application (Tran et al. 2019).

Oliver (1980) defined satisfaction as a comprehensive comparison between the utility of a product and the user's expectation. Users' satisfaction with an innovative technology will affect users' willingness to continuous using it. Oliver (1993) confirmed that user attitudes are affected by product or service satisfaction. In addition, Kim et al. (2010) also revealed the significant influence of satisfaction from the perspective of social network users.

Satisfaction can be established during different time points; most commonly it is considered to occur post-purchase/post-consumption/post-choice (Giese and Cote, 2000). Fornell (1992) defined satisfaction as an overall post-purchase evaluation, while Mano and Oliver (1993) referred to post-consumption evaluative judgement. Under the contrasting perspective however, satisfaction is developed during the time of a purchase or consumption. Satisfaction as an emotion which is established directly at the time of one's experience (Cadotte et al., 1987). In addition, Olsen and Johnson (2003) discussed two approaches towards customer satisfaction conceptualization: transaction-specific and cumulative. The former considered satisfaction as an assessment of one's single experience with a product or service and the following reaction towards it (Oliver, 1997). Meanwhile, the latter suggested that an individual evaluates his/her prior experiences and purchases with the company while making a satisfaction judgement (Johnson and Fornell, 1991).

Cadotte et al. (1987) conceptualized satisfaction as an emotional response. The level of emotional intensity is situation-specific; emotions related to satisfaction range from strong feelings like euphoria and excitement to weaker emotions, for instance indifference or relief (Giese and Cote, 2000). Under the contrasting perspective, satisfaction is related to cognition; it is defined as a buyer's cognitive state (Howard &

Sheth, 1969). Satisfaction might be also regarded as the combination of both, cognitive and emotional dimensions (conative).

In the application context, customer satisfaction is the state of satisfaction that comes from the application's performance that meets expectations (Phuong, 2020). Customer satisfaction is an evaluation based on the user's first-time experience with the service. This evaluation can be a positive feeling, satisfaction, indifference, or dissatisfaction (Hsu & Lin, 2015). In the context of e-wallets, customer satisfaction is a positive experience that e-wallet users have from the service provided (Amin et al., 2004). Customer satisfaction indicators are contentment level, good performance, conformity to expectation, and pleasing experience (Amin et al., 2004). Kotler (2002) emphasized that customer satisfaction is a person's happy feelings that arise after comparing their perceptions or impressions of technology performance. User will stop using the mobile payment if they are not satisfied with the mobile payment system (Khayer & Bao, 2019).

2.3 Attitude

The term attitude refers to the degree of a person's positive or negative feelings about performing the target behaviour (Liao et al. 2009). Attitude is believed to be a leading determinant, forecasting users' intentions to continuous use the e-wallet (Foroughi et al. 2019). Weng et al. (2017) indicated that attitude might have a positive impact on the intention to continuous use. Consumers that exhibit positive perceptions toward e-wallet are enthusiastic about accepting and using it (Cheng et al. 2019).

According to TCT, attitude is the main driver of users' continuous intention, along with satisfaction and perceived usefulness. Attitude defined the favourable or unfavourable feelings that an individual develops to perform a particular behavior (Rosenstock, 1974). Davis (1989) found that attitude has additional explanatory power in understanding the factors influencing users' intention toward a particular system. In the context of continuous use, Rahi et al. (2019) found that attitude positively influences consumers' intention to continuous using Internet banking. Foroughi and Iranmanesh (2019) explained similar results when examining predictors of intention to continuously use mobile banking.

Attitude is defined as an individual's positive or negative feelings about performing the target behavior. Attitudes can be predicted accurately by a different kind

of behaviors (Ajzen, 1991), such as attitude toward mobile payment or mobile apps (Wang et al., 2019). Attitude is a degree of favorableness of an individual on the e-Wallet. To further elaborate, attitude is the cognitive state that influences the usage of the e-Wallet (Ajzen, 1989). The positive attitude on the e-Wallet is stronger when the users have a direct and positive experience in using it. So, the probability of using the e-Wallet in their daily life is high.

2.4 Operational Constraints

Operational constraints take place when a person finds a technology fairly challenging to learn or to use. Debates argue that mobile application technologies play a major role in their inaccessibility, experience obstacles and problems, such as restricted mobile data plans, and mobile service external barriers including security concerns, difficult online support tutorials, irrelevant pop-ups, and lack of customization options (Ma et al., 2016).

In the case of e-wallet, the limited scale of mobile applications including limited displays and tiny multifunction keypads may be burdensome to use and hinder application responsiveness (Zhou 2011). Users often face obstacles that will eventually stop them from accepting innovation (Podsakoff et al. 2003). With modern device interfaces that integrate complicated features in mobile phones, consumers may then face challenges in utilizing payment applications.

2.5 Empirical Studies of Continuance Intention to Use E-Wallet

Continuance intention is defined as the continuance intention to use a technology and information system after first using it (Bhattacherjee, 2001). Gefen (2003) introduced the continuous use intention variable into the Technology Acceptance Model (TAM) model. Continuance intention is the next step of acceptance. A customer forms their opinion after the first time they use the system. If they feel good, it will lead to satisfaction with the system's service, which causes the customer to want continuous using the system (Bhattacherjee, 2001).

According to Amoroso and Lim (2017), continuance intention refers to the level of intent an individual has to keep doing a certain behavior. In the context of e-wallet,

Shang and Wu (2017) defined continuance intention as the user's intent to keep using the e-wallet. Indicators of continuance intention are returned intention level, usage intensity, and recommendation intensity (Shang & Wu, 2017). Chang (2012) defined it as continuance of adoption decision.

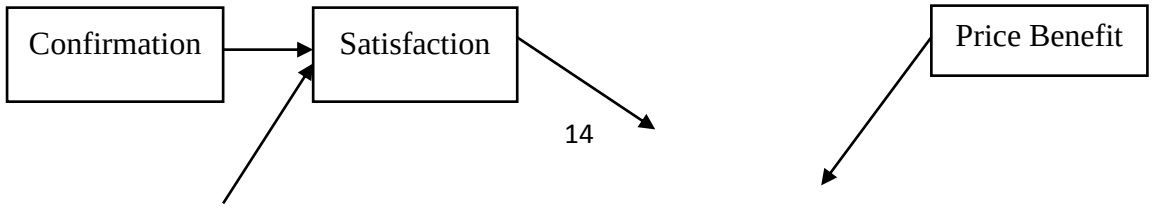
Abbas and Hamdy (2015) explained continuance intention as customers' repurchase intention based on their opinion on perceived value derived from the service. Continuance usage intention is the intention to continuous using a service. It is an behavior resulting from satisfaction and confirmation of their expectations (Setyawan, 2017). Halilovic & Cicic (2013) stated continuance intention is due to users 'satisfaction resulting due to confirmed fulfillment of their expectations.

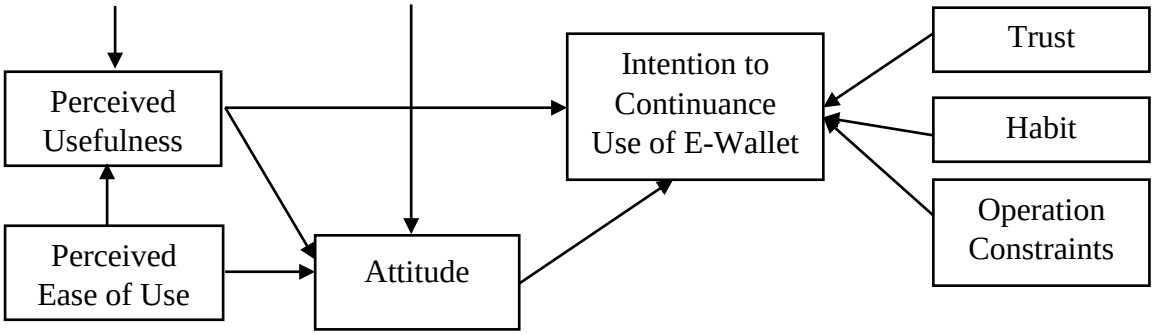
Technology adoption reflects a confirmation of expectations which serves as an element that supports the continuance intention to use (Baabdullah et al., 2019). According to Khayer and Bao (2019), if user satisfaction and initial expectations is fulfilled, the level of satisfaction can be determined Mouakket & Bettayeb (2015) stated that continuance intention is defined as the level to which an individual will intentionally continue to use the service for longer period.

The definition of the intention to use is as a measure to accept the use of the technology successfully (Namahoot & Laohavichien, 2018). Fishbein and Ajzen (1975) defined the intention to use as the attitude and recognition on these services. The intention to use can be affected by the customer satisfaction which is as motion to increase, when the technology increases. This intention can be described as the users to have the behaviors continually used it in the future (Setterstrom et al., 2013).

Halim et al (2021) studied determinants of e-wallet continuance usage intention in his research paper named "Understanding the Determinants of E-wallet Continuance Usage Intention in Malaysia". They aimed to investigate the determinants of e-wallet continuance usage intention in Malaysia using extending Technology Continuance Theory (TCT) via examining four variables, namely price benefit, trust, habit, and operational constraints. The conceptual framework of Halim et al (2021) is shown in Figure (2.2).

Figure (2.2) Conceptual Framework of Halim et al.





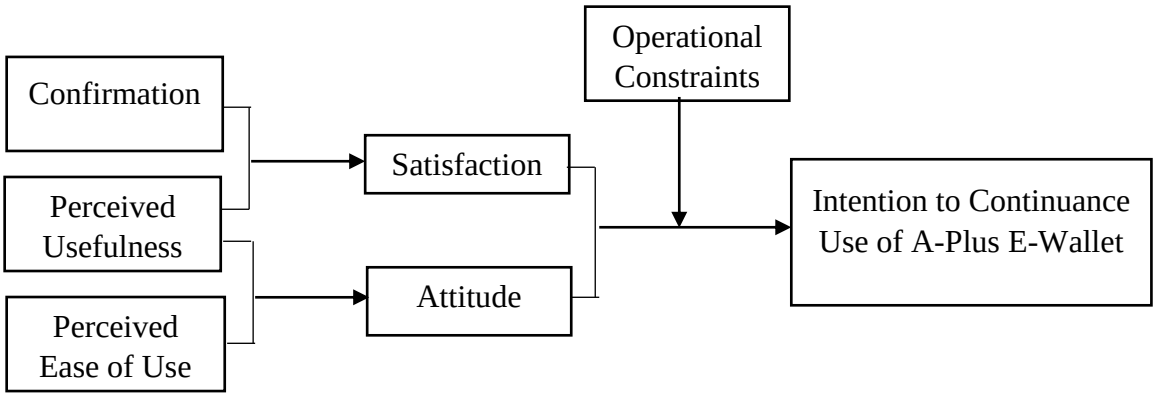
Source: Halim et al (2021)

Their paper adopted a quantitative approach to collect data with non-probability sampling using the purposive sampling technique. An online survey was conducted and a total of 379 respondents submitted their answers. The obtained results have shown that continuous use of e-wallet is not affected by perceived usefulness (PU) and trust. However, there is a significant influence associated with perceived ease of use (PEU), PU, and satisfaction toward user's attitude that, in turn, substantially impacts the users' intention to continuous to use e-wallet.

2.6 Conceptual Framework of the Study

This section presents the conceptual framework of the study by referring Technology Continuance Theory (TCT), literature reviews and previous studies. The conceptual framework of the study is presented in Figure (2.3).

Figure (2.3) Conceptual Framework of the Study



Source: Own compilation (2022)

According to Figure (2.3), this study is intended to find out whether confirmation and perceived usefulness have a significant relationship with satisfaction. It also analyzes whether perceived usefulness and perceived ease of use have effect on attitude. Moreover, it finds out whether satisfaction and attitude have effect on continuous intention to use A-plus e-wallet agents. Finally, it examines whether there is a moderating effect of operation constraints between satisfaction and attitude, and continuous intention of agents.

CHAPTER 3

PROFILE AND OPERATIONAL CONSTRAINTS OVERCOMING PRACTICES OF 'A'BANK

This chapter presents the mobile financial services provided by Ayarwaddy Farmers Development Bank (A Bank) (referred to as A-plus Wallet). Accordingly, in this chapter the profile and organization structure of 'A' bank , products and services of A-plus wallet, rules and regulations for A-plus's Agents and Agent's incentive commission offered by A-plus wallet are presented.

3.1 Profile of A-Plus E-wallets and ABank

Ayeyarwaddy Farmers Development Bank (A bank) is established on 3rd December 2014, under Notification No. 3, 2014 by the Central Bank of Myanmar and the company was registered on December 22, 2014 in accordance with the Myanmar Companies Law. A bank got Commercial Banking License No. MAB/P-34/ (11) 2015 on November 17, 2015.

The vision of 'A' bank is to become an innovative and dynamic bank in Myanmar with strong commitments to cultivate positive and sustainable outcomes for all stakeholders. Its missions are to deliver authentic, accessible, adjustable, advanced and accommodating products and services, to employ asset-light, cost-efficient and digital-driven approach, to leverage the network of local and international partners to deliver positive impacts, and to strengthen national financial inclusion efforts with providing

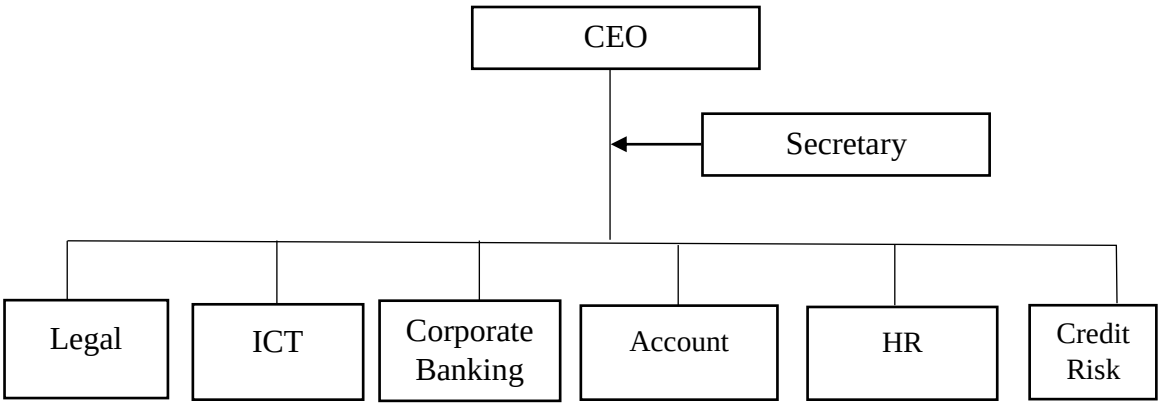
accessible and equal financial opportunity for all underserved populations through innovative channels.

A-Plus wallet is at the heart of digital initiatives enabling 'A' bank services to be part of customers' daily lives and expanding financial inclusion efforts for the country. Building on strong financial, compliance & regulatory foundation, 'A' bank is providing services that make customers' daily lives easier and business transactions more efficient.

3.1.1 Organizational Structure of the 'A' Bank

In order to achieve the vision and mission of the bank, 'A' bank systematically sets up the departments. Each department performs the different functions and services. The departments of the bank are presented in Figure (3.1).

Figure (3.1) Organization Structure of 'A' Bank



Source: 'A' Bank (2022)

According to Figure (3.1), 'A' bank is composed of six departments namely legal, ICT, corporate banking, account, HR, and credit risk. Secretary is appointed to assist managing director.

(i) Legal Department

The responsibilities of legal department are to give oral or written legal memoranda and written legal opinions, review and interpret proposals-draft legislation, and negotiate agreements. Legal department also manages in taking legal actions against the conflicts, contributing the drafting of a legislation, and negotiating on all legal issues regarding A Bank and A-plus wallet.

(ii) ICT Department

The mandate of the Department of Information Communication Technology is to enable operations of the Bank through provision of information technology-based services required to facilitate the efficiency and effectiveness of the Bank's business processes. The objective of this department is to support strategic direction of the Bank by enabling the Bank in its different functional areas by planning of Information Systems and Infrastructure required to support the strategic direction, delivery, Maintenance and support of information systems and infrastructure required to support the strategic direction, and train employees and agents relating to ICT Systems and Technologies.

(iii) Corporate Banking Department

The basic functions include regular banking services, corporate accounts, short term funding including working capital finance, current accounts, time deposits, trade finance, bill discounting, term loans and foreign exchange. Fund-based products are further sub-divided into asset products include trade finance, corporate finance, project finance and Liability products include salary accounts, current accounts, fixed deposits and payment cards. Loans and Credit include lending money on installment plans, overdraft protection, underwriting and issuing securities such as bonds.

(iv) Account Department

Account department is responsible for maintaining, recording all business transactions of A bank and maintain adequate internal controls within the bank to safeguard its valuable resources. It also requires to provide a basis for performance assessment and create accountability across the organization, keep track of costs incurred by the company and advise the modification of existing operations to reduce operating costs, and support senior management in the decision-making process by appropriately presenting the financial data. Moreover, it needs to plan based on anticipation of business needs and expected availability of resources.

(v) HR Department

HR department is responsible for recruiting and selecting the possible candidates. Then, it provides training and development for employees in order to meet the strategic goals of the bank. It regularly makes the performance appraisal and provide rewards. This

department is also responsible for resolving conflicts and ensuring health and safety of the employees. It usually makes the HR plan aligned with the future strategic goals of the bank.

(vi) Credit Risk Department

This department is responsible for reviewing financial statements and other data to assess the company's overall financial condition. It also monitors interest rates and market conditions to identify potential problems before they arise. In addition, this department reviews loan applications, credit reports, and other documentation to determine whether to approve or deny loans and evaluating potential risks and recommending solutions to increase profits while maintaining safety standards.

3.1.2 Products and Services of A-Plus Wallet

A-Plus mobile wallet is a mobile financial service from 'A' bank to provide a secure financial service. Users can use financial services just on their phones in the application, and will not need to open bank account and will not have to worry about operating hours. And they can download the application and can open wallet account on their own.

With A-Plus wallet, people can transfer, cash out, top up prepaid phone bill, pay for Internet service and can pay with QR code at any store that has A-Plus signage. And users can buy iTunes gift cards, other gift cards and can cash-in with any MPU, VISA and Master Card from any bank in the world. Wallet users can make cash in to their wallet from MPU cards. From A-Plus wallet account, users can send money to anyone in Myanmar, and wallet to wallet transfer is zero transfer fee. They can also transfer Wallet to Bank accounts. (A bank and other Banks).

A-plus giving services to corporate users for salary disbursement with A-plus wallet. Employees can do cash out with nearest A-plus agents with free of charge. A-plus also giving services to pensioners for convenient cash out with A-plus wallet at their nearest A-plus agents with free of charge. A-plus set up a 24/7 call center for wallet users and Agents. Giving effective services for users and Agents with separate channels.

A-plus application offers Two Language (Myanmar/English). It includes Simple dashboard and UI interface, Push Notification for update news. For the account safety, 2

Factors Authentication is applied. It also supports Multi Authentication log in system including Biometric log in.

A-plus agents can do remittance function for non-wallet account users. Users have no need to have a bank account and can transfer and received money from their mobile phones. Users can use all mobile network operator's numbers from Myanmar. About the Fees structure, there are 14 Slab of transfer amount and respective fees charges (See at Table). Users can transfer maximum amount up to 10 Lakhs MMK per transaction. Users can buy prepaid air time for MPT, Atom, Ooredoo operator's numbers. Agents can get the 0.5% commission for top up. A-plus wallet user can pay utilities bill for Ananda, Hiwifi, Myanmar Net, iTunes Gift cards, Stem Wallet (SGD), Channel7 and Shwe Nar Sin.

3.1.3 Rules and Regulations For A-Plus Wallet Agents

'A' bank carefully deals with the A-Plus Wallet agents by partnering with the Omega Distribution Co., Ltd. The Super-Agent needs to support and work with A-Plus on behalf of the subcontractor. A Super-agent must follow monthly set KPI and flag E-money in the A-Plus list of their respective agents. The Super-agent must operate to comply with Myanmar's laws regarding KYC requirements. The actual working days must be confirmed by the both parties (Super-Agent and 'A' bank).

Super-agent manages the mobile phone service when accepting payments from customers. If necessary, the board, or teams must be organized according to the permission of the relevant government department. A Super-agent must follow all the requirements to be signed only in relation to Anti-Money Laundering / Anti-Money Laundering.

Agents including Super Agents of A-Plus must work more than eight (8) hours per day. Super Agents manage and support A-Plus Agent under them and the CSEs. Super Agents are required to transfer E-money to A-Plus Agents within 5 minutes and the remaining cases within 30 minutes. For the new products and services of A-Plus, 'A' bank will make marketing campaigns at the appropriate time and conduct the training for agents.

A-plus set up a distribution norm of one channel sales executive (CSE) per fifty Agents for giving services effectively. CSEs going to Agents daily to supply E-money and cash for Agents, training new agents and making branding at Agent's shops. CSEs also have to try to hit their monthly KPI achievements.

3.1.4 Commission for A-Plus Agents

According to the policy of central bank and 'A' bank, A-Plus Wallet pays commissions to the agents. 'A' bank makes Key Performance Indicator (KPI) for the agents who are giving A-Plus wallet service to customers. Table (3.1) presents the KPI and incentives for agents.

Table (3.1) A-Plus Agent Scheme

A-Plus Agents can receive benefits up to 43,000 MMK if the following conditions are met:New benefits will be started from Oct 1, 2022 and applied to all on boarded A-Plus Agents.		
Title	Description	Payout for Achievement on Monthly Target (MMK)
OTC transfer (Unregistered to Unregistered)	Minimum value of 30,001 MMK per transaction. At least 25 transaction per month counted towards incentive calculation.	16,000
Top up	Minimum value of 1000 MMK per transaction. At least 25 transaction per month counted towards incentive calculation.	5,000
Consumer Wallet Cash Cut	Consumer Wallet Cash Out Transactions with minimum value of 20,000 MMK per transaction. At least 15 transaction	10,000

	per month counted towards incentive calculation.	
250,000 and above	At least (5) business transaction per month (OTC, Top Up Wallet Cash out and Bill Payment)	3,000
150,000-249,999	At least (5) business transaction per month (OTC, Top Up Wallet Cash out and Bill Payment)	2,000
Total		36,000

Source: 'A' Bank (2022)

The bank rewards sales team basis performance & to motivate them to over achieve sales targets. A-Plus Agents can receive benefits up to 43,000 MMK if the predefined conditions are met. New benefits will be started from Oct 1, 2022 and applied to all on boarded A-Plus Agents. E Float maintenance amount will be considered daily basic and will be count every 12:00 at midnight. Any Fraudulent transaction were found out, Agent will not get incentive. Same sender/receiver transactions, same agents and reversal transactions will not be count in Key Performance Index (KPI). Payout will be disbursed within 15 days of next month.

3.1.5 Registration Process and Wallet Limitation

The company recruits the agents based on the ability to maintain cash and e-float balance, Strategic retail locations, literate staff, trusted by the community, and potential customer reach. For Agents registration, CSE (Channel Sales Executive) will go Agents and do relate EKYC onboarding process. Requirements in agent registration process are registration form, bank account opening form, photo of agent's shop, NRC front/back, and owner's photo. After 3 days, Agents will get authentication code and can log in and start using.

A-Plus Wallet users can do cash in and Cash out at A-Plus Agents. Level 1 wallet users can do cash in function of maximum 4 Lakhs MMK per transactions and total amount up to 10 Lakhs MMK per day. Cash out functions can do maximum of 3 Lakhs MMK per transactions and total amount of up to 10 Lakhs MMK per day. Level 2 Wallet users can do cash in function of maximum 10 Lakhs MMK per transactions and total

amount up to 10 Lakhs per day. Cash out functions can do maximum of 3 Lakhs MMK per transactions and total amount of up to 10 Lakhs MMK per day.

3.2 Operational Constraints Overcoming Practices of Abank

When Abank start launch A-Plus E-wallet and acquire the agents to get the high distribution network, agents onboarding process is complicated and time consumed. Most of the agents are busy with their other tasks and cannot patient on filling the many onboarded forms with long process. Agents feel dissatisfaction on this process and refuse to do business with A-Plus. So Abank changed its operation process by outsourcing a third-party company named Omega Distribution Group Company Limited (ODG) for agent acquiring and management. ODG hired Regional Sales Managers (RSM), Territory Sale Managers (TSM) and Channel Sales Executives (CSEs) to give high level of service quality to Agents. After omitting some onboarded forms, Agent's attitude is change and happy to work with A-Plus wallet. Moreover, Abank develop the E-KYC application to digitalize the agent onboarding process. Therefore, agent acquiring time is faster and agents can start their business within three days of onboarded date.

Abank found another operational constraint happen at over the counter (OTC) remittance. When agents perform the OTC function, the cash code SMS delay to send. The remittance users have to wait long time to receive SMS and they complain to the agents. So, agents feel dissatisfied about wallet application and some agents do not want continuous use the application. To overcome this constraint, Abank set up one more SMS gateway to improve the performance. When one gateway server has problem, it can switch to another SMS gateway. After that, cash code delivery time is faster and agent's attitude change positive perception on wallet application. Currently, Abank still found that other technical problems that can make negative effect of agent's attitude and satisfaction on e-wallet application. Therefore, Abank make partner with a high reputation software vendor to improve overall performance of e-wallet application. When new vendor finishes their developing process, the agent's will get more satisfaction and continue to use of A-Plus E-wallet.

3.3 Research Design

This study focused on the effect of confirmation and perceived usefulness on satisfaction of A-Plus E-wallet Agents. It also examines the effect of perceived usefulness and ease of use on attitude, to examines the effect of satisfaction and attitude on Intention to continuance use and investigate the moderating effect of operational constraints on the relationship between Satisfaction and Intention to continuous use of A-Plus E-Wallet Agents. Finally, it investigates the moderating effect of operational constraints on the relationship between Attitude and Intention to continuous use of A-Plus E-Wallet Agents.

The questionnaire is organized with two main parts: demographic factors and variables to be analyzed. The first part demographic factors include gender, age, marital status, education, income and amount of services year. The main variables are confirmation, perceived usefulness, satisfaction, attitude, operation constraints and intention to continuous use A-plus E wallet Agent. A total number of 40 questions were formulated based on theoretical concepts. By using Raosoft formula. 341 agents among from total 3000 Agents are chosen as sample by simple random sampling method. Primary Data are collected by survey with structured questionnaire designed with 5-point likert scale (1 = Strongly Disagree to 5 = Strongly Agree). According to the classification of Best (1977), the responses are interpreted as follows: The mean value 1.00-1.80 is classified as strongly disagree, 1.81-2.60 is categorized as disagree, and 2.61-3.40 is regarded as neither agree nor disagree, 3.41-4.20 are categorized as agree, 4.21-5.00 is categorized as strongly agree of perception. For data analysis, multiple linear regression method is applied.

3.4 Reliability Test

Reliability is a measure of the stability or consistency of the variable in the structured questionnaire. Questions are developed by using 5-point likert scale. The result of the reliability test by Cronbach's Alpha is presented in Table (3.2).

Table (3.2) Reliability Test

Sr. No.	Variable	No. of Items	Cronbach's Alpha	Reliability Level
1	Confirmation	5	.871	Reliable

2	Perceived Usefulness	5	.931	Reliable
3	Perceived Ease of Use	5	.910	Reliable
4	Satisfaction	5	.921	Reliable
5	Attitude	5	.856	Reliable
6	Operational Constraints	4	.836	Reliable
7	Continuous Intention to Use	5	.921	Reliable

Source: Survey Data (2022)

According to Table (3.2), Cronbach's alpha values for all variables show that all the scores are greater than 0.7. Therefore, it is said to have good reliability and the findings are valid for this study.

3.5 Demographic Profile of Respondents

To collect the primary data, 341 agents are selected as sample population to answer these structured survey by using simple random sampling method regarding to A-plus agent e-wallet. Table (3.3) presents the profile of the respondents. . The demographic features include age, education level, gender, and experience. Table 3.3 shows the demographic data of the respondents.

Table (3.3) Demographic Profile of Respondents

Sr. No.	Particular	Frequency	Percentage
	Total	**341**	100
1	**Gender**		
	Male	141	41
	Female	200	59
2	**Age (Years)**		
	21 to 30 years	146	43
	31 to 40 years	115	33
	41 to 50 years	60	18
	51 to 60 years	20	6
3	**Education Level**		
	High School Graduate	246	71
	Diploma	12	4

	Bachelor's Degree	62	18
	Master's Degree	12	4
	Others	9	3
4	**Experience**		
	Less than 1 years	197	58
	1 year to 5 years	144	42

Source: Survey Data (2022)

According to the survey result, majority of the respondents are females who are working as agents for A-plus agent e-wallet with 59% of respondents. As the survey result, the largest age group is 21-30 years of age with 43% of the total respondents. Second major age group is 31-40 years old with 33% of total respondents. Among 341 respondents, it is found that majority of them are high school graduated while many other respondents earn bachelor degree. According to the result, the majority of respondents with 58% of total respondents are working with A-plus less than 1 year.

Many respondents are female because most of the A-plus agent shops are residence-cum-shop liked grocery and mini stores which are running by housewives doing their household chores. Moreover, it is also found that the largest age group is 21-30 years. It is because young age groups are more interest to do digital E-wallet functions. The largest respondents have been working as A-plus agent e-wallet less than a year while some of the respondents has been working for 1 to 5 years. It is because A Bank launched the A-Plus wallet products and services only under two years long.

CHAPTER 4

ANALYSIS ON CONTINUOUS INTENTION TO USE A-PLUS E-WALLET OF 'A'BANK

This chapter presents the perceptions of A-plus E-wallet agents towards influencing factors such as confirmation, perceived usefulness, and perceived ease of use. It analyses the effect of influencing factors on satisfaction and attitude. It also presents the effect of satisfaction and intention to continuance use A-Plus E-Wallet Agent. Finally, it describes the moderating effect of operation constraints between independent variables (Satisfaction and Attitude) and intention to continuance use A-Plus E-Wallet Agent.

4.1 Agent Perception on Confirmation, Usefulness and Ease of Use towards A-Plus Agent E-Wallet

The influencing factors are those that have the potentials to change a target object's characteristics. In this study, influencing factors include confirmation, perceived usefulness, and perceived ease of use.

(a) Confirmation

Confirmation refers to the perceived status according to their expectations of new products or advertisements of those products. Table (4.1) presents confirmation of the A-plus agents towards A-plus E-wallet.

Table (4.1) Confirmation

Sr. No.	Confirmation	Mean Score	Std. Dev
1.	Better experience with using A-Plus Agent e-wallet	3.19	0.95
2.	Reaching expectation by using service level of A-Plus Agent e-wallet	3.40	1.01
3.	Worth of money by using A-Plus Agent e-wallet	3.30	1.00
4.	Accurate commission offered by A-Plus e-wallet	3.50	1.16
5.	Overall, perfect expectation by using A-Plus Agent e-wallet	3.26	1.04
	Overall Mean	**3.33**	

Source: Survey Data, 2022

According to Table (4.1), the respondents agree for accurate commission offered by A-Plus e-wallet that A-plus e-wallet is granting incentives and bonuses to the agents based on their performance in order to inspire and motivate them to surpass the sales target. Moreover, the respondents meet their expectation by using service level of A-plus e-wallet that the agent can obtain bonuses up to 43,000 MMK if the established conditions are met. Lowest mean value 3.19 means the respondents did not get the better experience with using A-Plus agent e-wallet. It is because A Bank launch A-Plus wallet only over one year long and bill payment product list are still less. According to overall mean score (3.33), the respondents' opinions of A-plus agent e-wallet are favorable that the agents attain commission and quality supports offered by A-plus e-wallet.

(b) Perceived Usefulness

Perceived Usefulness can be determined as the degree to which a person thinks employing an A-plus E-wallet will increase their productivity. There are some elements

used to measure perceived usefulness as well such as quickness, saving time, effort, cost reducing, and overall usefulness. Table (4.2) presents perceived usefulness of the agents by using A-plus agent e-wallet.

Table (4.2) Perceived Usefulness

Sr. No.	Perceived Usefulness	Mean Score	Std. Dev
1.	Quick transaction with A-Plus Agent e-wallet	3.23	0.96
2.	Easier transaction by using A-Plus Agent e-wallet makes	3.33	0.95
E	Enhancing the effectiveness of my transactions by using A-Plus Agent e-wallet	3.25	0.97
4.	improving the quality of the transactions performance by using A- Plus Agent	3.23	0.91
5.	Useful A-Plus Agent e-wallet for transactions	3.40	0.97
	Overall Mean	**3.29**	

Source: Survey Data, 2022

According to Table (4.2), the fact that A-Plus Agents may perform easy remittance functions for people who do not have e-wallet accounts. This feature is very useful for A-Plus Agent e-wallets for transactions. Moreover, agents can utilize any local mobile network operator's numbers to use A-plus Agent e-Wallet easily. The lowest mean score is 3.23 states that it is need to improve the transactions time quickly and the transactions performance. It is because sometimes when customers perform the transactions, the cash code SMS delivery time is a little taken long. The overall mean score 3.29 shows that the A-plus agents have a good perception towards perceived usefulness of A-plus Agents e-wallet because of easy remittance functions for non-wallet users.

(c) Perceived Ease of Use

Perceived ease of use is expressed as the perception of a person by using a certain system with effortless or simply easy to do without anyone's supports. Table (4.3) presents the perception of the respondents towards perceived ease of use for A-plus e-wallet agent.

Table (4.3) Perceived Ease of Use

Sr. No.	Perceived Ease of Use	Mean Score	Std. Dev
1.	Easy learning to operate A-Plus Agent e-wallet	3.40	1.04
2.	Clear interfacing of A-Plus Agent e-wallet	3.37	1.09
3.	Effortless of Interaction with A-Plus Agent e-wallet	3.22	0.97
4.	Confident in using the system.	3.56	0.95
5.	Easy to use A-Plus Agent e-wallet to do what I want	3.35	1.01
	Overall Mean	**3.38**	

Source: Survey Data, 2022

According to Table (4.3), the respondents feel confident in using the system because A-plus e-wallet builds up a 24-hour call centre for wallet users and agents, providing effective services through distinct channels for users and agents. Moreover, the respondents learn to operate A-plus agent e-wallet easily because A-plus application supports two languages (Myanmar/English). It has Simple dashboard and UI interface as well as push notification for updated news. Two-factor authentication is used to protect account information. Additionally, it allows biometric log-in as well as multi-authentication log-in. The lowest means 3.22 shows the agent are more effort on using the A-Plus wallet because when they use over the counter (OTC) function, they need to take the customer's NRC front/back photo and selfie photo according to the CBM's new rules and regulation. Most Agents presume that functions are more taken their time and have to do more effort on it. The overall mean score (3.38) indicates that the respondents have moderate levels of perceived ease of use for A-plus agent e-wallet because they feel comfortable using the system and appreciate its user-friendly design, less fraud, and clear interface.

4.2 Analysis on Effect of Confirmation and Perceived Usefulness on Satisfaction

This section analyses the effects of confirmation and perceived usefulness on satisfaction of the clients. Confirmation is the matching state of clients according to their expectations for the products or services.

(a) Satisfaction

When the clients experience the services or products according to their expectations, they will be satisfied. Table (4.4) shows perception of the respondents towards satisfaction for A-plus agent e-wallet.

Table (4.4) Satisfaction

Sr. No.	Satisfaction	Mean Score	Std. Dev
1.	Pleased with the speed of the money transfer	3.33	1.08
2.	Pleased with the usefulness of A-Plus Agent e-wallet	3.51	1.00
3.	Time saving by using A-Plus Agent e-wallet saves time	3.26	0.98
4.	Happy with the services of A-Plus Agent e-wallet	3.63	1.09
5.	Delighted with A-Plus Agent e-wallet	3.52	0.98
	Overall Mean	**3.45**	

Source: Survey Data, 2022

According to Table (4.4), the respondents are satisfied with the A-Plus e-wallet agent since it speeds up transaction processing, secure and compactible and saves time. Additionally, the respondents are delighted with A-plus agent e-wallet due to accurate commission, easy use, and clear instructions in their preferred languages. The lowest mean value 3.26 indicates the agents are more taken time on using OTC function by taking photo of customer's NRC and selfie photos. The overall mean score (3.45) shows that the respondents are moderately satisfied with A-plus e-wallet agent because of the bonuses, simple transactions, booming cashless service, and helpful operation.

(b) Effect of Confirmation and Perceived Usefulness on Satisfaction

In this section, the conformation and perceived usefulness on satisfaction of clients are analyzed by applying multiple regression analysis. Client's satisfaction is regressed with conformation and perceived usefulness. The findings of the regression analysis are shown in Table (4.5).

Table (4.5) Effect of Confirmation and Perceived Usefulness on Satisfaction

Variable	Unstandardized Coefficients	β	t	Sig

	B	Std. Error			
(Constant)	.256	.103		2.491	.013
Confirmation	.316***	.048	.296	6.583	.000
Perceived Usefulness	.651***	.048	.614	13.658	.000
R Square	.755				
Adjusted R Square	.754				
F Value	522.143***				

Source: Survey Data (2022)

Notes: ***Significant at 1% level, **Significant at 5% level, *Significant at 10% level.

According to the regression result, the value of adjusted R square is 0.754 and this specified model can explain 75.4 % of variation of satisfaction of A-plus E-wallet agents which is predicted by conformation and perceived usefulness. The overall significance of the model, F value, is highly significant at 1 percent level and this model is valid. Confirmation has the expected positive sign, and the coefficient of the variable is strongly significant with satisfaction of A-plus E-wallet agents at 1 percent level. The positive effect means that the more confirmation leads to more satisfaction of A-plus E-wallet agents. Perceived usefulness has the expected positive sign, and the coefficient of the variable is strongly significant with satisfaction of A-plus E-wallet agents at 1 percent level. The positive effect means that the more perceived usefulness leads to more satisfaction of A-plus E-wallet agents. According to Standardized coefficient (Beta) score, perceived usefulness is the most effective factor on satisfaction of A-plus E-wallet agents.

For confirmation, the survey reveals that when agent's confirmation increase satisfaction also increase. Agents are expecting that A-Plus wallet to change onboarding process faster. After Abank using EKYC system, agents are happy and their expectations are fulfilled. So, their satisfaction also increased.

For the perceived usefulness, the survey result showing that when perceived usefulness increase agents' attitude also increase. A-Plus Agents can perform easy remittance functions for people who do not have e-wallet accounts. In addition, A-plus agents can do phone top-up, bill payment and other many transactions. By offering those services, they get new customers and improve business performance. Moreover A-plus e-wallet offers 24/7 call centre for wallet users and agents, and provides effective services

through distinct channels for users and agents. So, agents are more satisfaction on A-plus e-wallet application.

4.3 Analysis on Effect of Perceived Usefulness and Perceived Ease of Use on Attitude

In this section, the perceived usefulness and perceived ease of use on attitude of clients are analyzed by applying multiple regression analysis. Client's satisfaction is regressed with conformation and perceived usefulness. The findings of the regression analysis are shown in Table (4.5).

(a) Attitude

The attitude of the users is important in the satisfaction and continuous use of the specific products or services. Table (4.6) shows attitude of A-plus e-wallet agent.

Table (4.6) Attitude

Sr. No.	Attitude	Mean Score	Std. Dev
1.	A good idea of using A-Plus Agent e-wallet services	3.41	0.93
2.	Beneficial of using A-Plus Agent e-wallet services	3.51	0.97
3.	Advisable to pay through online payment systems.	4.20	0.99
4.	Mobile payment as very good way to do business transactions.	3.79	1.07
5.	Making payments online by A-Plus Agent e-wallet services	3.53	1.04
	Overall Mean	**3.69**	

Source: Survey Data, 2022

According to Table (4.6), the respondents state that mobile payment is very good way to do business conducts because e-wallet is a flexible payment method to make it easier for them to complete transactions, and the respondents prefer cashless to avoid personal contact during pandemic period. So, they used to make online payment by A-Plus Agent e-wallet services. The lowest mean 3.41 states that the agents don't have strong attitude on using A-plus wallet services rather than other product yet. The overall mean score (3.69) shows that the respondents view the A-plus e-wallet agent is favorably since it enables rapid payments, contactless transactions, high levels of security, convenience for both clients and customers.

(b) Effect of Perceived Usefulness and Perceived Ease of Use on Attitude

In this section, the perceived usefulness and perceived ease of use on attitude explored by applying multiple regression analysis. Attitude is regressed with perceived usefulness and perceived ease of use. The findings of the regression analysis are shown in Table (4.7).

Table (4.7) Effect of Perceived Usefulness and Perceived Ease of Use on Attitude

Variable	Unstandardized Coefficients		β	t	Sig
	B	Std. Error			
(Constant)	1.045	.111		9.421	.000
Perceived Usefulness	.546***	.046	.577	11.814	.000
Perceived Ease of Use	.251***	.045	.273	5.590	.000
R Square	.644				
Adjusted R Square	.642				
F Value	305.451***				

Source: Survey Data (2022)

Notes: ***Significant at 1% level, **Significant at 5% level, *Significant at 10% level.

According to the regression result, the value of adjusted R square is 0.642 and this specified model can explain 64.2 % of variation of attitude of A-plus agents which is predicted by perceived usefulness and perceived ease of use. The overall significance of the model, F value, is highly significant at 1 percent level and this model is valid. Perceived usefulness has the expected positive sign, and the coefficient of the variable is strongly significant with attitude of A-plus agents at 1 percent level. The positive effect means that the more perceived usefulness leads to more positive attitude of the A-plus agents. Perceived ease of use has the expected positive sign, and the coefficient of the variable is strongly significant with attitude of A-plus agents at 1 percent level. The positive effect means that the more perceived ease of use leads to more positive attitude of the A-plus agents. According to Standardized coefficient (Beta) score, perceived usefulness is the most effective factor on attitude of the A-plus agents.

For the perceived usefulness, the survey result showing that when perceived usefulness increase agents' attitude also increase. A-Plus Agents can perform easy

remittance functions for people who do not have e-wallet accounts. In addition, A-plus agents can do phone top-up, bill payment and other many transactions. By offering those services, they get new customers and improve business performance. Moreover A-plus e-wallet offers 24/7 call centre for wallet users and agents, and provides effective services through distinct channels for users and agents. So, agents have positive perception towards A-plus application.

For the perceived ease of use, survey result reveal that the more perceived usefulness leads to more positive attitude of the A-plus agents. A-plus e-wallet builds up a 24/7 call centre for wallet users and agents, providing effective services through distinct channels for users and agents. The agent can operate A-plus agent e-wallet easily because A-plus application supports two languages (Myanmar/English). It has Simple dashboard and UI interface as well as push notification for updated news. Two-factor authentication is used to protect account information. Additionally, it allows biometric log-in as well as multi-authentication log-in. They feel comfortable using the system and appreciate its user-friendly design, less fraud, and clear interface. So, agents have positive perception towards A-plus application.

4.4 Analysis on Effect of Satisfaction and Attitude on Intention to Continuance Use

This section is measured customers' satisfaction and its lead to continuous intention to use A-plus agent e-wallet. Agents will be satisfied if the products and services are supportive for their business and they will consider using that products or services in the future.

(a) Intention to Continuance Use

Continuous Intention (CI) mentions to "users' purpose to continue consuming the specific product or system". Table (4.8) presents client's intention level for continuance use to A-plus e-wallet agent.

Table (4.8) Intention to Continuance Use Table

Sr. No.	Intention to Continuance Use A-Plus E-Wallet Agent	Mean Score	Std. Dev
1.	Compatible A-Plus Agent e-wallet for business	3.47	0.89
2.	Using A-Plus Agent e-wallet rather than manual processing or other alternative means	3.42	0.96
3.	Strongly recommending others to use A-Plus Agent e-wallet	3.80	0.98
4.	Using A-Plus Agent e-wallet as regularly like current	3.61	0.88
5.	Using A-Plus Agent e-wallet in the future	3.65	0.93
	Overall Mean	**3.59**	

Source: Survey Data, 2022

According to Table (4.8), the respondents are strongly recommending others to use A-Plus e-wallet Agent because they enjoy using e-wallet, which offers quickness, convenience of use, effectiveness, transparency, and accessibility. Moreover, the respondents also concur to use the A-Plus e-wallet Agent in the future since they acknowledge that it offers advantages to retailers, a significant impact on the payment transactions. The lowest mean value 3.42 indicates the agents will use not only A-plus wallet but also other wallet application. The overall mean score (3.59) presents that the respondents had intention to use of A-plus E-wallet Agent in the future because they can make the payment simply and quickly.

(b) Effect of Satisfaction and Attitude on Intention to Continuance Use

In this section, the satisfaction and attitude on continuance intention to use explored by applying multiple regression analysis. Intention to continuance use is regressed with satisfaction and attitude. The findings of the analysis are shown in Table (4.9).

Table (4.9) Effect of Satisfaction and Attitude on Intention to Continuance Use

Variable	Unstandardized Coefficients		β	t	Sig
	B	Std. Error			

(Constant)	.455	.102		4.472	.000
Satisfaction	.433***	.040	.480	10.732	.000
Attitude	.445***	.045	.438	9.802	.000
R Square	.761				
Adjusted R Square	.760				
F Value	538.206***				

Source: Survey Data (2022)

Notes: ***Significant at 1% level, **Significant at 5% level, *Significant at 10% level.

According to the regression result, the value of adjusted R square is 0.761 and this specified model can explain 76.1 % of variation of intention to continuance use A-Plus E-wallet agent which is predicted by satisfaction and attitude. The overall significance of the model, F value, is highly significant at 1 percent level and this model is valid. Satisfaction has the expected positive sign, and the coefficient of the variable is strongly significant with continuance intention to use A-plus e-wallet at 1 percent level. The positive effect means that the more satisfaction leads to greater continuance intention to use A-plus e-wallet. Attitude also has the expected positive sign, and the coefficient of the variable is strongly significant with continuance intention to use A-plus e-wallet at 1 percent level. The positive effect means that the more positive attitude leads to greater continuance intention to use A-plus e-wallet. According to Standardized coefficient (Beta) score, satisfaction is the most effective factor on continuance intention to use A-plus e-wallet.

For the Agent's satisfaction, survey reveals that when agent's satisfaction increase intention to continuance use the e-wallet also increase. Abank changes the monthly KPI bonuses for agents, offer with simply interface of application and increase service quality with 24/7 call center to get the agent's satisfaction. Moreover, Abank changed EKYC process for faster onboarding process, clients are satisfied with application and more intention to use A-plus e-wallet application in the future.

For the Agent's Attitude, survey showing that when agents' attitude increase intention to continuance use the e-wallet also increase. When Abank increase a new SMS gateway, cash code delivery time is faster than before. So, agent's attitude is positive perception on wallet application. Moreover, agent's attitude on the A-plus e-wallet is favorably since it enables rapid payments, contactless transactions, high levels of security,

convenience for both clients and customers. It can conclude that the agent will use the A-plus e-wallet application in the future.

4.5 Moderating Effects of Operational Constraints on the Satisfaction and Intention to Continuance use

Operational constraints may be the barriers for intention to continuance use of specific products or services. In this section, operational constraints are analysed as the moderating factor on the relationship between Satisfaction and Attitude and Continuous Intention to Use.

(a) Operational Constraints

Operational Constraint means any restriction on the use of any part of the infrastructure which has a negative effect. Table (4.10) presents the perceptions of A-plus agents towards operational constraints of A-plus agent e-wallet.

Table (4.10) Operational Constraints

Sr. No.	Operational Constraints	Mean Score	Std. Dev
1.	Not able to use A-Plus Agent e-wallet sometimes due to the difficulty of e-wallet app's display and screen	3.37	1.35
2.	Screen freeze and malfunction e-wallet apps	3.48	1.40
3.	Buttons and options of the e-wallet apps are difficult to find	3.17	1.08
4.	Insufficient features provided by the e-wallet apps	3.74	1.32
	Overall Mean	**3.44**	

Source: Survey Data, 2022

According to Table (4.10), the respondents assert that they are occasionally unable to use the A-Plus Agent e-wallet because of the e-wallet apps' inadequate capabilities that they are facing issues with maintaining, opening or closing accounts, issues with fraud or scams, and issues with unauthorized transactions. In addition, the respondents are not able to use A-Plus Agent e-wallet sometimes due to screen freeze and malfunction e-wallet apps that e-wallet apps are not up to date, long loading issue, log in problems and black screen. The overall mean score (3.44) shows that the respondents have some difficulties

by using e-wallet apps that people face software problem, difficult to contact service people, and freeze screen while using.

(b) Moderating Effect of Operational Constraints on Satisfaction and Intention to Continuance Use

To examine whether operational constraints can enhance the effect of agent satisfaction on continuous intention to use, this study conducts two steps. As first step, the mean value of continuous intention to use is regressed with the mean value of agent satisfaction and operational constraints.

As second step, agent satisfaction, operational constraints (agent satisfaction x operational constraints) are participated into the model. To identify the moderating effect of operational constraints between agent satisfaction and continuous intention to use, the overall mean value of continuous intention to use is regressed with the mean values of agent satisfaction as predictor and the mean value of operational constraints as moderator. The results are shown in Table (4.11).

Table (4.11) Moderating Effect of Operational Constraints between Agent Satisfaction and Continuous Intention to use

Variable	Model 1			Model 2		
	Unstandardized Coefficients		Standardized Coefficients (Beta)	Unstandardized Coefficients		Standardized Coefficients (Beta)
	B	Std. Error		B	Std. Error	
(Constant)	.931	.108		.164	.253	
Operational Constraints	.033	.025	.043	.272	.075	.357
Agent satisfaction	.738	.029	.817	.917	.075	1.075
Interaction Effect(Operational constraints x Agent satisfaction)				-.070***	.021	-.482
R Square	.695			.705		
Adjusted R Square	.693			.702		
F-value	384.643***			267.896***		

Source: Survey Data (2022)

Note *** significant at 1% level, ** significant at 5% level, * significant at 10% level

As presented in Table (4.11), since Adjusted R Square is 0.702 in Model 2, this model can explain 70.2% of the variation of continuous intention to use which is predicated by the measures of agent satisfaction and operational constraints. F-value (the overall significance of the model) is highly significant at 1% level. As shown in Model 2 of Table (4.11), operational constraints have moderating effect between the agent satisfaction and continuous intention to use with 1% level and there has negative relationship. It can be generally said that when agent feel satisfied, they will continue to use the E-wallet. However, when operational constraints effect happens the effect of customer's satisfaction on continuous intention to use will be lower than before. Thus, the operational constraints variable has moderating effect, this effect is partial moderating effect because the satisfaction still has positive effect on continuous intention to use even the operational constraints happens.

This is because clients sometimes face freeze screen and no response by A-plus e-wallet applications. Clients have to restart the phone while customer is waiting. Therefore, if the operation constraints increase a lot, client's intention to continuous use of A-plus e-wallet will be significantly decreased.

4.6 Moderating Effect of Operational Constraints on the Attitude and Intention to Continuous Use

To examine whether operational constraints can enhance the effect of attitude on continuous intention to use, this study conducts two steps. As first step, the mean value of continuous intention to use is regressed with the mean value of attitude and operational constraints.

As second step, attitude, operational constraints (attitude x operational constraints) are participated into the model. To identify the moderating effect of operational constraints between attitude and continuous intention to use, the overall mean value of continuous intention to use is regressed with the mean values of attitude as predictor and the mean value of operational constraints as moderator. The results are shown in Table (4.12).

As presented in Table (2), since Adjusted R Square is 0.682 in Model 2, this model can explain 68.2% of the variation of continuous intention to use which is predicated by the measures of attitude and operational constraints. F-value (the overall significance of the model) is highly significant at 1% level.

Table (4.12) Moderating Effect of Operational Constraints on Attitude and Continuous Intention to use

Variable	Model 1			Model 2		
	Unstandardized Coefficients		Standardized Coefficients (Beta)	Unstandardized Coefficients		Standardized Coefficients (Beta)
	B	Std. Error		B	Std. Error	
(Constant)	.512	.123		-.107	.294	
Operational constraints	-.004	.026	-.005	.197	.090	.258
Attitude	.838	.034	.827	1.015	.084	1.001
Interaction Effect(Operational constraints x Attitude)				-.056**	.024	-.378
R Square	.680			.685		
Adjusted R Square	.678			.682		
F-value	358.505***			243.876***		

Source: Survey Data (2022)

Note *** significant at 1% level, ** significant at 5% level, * significant at 10% level

As shown in Model 2 of Table (4.12), operational constraints have moderating effect between the attitude and continuous intention to use with 5% level and there is also negative relationship. It can be generally said that when agent feel on positive attitude, they will continue to use the E-wallet. However, when operational constraints effect happens the effect of customer's attitude on continuous intention to use will be lower than before. Thus, the operational constraints variable has moderating effect, this effect is partial moderating effect because the attitude still has positive effect on continuous intention to use even the operational constraints happens.

This is because clients are not able to use A-Plus Agent e-wallet sometimes due to the difficulty of e-wallet app's display and screen. It makes clients inconvenience and negative attitude towards A-plus e-wallet application. Therefore, if clients have negative

perceptions or attitudes towards, they will not intend to use A-plus wallet application in the future.

CHAPTER 5

CONCLUSION

This chapter includes three sections. First section presents the findings and discussions. The second section presents suggestions and recommendations based on findings. Finally, this chapter also includes limitation and need for further research.

5.1 Findings and Discussions

This study aims to analyze the effect of confirmation and perceived usefulness on agent's satisfaction, examine the effect of perceived usefulness and ease of use on attitude of agents, and investigate the moderating effect of operational constraints on the relationship between Satisfaction and intention to continuous use of A-Plus E-Wallet Agents. It also investigates the moderating effect of operational constraints on the relationship between attitude and intention to continuous use of A-Plus E-Wallet Agents. By using Raosoft formula, 341 A-plus e-wallet agents are chosen as sample by simple random sampling method. Primary Data are collected by surveying structured questionnaire designed with 5-point likert scale.

Regarding demographic data of the 341 respondents, most A-plus agents are females since many women are opening retail shops that enable them to do business and housework. They have been working at A-plus e-wallet agent less than a year since A-plus offered full features since last year. Most of respondent have high school education level and they can do business at home with A-plus wallet.

Regarding first objective, it is found that both confirmation and perceived usefulness have the significant positive effect on satisfaction of A-plus e-wallet clients. Among these significant factors, perceived usefulness is the most effective factor on satisfaction of A-plus E-wallet agents. A-plus agents can do remittance function for non-wallet account users. In addition, A-plus wallet enables to transfer, cash out, top up prepaid phone bill, pay for internet service and can pay with QR code. Agents can attract many customers for mobile financial services and they are satisfied with A-plus e-wallet agent.

Regarding second objective, the study reveals that both perceived ease of use and perceived usefulness have the significant positive effect on attitude of A-plus e-wallet clients. It is also found that perceived usefulness is the most effective factor on attitude of the A-plus agents. A-plus e-wallet application enables agents to service customers who do not have bank account. By A-Plus e-wallet, agents can transfer maximum amount up to 10 Lakhs MMK per transaction. Agents can service air time for MPT, Atom, Ooredoo operator's numbers. Thus, agents find it very useful and have good attitude as A-Plus e-wallet application offers many business opportunities for them.

About third objectives, both satisfaction and attitude have the significant positive effect on continuance intention to use A-plus e-wallet. Among these two, satisfaction is the most effective factor on continuance intention to use A-plus e-wallet. Clients find usefulness, confirmation and ease of use of A-plus e-wallet application, they are satisfied and intend to use A-plus e-wallet application in the future.

About fourth and fifth objectives, operational constraints have negative moderating effect between the agent satisfaction and continuous intention. The study also reveals that operational constraints can weaken the effect of attitude on continuous intention to use. Operation constraints reduce the intention to continuous use of A-Plus e-wallet application since clients are not able to use A-Plus Agent e-wallet sometimes due to screen freeze and malfunction e-wallet apps while customers are waiting at the store.

5.2 Suggestions and Recommendation

'A' bank can improve its service and products to raise client's satisfaction and intention to continuous use of A-Plus e-wallet application. The bank should first focus on perceived usefulness since it is the most effective factor on both attitude and satisfaction of the clients. To promote usefulness of the application, 'A' bank should develop the application to deliver instant transaction message which results in reducing wait time, and delivering better customer service. 'A' bank should partner with good image software vendor to deliver fast transactions at peak time.

For the ease of use, 'A' bank should develop the application by saving the common customers' accounts so that A-plus wallet clients do not need to type the account each time. In addition, 'A' bank should allow clients to check the receiver's information before transferring the money. In addition, the bank should post demonstration files how

to use the application. By doing these suggestions, it will promote the ease of use for application users.

Regarding confirmation, ‘A’ bank should take the expectations and experience of the application users including A-plus wallet clients. Then, ‘A’ banks should add new features and correct the faults accordingly. In addition, ‘A’ bank should monitor the payment trends in the country and the features of applications of competitors. Based on those data, ‘A’ bank should upgrade its mobile payment application. So, clients will feel that applications meet their needs and wants.

For Agent’s Attitude, ‘A’ Bank should increase the new E-commerce channels of cashless payment because the clients prefer cashless to avoid personal contact during pandemic period. Moreover, Client’s buying behaviour are changing and most are preferred to buy online. As they like rapid payments, contactless transactions and high level of security, ‘A’ Bank should improve this area to get the competitive advantages on competitors.

‘A’ bank should open the complaint sections for the agents. By solving immediate feedbacks to complaints, ‘A’ bank can improve the satisfaction of the clients and give loyalty programs based on point system. ‘A’ bank should give rewards and incentives by referring points of the clients. These suggestions can improve satisfaction and loyalty of the clients significantly. Finally, ‘A’ bank should always alert potential frauds and provide security measures for the clients.

5.3 Limitation and Need for Further Research

This study focuses only on the three influencing factors (confirmation, ease of usefulness and perceived usefulness) that can effect on the attitude and satisfaction of the A-plus e-wallet clients. It does not cover other mobile payment applications in Myanmar. The further studies should conduct by surveying the clients of other applications to cover the whole mobile payment industry in Myanmar. In addition, further study should focus other factors that can effect on attitude and satisfaction of the A-plus e-wallet clients. Finally, the further studies should pay attention to Covid-19 pandemic or cash notes shortage as the moderating factors to reflect the real situation in the mobile payment industry.

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APPENDIX A

SURVERY QUESTIONNAIRE

Please put a tick (ì) mark on the circle of correct answer to following question.

PART I: Demographics

1. Gender

   ☐ Male ☐ Female

2. Age

   ☐ 20 ~ 30 Years ☐ 30 ~ 40 Years

   ☐ 40 ~ 50 Years ☐ 50 ~ 60 Years

   ☐ > 60 Years

3. Marital Status

   ☐ Single ☐ Married

   ☐ Other .....

4. Educational

   ☐ High School ☐ Diploma

   ☐ Bachelor's Degree ☐ Master's Degree

   ☐ Doctorate Degree ☐ Others, please specify…....

5. Income

   ☐ 150,000 ~ 250,000MMK ☐ 250,001 ~ 500,000 MMK

   ☐ 500,001 ~ 750,000 MMK ☐ 750,001 ~ 1,000,000 MMK

   ☐ > 1,000,000 MMK.

6. Number of years you are employed within the organization

   ☐ < 1 year ☐ 1 ~ 5 years

   ☐ 5 ~ 10 years ☐ 10 ~ 15 years

   ☐ > 15 years

PART II

Please tick how much degree you agree the following statements.

1= Strongly Disagree

2= Disagree

3= Neutral

4= Agree

5= Strongly Agree

No.	Confirmation	Scale				
		1	2	3	4	5
1	My experience with using A-Plus Agent e-wallet is better than what I expected					
2	The service level provided by A-Plus Agent e-wallet was more than what I expected					
3	I found that using A-Plus Agent e-wallet is worth of money.					
4	I get accurate commission offered by A-Plus e-wallet.					
5.	Overall, most of my expectations from using A-Plus Agent e-wallet were confirmed					

No.	Perceived Usefulness	Scale				
		1	2	3	4	5
1	Using A-Plus Agent e-wallet enables me to do transactions more quickly					
2	Using A-Plus Agent e-wallet makes doing transactions easier					
3	Using A-Plus Agent e-wallet enhances the effectiveness of my transactions					
4	Using A-Plus Agent e-wallet would improve the quality of the transactions performed					
5.	Using A-Plus Agent e-wallet would be useful for my transactions					

No.	Perceived Ease of Use	Scale				
		1	2	3	4	5
1	Learning to operate A-Plus Agent e-wallet is easy for me.					
2	User interface of A-Plus Agent e-wallet is clear.					
3	Interaction with A-Plus Agent e-wallet does not require a lot of mental effort.					
4	I find confident using the system.					
5.	I find it easy to use A-Plus Agent e-wallet to do what I want					

No.	Satisfaction	Scale				
		1	2	3	4	5
1	I am satisfied with the speed of the money transfer.					
2	I am pleased with the usefulness of A-Plus Agent e-wallet.					
3	Using A-Plus Agent e-wallet saves time.					
4	I am happy with the services of A-Plus Agent e-wallet.					
5.	I am delighted with A-Plus Agent e-wallet					

No.	Attitude	Scale				
		1	2	3	4	5
1	Using A-Plus Agent e-wallet services is a good idea.					
2	Using A-Plus Agent e-wallet services is beneficial.					
3	It is advisable to pay through online payment systems.					
4	Mobile payment is a very good way to do business transactions.					
5.	I like making payments online by A-Plus Agent e-wallet services					

No.	Operational Constraints	Scale				
		1	2	3	4	5
1	Sometimes, I am not able to use A-Plus Agent e-wallet because: e-wallet app's display and screen make it difficult to use					
2	Sometimes, I am not able to use A-Plus Agent e-wallet because: e-wallet apps often freeze or malfunction					
3	Sometimes, I am not able to use A-Plus Agent e-wallet because: The buttons and options of the e-wallet apps are difficult to find					
4	Sometimes, I am not able to use A-Plus Agent e-wallet because: The features provided by the e-wallet apps are not sufficient for my needs					

No.	Continuous Intention to Use	Scale				
		1	2	3	4	5
1	Using A-Plus Agent e-wallet is compatible with my business.					
2	My intentions are to continue using A-Plus Agent e-wallet rather than manual processing or other alternative means.					
3	I will strongly recommend others to use A-Plus Agent e-wallet.					
4.	I will keep using A-Plus Agent e-wallet as regularly as I do now					
5.	I intend to continue using A-Plus Agent e-wallet in the future.					

APPENDIX B

Analysis on Effect of Confirmation and Perceived Usefulness on Satisfaction

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.869[a]	.755	.754	.44448

a. Predictors: (Constant), Perceived Usefulness Mean, Confirmation Mean

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	206.315	2	103.158	522.143	.000[b]
	Residual	66.777	338	.198		
	Total	273.092	340			

a. Dependent Variable: Satisfaction Mean

b. Predictors: (Constant), Perceived Usefulness Mean, Confirmation Mean

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.256	.103		2.491	.013
	Confirmation Mean	.316	.048	.296	6.583	.000
	Perceived Usefulness Mean	.651	.048	.614	13.658	.000

a. Dependent Variable: Satisfaction Mean

Effect of Perceived Usefulness and Perceived Ease of Use on Attitude

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.802[a]	.644	.642	.47773

a. Predictors: (Constant), Perceived Ease of Use Mean, Perceived Usefulness Mean

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	139.425	2	69.712	305.451	.000[b]
	Residual	77.141	338	.228		
	Total	216.565	340			

a. Dependent Variable: Attitude Mean

b. Predictors: (Constant), Perceived Ease of Use Mean, Perceived Usefulness Mean

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.045	.111		9.421	.000
	Perceived Usefulness Mean	.546	.046	.577	11.814	.000
	Perceived Ease of Use Mean	.251	.045	.273	5.590	.000

a. Dependent Variable: Attitude Mean

Effect of Satisfaction and Attitude on Intention to Continuous Use

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872[a]	.761	.760	.39675

a. Predictors: (Constant), Attitude Mean, Satisfaction Mean

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	169.441	2	84.720	538.206	.000[b]
	Residual	53.205	338	.157		
	Total	222.646	340			

a. Dependent Variable: Continuous Intention to Use Mean

b. Predictors: (Constant), Attitude Mean, Satisfaction Mean

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.455	.102		4.472	.000
	Satisfaction Mean	.433	.040	.480	10.732	.000
	Attitude Mean	.445	.045	.438	9.802	.000

a. Dependent Variable: Continuous Intention to Use Mean

Moderating Effect of Operational Constraints between Agent Satisfaction and Continuous Intention to use

Model Summary[c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.834[a]	.695	.693	.44841	.695	384.643	2	338	.000	
2	.839[b]	.705	.702	.44180	.010	11.196	1	337	.001	1.582

a. Predictors: (Constant), Operational Constraints Mean, Satisfaction Mean

b. Predictors: (Constant), Operational Constraints Mean, Satisfaction Mean, S_OC

c. Dependent Variable: Continuous Intention to Use Mean

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	154.683	2	77.342	384.643	.000[b]
	Residual	67.963	338	.201		
	Total	222.646	340			
2	Regression	156.868	3	52.289	267.896	.000[c]
	Residual	65.778	337	.195		
	Total	222.646	340			

a. Dependent Variable: Continuous Intention to Use Mean

b. Predictors: (Constant), Operational Constraints Mean, Satisfaction Mean

c. Predictors: (Constant), Operational Constraints Mean, Satisfaction Mean, S_OC

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.931	.108		8.603	.000
	Satisfaction Mean	.738	.029	.817	25.395	.000
	Operational Constraints Mean	.033	.025	.043	1.348	.178
2	(Constant)	.164	.253		.646	.519
	Satisfaction Mean	.971	.075	1.075	12.890	.000
	Operational Constraints Mean	.272	.075	.357	3.608	.000
	S_OC	-.070	.021	-.482	-3.346	.001

a. Dependent Variable: Continuous Intention to Use Mean

Moderating Effect of Operational Constraints between Attitude and Continuous Intention to use

Model Summary[c]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.824[a]	.680	.678	.45939	.680	358.505	2	338	.000	
2	.827[b]	.685	.682	.45645	.005	5.363	1	337	.021	1.609

a. Predictors: (Constant), Operational Constraints Mean, Attitude Mean

b. Predictors: (Constant), Operational Constraints Mean, Attitude Mean, A_OC

c. Dependent Variable: Continuous Intention to Use Mean

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	151.316	2	75.658	358.505	.000[b]
	Residual	71.331	338	.211		
	Total	222.646	340			
2	Regression	152.433	3	50.811	243.876	.000[c]
	Residual	70.213	337	.208		
	Total	222.646	340			

a. Dependent Variable: Continuous Intention to Use Mean

b. Predictors: (Constant), Operational Constraints Mean, Attitude Mean

c. Predictors: (Constant), Operational Constraints Mean, Attitude Mean, A_OC

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.512	.123		4.154	.000
	Attitude Mean	.838	.034	.827	24.465	.000
	Operational Constraints Mean	-.004	.026	-.005	-.153	.878
2	(Constant)	-.107	.294		-.365	.716
	Attitude Mean	1.015	.084	1.001	12.139	.000
	Operational Constraints Mean	.197	.090	.258	2.177	.030
	A_OC	-.056	.024	-.378	-2.316	.021

a. Dependent Variable: Continuous Intention to Use Mean