

**YANGON UNIVERSITY OF ECONOMICS
DEPARTMENT OF COMMERCE
MASTER OF BANKING AND FINANCE PROGRAMME**

**CUSTOMER ATTITUDE TOWARDS DOORSTEP BANKING
SERVICES OF KANBAWZA BANK**

**HNIN WUT YEE KHAING
ROLL NO. 19
MBF (DAY) 3rd BATCH**

FEBRUARY, 2023

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Supervised By

Dr. Aye Thanda Soe
Professor
Department of Commerce
Yangon University of Economics

Submitted By

Hnin Wut Yee Khaing
Roll No. 19
MBF (Day) 3rd Batch

February, 2023

ACCEPTANCE

Accepted by the Board of Examiners of the Department of Commerce, the Yangon University of Economics, in partial fulfillment for the requirement of the Master Degree, Master of Banking and Finance.

BOARD OF EXAMINERS

.....

Prof. Dr. Tin Tin Htwe

(Chairman)

Rector

Yangon University of Economics

.....

(Examiner)

Dr. Tin Tin Htwe

Professor / Head

Department of Commerce

Yangon University of Economics

.....

(Examiner)

Dr. Aye Thu Htun

Professor

Department of Commerce

Yangon University of Economics

.....

(Supervisor)

Dr. Aye Thanda Soe

Professor

Department of Commerce

Yangon University of Economics

.....

(Examiner)

Dr. May Su Myat Htway Aung

Professor

Department of Commerce

Yangon University of Economics

February, 2023

ABSTRACT

Examining customer attitudes toward Doorstep Banking services offered by KBZ Bank, analyzing the impact of those attitudes on customer satisfaction with Doorstep Banking services, and examining the impact of customer loyalty to Doorstep Banking services offered by KBZ Bank are the study's main goals. This study focuses on the cognitive (belief), affective (feeling), and conative (activity) components of the tri-component attitude model, which illustrates the significance of customer satisfaction with the Doorstep banking services and how it affects customer loyalty. The questionnaires were designed on a five-point Likert scale and data from 109 corporate clients were gathered. Both quantitative approaches and descriptive statistics were employed. This study shows that all of the conative statements are significantly supported by the aggregate mean score (behavior). Conative component has a strong, favorable impact on consumer loyalty and satisfaction. Though not as highly significant as conative, cognitive (belief) and affective (feeling) effects are nevertheless significant (behavior). Although customers agreed with cognitive and affective recommendations and gave them high marks, bank workers should concentrate on providing better services like discounts and special promotions to keep their current clientele and attract new ones. The doorstep banking services should be promoted by bank personnel and the appropriate officers by keeping an eye on the control system to prevent problems. To increase customer happiness, brand loyalty, and long-term company success and profit, KBZ Bank should provide additional training to its staff so they can handle difficulties with skill. They should also work to improve product quality by setting acceptable prices.

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TABLE OF CONTENTS

	Page
ABSTRACT	i
ACKNOWLEDGEMENTS	ii
CONTENTS	iii
LIST OF TABLES	iv
LIST OF FIGURES	v
LIST OF ABBREVIATIONS	vi
CHAPTER I INTRODUCTION	1
1.1 Rationale of the Study	3
1.2 Objectives of the Study	6
1.3 Scope and Method of the Study	7
1.4 Organization of the Study	7
CHAPTER II THEORETICAL BACKGROUND	
2.1 Concept and Theories of Attitude	8
2.2 Customer Satisfaction	10
2.3 Customer Loyalty	12
2.4 Previous Studies	13
2.5 Conceptual Framework of the Study	18
2.6 Definition of Key Terms	19
CHAPTER III PROFILE AND BACKGROUND STUDY ON THE DOORSTEP BANKING SERVICES	21
3.1 Profile of Kanbawza Bank	21
3.2 Organization Structure of Kanbawza Bank	22
3.3 Types of Products Provided by Kanbawza Bank	23
3.4 History of Doorstep Banking	25
3.5 Emergence of Doorstep Banking in KBZ Bank	25
3.6 Features of Doorstep Banking Services	27
3.7 Affected Areas and Model of Doorstep Banking	31

CHAPTER IV ANALYSIS OF CONSUMER ATTITUDE TOWARDS	33
DOORSTEP BANKING SERVICE	
4.1 Research Design	33
4.2 Demographic Characteristic of Customers	34
4.3 Assessment of the Reliability of the Scale	37
4.4 Customer Attitude towards Doorstep Banking Services	28
4.5 Customer Satisfaction of Doorstep Banking Services	43
4.6 Customer Loyalty for Doorstep Banking Services	44
4.7 The Effect of Customer Attitude on Customer Satisfaction	45
4.8 The Effect of Customer Satisfaction on Customer Loyalty	47
CHAPTER V CONCLUSION	49
5.1 Findings and Discussions	49
5.2 Suggestions and Recommendations	51
5.3 Needs for Further Research	53

REFERENCES

APPENDIXS

LIST OF TABLES

Table No.	Description	Page
3.1	Types of Products Provide by KBZ Bank	24
3.2	Fees Structure of KBZ Bank Doorstep Banking	31
4.1	Number of Respondents by Gender	34
4.2	Number of Respondents by Age	35
4.3	Number of Respondents by Education Level	35
4.4	Number of Respondents by Occupation	36
4.5	Respondents by Length for Usage of KBZ Doorstep Banking Services	36
4.6	Type of Industry	37
4.7	Results of Cronbach's Alpha Value	38
4.8	Cognitive Component of Customer Attitude towards Doorstep Banking Services	39
4.9	Affective Component of Customer Attitude towards Doorstep Banking Services	40
4.10	Conative Component of Customer Attitude towards Doorstep Banking Services	41
4.11	Overall Mean of Consumers Attitude towards Doorstep Banking Services	42
4.12	Customer Satisfaction of Doorstep Banking Service	43
4.13	Customer Loyalty for Doorstep Banking Services	44
4.14	Analysis on the Effect of Customer Attitude on Customer Satisfaction	45
4.15	Analysis of the Effect of Customer Satisfaction on Customer Loyalty	47

LIST OF FIGURES

Figure No.	Description	Page
2.1	Tri-Component Attitude Model	9
2.2	A Study of a Hypermarket Brand in UAE	14
2.3	Exploring the Antecedents Affecting Attitude Satisfaction and Loyalty	15
2.4	Attitude, Satisfaction and Loyalty of Customers in Municipal Saving Banks of Peru	17
2.5	Conceptual Framework of the Study	18
3.1	Organization Structure of Kanbawza Bank	23
3.2	Cash Pickup Service Process	29
3.3	Cash Delivery Service Process	30

LIST OF ABBREVIATIONS

ATM	Automated Teller Machine
CBM	Central Bank of Myanmar
CEO	Chief Executive Officer
CIT	Cash in Transit
CMP	Cutting, Making and Packing
DPS	Digital Professional Service
DSB	Doorstep Banking
Dy CEO	Deputy CEO
FMCG	Fast-moving Consumer Goods
IC	International Corporate
LC	Local Corporate
Marcom	Marketing and Communication
MD	Managing Director
NPS	Net Promotor Scores
OPAC	Operational Account
OREO	Other Real Estate Owned
PPGA	Public Policy and Government Affairs Function
RM	Relationship Manager
SME	Small and Medium Enterprise
SOP	Standard Operating Procedure
VC	Value Center
VRA	Virtual Relationship Associate

CHAPTER I

INTRODUCTION

Around 2000 BC, in India, Assyria, and Sumeria, grain loans to farmers marked the beginning of banking. They took collateral in the form of deposits and lend money to farmers and traders who transported commodities to other towns. Numerous different types of financial services have developed over time. In order to meet the demands of the market and provide various services as economies developed, such as loans, remittance, trade finance, e-commerce, banking services, etc., financial institutions were established (Grady & Spencer, 1990).

In the modern world of services, banking and financial services are extremely important (Mishkin, 2001). In this rapidly changing world, consumers have a wide range of options, and there is fierce rivalry in the finance sector. Determining the elements that influence a customer's choice of a particular financial service is now crucial for banks. The banks must develop the product in accordance with the demands of the market in order to recognize client needs and offer appropriate service. More complex services are available thanks to the technology's quick advancements and the consolidation of financial institutions. In addition to developing technology, banks must also raise the quality of their services (Holstius & Kaynak, 1995).

The government has prioritized economic growth by beginning financial reforms in Myanmar, which are still in their early stages. Myanmar's financial system is now among the least advanced in the entire globe. Myanmar's economy is still based on currency. In Myanmar, the expansion of the financial system is seen as a key factor in economic expansion.

By virtue of the Union Bank of Burma 1947 Act, the Union Bank of Burma assumed control of the Reserve Bank of India's Yangon branches on April 3, 1948. The Central Bank's objectives are to maintain the internal and external value of the kyat, the official currency of Myanmar, and to regulate price stability on the domestic market. In line with its mission, the Central Bank works to achieve goals that will advance effective payment systems, a financially sound financial system's liquidity, solvency, and proper operation, as well as monetary, credit, and financial conditions that will support sustained, orderly, and balanced economic growth. Myanmar National Portal, CBM Since 1992, the Central Bank of Myanmar has authorized the establishment of

domestic commercial banks. On July 1, 1994, KBZ Bank was founded in Taunggi, Shan State. There were 23 domestic private banks in 2004. Currently, there are four state-owned banks in Myanmar, 27 local private banks, and 17 foreign bank branches.

The Central Bank of Myanmar is constantly improving the oversight of private banks in order to maintain the stability of the financial situation and assess their operations for compliance with the applicable laws, rules, regulations, and guidelines. Private domestic banks are required to report their daily transactions and financial statements to the Central Bank of Myanmar (CBM), which then compiles and submits the financial reports to the Ministry of Finance and Revenue on a weekly and monthly basis. The ongoing legal framework modification is changing how banks operate and bringing Myanmar closer to international standards. The updated Central Bank of Myanmar Law (CBM Law), which went into effect on July 11, 2013, has broad ramifications. Myanmar National Portal, CBM

The new CBM Law's main goals are to guarantee price stability and rein in inflation. The Central Bank's founding legislation is the Central Bank of Myanmar Law (2013). The central bank's objective is domestic price stability (Article 5). The goal of monetary policy is monetary stability. There are four monetary policy sectors covered by Article 45. To support the government's economic policy of sustainable economic development, CBM shall work toward monetary and financial system stability while developing effective payment and clearing procedures (The New Light of Myanmar 2013a). The central bank is monitoring and monitoring in compliance with the legislation as the services provided by the banks are done thus. Section 40 contains the Central Bank's responsibilities and authority. As it monitors and supervises financial institutions, Section 40(g) has the entire authority to supervise/supervise all banks in Myanmar. Therefore, the central bank must supervise and regulate in accordance with the law, and banks must perform their services in compliance with the law. Myanmar National Portal, CBM

KBZ Bank has recently contributed to Myanmar's growth story by working relentlessly to uphold institutions and communities over the long term and enhance everyone's standard of living.

The success of Myanmar's entrepreneurs, companies, and communities is largely attributed to KBZ Bank, the largest privately owned bank in the country, which accounts for approximately 40% of both retail and commercial banking. By embracing next-generation banking, KBZ Bank is accelerating Myanmar's development in the

digital era. The full spectrum of retail and business banking services are offered by KBZ Bank. The KBZ Bank has embraced the benefits of mobile-first technology to advance financial inclusion and link their clients with the people, opportunities, and locations that matter most to them. In order to operate more effectively and provide better customer service, KBZ Bank is progressively undergoing an internal transformation. At the same time, it is cultivating the bankers and leaders of the future.

As a result, KBZ Bank will begin offering Doorstep Banking Services on June 20, 2022.

In order to meet the financial and non-financial banking needs of the clients of all Banks under one roof, KBZ Bank has created Doorstep Banking Services. On September 9, 2020, the Hon. Finance Minister officially introduced Doorstep Banking Services (DSB), which was run by the Indian Banks' Association. On a single platform, the majority of public Indian banks provide doorstep banking services to their clients. Customers can access various accounts conveniently from their doorstep. In order to offer customers, particularly corporate clients and high-value customers, doorstep convenience and secure service, banks also frequently introduce the Doorstep banking process. By doing so, they hope to win the long-term trust, benefit, and satisfaction of their clientele while avoiding insecure situations, fraud, and theft.

Usually, providing dependable and high-quality services is what makes customers happy. Customer happiness is crucial to business since it is seen to be a key predictor of customer loyalty and sustained organizational performance (Anderson & Srinivasan 2003). Customer loyalty is known to be strongly influenced by customer satisfaction. Customer loyalty is a gauge of a customer's propensity to make more purchases. When E-service quality increases customer happiness and works to fulfill the demand, it is simple to develop customer loyalty (Parasuraman et. al 2005). Efficiency, fulfillment, system availability, privacy and security, assurance, and personalisation are the typical metrics used to assess the quality of an electronic service. The bank will find it useful to examine how customers feel about choosing Doorstep Banking Services in order to determine future marketing initiatives.

1.1 Rationale of the Study

For a number of reasons, it is particularly important to identify and analyze the three factors that affect customers' perceptions toward doorstep banking services. First off, there is strong evidence that transaction volume and complexity are growing over

time. A deeper knowledge of how a bank may maintain a unique position in the market in spite of numerous financial institutions entering the market can be gained by identifying significant and determinants of selection criteria. Finally, it will provide a thorough comparison and contrast of the variables impacting customers' decisions regarding Doorstep banking service from many angles (e.g., restrictions, services, complaint handling, etc.).

The long-term and systemic challenges in the Myanmar banking industry, which struggles to perform its duty as a fully-fledged financial intermediary, are exacerbated by the impact of the current economic issues. The size of banks has increased significantly over the past ten years, but the rate of growth is now naturally slowing down due to the COVID-19 pandemic's negative economic effects. It is very shocking how the Corona Crisis has affected Myanmar's commercial sector. Since February 1st, when things started to get unstable, Myanmar's banking and economic systems have been on life support. The effects of the economic downturn have been far-reaching. Due to the common practice of currency hoarding, many establishments now only accept cash in lieu of electronic bank transfers. A record-breaking dollar shortage and a falling local currency in Myanmar are exacerbating the country's economic situation and raising the cost of imports.

A major obstacle for Myanmar at the moment is the inability to withdraw money from banks (Old Account), the requirement to pay brokers a set percentage of the money withdrawn, and cash shortages. The banks are currently attempting to address these issues by luring customers in with incentives like Special Accounts or Flexible Accounts in order to reduce cash shortages because they act as roadblocks in commercial supply chains and the supply of essential commodities, both of which will experience disruption in the near future. Prices of imported items have dramatically increased due to the depreciation of the Myanmar kyat, trade and logistical limitations, and other external factors. Since the lack of public trust in banks and their services is the primary cause, banks must offer innovative services to pique public interest. Banks must promote digital service to their customers at the same time. The foundation of the banking system is credibility and public trust. Businesses and the banking system will only be able to survive if pointless regulations and restrictions are relaxed.

Customer happiness is one of the key determinants of an organization's ability to succeed in the market today. Customer satisfaction is the result of a customer's decision to buy and use a product after weighing the benefits and costs in relation to

their expectations and the actual performance of the product in light of the anticipated outcomes (Anderson et al, 1994). Consumer behavior has been permanently altered by the epidemic, and the move to digital channels has persisted. According to Jamal and Naser (2002) and Beerli et al (2004), customer satisfaction is a gauge of how well an existing bank meets a client's general expectations and how closely it resembles the ideal bank the customer envisions. The consumer's response to fulfillment is known as satisfaction (Oliver, 1999). Value, product quality, service quality, and overall image all affect customer happiness (Wirtz, 2003).

By showcasing their greatest products and being able to satisfy changing consumer demands, each company might become the industry leader and enhance competition (Kotler, 2005). Companies cannot thrive in the fierce competition if they are not accustomed to being responsive to market changes and innovative by developing new creative ideas for products or services.

According to a poll done by the Myanmar Business Coalition for Gender Equality (BCGE), the majority of the early difficulties faced by private enterprises were brought on by a drop in demand as a result of the crisis. Cash flow restrictions, employee absences, and business partners who had been severely impacted and weren't operating properly were other urgent issues. Due to these effects of the Corona crisis, banks are worried about how the economic problem will affect their loan repayments and other financial services such as domestic remittance, foreign remittance, and other services. In light of the aforementioned considerations, the management team of KBZ Bank will come up with additional solutions to lessen these issues, and as a result, DSB is launched to provide doorstep convenience and secure service by providing cash delivery and pickup services to selected high-value customers, increase supplements deposit drive, and retain high-valued customers.

This study takes into account the parameters used by the Corporate Department (IC and LC), SME Department, and Retail Customers of KBZ Bank when choosing doorstep banking services. Some organizational elements influence the basis for consumer selection in the retail industry (Jaffar & Musa, 2013). It will be a complete loss if they are unable to draw in new clients and keep the ones they already have (Freeman & Turner, 1990, Kotler, P, 1973, 2009). To meet the demands of picky clients, banks are now providing a wider choice of services. In addition to providing excellent client service, banks must guarantee the security of money, transaction speed, privileges, reduced service fees, and accessibility. Doorstep banking services refer to

cash pick-up and delivery services, notably for business clients that want to keep their most valuable clientele. The goal of doorstep banking is to offer services that are convenient, safe, and satisfying while also building relationships with consumers. Additionally, it supports account deposits and withdrawals and increases the deposit drive. It also increases consumer interest in, trust in, and loyalty to the DSB service.

The benefits of DSB service include the ability for high volume customers to settle Operational Account (OPAC) transactions outside of branches, reduce unpaid time from an average of 40 minutes per transaction to an average of 10 minutes per transaction, and improve customer satisfaction and Net Promoter Score (NPS).

The Hub and Spoke Approach (1970) is the foundation of the Doorstep Banking product, which Smart Cash Value Center developed to assure effective operational performance based on its knowledge in cash-in-transit (CIT). The Hub& Spoke concept is intended to establish a thorough network that covers the entire Yangon Region with carefully selected links through specialized branches. It has comprised central coordinators (RMs or VRAs), custodians, branch coordinators, and cashiers from specific branches that carry out cash delivery and cash pick-up requests and execute transactions in accordance with the requests and instructions of the targeted customers. This study tends to focus on how banks deliver funds to loyal consumers to prevent fraud and unsafe situations. Through the creation of insightful survey questions for clients, the observation will highlight the underserved market for the Doorstep banking service.

1.2 Objectives of the Study

The main objectives of the study are as follows:

- To examine customer attitude towards Doorstep Banking services provided by KBZ Bank.
- To analyze the effect of customer attitude on customer Satisfaction of Doorstep Banking services provided by KBZ Bank
- To analyze the effect of customer satisfaction on customer Loyalty to Doorstep Banking services provided by KBZ Bank

1.3 Scope and Method of the Study

This study focuses primarily on customer attitudes toward doorstep banking services among other services and how such attitudes affect KBZ bank customers. Only the KBZ Bank main office and Doorstep Banking VC in Yangon are used for the survey's execution. To complete the survey, the DSB services data is gathered from June 20, 2022, to December 21, 2022. This study also uses the Tri-component attitude model to analyze the KBZ bank. 109 corporate clients of KBZ bank clients from Yangon make up the sample size of the population. Using a five-point Likert scale, 109 corporate customers of KBZ Bank were chosen as respondents. The statistical analysis is performed using the SPSS application. At the KBZ Bank in Myanmar, doorstep banking services were examined using descriptive statistics.

Data and information were gathered utilizing a questionnaire and both a quantitative and qualitative approach of interviewing KBZ bank customers. Each item is rated on a Likert scale from 1 to 5, with 1 being strongly disagree, 2 being disagree, 3 being neutral, and 5 being strongly agree. The link between two variables is assessed using the Pearson correlation coefficient. Additionally, profiles and functions of banks will be gathered through trustworthy printed and published materials, the internet, websites, and libraries, as well as from several sources of secondary data including KBZ Bank's homepage, reports, and surveys on the bank's top-performing corporate clients.

1.4 Organization of the Study

The study is divided into five chapters, the first of which contains an introduction, the study's justification, its goals, methodology, and organization. The background and customer services of doorstep banking are covered in Chapter 2. The literature review also covered concepts and theories of attitude and the theoretical foundation for the study. The overview of door-to-door banking services in Myanmar is presented in Chapter 3. According to the evaluation of the survey results and discussions with business clients, Chapter 4 analyzes customer attitudes regarding doorstep banking services. Conclusions are presented in Chapter 5, together with findings, discussions, proposals, and recommendations. Additionally, the chapter concludes with areas that demand further research.

CHAPTER II

THEORETICAL BACKGROUND

This chapter included reviews of the literature on consumers' perceptions of KBZ Bank's doorstep banking services. On the basis of the idea and theories of attitude, the ABC Model (Tri-Component Attitude Model), and customer loyalty, it also analyzed various literary theories and empirical evaluations on consumers' attitudes toward Doorstep Banking services.

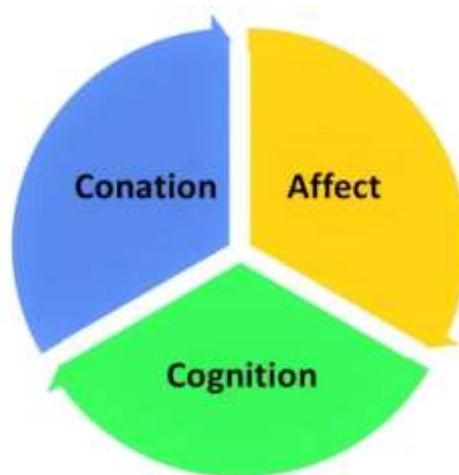
2.1 Concept and Theories of Attitude

A person's attitude might be positive or negative depending on how they feel about something (Katz 1960). According to Rosnow and Robinson (1967), an individual's sentiments, beliefs, and propensities to behave in a certain way are organized into an attitude. Our general assessments of individuals, social groupings, and other items in our social world are referred to as attitudes. Making a determination as to whether you like or dislike, or favor or disfavor, an attitude object is required when reporting one. Because they affect how we view the world and behave, attitudes are significant. 2017 (Hoaddock & Maio). According to Feeley & Weiss (2016), attitudes are characterized as people's propensity to react preferentially to attitude objects. A key component of the study of human communication processes is attitudes. It is crucial to take into account how attitudes are formed and crucial attitudinal components in order to accurately analyze the strength and valence of attitudes in a target audience (e.g., cognition, affect). There are numerous ways to assess attitudes, track their evolution through time, and determine how they affect behavior. Consumer attitude, as described by Rosnow & Robinson (1967), is the sentiment that a person has toward an item, either favorably or unfavorably. Everyone is aware that a person with a positive outlook is more likely to purchase a good or service, which opens the door to the possibilities of enjoying or disliking a product. Consumer attitude includes thoughts and sentiments about certain products as well as behavioral intentions. Positive thinking will support the behavior and aid in its persistence. A negative attitude, on the other hand, will make the response feeble and eventually result in avoidance behavior. Consumers' attitudes span from very product-specific behaviour (based, for example, on the brands of the products) to more general consumption-related behavior (e.g., habitual or need of

customers). Depending on their opinions regarding a service, people decide or select various services. Customers' attitudes toward DSB services are broken down into sets of criteria, including social factors, service quality, technological advancements, practicality, bank reputation, and financial considerations. The social element encompasses the effect of one's role model community, family, and social class. Consumers' beliefs are important since they might either be favorable or unfavorable toward an item. Customers have particular attitudes for particular goods or services. These sensations may or may not be supported by certain beliefs. Customers' behavioral intention reveals their plans for the merchandise. Sometimes, but not always, thoughts or feelings lead to this conclusion logically.

The cognitive component, the affective component, and the conative component make up the tricomponent model of attitudes. The consumer's knowledge and beliefs about goods and services are captured by the cognitive component.

Figure (2.1) Tri-Component Attitude Model



Source: Rosenberg & Hovland (1960)

Cognitive Component - The cognitive element is the first part. It entails a customer's understanding or perception of goods or services based on personal experience or relevant data from a variety of sources. Knowledge and perceptions are obtained by a combination of first-hand interaction with the attitude object and associated data from a variety of sources. Consumer attitudes are created based on experiences as well as information obtained from impersonal (marketers' sources) as well as impersonal

(word-of-mouth, family, friends, peers, etc.) sources of information that are stored in one's memory. Typically, this information leads to beliefs and certain action.

Affective Component – The second is the emotional element. This entails a customer's thoughts, opinions, and feelings on a specific good or service. There are three types of emotional states: positive, neutral, and negative. The affective component refers to a person's emotional response or feeling toward the subject of their attitude, such as whether they like or detest it. These feelings may be connected to a quality or the whole object. Such memories may influence what comes to mind, how the person behaves, and future decision-making. Positive emotions can foster more original thought, whilst negative emotions might result in limited thinking and have a harmful impact on decision-making. Customers use them as their main yardstick for judgment.

Conative Component – The intention or probability of a customer toward a good or service makes up the third component, known as the conative component or behavioral component. In relation to the attitude object, it is concerned with the likelihood or inclination that a person will do a particular action or behave in a particular way. It typically refers to the customer's real actions or his intention to purchase a goods. It is typically interpreted as the possibility that a customer will buy something or act in a certain way.

2.2 Customer Satisfaction

Customer service as a whole is based on the idea of customer satisfaction. It gauges how a customer feels about the value and caliber of a good or service. Customer satisfaction is a measurement of how well a good or service meets or exceeds a customer's expectations. One of the most important instruments for a successful business has been customer happiness. Customer satisfaction is characterized as a general assessment based on the entire purchasing and using the good or service experience across time (Fornell, Johnson, Anderson, Cha & Bryant 1996). Therefore, a vital result is actionable advice on how to increase customer satisfaction (Oliver 1999.) The most crucial elements needed to reach or surpass customer satisfaction are the product and its features, functionalities, dependability, sales activity, and customer assistance. Typically, happy consumers come back and make more purchases. Along with making further purchases, they collaborate to share their experiences with other potential buyers (Hague & Hague 2016.)

When the service provider satisfies the customer's expectations, satisfaction is linked to the customer's sentiments of joy. Customer satisfaction is described as a summary of the cognitive and affective response to a service incident or a long-term service relationship in the literature on service management (Gosso, 2010). Customer satisfaction, according to Kotler et al. (2017), is a customer response that assesses prior expectations and actual service performance. Customer happiness has long been seen as a highly important factor in the competitiveness of a firm (Moros & Pimiento, 2014).

Customer satisfaction is a crucial component of service delivery since it can lead to increasing market share from recurring customer when requirements and wants are recognized and met. The emphasis on customer happiness is not a new trend. Numerous prosperous businesspeople have recognized the value of customer happiness and how it affects business outcomes over the years (Vavra 2002.) The factors that affect customer satisfaction include product characteristics, price, service, consumer emotion, personal considerations, situational factors, and a sense of equality or fairness. Additionally, Gosso (2010) asserts that both customer satisfaction and the perception of quality of service have a favorable impact on the customer's intention to make a subsequent purchase. This is because quality of service has been identified as a key strategy for a higher level of customer satisfaction (Guerrero, 2014). Customer service as a whole is based on the idea of customer satisfaction. It gauges how a customer feels about the value and caliber of a good or service. Customer satisfaction is a measurement of how well a good or service meets or exceeds a customer's expectations. One of the most important instruments for a successful business has been customer satisfaction. Customer satisfaction is characterized as a general assessment based on the entire purchasing and using the good or service experience across time (Fornell, Johnson, Anderson, Cha & Bryant 1996). Therefore, a vital result is actionable advice on how to increase customer satisfaction (Oliver 1999.)

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2.3 Customer Loyalty

The likelihood that a customer will do business with a company or brand again is measured by their level of customer loyalty. It is a continuing, fruitful partnership between a customer and a company. It takes place as a result of numerous contacts that gradually increased a sense of trust. It results from customer satisfaction, satisfying customer interactions, and the general value of the products or services a customer receives from a firm. Additionally, a customer's lifelong loyalty to the service depends in great part on their level of satisfaction (Kotler et al., 2017).

Loyalty, according to Oliver (1999, 33), is "a strongly held commitment to rebuild and re-patronize a favored product or service in the future despite situational factors and marketing efforts having the potential to promote switching behaviors." Customer loyalty creation and maintenance are more difficult than they used to be in today's harsh industry. To establish customer loyalty, a business must emphasize the benefits of its goods and services and demonstrate that it cares about meeting consumer needs and fostering relationships (Griffin 2002.)

According to Thomas & Tobe (2013), "loyalty is more profitable." The costs of acquiring a new customer are substantially higher than those of keeping an existing one. Customers who are loyal to you will recommend you to others and consider twice

before choosing to use other services. Customer loyalty is not something that just happens; it is something that is built via sourcing and design choices. Designing for customer loyalty necessitates customer-centered strategies that take service recipients' wants and interests into consideration. Over time and via several purchases, customer loyalty is created.

Another crucial element in customer satisfaction is customer loyalty. Even when customers appear to be content with the goods and services, it might be difficult to find the loyal customer because it is the customers' behavior and attitudes that matter the most. Customers are considered to be loyal if they behave in a way that benefits the service customer (Abdullah 2012). The effectiveness of the service in retaining customers' loyalty to a business.

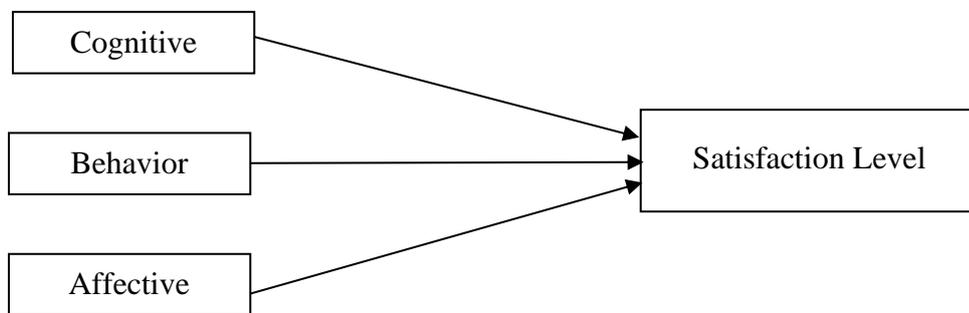
Loyalty, in the opinion of Baptista and León (2013), is a particular attitude and behavior. Additionally, a key factor in boosting the company's profitability has been customer loyalty (Gosso, 2010). Additionally, a commitment to consistently repurchase or sponsor a chosen product in the face of future situational factors and marketing initiatives that can lead to a change in behavior has been described as customer loyalty (Kotler et al., 2017, p.104). Customers who are loyal to a financial institution spend significantly more than other customers, which is an example of behavioral loyalty (Cavazos, 2010), which shows the client's favorable response to repurchase a certain good or service (Vargas & Aldana, 2014). According to León, 2018, Arancibia et al., 2013, and Berdugo-Correa et al. 2016, customer satisfaction has been linked to loyalty in the banking industry.

2.4 Previous Studies

The earlier studies on customer attitudes toward customer satisfaction and loyalty are discussed in this section. Thomas, E.S. (2020) makes an effort to assess consumers' brand attitudes toward a grocery customer brand and develop connections between these attitudes and customer satisfaction. In order to study consumers' brand attitudes, Thomas focuses on the four variables (cognitive, behavioural, affective, and satisfaction), as indicated in Figure (2.2). The earlier studies on customer attitudes toward customer satisfaction and loyalty are discussed in this section. Thomas, E.S. (2020) makes an effort to assess consumers' brand attitudes toward a grocery customer brand and develop connections between these attitudes and customer satisfaction. In order to study consumers' brand attitudes, Thomas focuses on the four variables

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Figure (2.2) A Study of a Hypermarket Brand in UAE

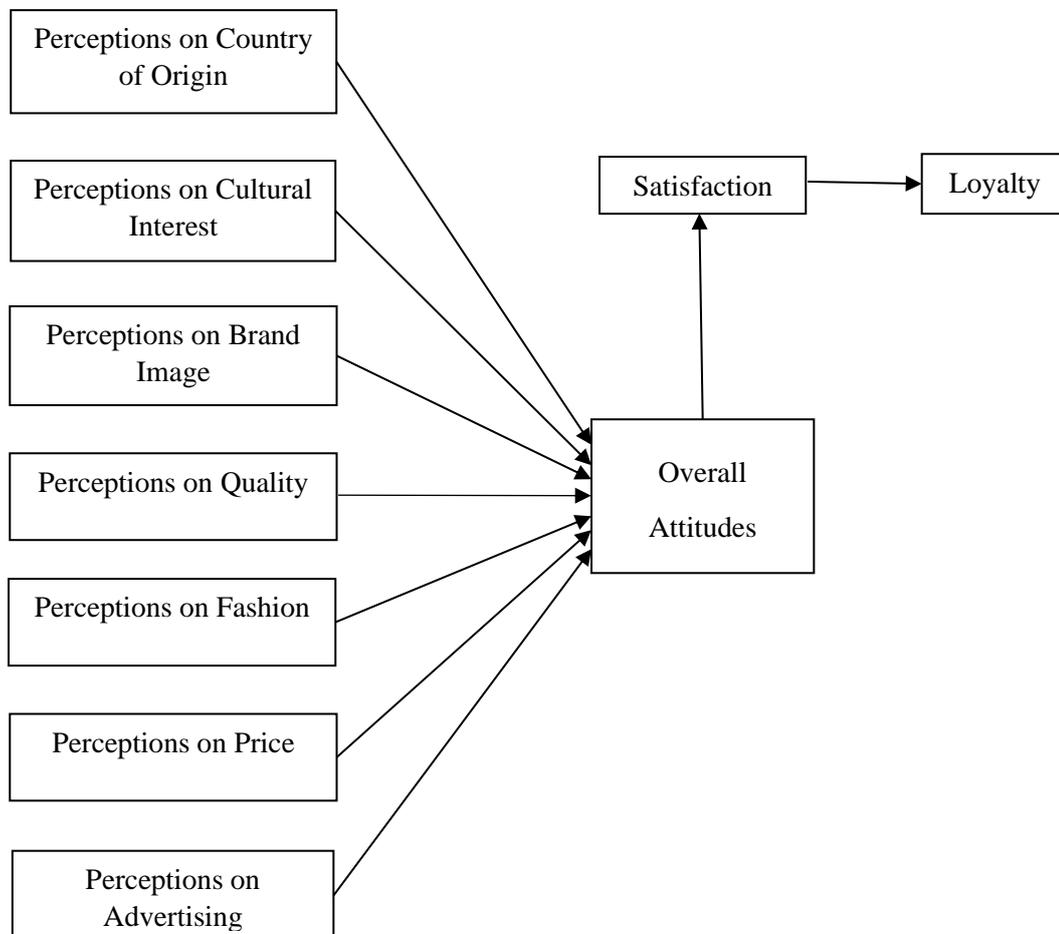


Source: Thomas, E.S (2020)

Figure (2.2) shows that Thomas, E.S. (2020) carried out a questionnaire-based survey. The main tasks involved in constructing the questionnaire, which contained a tri-component attitude scale. The Scale created a total of 11 items that included the behavioral, affective, and cognitive domains. The key finding of this study, which supports earlier findings in the literature, is the link between brand attitude and customer satisfaction (Taylor and Hunter, 2014; Ko and Chiu, 2008). The study might confirm findings from related studies by establishing a link between brand attitude and customer satisfaction. The tri-partite model is utilized in this study to assess how consumers feel about the various elements that made up the components by gauging their attitudes toward those items individually.

The tri-component model of attitude was utilized in this study to examine how the formation of customer satisfaction is influenced by brand beliefs (the cognitive component), brand sentiments (the affective component), and brand purchase intention (the behavioral component). According to this study, developing a positive brand attitude will aid in increasing customer satisfaction. The study's findings support the tri-partite model's diagnostic abilities and demonstrate how marketing professionals may use attitude-measurement results to develop strategies for improving attitudes in general. It might demonstrate that consumer satisfaction is significantly influenced by how people feel about a brand. Additionally, it measures consumer sentiment while enhancing the tri-partite model's diagnostic capabilities.

Figure (2.3) Exploring the Antecedents Affecting Attitude Satisfaction and Loyalty towards Korea Cosmetic brands

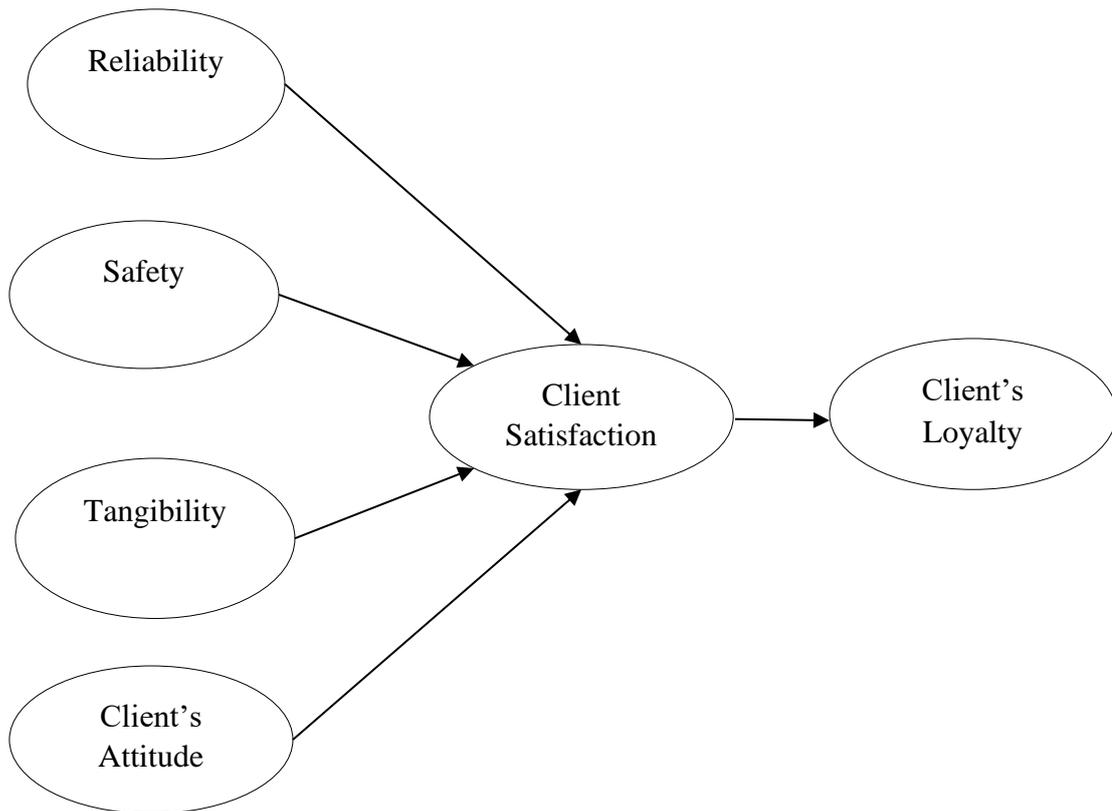


Sources: Asgari, O & Hosseini, S.M (2015)

Asgari, O. & Hosseini, S.M. (2015) examines the impact of the seven elements on overall attitudes as well as the impact of overall attitudes on satisfaction and loyalty. These seven elements are: country-of-origin antecedents, cultural interest, perception of brand image, perception of fashion, perception of product quality, perception of price, and perception of advertising. This study offers important new information about how foreign women shop for cosmetics in South Korea. This study found that the seven characteristics depicted in Figure have a favorable direct and indirect impact on brand experience, satisfaction, and loyalty (2.3)

The findings are depicted in Figure (2.3), which demonstrates the importance of these antecedents' impacts. Additionally, a significant satisfaction existed between general attitude and both loyalty and satisfaction. This study's conclusions have some significant practical ramifications. First, given that customer brand awareness is rising along with product standards, the Korean cosmetics sector should work to build brand associations with natural organic materials in its cosmetic products to set them apart from the majority of non-Korean companies. This study discovered that while the place of origin and price had negligible effects on attitudes overall, cultural interest, brand image, product quality, fashion, and advertising have considerable effects. Additionally, both the satisfaction of overall attitude and the impact of satisfaction on loyalty are noteworthy. The impact of additional analyses, such as those on age, annual income, frequency, and consumption amounts on the three key elements of general attitude, satisfaction, and loyalty were also investigated, and the significant findings were discussed.

Figure (2.4) Attitude, Satisfaction and Loyalty of Customers in Municipal Saving Banks of Peru



Sources: Ramírez-Asís, E.H, Maguiña-Palma, M.E & Huerta-Soto R.M (2020)

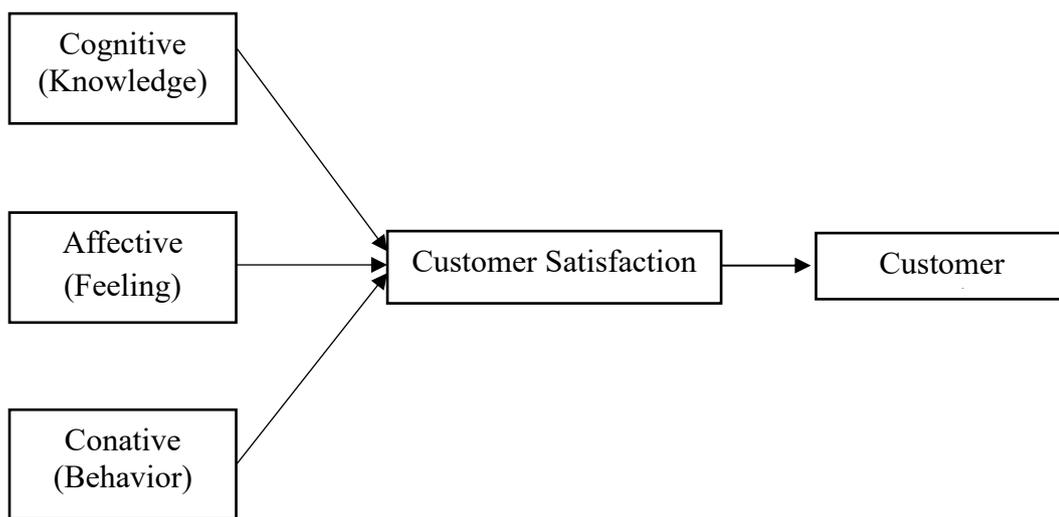
The goal of the study, according to Ramirez-Ass, E.H., Maguia-Palma, and Huerta-Soto (2020), was to expand the SERVQUAL model by including the customer's attitude to its three main dimensions as an additional component of measuring service quality and to investigate the causal relationship in customer satisfaction and loyalty in the microfinance industry, particularly in the municipal savings banks that are depicted in Figure (2.4).

The study's findings are shown in Figure (2.4), which managers and decision-makers can utilize to raise the standard of service in municipal savings banks. Given that this study was grounded in the reality of the Peruvian financial system, it is advised to expand it to other developing nations. The findings of this study showed that attitude has a big impact on customer satisfaction. Additionally, because Peruvian reality differs from that of the US or Europe, it is established that attitude played a moderate effect on customer satisfaction with service in Peru's municipal banks. The study's findings support a novel model that incorporates customer attitude as a measure of service excellence and portrays Peruvian culture.

2.5 Conceptual Framework of the Study

The conceptual foundation of this study is largely drawn from earlier research by Thomas, E.S. (2020), Asgari, O., and Hosseini, S.M. (2015), Ramrez-Ass, E.H, Maguia-Palma, M.E., and Huerta-Soto, R.M. (2020), which focuses on the customer's variable attitudes toward the brand or product depending on the country, race, and region are significantly different. According to the tri-component model (Rosenberg and Hovland, 1960), attitude in this study has the following three components.),

Figure (2.5) Conceptual Framework of the Study



Source: Own Compilation, 2023

Cognitive, affective, and conative customer attitude components are the independent variables from the conceptual framework mentioned above, and they are sufficient to decide the outcome of the dependent variables. In order to analyze the consumer decision and choice to select the doorstep banking services and attitudes toward its services, this study expresses the Tri-Component model, Customer Satisfaction, and Customer Loyalty. This model allows us to see how satisfied and pleased customers are with the secured situation they experience after using these services offered by KBZ bank.

2.6 Definition of Key Terms

For the purpose of this study, the working definitions was to be taken to mean:

2.6.1 Cognitive (Belief) Component (Doorstep Banking)

Cognitive component is about gaining belief or trust of the customer towards the Doorstep banking service and it consists of perceptions and judgement about experience on using the Doorstep banking service.

2.6.2 Affective (Feeling) Component (Doorstep Banking)

The affective component deals with feeling or emotion associated with how the customer interested in the Doorstep banking services and feel safe, secure and attractive by the service.

2.6.3 Conative (Behavior) Component (Doorstep Banking)

The conative component relates to the specific behavior of how the customer prefer to act or buy the Doorstep banking service and it focused on the behavior that the customer choose and set up contract to use the Doorstep banking service among others due to its effectiveness and flexibility.

2.6.4 Customer Satisfaction (Doorstep Banking)

Customer satisfaction refers to the satisfied level of how customer feel pleased and happy while using the Doorstep banking service. It relates to the customers' attitude, feeling towards the Doorstep banking service and how much its service can offer safe and secureness to customer. Customer satisfaction is also a measure of how people feel when interacting with the service such as excited, interested, happy, discontent and so on.

2.6.5 Customer Loyalty (Doorstep Banking)

Customer loyalty is the emotional relationship which express how willing a customer is to engage with and repeatedly purchase the service or product among the competitors. It is concerned with the customer's feeling to choose the Doorstep banking service instead of any others even if they are the same service provided by other competitors. Customer loyalty is also a result of a satisfactory experience which attract customer to favor one service or product over the others. Customer loyalty also means

customer's likelihood of doing repeat business through his or her positive experience while dealing with Doorstep banking service and the status after using the Doorstep banking service.

CHAPTER III

PROFILE AND DOORSTEP BANKING SERVICES OF KBZ BANK

This chapter consists of the expression of the profile of KBZ Bank and doorstep banking services. Accordingly, the profile of KBZ Bank includes the background of the bank, the organization structure of the bank and then the doorstep banking services provided by KBZ Bank.

3.1 Profile of KanbawzaBank

One of the biggest private banks in Myanmar, KBZ Bank was founded on July 1, 1994, in accordance with the laws governing financial institutions and the central bank of Myanmar. The largest private bank in Myanmar at the moment is Kanbawza Bank, which has more than 400 locations nationally, 1,300 ATMs, and more than 18,000 workers. Savings, present, future plus, call and fixed deposits, loans, overdrafts, home loans, hire purchase, and mobile wallet KBZPay are among the products offered by KBZ Bank. KBZ Pay has 10 million users, 46,000 agents, 240,000 merchants, 39 centers, and both local and international remittances.

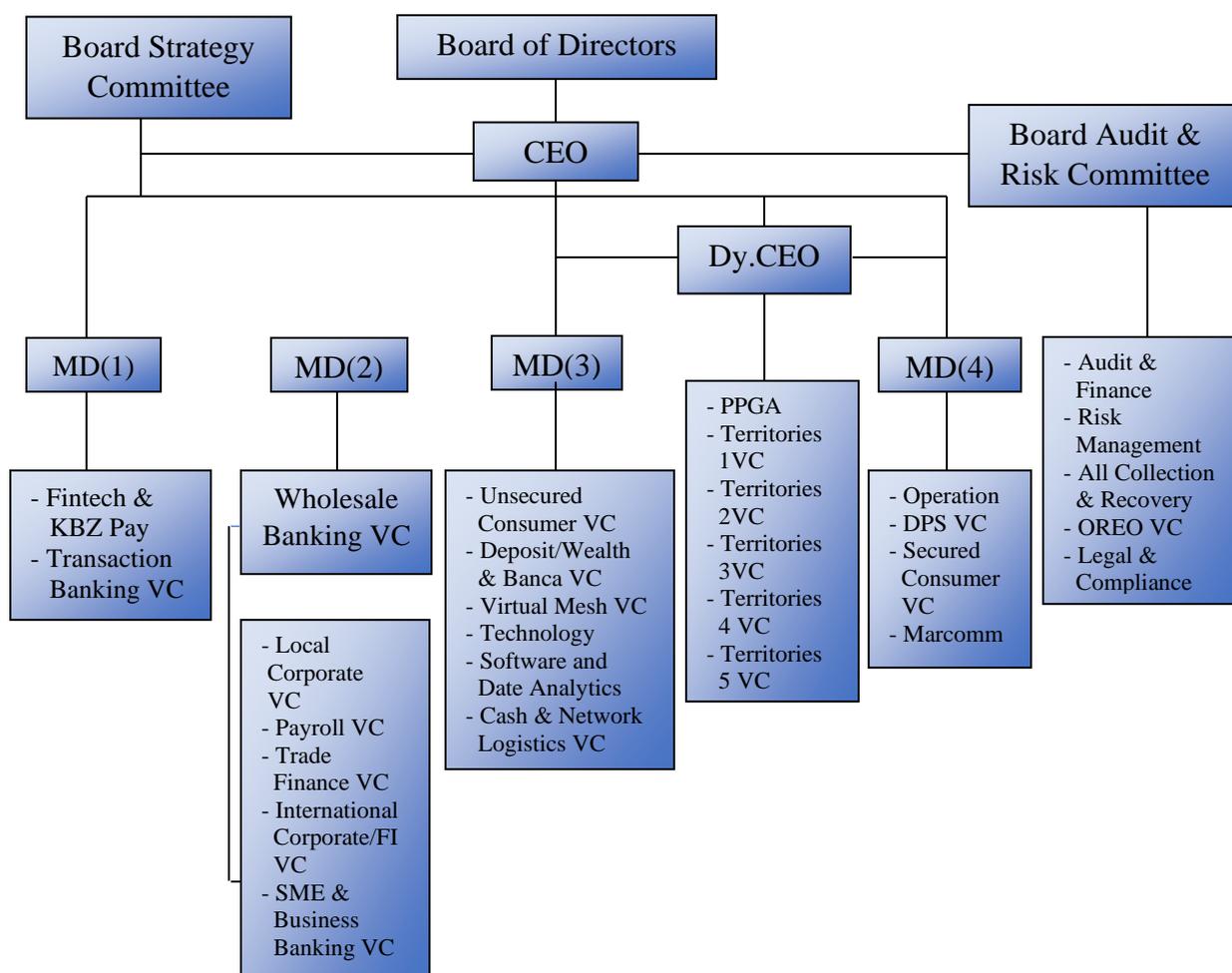
Myanmar is at a pivotal juncture in its development. In order to grow, modernize, and guarantee equal growth, it need and deserves a strong and stable financial industry. Banking used to be a privilege reserved for the wealthy, but today everyone has to have access to it. But the banking industry isn't yet ready for expansion or for its intended use. We have a significant opportunity because 90 percent of our adult population lacks banking. From a single branch in Shan state two decades ago, KBZ Bank has expanded to become Myanmar's largest privately held bank. It is in a good position to drive this transition, assist Myanmar in achieving complete financial inclusion, and raise living standards through banking. In order for everyone to have a satisfying banking experience and make a significant contribution to their life, KBZ Bank continues to make these efforts. All should have access to banking, whether it be through extending branch hours, enhancing financial literacy, or offering cutting-edge, digital services that are mobile-friendly. Customers have come to regard KBZ Bank as a reliable companion on their life's journey. Through an approach that recognizes innovation opportunities, Myanmar's people's needs, and the unique background of the

country's economy, Bank is paving the way for Myanmar's quickly developing financial services industry, particularly in digital and technology, and aspires to "become the best management bank in the world." Additionally, this will help them get closer to their objective of complete financial inclusion in Myanmar in order to raise living standards. The three guiding principles of KBZ Bank are Metta (loving kindness), Thet Ti (courage), and Virya (persistence). The bank is dedicated to upholding the greatest standards of morality, character, business responsibility, and lawfulness. As a result, KBZ bank has continuously been acknowledged as Myanmar's most innovative and forward-thinking bank.

3.2 Organization Structure of Kanbawza Bank

In this context, KBZ Bank's organizational structure, value centers' (VC) tasks, and roles are discussed. The KBZ bank adopted the new organizational structure in 2022. The CEO, who is in charge of all bank operations and reports directly to the Board Management, is subordinate to the four MDs and the Deputy CEO. Value centers are the departments that generate money, and functions are the departments that manage expenditures. Two venture capital firms, Fintech & KBZ Pay, Transaction Banking Platform VC, are managed by MD (1). Wholesale Banking VC is managed by MD (2). Five VCs are included under wholesale banking VC: local corporate, international corporate, payroll, trade finance, small and medium-sized enterprises, and business banking. Four venture capital funds—Unsecured Consumer VC, Deposit/Wealth and Banca VC, Virtual Mesh VC, Cash and Network Logistics VC—are under the management of MD (3). The two tasks of technology, software, and data analysis are covered by MD (3). MD (4) is in charge of managing the DPS VC and the Secured Consumer VC. Additionally, there are two functions: the operation function and the marcam functions. The deputy CEO oversees the Public Policy & Government Affairs department (PPGA) and six venture capital firms, including the Treasury VC and Territories (1, 2, 3, 4,5) VCs. All of them fall within the purview of the Board Strategy Committee and are in charge of the bank's ongoing development. Four roles and one VC have been established under the jurisdiction of the Board Audit and Risk Committee. The organization's structure is shown in Figure 1. They are the Audit and Finance function, Risk Management function, All Collection and Recovery function, Legal and Compliance function, and OREO VC (3.1).

Figure (3.1) Organization Structure of Kanbawza Bank



Source: KBZ Bank, September 2022

3.3 Types of Products Provided by KBZ Bank

Since KBZ Bank is the biggest bank in Myanmar, this section lists the different financial and banking services and products it offers. The bank provides a variety of deposit accounts, including call deposit accounts, escrow accounts, foreign currency accounts, fixed accounts, current accounts, and children's savings accounts. The KBZ bank also includes and provides trade finance, prepaid and debit cards, loans and overdrafts, hire purchase loans for account holders, SME business owners, and organizations. To ensure the convenience and satisfaction of the bank's clients, it also provides gift checks, currency exchange, safe deposit boxes, online banking, and E-commerce services; cash management services, such as payroll, payment, and collection services, remittance services, bank certificates, payment orders, and

procurement services. To make things simple and convenient for customers, KBZ Bank offers the whole spectrum of retail and business banking services, including loans, deposits, and bank guarantees. Other services like e-Banking (ATM, KBZ i-Banking, KBZ m-Banking), Agent Banking (KBZ Pay), Card Payment Services like Debit Card, World Travel Card (Visa Card), UPI Credit Card, Master Card prepaid Card, and International Banking Services like Remittance Services, Payment Services, Foreign Exchange Service, Import Services, Financing Export Services, and Financing, Bank Guarantee Foreign Currency Account can be available in order to name a few Remittances (Telegraphic transfer, Payment order), loans and advances (Overdraft, Demand loans, Hire purchase), and other services are also offered. The KBZ Bank will launch new Doorstep banking services in June 2022 for convenience and security services.

Table (3.1) Types of Products Provided by KBZ Bank

No.	Type of Product	Categories
1	Demand Deposits	Saving Accounts, Current Accounts, Fixed Accounts, Special Accounts, Call Accounts, Minor Accounts
2	Loans and Advances	Overdrafts, Demand Loans, Hire Purchase, SME Loans
3	Remittances	Local Telegraphic Transfers, Payment Order
4	Cash Management	Receivables Management, Cash payables
5	Transactional Banking	KBZ iBanking, Smart Payroll, Agent Banking, KBZ pay (mobile money financial inclusion), E-Commerce
6	Cards Payment Services	Myanmar Payment Union Card (MPU Debit and Credit), World Travel Card (VISA Debit and Credit) Master Card, Union Pay International Travel mate Card (UPI Credit)
7	International Services	Remittance Services Inward (Trade and Non-Trade) and Outward (Trade and Non-Trade) Western Union, Merchant Trade, Ria, Thunes, Trunglo (Worker Remittance), Foreign Exchange Services, Letter of Credit (LC), Import Services, Financing Export services and Bank Guarantee
8	Other Services	Safe Deposit Lockers and Gift Cheques

Source: KBZ Bank Limited, 2023

3.4 History of Doorstep Banking

Doorstep banking is a service that was developed in India to meet the demands of customers of all Banks under one roof in terms of both financial and non-financial banking. One project by PSB Alliance is door-to-door banking (DSB), which allows users to access key banking transaction services. It consists of services like cash delivery and cash pick-up. One of the most promising methods for providing financial services in developing areas is doorstep banking. Customers can use doorstep banking to avoid physically visiting a bank branch to conduct typical banking tasks like depositing or withdrawing cash, depositing checks, or requesting a demand draft. The financial services, such as doorstep banking, can be provided by the bank's own staff and agents to corporate and individual clients. The Reserve Bank of India (RBI) established broad guidelines and board requirements for banks to draft a plan for providing "DOORSTEP BANKING" in order to ensure openness in regard to the rights and obligations of consumers (Ms. Priyanka Kadur¹, Dr. Supriya R², November 2022). The State Bank of India (SBI) has introduced unique and best solutions to give end-to-end services to clients in modernizing techniques through Doorstep Banking Services Facility as the coronavirus pandemic continues at a very vital stage for a variety of reasons. The goal is to offer account holders the most efficient banking alternatives during these trying times. Although the majority of banks offer doorstep banking services to its customers, only the State Bank of India has begun offering these services to older individuals over the age of 70. Customers may be able to meet their demands through Doorstep Banking Services offered by SBI. Additionally, the State Bank of India continues to improve its customer services and the Indian banking system, resulting in doorstep banking services that are more popular with clients.

3.5 Emergence of Doorstep Banking in KBZ Bank

The COVID-19 epidemic has already caused significant economic disruptions on a global scale, and the repercussions are now unparalleled. The worst economic issue facing the world economy was the Covid 19 epidemic. It caused financial sectors, especially banks, to function slowly and momentarily to stop. Economic and financial resilience are facing hitherto unheard-of hurdles as a result of the COVID 19 pandemic. Banking systems had more capital and liquidity at the start of the COVID-19 crisis than they had during previous crises. The pandemic's impact on the economy resulted in significant economic harm. All economic issues can have financial repercussions that

can be seen at several levels, including the state, the business, the household, and eventually the financial sector. Banks seem to have begun to address several issues as a result of the COVID 19 pandemic, such as the fact that many banks, particularly in some regions of the world, continue to have poor valuations, low profitability, and large levels of non-performing assets.

In the wake of the coup in 2021, international sanctions are causing Myanmar to struggle with rising inflation and declining foreign currency reserves. Hazards that banks are exposed to include interest rate, liquidity, and credit risks. Banks have implemented token systems to limit the number of customers performing counter transactions and have tightened restrictions on ATM withdrawals. One possible explanation of the cash shortage is a physical lack of banknotes. Banks have also reported a staffing deficit and a lack of confidence in the regime's capacity to run the economy. Losing clients' faith and loyalty in saving money or making deposits with the bank is the worst danger a bank may face. In order to gain and grow customers' confidence, loyalty, and satisfaction by offering the best services, the management team of KBZ bank launches the new banking product.

The definition of a service according to Gronroos is "an activity or series of activities of more or less intangible nature that normally, though not always, take place in interactions between the customer and service employees and/or physical resources, goods, and/or systems of the service provider, which are provided as solution to customer problems." Therefore, a service is an action or set of actions rather than a tangible good that involves interaction between the customer and the service provider but does not transfer ownership. It also involves some degree of intangibility.

To win the trust, loyalty, and satisfaction of its customers, KBZ Bank offers doorstep convenience and secure service by providing cash delivery and pick-up services to a select group of its most important clients, including corporations and High Net Worth Individuals (HNI) clients, for deposits and withdrawals with Operational Account (OPAC) Current, Savings, and Call A/C. To ensure effective operational success fueled by Smart Cash VC's expertise in cash-in-transit (CIT), Doorstep Banking is carried out via a Hub & Spoke approach. The process is supported by the Central Coordinator, Branch Coordinator, CIT team for Smart Cash VC, and Branch Cashier, who will provide doorstep banking services to the chosen customers. Territories will assist the workforce with Branch Coordinators and Cashiers from dedicated branches, but Smart Cash VC's CIT team will appoint a Central Coordinator for the entire

operation and Custodians for each hub. The designated Branches will use their vaults to prepare cash for pickup and delivery and to conduct transactions.

Role and Responsibilities

Central Coordinator: Oversee all requests on the Request Management system (Google Sheets). Ensure all requests are fulfilled on time by every dedicated branches. Send details of requests to customers with bulk messaging through Infobip on the morning of the scheduled request.

Branch Coordinator: Check requests in the Google Form daily, verify and confirm customers' detail. After 3:00 pm of each day, optimize route scheduling for the next day by using Google Maps and fill routing mapping in Google Sheets. Check and print customer's signature or cheque received from Relationship Managers.

Smart Cash VC's Custodian: Verify customer information and check completion of the collection documentation for pickup and handing over debit invoice for deliveries. Obtain customer's signatures on Confirmation form and share the cash collection form to the Branch Coordinator immediately to process transaction upon arrival to branch after the transaction

Branch Cashier: Prepare the cash bundles in seal bags for cash delivery scheduled for the day and ensure the bags are properly sealed and the security tags are intact. All opening, count and verification activities are conducted under CCTV coverage, one bag at a time. All discrepancies are handled as per the Discrepancy Management procedure.

3.6 Features of Doorstep Banking Services

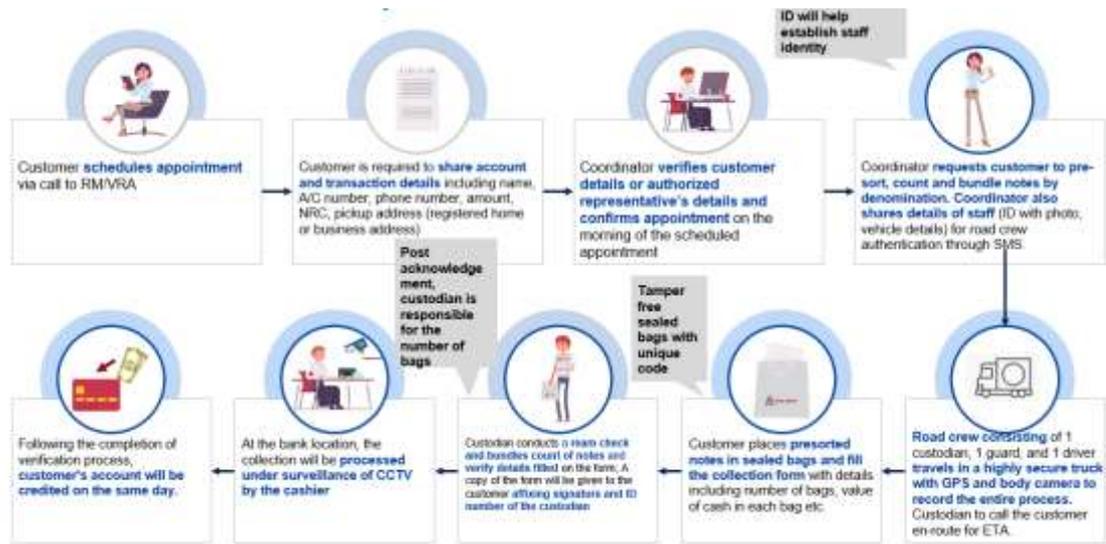
The Doorstep Banking service is a new offering by KBZ Bank to provide doorstep convenience and secured service by extending cash delivery and pickup services at the Customers' doorsteps. It covers the collection of Cash from the Customer from a designated location and the delivery of the Cash by KBZ Bank and its respective transportation of the same to either the designated Cash Counters of KBZ Bank or to the designated premises of the Customer.

3.6.1 Cash Pick Up Service Process

By providing the cash pick up service to a few significant customers, it offers a secure and convenient service. The customer hereby acknowledges and agrees that the Service is being supplied by KBZ Bank or its duly appointed agents or representatives. When the custodian comes to pick up cash from the customer, the customer requests

the custodian's ID to verify the information. Eligible customers must make requests to KBZ Bank at least one Business Day in advance of the day they wish to pick up their cash from the bank by contacting a designated Relationship Manager or Virtual Relationship Associate who will provide the necessary information (NRC, account number, mobile number, and delivery address). For the Cash VC's cash pick-up and delivery service, RM or VRA must fill out the Google Form on behalf of the clients. A confirmation of the request is then sent to the customer through SMS and/or phone call, together with information on the custodian who will pick up the customer's cash on the day of the planned pickup. When KBZ Bank representatives arrive to the Customer's designated location, it is the Customer's responsibility to confirm the identity of the individuals who will be picking up the Cash. The customer presorts the Cash, fills out the collection form with the number of notes by denomination, and seals everything in the security bag(s) that the Custodian will supply for the Cash. The custodian checks each ream, counts the number of notes in each bundle, and double-checks the information on the collecting form. After the Custodian transferred the gathered cash in sealed bags to the designated branch, careful counting and cash processing were carried out there under CCTV monitoring. The cash will be credited to the customer's account with KBZ Bank on the same banking day as KBZ Bank confirms the task's completion. Bags with discrepant contents will be stored separately in the vault if there is a mismatch between the contained and verified quantities. The Branch Supervisor will undertake double and triple counts, and the authorized officers of KBZ Bank will examine them. If discrepancies are discovered, the Relationship Manager (RM) or Virtual Relationship Associate (VRA) must email the customer with the discrepant amount and evidence by the following business day after collection. The customer can fill out a collection form and view CCTV footage at the specific branch to conduct an investigation. After verifying all security protocols, KBZ bank credits the money into the customer's account within three business days.

Figure (3.2) Cash Pick Up Service Process



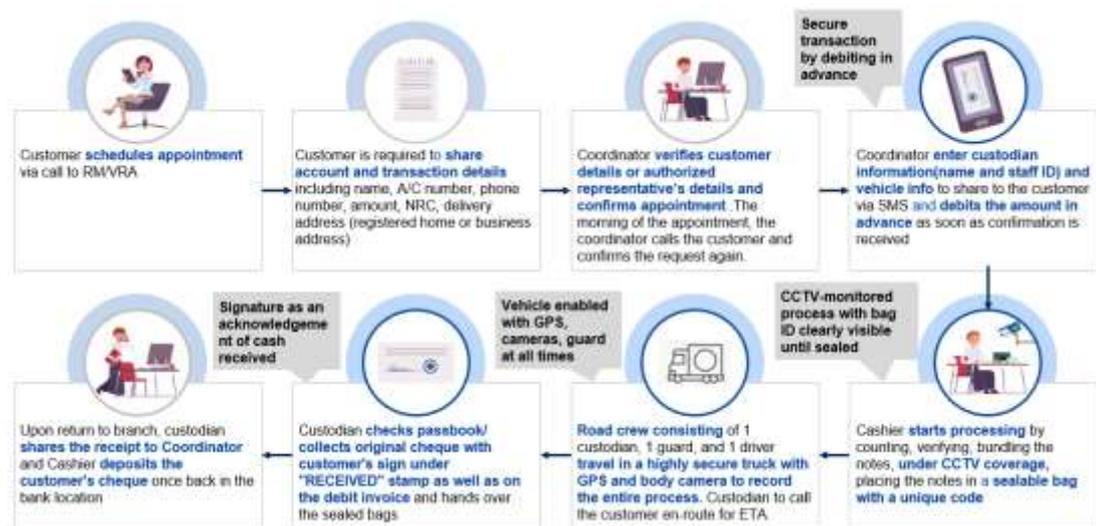
Source: Standard Operating Procedure of KBZ Bank Doorstep Banking, 2022

3.6.2 Cash Delivery Service Process

Customer must make requests at least one business day before the day they want them to be fulfilled by KBZ Bank in order to use the Cash delivery Service process. Customer must speak with a designated Relationship Manager or Virtual Relationship Associate and provide the necessary information (NRC, account number, mobile number, and delivery address). For the Cash VC's cash pick-up and delivery in a secure service, RM or VRA must fill out the Google Form on behalf of the clients. In order to obtain authorization to debit the payment in advance, the coordinator speaks with the customer. In order to complete the transaction, the customer must provide RM a scanned copy of their check and a delivery confirmation form; the actual check and form will be collected later. The customer gives their authorization for this transaction's debit authorisation by signing the form. Additionally, the customer is in charge of making sure that its bank account has enough money in it to cover each Cash delivery. The customer accepts sealed bags and delivery forms, and after the delivery procedure is finished, the customer will be informed that their request has been fulfilled. The customer presents their NRC or passport during the verification process when KBZ Bank arrives at the pre-arranged location of the customer. Together, the customer and the custodian open the seal to check the amount of Cash. The keeper of the property examines the passbook, collects the original check bearing the client's signature on the

debit invoice, and delivers the sealed bags. Once returned at the KBZ Bank facility, the custodian deposits the customer's check and gives the coordinator the receipt that the customer has signed. The customer must notify RM right once at the point of delivery if they notice any unusual problems on the cash bags. On the day of delivery, the customer can visit the designated bank site to see the CCTV footage and escalate the issue to the RM or VRA regarding the disparity. Then, authorized KBZ Bank officers will thoroughly analyze and decide in accordance with protocols.

Figure (3.3) Cash Delivery Service Process



Source: Standard Operating Procedure of KBZ Bank Doorstep Banking, 2022

3.6.3 Fees and Service Charges

The service charges will be evaluated on the basis of the amount of cash involved, distance from the branch, and frequency and cost incurred in Doorstep Banking Services. DSB provides the 3-time services for door-to-door cash withdrawals and deliveries for the first month of receiving the service without collecting any charges. The detailed service charges are described in Table (3.2).

Table (3.2) Fees Structure of KBZ Bank Doorstep Banking Services

Amount for each stop (MMK)	Charge (MMK)
2,000,000-20,000,000	20,000
20,000,001-50,000,000	30,000
50,000,001 – 200,000,000	45,000
200,000,001 – 300,000,000	60,000
300,000,001 – 400,000,000	100,000
400,000,001 – 1,000,000,000	120,000
Above 1,000,000,000	150,000

Source: Standard Operating Procedure of KBZ Bank Doorstep Banking, 2022

3.7 Use of Model and Affected Areas of Doorstep Banking

In Yangon, there are seven specialized branches, and each branch serves the designated township for all requests for cash pick-up and delivery. As a result, KBZ Bank created the Hub & Spoke concept to cover the entire Yangon Region with carefully selected links through specialized branches to create a vast network for Doorstep banking service. The specialized branches were given charge of the thirty-one townships in Yangon. Due to the expense of insurance charges, which amount to 0.027 percent of the requested cash pick-up and delivery amount, the standard distance is fixed at within 10 miles of the specialized branches and its allocated townships. The Hub and Spoke Model utilized by KBZ Bank for doorstep banking is shown in Appendix A.

The Appendix B describes the description of seven dedicated branches and their assigned townships, which are depicted in various colors. There are four townships named Hlaing Thar Yar, Insein, Shwepyithar, and Mingalardone in the red Saw Bwar Gyi Gone Hub branch. In the 9miles branch, three townships—Mayangone, Hlaing, and North Okkalapa—are marked in orange. Additionally, six townships, including Yankin, South Okkalapa, South Dagon, North Dagon, East Dagon, and Thingangyun, are made up of the yellow-colored Paramibranch. The townships of Kamayut, Kyee Myin Dine, Sanchaung, and Bahan are included in the Phar Pone Lane branch (green hue). In the Hub branch of the Lanmadaw 4 Street branch, there are six townships: Dagon, Ahlone, Lanmadaw, Latha, Pabedan, and Seik Kan Thar. Four townships—

Kyauktada, Botahtung, Pazundaung, and Dawbon—are present in the Pazundaung branch (purple). Townships in Mingalar Taung Nyunt, Thaketa, Tamweand Dagon Seikkan are responsible for the pink tint of the Kan Taw Kalay branch.

There are seven specialist branches in Yangon, and each branch handles all requests for cash pick-up and delivery in the assigned township. In order to provide doorstep banking services, KBZ Bank developed the Hub & Spoke system, which covers the entire Yangon Region with carefully chosen links through specialized branches. The 31 townships in Yangon were placed under the supervision of the specialized branches. The typical distance is fixed at within 10 miles of the specialized branches and its assigned townships due to the cost of insurance charges, which equal to 0.027 percent of the desired cash pick-up and delivery amount. Appendix A illustrates the Hub and Spoke Model used by KBZ Bank for doorstep banking.

Seven devoted branches are described in Appendix B along with their designated townships, which are shown in varied colors. In the red Saw Bwar Gyi Gone Hub branch, there are four townships with the names Hlaing Thar Yar, Insein, Shwepyithar, and Mingalardone. Three townships—Mayangone, Hlaing, and North Okkalapa—are highlighted in orange on the 9miles branch. The yellow-colored Paramibranch is also made up of six townships, including Yankin, South Okkalapa, South Dagon, North Dagon, East Dagon, and Thingangyun. The Phar Pone Lane branch includes the townships of Kamayut, Kyee Myin Dine, Sanchaung, and Bahan (green hue). There are six townships in the Hub branch of the Lanmadaw 4 Street branch: Dagon, Ahlone, Lanmadaw, Latha, Pabedan, and Seik Kan Thar. The Pazundaung branch contains four townships: Kyauktada, Botahtung, Pazundaung, and Dawbon (purple). The Kan Taw Kalay branch's pink color is a result of the towns of Mingalar Taung Nyunt, Thaketa, Tamwe, and Dagon Seikkan.

CHAPTER IV

ANALYSIS OF CONSUMER ATTITUDE TOWARDS DOORSTEP BANKING SERVICES

In this chapter, it evaluates the consumer attitude towards Doorstep banking services of KBZ bank. It consists of the analysis of attitude and behavioral factors of customers describing the demographic characteristic of the customers, and how their feelings, behavior and knowledge effect on their attitude towards Doorstep banking.

4.1 Research Design

An organized framework known as a research design aids in the planning and execution of the investigation. It outlines the methods the researcher will use to create reliable, unbiased, and understandable data. In order to investigate the effects of the Tri-component attitude toward customer satisfaction and customer loyalty, this study used a descriptive and inferential survey design. Descriptive studies, according to Kothari (2004), characterize the traits of a person or group. Based on information we acquire from a sample, inferential statistics allow us to draw conclusions about a population. The researcher was able to collect data economically utilizing questionnaires from the target group, hence this approach is adequate. The four-week period between 20 November and 20 December 2022 saw the completion of this survey. A structured questionnaire was given to 109 of the bank's corporate clients out of a total of 150 clients, and 80 percent of the sample size had completed the questionnaires by the time the survey was conducted. SPSS, or the Statistical Package for Social Sciences, was utilized for the analysis. The Customer Attitude between Variables was determined using the Person Correlation Coefficient. There were 27 questions on the survey, measuring both independent and dependent factors. The following mean rating scales were determined using a 5-point Likert scale.

- Average mean score between 1.00 and 1.80 Strongly disagree
- Average means score between 1.81 and 2.60 Disagree
- Average mean score between 2.61 and 3.40 Neutral
- Average means score between 3.41 and 4.20 Agree
- Average mean score between 4.21 and 5.00 Strongly agree

This design was fit the study of this nature since the researchers looked at the effects of independent variables customer attitude components (cognitive, affective, conative) and on the dependent variables (customer satisfaction and customer loyalty).

4.2 Demographic Characteristic of Customers

The demographic characteristic includes: gender, age, education level, occupation status, monthly income. This aspect of the analysis deals with the personal data on the respondents of the questionnaire given to them.

Gender of the Respondents

The respondents included both males and females. Table (4.1) shows the gender of respondents.

Table (4.1) Number of Respondents by Gender

Gender	Number of Respondents	Percentage
Male	64	55.7
Female	51	44.3
Total	115	100

Source: Survey Results, 2023

As described in table (4.1), there were 64 male respondents and 51 female respondents. In terms of the percentage, male respondents share 55.7 percent while female respondents share 44.3 percent. This table helps us to understand that there are more numbers in male customers interested and used Doorstep banking service than female customer. So, it can be reached a conclusion that the male people are more aware about the Doorstep banking service and its importance than female customer.

Age Group of Respondents

Age of respondents can be classified into four groups and shown in table (4.2). In the age group between 25-35 are 48 peoples and 41.7 percent, 35-45 are 33 peoples and 28.7 percent, 45-55 are 27 peoples and 23.5 percent, over 55 are 7 persons and 6.1 percent are respondent.

From the analysis of the above figure, it is found out that the age between 25-35 are highest age level of using KBZ bank Doorstep banking service with 41.7 percent,

age between 35-45 are second highest user with 28.7 percent, age between 45-55 are with 23.5 percent. There are only 7 respondents in over 55 years and they are the lowest users of Doorstep banking services of KBZ bank.

Table (4.2) Number of Respondents by Age

Age	Number of Respondents	Percentage
25 – 35 years	48	41.7
35 – 45 years	33	28.7
45 – 55 years	27	23.5
55 years and above	7	6.1
Total	115	100

Source: Survey Results, 2023

Education Level of Respondents

Education level of respondents is shown in Table (4.3). The education levels of respondents can influence on the consumer attitudes of Doorstep banking because it depends on the knowledge or perception of consumers.

Table (4.3) Number of Respondents by Education Level

Education Level	Number of Respondents	Percentage
Graduated	60	52.2
Master	40	34.8
PhD	12	10.4
Other	3	2.6
Total	115	100

Source: Survey Results, 2023

The Table shows that there are four education levels among the respondents: Graduated, Master Degree and PhD Level. The majority of the respondents of KBZ Bank Doorstep banking service user is graduated with 52.2%,34.8%are master degree, 10.4% are PhD level and other belongs 2.6%. This shows that most the Doorstep banking users are graduated and the second highest education level are Master level and rest of two are third and fourth.

Occupation of Respondents

Table (4.4) shows the frequency distribution of the occupation of the respondents. The majority of the respondents such as manager with 33%, supervisor and other as second highest and general manager with 16.5% and managing director with 13% are the users of KBZ bank Doorstep banking services. Hence, the data shown that managing director are less concentrate in Doorstep banking services among them.

Table (4.4) Number of Respondents by Occupation

Occupation	Number of Respondents	Percentage
General Manager	19	16.5
Manager	38	33
Managing Director	15	13
Supervisor	21	18.3
Other	22	19.1
Total	115	100

Source: Survey Results, 2023

Usage of KBZ Doorstep Banking Services

Number of KBZ Doorstep banking services usage shown in Table (4.5). The respondents are classified into four group by months. According to the Table, it is figured out that usage of KBZ Doorstep banking services is mostly in 3-6 months with 34.8% and 6 months and above with 23.5%, and the rests are the same with 20.9%.

Table (4.5) Respondents by Length for Usage of KBZ Doorstep Banking Services

Usage of KBZ Doorstep banking service	Number of Respondents	Percentage
Less than 1 month	24	20.9
1- 3 months	24	20.9
4- 6 months	40	34.8
6 months above	27	23.5
Total	115	100

Source: Survey Results, 2023

Type of Company Usage KBZ Doorstep Banking Services

Table (4.6) describes that the types of industry which are using Doorstep banking services. In term of percentage, the majority type is CMP/ Garment with 20.9%, Trading with 17.4%, Consulting and service with 13%, Manufacturing with 12.2% and FMCG and Logistics are the same with 11.3%. It can be concluded that CMP/Garment use Doorstep banking services because of transportation such as most of their factory are located at remote area, employees and large amount of cash to safe and securely arrive at their doorstep.

Table (4.6) Types of Industry

Types of Industry	Number of Respondents	Percentage
CMP/ Garment	24	20.9
Consulting and Service	15	13
FMCG	13	11.3
Logistics	13	11.3
Manufacturing	14	12.2
Trading	20	17.4
Other	16	13.9
Total	115	100

Source: Survey Results, 2023

4.3 Assessment of the Reliability of the Scale

Likert scale has widely used in this study. Therefore, before using, it should be checked the reliability of each component. Reliability refers to the extent to which data collection techniques and analysis procedures will yield similar findings to those of prior researchers. Measurements of reliability provide consistency in the measurement of variables. Internal consistency reliability provides consistency in the measurement of variables. Internal reliability is most commonly used psychometric measure assessing survey instruments and skills (Zhang, Waszink& Wijngaard, 2000). Cronbach alpha is the basis formula determining reliability based on internal consistency (Kim & Cha, 2002).

In this study, Cronbach's alpha value is used as a measure of the internal consistency of the scales used in the questionnaire. If alpha is low, then at least one of

items are unreliable and must be identified via item analysis procedure. However, as per DeVellis (2003), the Cronbach's alpha value should ideally be above 0.7. In this study, studies scales were tested for internal consistency reliability using Cronbach's alpha test as depicted in following Table.

Table (4.7) Results of Cronbach's Alpha Value

Scale	No. of Items	Cronbach's Alpha
Cognitive (Belief) Component	6	0.896
Affective (Feeling) Component	5	0.910
Conative (Behaviors) Component	5	0.901
Customer Satisfaction	6	0.906
Customer Loyalty	5	0.914

Source: Survey Results, 2023

The results of the Cronbach's alpha value for all scale are greater than 0.9 except cognitive (belief) component which is 0.8, suggesting very good internal consistency and reliability for the scale with this sample since all scales are greater than 0.7.

4.4 Customer Attitude Towards Doorstep Banking Services

This section describes the cognitive component, affective component and conative component of customer attitude towards Doorstep Banking services provided by KBZ bank.

4.4.1 Consumer Perception of Cognitive (Belief) Component

This part of the study presents the analysis on the customer attitude towards Doorstep banking services by using the beliefs components of the Tri-component attitudes model. Respondents are requested to answer for their level of attitude toward beliefs function with the use of 5-point Likert Scale analysis.

Table (4.8) Cognitive Component of Customer Attitude towards Doorstep Banking Services

No.	Particular	Mean	Std. Dev
1	I believe the wide range of Doorstep banking services meets customer's need and demand.	4.25	0.62
2	I definitely trust that the agents and employee (RMs/VRAs) are available on calls for queries, clarifications and also have proper knowledge to answer the customer queries.	4.17	0.64
3	Providing the clear description and awareness about terms and conditions of the Doorstep banking services make me accept to use its services.	4.33	0.65
4	Due to the Doorstep banking's fast and efficient services on time, I develop trust and continue using other services as well.	4.29	0.63
5	There is no doubt that the agents and employees have good experience and knowledge to clarify the problems of customers regarding the Doorstep banking services.	4.23	0.69
6	I strongly believed that the internal control process of Doorstep banking service is always monitored and always aware of customer feedbacks in order to maintain the better services and avoid systems issues.	4.45	0.63
Overall Mean		4.29	

Source: Survey Results, 2023

The majority of respondents firmly feel that Doorstep Banking Services has good maintenance and the staff is always aware of customers' input to avoid system faults, as evidenced by the analysis from Table (4.8), which was noticed since it has a mean score of 4.45. Respondents concur that the Doorstep Banking Services offer a clear description and awareness of terms and conditions with the mean value. 4.33. With a mean score of 4.29, respondents are growing more confident in the procedure of quick documentation and process from the moment they seek Doorstep banking services to the time they pick up or deliver cash at the doorstep on schedule. With a

mean score of 4.17, respondents strongly concur that personnel are available on call for questions and clarifications. According to the average value, it is highlighted that the variety of Doorstep banking services matches the needs and demands of the client. 4.25. Respondents are of the opinion that there is no question regarding the fact that the personnel have sufficient expertise and knowledge to address issues with the mean value. 4.23. With a score of 4.29, the overall customer opinion about beliefs was quite positive.

4.4.2 Consumer Perception of Affective (Feeling) Component

In this study, the attitude towards affective function is analyzed by the 5 likert scale from the respondents. Table (4.9) indicates the result of the consumer perception towards the affective components.

Table (4.9) Affective Component of Customer Attitude towards Doorstep Banking Services

No.	Particular	Mean	Std. Dev
1	I feel safe and secure in their cash delivery/ pick-up transactions of Doorstep banking services	4.29	0.72
2	Doorstep banking services fulfil customers' need effectively and make sure for them to feel pleased by enhancing technological capability.	4.31	0.67
3	I feel very attractive by the plans of actions of Doorstep banking services	4.42	0.69
4	I am very convenient in using Doorstep banking services because the RM/VRA are very eager to help me understand and explain the benefits of this services.	4.40	0.65
5	I am very interested in the Doorstep banking services and keen on using it because I get the quick response for the specific queries and requests on timely manners.	4.28	0.76
Overall Mean		4.34	

Source: Survey Results, 2023

The Table explains that the respondents feel very attractive by the Doorstep banking services with the mean value of 4.42. Respondents feel the convenience in using its services and Relationship Manager, Virtual Relationship Associates RM/VRA are eager to help to consumers to understand the benefits with the mean values 4.40. Moreover, the respondents feel very pleased by enhancing technology to fulfil needs while using Doorstep banking services with the mean value 4.31. It is figured out that the respondents feel safe and secured in cash delivery/pick-up transactions with the mean value 4.29. Respondent are strongly interested and keen on using Doorstep banking services due to quick responses on timely manners with the mean value 4.28. Hence, the overall score of feelings component is at the high satisfactory level of 4.34.

4.4.3 Consumer Perception of Conative (Behaviors) Component

This part of the study presents the analysis on the consumer attitude towards Doorstep banking services by using the conative components; how the Doorstep banking services provides the consumers concerning with the quality of service, connectivity, complain handling skills and ability to perform customer service satisfactorily. Table (4.10) indicates the result of the customer attitude towards the conative components.

Table (4.10) Conative Component of Customer Attitude towards Doorstep Banking Services

No.	Particular	Mean	Std. Dev
1	I prefer to set up contract and use the Doorstep banking services due to its effectiveness and flexibility.	4.37	0.74
2	I convince and lure to friends and business partners to try the product to avoid theft and fraud.	4.31	0.70
3	Doorstep banking services always become the first choice and I will highly recommend to use this service to other competitors.	4.30	0.74
4	I agree and determine to continue using this service due to fast problems solving skill.	4.33	0.62
5	I am very positive and choose this service because the employees are well responding to customers' request.	4.34	0.75
Overall Mean		4.33	

Source: Survey Results, 2023

According to the above Table, the respondents almost like of behavioral components. Most of them prefer to set up contract to use Doorstep banking services due to its effectiveness and flexibility with the mean value 4.37. And they are very positive and always buy the Doorstep banking service because the employees respond to customer's request very well and patiently with the mean value 4.34. The respondents agree and decide in continue using due to fast problems solving skill with the mean value 4.33. The respondents lure and convince to friends and business partners in order to avoid theft and fraud with the mean value 4.31. Doorstep banking services always become the first choice among other service for the respondents and they highly recommend to use it. It is shown with the mean value 4.30. Overall consumer's attitude concerning behavioral component was at a high level of 4.33.

Overall Means Score of Consumers Attitude towards Doorstep Banking Services are shown in Table (4.11).

Table (4.11) Overall Mean of Consumers Attitude towards Doorstep Banking Services

No.	Particular	Mean
1	Cognitive (Belief) Component	4.29
2	Affective (Feeling) Component	4.34
3	Conative (Behaviors) Component	4.33

Source: Survey Data, 2023

According to the Table (4.13), the strongly agreement level of overall mean score are all the statement that cognitive (belief), affective (feeling), conative (behaviors), customer satisfaction and customer loyalty. It could be concluded the highest mean scores are affective (feeling) and customer satisfaction because the respondents are very impressed and liked the Doorstep banking services and its service make them feel satisfied and pleased. In the overall mean result, customer loyalty is the least, but even its result is 4.28, so the loyalty is at the strongly agree in the agreement level. Therefore, customers are loyal while using the Doorstep banking services and tends to engage more in future. However, consumers' perceptions are always changing and so KBZ bank try to improve the Doorstep banking service to affect and attract not only for the existing customers but also for the new customers.

4.5 Customer Satisfaction of Doorstep Banking Services

This study presents the customer's satisfaction of Doorstep banking services which is described in Table (4.12).

Table (4.12) Customer Satisfaction of Doorstep Banking Services

No.	Customer Satisfaction	Mean	Std. Dev
1	I am very satisfied that the Doorstep banking service when I get the 3 times free service without charges for the first month of receiving the service.	4.37	0.67
2	It is a pleasure for receiving the quick & easy access of the information and confirmation for the requested service on time at the doorstep.	4.32	0.74
3	I am proud that there are no significant delays for over maintenance of service connection.	4.42	0.70
4	I am very pleased that the service rate is comfortable and reasonable price.	4.40	0.65
5	The automobiles which carry cash delivery and pick-up are also safe and secured enough and that's why I feel satisfaction on the Doorstep banking service.	4.25	0.71
6	I find no flaws and dissatisfactions in the easy, convenient and time saving services of Doorstep banking for the large amount of cash and for big customers like me.	4.28	0.62
Overall Mean		4.34	

Source: Survey Results, 2023

The mean scores in the preceding Table were used to determine how happy consumers were with the Doorstep banking services. The respondents take pride in the fact that, with a mean value of 4.42, there are no notable maintenance delays. The service rate is pleasant and acceptable in price, with a mean value of 4.40, and the respondents are quite happy about this. The respondent's satisfaction, which has a mean value of 4.37, may be noticed when they take use of the three free services they received during their first month of getting Doorstep banking services. The respondent is pleased to receive the fast and simple access to the information and confirmation for the

requested service on time at the doorstep with a mean score of 4.32. Furthermore, the Table shows that using Doorstep Banking for significant amounts of cash for large clients with a mean value of 4.28 has no shortcomings or causes for complaint other than ease, convenience, and time savings. The fact that the vehicles used for cash delivery and pick-up are sufficiently safe and secure also adds to respondents' satisfaction. 4.25 is its mean value. The overall customer satisfaction index displays a respectable level of 4.34.

4.6 Customer Loyalty for Doorstep Banking Services

The customer loyalty level of Doorstep banking services is described in Table (4.13).

Table (4.13) Customer Loyalty for Doorstep Banking Services

No.	Customer Loyalty	Mean	Std. Dev
1	I will use services of Doorstep banking services even though it has a change in service rate after using the 3 times free services.	4.31	0.63
2	I will recommend these services as the convenient and trusted services of the bank.	4.30	0.66
3	I will continue using this service and do business with bank in future.	4.19	0.66
4	It is meaningful for me to choose this service and product instead of any others even if they are the same.	4.25	0.68
5	Considering all my experience using this, I am definitely sure that it meets my expectation.	4.32	0.71
Overall Mean		4.28	

Source: Survey Results, 2023

Based on the above Table, the respondents' loyalty is figured out with the mean value 4.32 and standard deviation of 0.71 that they are definitely sure the Doorstep banking services meets their expectation by considering all experience of using this service. Respondents will use this service even though it has a change in service rate after using the three-time free services with the mean value 4.31. It is found

that respondents will recommend as the convenience and trusted service of the bank with the mean value 4.30. It is meaningful for respondent to choose this service and product instead of any others even if they are the same with the mean value 4.25. The fact that respondents will not stop using this service and do business with bank in future highlights the loyalty with the mean value 4.19. Overall means for customer loyalty was at a level of 4.27 according to the analysis on the table.

4.7 The Effect of Customer Attitude on Customer Satisfaction

In this study, Multiple Regression Model is applied to analyze the effect of influencing factors on customer satisfaction. The results from generating this model are shown in Table (4.14).

Table (4.14) Analysis on the Effect of Customer Attitude on Customer Satisfaction

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	0.463	0.188		2.461	.015	
Cognitive	0.078	0.074	0.072	1.054	.294	2.951
Affective	0.253	0.087	0.269	2.924	.004	5.337
Conative	0.563 ***	0.079	0.603	7.126	.000	4.518
R	0.908					
R Square	0.824					
Adjusted R Square	0.819					
F Value	173.137***					

Source: Survey Data,2023

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

R Square is 0.824 and Adjusted R Square is 0.819, as demonstrated by the results in Table (4.14). The relationship between the independent variable's variance and the dependent variable is explained by the model. At the 1% level, conative (the

model's overall significance) is extremely significant. Although the other two are significant at a 5 percent level, the results show that the behavioral component has a favorable significant impact on consumer sentiment regarding Doorstep banking services. Regarding the current circumstances in Myanmar, banks experience a lack of cash liquidity, problems with foreign exchange, difficulty withdrawing money from banks, and its consequences on both the financial and non-financial sectors. As a result, even while customers have a favourable view of banks, they have less faith in and trust in them. Banks try to win customers' trust by offering the greatest goods possible, like the Doorstep banking services made popular by KBZ bank. No matter how recently Doorstep banking services have been made available to customers, they have grown in popularity and value because of their reputation. Every time a customer uses the service, it meets their expectations, and they decide to use it again. Additionally, as staff pay close attention to customer comments and grievances, they can give promotions, discounts, and advantages that are well-matched with the requirements of the present users. In some instances, such as when consumers utilize a cash delivery service and receive damaged or broken currency, the RM and the relevant officer replace it with a new or good one so that the customers are happy and satisfied. The RM and product owners of the bank must be aware of the needs of the market and should take the welfare of the customer into consideration in order to provide the finest service to the customers. Customers have varying degrees of satisfaction with the Doorstep Banking service in terms of its advantages, benefits, acceptable rates or service charges, safety, and security. Additionally, customers consider that their practice and experience with the Doorstep Banking service is superior to others, as indicated by the high amount of 5% noted in the above Table (4.14). After examining the research's findings and basing them on the results of the mean values, it can be considered that some of the respondents do have satisfaction with the Doorstep banking service. This can be attributed to the three components of attitude. The study's second satisfaction reveals that the respondents were extremely happy with Doorstep Banking's friendly and affordable service rate, which included free service costs for the first three times during the first month of utilizing the service. Customers are also impressed with how quickly and easily information can be accessed, how quickly inquiries are answered, how quickly maintenance issues are addressed, and how secure the vehicles used for cash pick-up and delivery transactions are.

4.8 The Effect of Customer Satisfaction on Customer Loyalty

The level of customer satisfaction and the customer loyalty are correlated and the specific model could explain very well about the loyalty of the respondents in the Table (4.15).

Table (4.15) Analysis of the Effect of Customer Satisfaction on Customer Loyalty

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std Error	Beta		
(Constant)	0.345	0.196		1.761	0.081
Satisfaction	0.910 ***	0.045	0.886	20.309	.000
R	0.886				
R Square	0.785				
Adjusted R Square	0.783				
F Value	412.449 ***				

Source: Survey Data,2023

Notes: ***Significant at 1% level

The results are shown in Table (4.15), where it is determined that a substantial level of 1% represents customer loyalty. The main factors influencing customer attitude are feeling, belief, and behavior. Customer satisfaction and loyalty have emerged as a result of how much these three factors depend on customer attitude. The likelihood that a customer will do business with a company or brand again is measured by their level of customer loyalty. It results from customer satisfaction, satisfying customer interactions, and the general value of the products or services a customer receives from a firm. According to the study's final objective, customer loyalty is the outcome of customer satisfaction as measured by the survey. After using the three times-free services, the respondents demonstrate their loyalty by continuing to use the Doorstep banking services despite the change in service rate. Even if the services are the same, they will pick this one above others. According to the respondent's selection of the highest mean values in the questionnaires, it is clear that they are absolutely certain that using the Doorstep banking services satisfies their expectations and that they would suggest it as a dependable and convenient service. As a result, the survey's findings

show how consumer attitudes affect customer loyalty. The linear regression model states that there is a clear relationship between the independent and dependent variables. The respondents believe that selecting this service was a wise choice for them every time they use Doorstep banking services. Customers will promote and keep using the bank's Doorstep banking services because they are reliable, convenient, and always preferred above other services, even if they are identical. Customer loyalty is demonstrated by customers' continued patronage of a bank or firm. Customer loyalty is a byproduct of consistent, satisfying emotional experiences, physical attribute-based satisfaction, and the perceived value of an experience, which includes the goods or services. Customer experience management is the most cost-effective strategy to promote customer satisfaction, customer retention, and customer loyalty because keeping customers costs less than getting new ones.

CHAPTER V

CONCLUSION

This chapter is composed with findings and discussions from the result of the study. Suggestions and recommendations to these finding is presented and needs for further researcher is described.

5.1 Findings and Discussions

According to the survey's findings, men in their middle years who are managers and who have graduated-level educations make up the majority of Doorstep Banking customers. After the KBZ bank introduces the service, customers have between three and six months to use Doorstep banking services. CMP/Garment Company is one of the businesses that uses the doorstep banking service most frequently with substantial sums of cash. The poll results show that most respondents agree and embrace the attitudes, including the three components, which then results in satisfaction and loyalty. Regarding the study's first goal, a tri-component attitude model was used to investigate consumer attitudes toward doorstep banking services. The current crisis has an influence on the banking sector and poses threats to consumers in a variety of ways, including challenges with cash withdrawal, currency exchange, inflation, and lack of security and control over liquidity. However, the customer progressively gains confidence in the quick and effective service of Doorstep Banking when it offers the cash pick-up or delivery service at their doorstep at the time and location they have specified. Due to the highest mean values for the Cognitive component in the survey findings, the customer firmly believed that the internal control process of Doorstep Banking Services is constantly monitored and aware of customer feedbacks in order to maintain better services and avoid system faults. The affective part of attitude analysis reveals that the majority of respondents have favorable attitudes toward doorstep banking services. Because the RM/VRA are so ready to assist me and explain the advantages of this service, it was determined that the respondents find doorstep banking services convenient. As a result, Doorstep Banking may offer services that satisfy the needs of its clients while also advancing technology. Customers don't have to wait in large lines at ATMs or branches or waste a lot of time withdrawing cash. They don't have to deal with issues like an ATM card being trapped in the machine. One crucial

aspect is that they experience safety and security when using the Doorstep banking services for cash delivery and pickup. According to the analysis of the conative component, the respondents are in favor of continuing to use doorstep banking services because of their quick problem-solving abilities. For instance, they have the option of selecting the type of cash notes to request (1000, 5000, or 10,000), and when they receive money that is tattered or broken, the RM/VRA will negotiate with the Cash VC's designated officer and exchange it for new money within a week. As a result, the respondents' top option for financial services is now doorstep, and they strongly advise using it to prevent theft and fraud. According to the poll results, they also prefer to put up a contract and buy it with the highest mean ratings of Conative components. For the overall analysis of all tri-component attitudes and the analysis gathered for a high mean score by the 109 respondents, the mean and standard deviation were determined in this study. Additionally, the significance of customer satisfaction and customer loyalty was discussed using the linear regression model. Therefore, it can be said that the respondents have a positive attitude and are devoted to the Doorstep banking services offered by the KBZ bank. According to the findings, the behavioral (Conative) component considerably increases customer satisfaction. It has to do with a specific activity or behavior in relation to the Doorstep banking service. It refers to customer behavior or intent to purchase a good. This element, which is the outcome of ideas or emotions, contributes to the positive significance of customer satisfaction. According to the survey results, the behavioral aspect of doorstep banking services is the most important one since customers choose to set up or purchase them because of their efficacy and flexibility, safety and customer, and quick problem-solving abilities after using the service. If clients have positive thoughts about the Doorstep Banking products and services, this will result in positive conduct because positive emotions lead to positive behavior. Therefore, based on a comparison with other services, customer satisfaction is the result of the purchase and use. The customer's expectations and demands must be met for the Doorstep banking services to increase consumer willingness to continue using them. The study's findings show that the cognitive, emotional, and conative components are related to customer satisfaction and loyalty. The majority of respondents concur that they are willing to continue utilizing the service and will continue doing business with the bank in the future after using the Doorstep banking services. It is therefore expected that customer satisfaction and customer

loyalty are somehow related, and the survey's findings show that customer loyalty to Doorstep Banking services is at a genuinely substantial level by the particular model.

5.2 Suggestions and Recommendations

In this study, it may be presumed that doorstep banking has only recently been made available to customers by KBZ bank and that fewer people have used it than other services. Data from the study is also gathered from the 109 respondents, who represent different industries. The usage period for doorstep banking ranges from one month to six months and beyond. Therefore, an improvement is required for KBZ Bank's Doorstep Banking System to become a well-known product and offer clients improved service. Customer service should be a priority for service providers if they want to grow and win over more clients by establishing a reputation for reliability. Large consumers who wish to pay cash pick-up or delivery transactions at their doorstep are attracted by doorstep banking. Future service expansion should target both corporate and premium clients in order to develop the cooperation and relationship between both parties. In order to meet customers' expectations, employees, service ambassadors, relationship managers, and officers from each team should also acquire information, be well-prepared for customer inquiries, and answer promptly and on time. They must be aware of customer comments if they hope to continue providing better services. The report shows that since its introduction seven months ago, Doorstep Banking services have been offered at seven specific branches in Yangon. In order to spread throughout Myanmar, KBZ bank should increase its Doorstep banking services in Mandalay, Nay Pyi Taw, and Taunggyi. As a result, consumers outside of Yangon also enjoy convenience and avoid long lines for their cash in and cash out transactions. Additionally, customers have quick and simple access to the needed information, receive a response from the RM or VRA, and receive the desired amount at the chosen day and time at their doorstep. Additionally, market communication is crucial while providing a range of services, particularly when bank employees launch brand-new offerings. In order to choose communication that may convey the message from the bank workers to the consumers, one must first identify the target audience. It entails outlining the benefits of the product and service through effective communication, which can strengthen bonds with clients and increase their satisfaction because they feel they are getting the greatest services from the bank. The specific offer and discount should be put up in accordance with the requirements and wants of both current and

potential clients. The crew should receive more thorough training so they can respond to customers' questions quickly. To become the consumers' first choice of service, bank workers must be skilled and competent in problem-solving in addition to dealing with clients.

One of the key items among KBZ bank clients, according to this report, is doorstep banking services. Its service, which was launched in response to customer requirements and desires, aims to increase customer satisfaction, loyalty, and trust. According to this study, RM or VRA must fill out and submit the Google Form that the Cash VC has provided on behalf of the clients. With the help of a direct link on the KBZ Bank website portal's home page, customers will be able to fill out Google Forms directly and submit them in the future without risking the customer of their personal information. To prevent service delays and connection failures, the internal control system should be upgraded and continuously monitored. The delivery of doorstep banking services to customers must be done fast and efficiently, without any delays. In this study, it may be presumed that doorstep banking has only recently been made available to customers by KBZ bank and that fewer people have used it than other services. Data from the study is also gathered from the 109 respondents, who represent different industries. The usage period for doorstep banking ranges from one month to six months and beyond. Therefore, an improvement is required for KBZ Bank's Doorstep Banking System to become a well-known product and offer clients improved service. Customer service should be a priority for service providers if they want to grow and win over more clients by establishing a reputation for reliability. Large consumers who wish to pay cash pick-up or delivery transactions at their doorstep are attracted by doorstep banking. Future service expansion should target both corporate and premium clients in order to develop the cooperation and relationship between both parties. In order to meet customers' expectations, employees, service ambassadors, relationship managers, and officers from each team should also acquire information, be well-prepared for customer inquiries, and answer promptly and on time. They must be aware of customer comments if they hope to continue providing better services. The report shows that since its introduction seven months ago, Doorstep Banking services have been offered at seven specific branches in Yangon. In order to spread throughout Myanmar, KBZ bank should increase its Doorstep banking services in Mandalay, Nay Pyi Taw, and Taunggyi. As a result, consumers outside of Yangon also enjoy convenience and avoid long lines for their cash in and cash out transactions.

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5.3 Needs for Further Research

By assessing the tri-component attitude model and the customer satisfaction and loyalty based on the research questionnaires, this study primarily focused on the consumer attitude towards the Doorstep banking services. The study then produces customer loyalty and satisfaction. 109 customers of Doorstep banking were surveyed, and the data was gathered using a sampling method. It can be difficult to get data for the study when respondents take their time filling out questionnaires because they don't fully comprehend the questions. Studying how customer attitudes affect Doorstep Banking services and how they ultimately influence consumers' decisions to buy and

use them successfully is important, nevertheless. To further understand customer service and marketing tactics for Doorstep banking services, more research should be conducted. With the aid of various theories on service quality, it is possible to study the data in greater depth in order to identify the marketing and customer service influencing elements.

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APPENDIX I

QUESTIONNAIRE

Consumers Attitude towards Doorstep Banking Services of KBZ Bank

Section A: Demographic Factors

Direction: Please indicate your demographic information by making (v) on the circle which corresponds to your opinion.

Gender*

- Male
- Female

Age*

- 25 – 35 years
- 35 – 45 years
- 45 – 55 years
- 55 years and above

Education Status*

- Under- graduate
- Graduated
- Master
- PhD
- Other

Occupational Status*

- Supervisor
- Manager
- General Manager
- Managing Director
- Other

Time length for usage of KBZ bank Products and Services

- Less than 1 year
- 1- 3 years
- 3- 6 years
- 6 years and above

Length for usage of KBZ Doorstep Banking services*

- Less than 1 month
- 1- 3 months
- 3- 6 months
- 6 months and above

Type of company

- Manufacturing
- Trading
- Logistics
- CMP/ Garment
- Consulting and Service
- FCMG
- Other

Section B: Customer Perception Cognitive (Beliefs) Component

Based on your experience with KBZ bank Doorstep Banking services, please state the level of your agreement as to the following factors and choose one answer.

(1- Strongly Disagree, 2- Disagree, 3- Neutral, 4-Agree, 5- Strongly Agree)

No.	Particular	1	2	3	4	5
1	I believe the wide range of Doorstep banking services meets customer's need and demand.					
2	I definitely trust that the agents and employee (RMs/VRAs) are available on calls for queries, clarifications and also have proper knowledge to answer the customers queries.					
3	Providing the clear description and awareness about terms and conditions of the Doorstep banking services make me accept to use its services.					
4	Due to the Doorstep banking's fast and efficient services on time, I develop trust and continue using other services as well.					
5	There is no doubt that the agents and employees have good experience and knowledge to clarify the problems of customers regarding the Doorstep banking services.					
6	I strongly believed that the internal control process of Doorstep banking service is always monitored and always aware of customer feedbacks in order to maintain the better services and avoid systems issues.					

Section C: Customer Perception of Affective (Feelings) Component

Based on your experience with KBZ bank Doorstep Banking services, please state the level of your agreement as to the following factors and choose one answer.

(1- Strongly Disagree, 2- Disagree, 3- Neutral, 4-Agree, 5- Strongly Agree)

No.	Particular	1	2	3	4	5
1	I feel safe and secure in their cash delivery/ pick-up transactions of Doorstep banking services					
2	Doorstep banking services fulfil customers' need effectively and make sure for them to feel pleased by enhancing technological capability.					
3	I feel very attractive by the plans of actions of Doorstep banking services					
4	I am very convenient in using Doorstep banking services because the RM/VRA are very eager to help me understand and explain the benefits of this services.					
5	I am very interested in the Doorstep banking services and keen on using it because I get the quick response for the specific queries and requests on timely manners.					

Section D: Customer Perception Conative (Behaviors) Component

Based on your experience with KBZ bank Doorstep Banking services, please state the level of your agreement as to the following factors and choose one answer.

(1- Strongly Disagree, 2- Disagree, 3- Neutral, 4-Agree, 5- Strongly Agree)

No.	Particular	1	2	3	4	5
1	I prefer to set up contract and use the Doorstep banking services due to its effectiveness and flexibility.					
2	I convince and lure to friends and business partners to try the product to avoid theft and fraud.					
3	Doorstep banking services always become the first choice and I will highly recommend to use this service to other competitors.					
4	I agree and determine to continue using this service due to fast problems solving skill.					
5	I am very positive and choose this service because the employees are well responding to customers' request.					

Section E: Customer Satisfaction

Please indicate your satisfaction towards KBZ bank Doorstep Banking services.

(1- Strongly Disagree, 2- Disagree, 3- Neutral, 4-Agree, 5- Strongly Agree)

No.	Customer Satisfaction	1	2	3	4	5
1	I am very satisfied that the Doorstep banking service when I get the 3 times free service without charges for the first month of receiving the service.					
2	It is a pleasure for receiving the quick & easy access of the information and confirmation for the requested service on time at the doorstep.					
3	I am proud that there are no significant delays for over maintenance of service connection.					
4	I am very pleased that the service rate is comfortable and reasonable price.					
5	The automobiles which carry cash delivery and pick-up are also safe and secured enough and that's why I feel satisfaction on the Doorstep banking service.					
6	I find no flaws and dissatisfactions in the easy, convenient and time saving services of Doorstep banking for the large amount of cash and for big customers like me.					

Section F: Customer Loyalty

Please indicate your satisfaction towards KBZ bank Doorstep Banking services.

(1- Strongly Disagree, 2- Disagree, 3- Neutral, 4-Agree, 5- Strongly Agree)

No.	Customer Loyalty	1	2	3	4	5
1	I will use services of Doorstep banking services even though it has a change in service rate after using the 3 times free services.					
2	I will recommend these services as the convenient and trusted services of the bank.					
3	I will continue using this service and do business with bank in future.					
4	It is meaningful for me to choose this service and product instead of any others even if they are the same.					
5	I will insist my business partners to use this product.					
6	Considering all my experience using this, I am definitely sure that it meets my expectation.					

APPENDIX II

SPSS Regression Calculation Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.908 ^a	.824	.819	.23906	2.009

a. Predictors: (Constant), Conative, Cognitive, Affective

b. Dependent Variable: Consumer_Satisfaction

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.685	3	9.895	173.137	.000 ^b
	Residual	6.344	111	.057		
	Total	36.028	114			

a. Dependent Variable: Consumer_Satisfaction

b. Predictors: (Constant), Conative, Cognitive, Affective

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.463	.188		2.461	.015		
	Cognitive	.078	.074	.072	1.054	.294	.339	2.951
	Affective	.253	.087	.269	2.924	.004	.187	5.337
	Conative	.563	.079	.603	7.126	.000	.221	4.518

a. Dependent Variable: Consumer_Satisfaction

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.886 ^a	.785	.783	.26881	1.871

a. Predictors: (Constant), Consumer_Satisfaction

b. Dependent Variable: Customer_Loyalty

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.802	1	29.802	412.449	.000 ^b
	Residual	8.165	113	.072		
	Total	37.967	114			

a. Dependent Variable: Customer_Loyalty

b. Predictors: (Constant), Consumer_Satisfaction

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.345	.196		1.761	.081
	Consumer_Satisfaction	.910	.045	.886	20.309	.000

a. Dependent Variable: Customer_Loyalty