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FACTORS INFLUENCING CONTINUOUS INTENTION TO USE CB PAY

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FACTORS INFLUENCING CONTINUOUS INTENTION TO USE CB PAY

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ABSTRACT

The aims of the study are to examine the influencing factors on perception on CB PAY and to analyze the effect of perception on continuous intention to use CB PAY. Self -Service Technology (SST) service quality factors are used as influencing factors in this study. Descriptive statistics and qualitative research method are employed. Both primary and secondary sources are utilized in the study. This study is based on primary data from 150 respondents who are 20% CB Bank (Botahtaung Branch) customers registered to use CB PAY. Simple random sampling method is used as the sampling method. The secondary data were gathered from relevant text books, research papers, journals, theses, and articles from internet websites. Among the SST service quality factors, functionality, security and design have highest mean score. The study showed that convenience and customization significantly influence the perception of CB PAY users. The study also revealed that convenience has the largest influence on user perception towards CB PAY. Moreover, the study found that there is a significant effect of user perception on continuous intention of CB PAY users. The bank should provide follow-up service easily and solve the problems immediately.

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AMOS	-	Analysis of A Moment Structures
ATM	-	*Automated Teller Machine*
BOD	-	Board of Directors
IFC	-	International Finance Corporation
IT	-	Information and Technology
KMO	-	Kaiser-Meyer-Olkin
MNC's	-	Multinational Corporations
OTC	-	Over-The-Counter Service
PU	-	Perceived Usefulness
PEOU	-	Perceived Ease of Use
P2P	-	Person-To-Person
SSTS	-	Self- Service Technologies
TAM	-	Technology Acceptance Model
TRA	-	Theory of Reasoned Action

CHAPTER 1
INTRODUCTION

The introduction of self-service technology (SST) in the banking sector has been emerging as one of the significant business drivers that facilitate customers in operating their bank accounts with more ease and effectiveness. SST (e.g., ATMs, Internet banking, mobile banking) have allowed banking customers to carry out their banking transactions on 24/7 mode based on their requirements and convenience. SST adoption has been cited by businesses as a critical element in controlling costs and improving customer experience. SST service quality can be measured by examining many dimensions including functionality, enjoyment, security, assurance, design, customization and convenience.

In line with the changes in the evolution of service through using technology that will help to get what customer expect from banking service, while the usage of electronic banking services are increasing in the banks such as: Mobile banking, ATM. Mobile Banking is an important service in the banking sector (Nupur, 2010). Customer expectations are evolving and banks are looking for new ways to attract and satisfy profitable customers. One way for banks to satisfy customers profitably is through mobile banking. Digital leaders in surrounding industries are pushing the banking industry to improve their digital performance. While smart phone technologies continuously develop, the demands for mobile banking for financial services and mobile commerce have increased in Asian countries (Akhtar et al., 2019).

Mobile banking can help financial institutions offer convenience to customers when they conduct banking transactions through mobile devices. For business persons, mobile banking is a useful application and can create many benefits for entrepreneurs (Laukkanen et al., 2007). Customer relationship management is the required responsibility to provide customers with more satisfaction and interaction with mobile banking (Hamidi & Safareeyeh, 2019).

Myanmar's banking sector is still largely cash-based which presents multiple issues and a huge barrier to growth. The adoption of cashless platforms and digital payments in Myanmar has been slow. The great majority of banking customers still prefer to visit at branch and have an over-the-counter (OTC) service.

While the majority of the market will continue to be OTC transactions, there is a main group of young, digitally literate urban professionals and students that will increasingly have a preference for digital wallets. Getting more of the population to move from cash to digital currency will help enable to a range of additional digital wallets services.

This study concerns specific factors that affect the use of CB PAY technology to enhance the knowledge area of mobile banking technologies. There are people still do not know the qualities of the technology that cause customers to use mobile banking. Therefore, this research seeks to study the behavioral intention to use CB PAY.

1.1 Rationale of the Study

Service providers introduced technology enabled mechanism (i.e. Self-Service Technologies (SSTs)) to provide convenient services to their customers in attaining better productivity and satisfaction. To get services from service firms, consumer's practices range from services delivered by employees to services that are co-produced by customer itself. Service firms have launched SSTs to enhance productivity, proficiency, and effectiveness in service process. Moreover, the purpose was to put forward the customer to access services by means of modern and convenient channels. In doing so, they are able to better address the customer's demand as well as their satisfaction.

Some SSTs, such as ATM, online banking, mobile banking, and self-check-in machines at airports, online shopping, online bill payment etc are popular amongst the customers. SSTs as technological interfaces allow customers to get services free from the direct involvement of service firm's employees. SSTs could be more beneficial to the businesses, helping them to serve more customers with fewer resources resulting in cost reduction as employees can be substituted by SSTs (Curran & Meuter, 2005). SSTs also help businesses to decrease costs of staff training, equipment, and communication. SSTs enhance customer's satisfaction and loyalty, hence facilitate effectively to approach new customer divisions. In addition to efficiency improvement, SSTs give power to both employees and customers through value addition by increasing time and place convenience (Yang & Klassen, 2008).

Self-service is changing the way organizations assist their customers. Self-service vending machines first appeared as early as 1833, and self-service gas stations

arrived in the 1960s. In the 1990s, many supermarkets began to offer self-service options, where shoppers could scan and pay for their own purchases. The 1990s and early 2000s eCommerce was risen, it necessitated advances in digital, online self-service. As customers became more accustomed to shopping and communicating online, self-service grew alongside emerging digital technologies. Today, self-service options are available across nearly every industry, empowering users to take a more active hand in their own journey. Self service provides businesses with a unique opportunity to improve their customer service while reducing cost and strain on support personnel. This study attempts to examine the role of SSTs in service delivery process and to investigate and understand its influence on consumer's satisfaction, and continuous intention in emerging CB PAY application service sector.

Banks in Myanmar have started either venturing into fin-tech business or collaborating with these companies to keep up with the latest in technology. CB Bank, Myanmar's one of the largest privately-owned banks, has launched a digital wallet called CB PAY. Unlike other applications, it allows microfinance payments and international school bill payments through its application.

Even though the penetration of digital mobile wallet is high, customers often experience unfamiliar feelings towards the product and they still concern for the security and privacy to use the digital wallet. Currently, young adults in Myanmar have bank accounts. Customers in Myanmar had very limited experience in registration for digital services and encounter confusion in navigating through application. Thus, there is a real practical need for a better understanding of the factors that could influence using mobile wallet. Therefore, this study intends to investigate the influencing factors of using mobile wallet CB PAY.

1.2 Objectives of the Study

The main objective is to study on factors affecting continuous intention to use CB PAY in Yangon. The specific objectives of the study are:

i. To analyze the influence of SST service quality on user perception on CB PAY in Yangon.
ii. To analyze the effect of perception on continuous intention to use CB PAY.

1.3 Scope and Method of the Study

This study focused on influencing factors on perception and continuous intention to use CB PAY. In this study, influencing factors on perception towards CB PAY are Self Service Technology (SST) service quality which included functionality, enjoyment, security, design, assurance, convenience and customization variables. Descriptive statistics and qualitative research method were used in this study. Both the primary and secondary sources of data have been utilized in the study. Primary data is collected from 20% CB Bank customers of (Botahtaung Branch) who registered to use CB PAY. According to the data from CB Bank (Botahtaung Branch) in year 2021, there were about 800 customers registered to use CB PAY. As a sample, 20% (150 CB PAY users) of them are selected by using simple random sampling method. The data collection period was during December, 2022. Primary data was collected through questionnaire. A 5-point Likert type scale (1 = strongly disagree, 2 = disagree, 3 = neither disagree nor agree, 4 = agree, 5 = strongly agree) had been used to measure items of the questionnaire. Secondary data was collected from respective text books, journals, articles, reports, and theses from library and internet websites. Regression analysis was used as a statistical tool in this study.

1.4 Organization of the Study

The study is organized into five chapters. Chapter one is the introductory chapter that covers the rationale of the study, objectives, scope and method of the study, and organization of the thesis. Chapter two is a theoretical background. Chapter three is profile of CB and CB PAY Digital Service of CB Bank. Chapter four is the analysis of factors influencing the continuous intention to use CB PAY. Chapter five is the findings and discussions, suggestions and recommendations and needs for further studies.

CHAPTER 2
THEORETICALBACKGROUND

This chapter presents digital wallets, Technology Acceptance Model (TAM), Self Service Technology (SST), perceived usefulness and perceived ease of use, continuous intention, previous studies and conceptual framework of the study.

2.1 Digital Wallet

The combination of widespread internet access, increased bandwidth, and devices that can capitalize on that bandwidth to deliver a new customer experience is driving the explosion in wallet development and customer usage. The digital wallet is the main engine of mobile commerce. It is a software application with the following base functionality. It offers secure registration of the user and secure provisioning of identifications. It offers the ability for the user to securely facility and store customer-identity information, payment information. The user can select a payment method within the wallet application to execute commerce transactions. The funding of the wallet payment may get from a debit or credit card, prepaid card, bank account, e-money account, virtual currency. Digital wallets often have many more functions, including person-to-person (P2P) payments and other payment methods, balance inquiry and reporting functions, support of loyalty programs and other function's (Mahindra Comviva, 2016).

There are three kinds of digital wallets. These are -

Open wallet: Open digital wallet is used to purchase goods and services, including financial products like insurance and mutual funds. It can also be used to withdraw cash at ATMs or transfer funds at merchant locations and point-of-sale terminals where such cards are accepted.

Semi-closed: Through semi-closed wallets, an individual can shop online, recharge phone and pay bills. However, one cannot withdraw cash from an ATM through these wallets. One can purchase goods and services with listed merchants partnered with the wallets' company through semi-closed wallets.

Closed wallets: Wallets issued to consumers for exclusive use are known as closed wallets. These can be used when transaction is made with these respective companies. A certain amount is locked with the company, in case the customers cancel

or return the order. When a customer returns or cancels an order, the merchant company credits customer wallet account with the refund amount directly (Akhila, 2018).

Because of technology, mobile user can use their mobile to make money transaction or payments by using different applications installed in their mobile. Besides payment, we can also store receipts, coupons and cards, bills in the mobile. Mobile wallet or digital wallets can perform as leather wallets. Digital payments refer to digital transactions, which include payments for goods and services at point-of-sale (POS) via smartphone application and peer-to-peer transfers between private users via application. Mobile wallet is a working type which causes its advantages and disadvantages about perception of consumers about digital wallets. Digital wallets are used to engage with the customer by the dealers and digital businesses. Regardless of the market status of these mobile wallets, marketers should take advantage of the emerging opportunities (Shukla, 2016). Normally digital wallet is used for the several functions such as Payment for mobile airtime top-ups, electricity and internet bills, microfinance payment collection, money transfer, business to business payment, and cash in cash out services (Kiat, 2016).

2.2 Technology Acceptance Model (TAM)

A behavioral pattern explains and predicts acceptance behavior with regard to new technology and information systems. The Technology Acceptance Model (TAM) was originally proposed by Fred D. Davis in 1986 and still widely used today. The TAM has verified a theoretical model to help explain and predict user behavior towards information technology and is considered an extension of the Theory of Reasoned Action (TRA) proposed by Ajzen and Fishbein (1980). TAM was an adaptation of the TRA, proposed as an explanatory model for why a user accepts or rejects the information technology (Davis et al., 1989).

TAM was devised primarily to foresee the acceptance of new technology in the organizational context. The model TAM emphasizes on attitude and intention, which have been applied in several technologies. TAM relates with awareness instead of real usage because users were asked about new technology. The TAM provides a study basis that scrutinizes how certain external variables influence beliefs, attitudes and intention to use. There are two cognitive beliefs at the basis of TAM: perceived usefulness and perceived ease of use. According to TAM, the actual use of a technological system is

influenced directly or indirectly by users' intentions, attitudes, the system usefulness, and its perceived ease.

TAM proposes external factors which affect the intention and actual use through mediated effects on perceived usefulness and perceived ease of use. In the model, two key factors influence adoption intention: perceived usefulness (PU) and perceived ease of use (PEOU). PU refers to the likelihood of potential users to use a particular technology to improve their job performance. PEOU is explained as the extent to which prospective users anticipate the system is effortless (Davis et al., 1989).

2.3 Self Service Technology (SST)

Self Service Technology (SST) service quality has emerged as one of the broad service quality topics that have focused on how customers satisfy with companies or firms which provide service. Concerning with the advancement of technologies, SSTs' service quality is created to assist in the development of the customer experience, to reduce the expenses associated with employees, to keep customers, and to improve the technology to increase business. SSTs have come to be famous in the retail industry because retailers attempted to find an approach to develop their products and services at a lower cost (Weijters et al., 2007). SSTs can make a higher level of customer behavioral intention if the quality is high. SSTs impact customer satisfaction, loyalty, and behavioral intentions and there is a positive relationship between SSTs' service quality, loyalty, and behavioral intention (Shahid Iqbal et al., 2018). According to TAM, technology acceptance is shown through firm intention and attitude in the direction of the use of technology-enabled services that are principally affected by PU and PEOU (Davis et al., 1989). Parasuraman et al. (1988) used service quality to explore the perception of customers toward services by using the multiple-item scale. In terms of the relationship between online service qualities, the quality measurement of online self-service increases as companies offer a variety of services through their websites (Ding et al., 2011).

SSTs' service quality measurement constructs have been developed, including functionality, enjoyment, assurance, convenience, security, design, and customization, to understand the interaction of SST characteristics and customers (Lin & Hsieh, 2011).

(a) First, functionality relates to reliability, ease of use, and responsiveness.
(b) Enjoyment is linked to customers' satisfaction by investigating SST system usage. It relates to customer's insights on device use.

(c) Assurance shows the confidence of consumers toward SST service providers based on reputation and competence associated with the service providers.
(d) Convenience indicates the availability of the services offered whether customers can conveniently access and use the SSTs system.
(e) Security / privacy concerns focus on personal data, including protecting customers' data from fraud depicting the safety concerns.
(f) The design pays attention to creating a plan for the SSTs' service system containing the system's overall layout.
(g) Customization tests the customizability of the technology in meeting the demands of customers and how much an SST can be adjusted to match individual customer expectation.

2.4 Perceived Usefulness and Perceived Ease of Use

Perceived usefulness (PU) and perceived ease of use (PEOU) are essential perception components of TAM. PU is defined as the degree to which users believe that using specific technology will improve their work performance. Meanwhile, PEOU is the degree to which users can use technology free of effort. PU and PEOU helpfully and importantly influence people's attitudes toward using mobile banking (Mehrad & Mohammadi, 2017).

The main factor influencing usage acceptance of the new technology is usefulness (Siyal et al., 2019). The importance of perceived usefulness in the adoption of information systems (IS) and the Internet has been previously shown to positively affect online purchase intention. The perceived usefulness of the Mobile Internet also plays a key role in developing a positive attitude towards the Internet, as well as in the intention of use.

Perceived usefulness is positively related with the use of online banking. This only happens if consumers become more interested in the benefits offered by online banking than in the ones provided by regular banking channels. TAM suggests that perceived usefulness is preceding behavior and attitude interest. According to TAM, perceived usefulness is the extent to which the user's faith in technology can improve and enhance its effectiveness and performance (Luna et al., 2018).

Perceived usefulness is an individual's perception level of a technology that can grow work performance. Perceived usefulness is the subjective perception of users where they believe that using certain technologies can improve the performance of their

work. Therefore, it is a subjective perception of decision-making techniques (Davis, 1989).

Perceived usefulness shows an assessment of the benefits provided by a technology to simplify for users to gain the desired services. A good assessment of perceived usefulness can result from a person's interest in using technology. If a person trusts that technology can be useful, he or she will use it. The benefits of technology are closely related to productivity, effectiveness, performance in carrying out a task, the need for work, and overall benefits (Pratiwi et al., 2017). Digital wallets provide many benefits compared to using cash and non-cash. They can avoid miscalculation of returned money and speed up transactions compared to other payment methods.

Perceived ease of use is taken into consideration as a key aspect of the adoption of new technology. perceived ease of use is defined as what extent of a user's confidence in the technology is easy to use (Davis, 1989). Ease of use is significantly related to intention to use in the context of mobile banking (Amin et al., 2008).

Moreover, PEOU was described as the magnitude of users who believe that adopting e-learning would be free of effort (Lin et al., 2011). The belief that technology is simpler to apply enables the users to simplify their tasks. On one hand, users will assume that that digital wallet is complicated, excessive-tech, and hard to use. On the other hand, they will have a demand for a fast and convenient payment method. Consequently, users expect to learn and use digital wallet services easily (Yen & Wu, 2016). For example, a digital wallet application can be downloaded and installed, the operational process is easy and can be learned, and transactions are easy to make. Similarly, other users find the technology to be useful and it encourages their willingness to apply it. If the e-wallet application is simple to learn for its users, their perception of the e-wallet benefits will increase and they tend to adopt it (Hsu et al., 2013).

2.5 Continuous Intention

Continuous intention can be described as a measure of the strength of personal intention to act in a particular way. Continuous intention refers to a person's likelihood to carry out an individual behavior (Hill et al., 1977). It is defined as a consumer's likelihood to use M-banking in the context of mobile commerce (Zarmpou et al., 2012). Mobile banking service user's continuous adoption intention is the long-term use of a mobile banking service on a regular and consistent basis (Wang et al., 2019).

Continuous intention is the critical concept of TAM with the link to PEOU and PU. PU has a positive connection to continuous intention in terms of using new systems. Generally PU has a more significant impact on the acceptance of new technology compared with PEOU (Adams et al., 1992). In terms of intention, several scholars have studied how users tend to adopt certain technologies in the long run, such as mobile payment technology, mobile-based money acceptance and perceived security (X. Lin et al., 2019. PU directly and importantly influences continuous intention to adopt online systems (Guriting & Oly Ndubisi, 2006). Technology adoption can reflect the scope of human behavior that relates to the frequency of using a technology system (Webb & Sheeran, 2006).

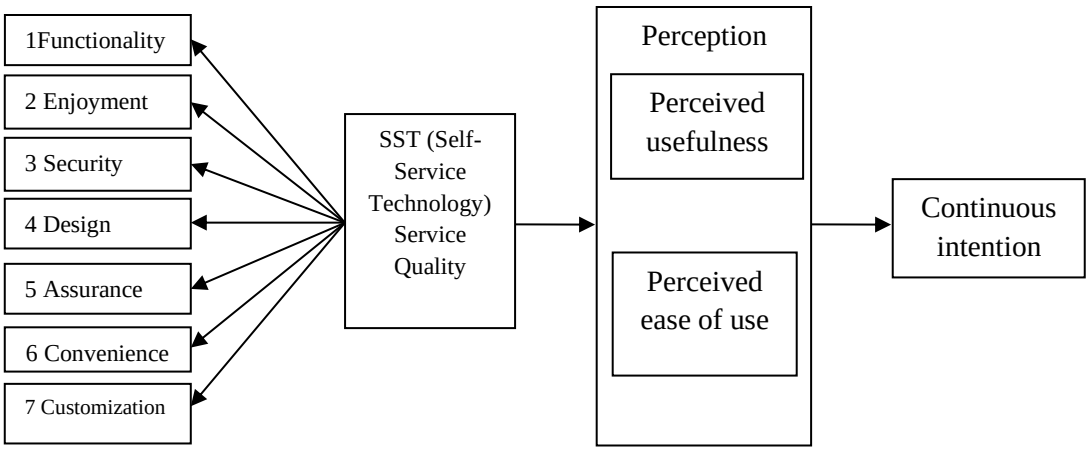
PU and PEOU were able to influence the sustainable use of specific technologies directly. The adoption of mobile banking is important not only in terms of reducing costs and improving competitiveness, but also in terms of banks' ability to maintaining existing customer base and attract new customers (Akinci et al., 2004).) Consumer attitudes consist of beliefs about the purpose and the perceived importance (weight) of an attribute in the decision to adopt. In the context of mobile banking, consumer attitude is very diverse in terms of perceptions about information products, payment method, delivery time, services offered, risks, privacy, security, personalization, visual appeal, navigation, entertainment and fun (Polatoglu & Ekin, 2001).

2.6 Previous Studies

Naruetharadhol et al. did a study of factors affecting continuous intention to use mobile banking services in 2021.This study aimed to identify perception factors that affect current mobile banking (M-banking) consumers' continuous use of the technology, to explain the self-service technology (SST) dimensions that affect customers' continuous intention and to be able to offer recommendations to the banking industry or other organizations related to M-banking in terms of developing M-banking services in the future.

Analyzed data were collected from 688 existing Thai M-banking users through online questionnaires. This study used the SPSS and AMOS statistical programs to analyze the data by applying structural equation modeling based on SSTs' service qualities and the technology acceptance model (TAM).

Figure (2.1) Model of Continuous Intention to Use M Banking

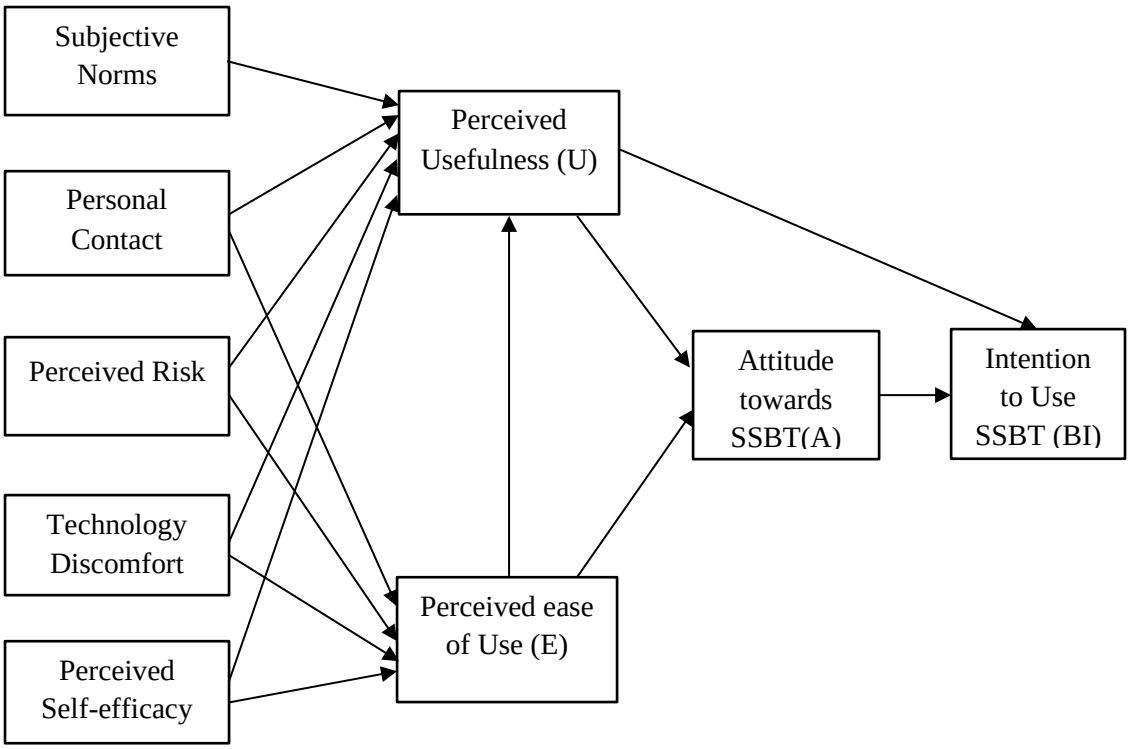


Source: Naruetharadhol et al, 2021

The results showed there were positive and significant relationships among SSTs' service qualities, perception, and sustainable intention to use M-banking services. This study provided vital knowledge related to essential characteristics of M-banking as an SST that could assist banking institutions and application providers in enhancing their M-banking products.

Ntaukira et al. (2021) analyzed factors that determine continuous intention to use mobile payments in Malawi. The purpose of the research was to examine determinants of continuous intention to use mobile payments in Malawi. A conceptual framework adapted from Technology Acceptance Model was developed. Data was collected through a survey while data analysis used Structural Equation Modelling Partial Least Squares using SmartPLS software.

Figure (2.2) TAM Model

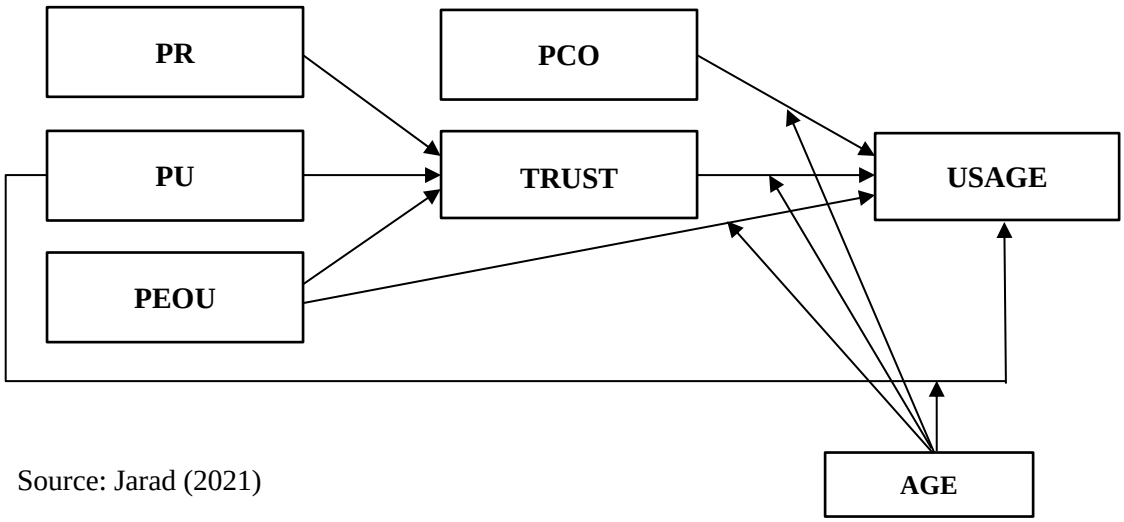


Source: Ntaukira et al., 2021

The findings of the study showed that subjective norms significantly influence continuous intention to use mobile payments. Prior knowledge and seamlessness had the strongest influence as compared to structural assurance. Seamlessness significantly influenced satisfaction and subjective norms. Seamlessness and service quality had significantly negative effects on satisfaction. The findings of the research provided several considerations to guide the mobile payments industry in Malawi. The findings may also improve the existing mobile payments system's business models, marketing strategies, customer engagement on security issues, transparency, and interoperability of payment systems. Regulators may also find the findings of this study very insightful in advancing the mobile payments agenda in Malawi.

Jarad (2021) made a study on continuous intention to use mobile banking application as an empirical study in Iraq. This study examined factors influencing the continuous intention to use mobile banking applications by combining, the technology acceptance model TAM model and trust factor.

Figure (2.3) Expectation Confirmation Model



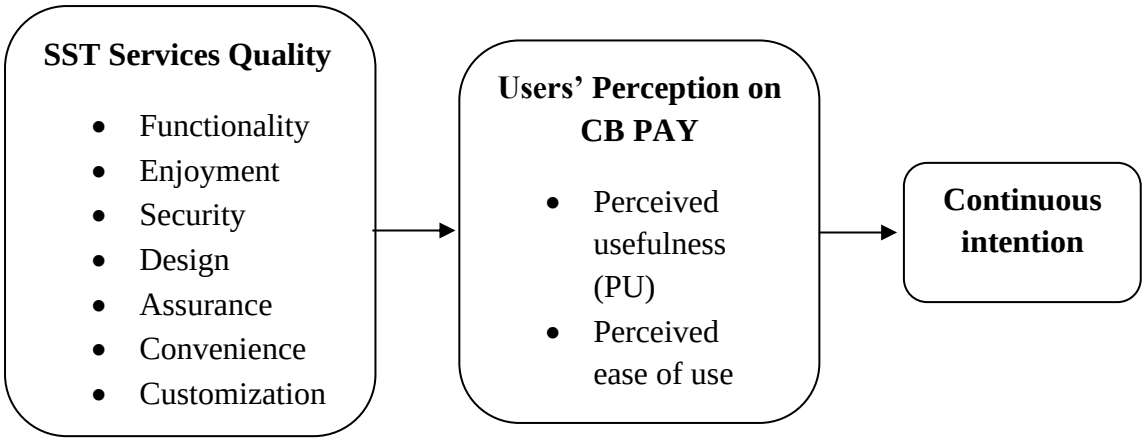
Source: Jarad (2021)

His study found that perceived usefulness and trust directly influenced continuous intention to use mobile banking apps, while perceived ease-of use and perceived risk indirectly influence continuance intention to use mobile banking apps through the trust factor. The moderating effect of demographics factors found that higher age would negatively affect the relationship between trust and continuous intention to use mobile banking apps.

2.7 Conceptual Framework of the Study

The conceptual framework of the study is developed based on Thai researchers' conceptual framework in the previous study (Naruetharadhol et al, 2021) and the Technology Acceptance Model (TAM). According to the Technology Acceptance Model (TAM), technology acceptance is shown through consumers' strong intention and attitude on the use of technology-enabled services that are mainly affected by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) of consumers. The perceived usefulness of the mobile wallet pay application also plays a key role in developing a positive attitude towards the Internet, as well as in the intention of use. It is designed to analyze the behavioral intention to use CB PAY wallet application through influencing factors of self-service technology services on perceived usefulness and perceived ease of use of CB PAY application consumers.

Figure (2.4) Conceptual Framework of the Study



Source: Own Compilation (2022)

The concept of perception is considered as a key predicator to measure continuous intention. It is also assumed that consumers are likely to use CB PAY application in making transactions when they are intrinsically perceived the usefulness and ease of the Pay application. According to the above Figure 2.4, the framework is developed to analyze the relationship between dependent variable and independent variable. The independent variables are self-service technology services (SSTs) and perception whereas the dependent variable is continuous intention to use CB PAY application. This present research is to demonstrate how consumers use of CB PAY application and self-service technology services can trigger continuous intention to use through perception of CB PAY consumers in Yangon.

Self-service technology (SST) is where customers deliver service themselves using some form of a technological interface. The characteristics of SST are defined for the research study which are as follow: -

- Functionality means making the financial transaction by CB PAY application so quickly and providing banking service properly. The service with CB PAY application can be used easily. It is easier to complete the transaction with update information of CB PAY services. It can operate CB PAY banking application easily.
- Enjoyment refers to having interesting performance of CB PAY, feeling pleased whenever CB PAY is used. The users can enjoy interesting additional functions of CB PAY. It provides exclusive services. The users can conductCB PAY services timely and it increases customer interactions and customer visit. The users can pay most of the bills through CB PAY.

- Security states feeling secure of doing the transaction online with CB PAY application and specifying a privacy policy since the application is started to used. CB PAY can be reliable. There is low possibility of losing money stored in CB PAY service applications as it uses secure technology by setting password. Business dealings are not affected by using CB PAY.
- Design means being attractive layout of the CB PAY with an advanced technology. Minimalist design is used in the layout of CB PAY. It provides bill payment services anytime and anywhere. It displays attractively the information on CB PAY. It can adjust well to the screen size of the device the consumers use. It has good-look interface as CB PAY.
- Assurance refers to realizing that encryption progress on the internet makes feel safe to consume CB PAY. The users feel comforted that CB PAY has legal and technology structures to protect customers on payment problems. Accurate information is provided in CB PAY services. It ensures that the technology supporting CB PAY does not fail. The technology used is reliable. CB PAY transfer can make through all the mobile operators number.
- Convenience means being easy and convenient to access and use CB PAY it is convenient to make financial transactions. Being convenient to make financial transactions. The users receive the follow-up service easily. It provides the banking service with little effort and resolves the problem fast.
- Customization states having an adaptable format that suits the generation and updated convenient features. It is applicable to the daily life activity of the user. It provides personalized services and basic status on withdrawal is sent in message when banking is made. It should use CB PAY because of their availability in remote areas.
- Perceived usefulness is defined as the degree to which a person believes that using a particular system would enhance his or her job performance. A system high in perceived usefulness is one for which a user believes in the existence of a positive use-performance relationship.
- Perceived ease of use, in contrast, refers to the degree to which a person believes that using a particular system would be free of effort. An application perceived to be easier to use than another is more likely to be accepted by users.
- Continuous intention refers to a situation in which an individual identifies a continuing use for an action or purpose that he or she has taken.

CHAPTER 3
PROFILE OF CB BANK AND CB PAY DIGITAL SERVICE OF CB BANK

This chapter describes the mobile banking in Myanmar, the profile and organization of CB Bank and CB Pay services.

3.1 Mobile Banking in Myanmar

The banking sector in Myanmar is under-developed and underutilized after years of mismanagement, having a lot of room for development and possibilities. According to a 2013 report by the International Finance Corporation (IFC), the percentage of the population (about 60 million) with access to formal banking system is less than 5%. In 2013, there were only 863 bank branches in total in the country- compared with 7855 in Thailand, the bordering country with a similar population size. Furthermore, as multinational corporations (MNC's) initiate to roll into Myanmar, they are expecting the banking sector to perform up to the international standards. Encouraged by the deregulations being assumed and the size of the potential market with one eye on the looming foundation and operation of the Myanmar Stock and Securities Exchange in October 2015, local banks have been trying to come up with innovative explanations to continue competitive.

One of the latest services currently developing in Myanmar's banking industry also the most often demanded by the incoming MNC's for their financial management is online banking. Online banking, including internet banking and mobile banking, bank users can manage their accounts on computers, tablets, or mobile phones via the internet. With the support of IT technology, it offers users the option of evading the time consuming, paper-based aspects of traditional banking. Users can achieve basic banking functions such as balance inquiry, fund transfer, bill payment, etc through online banking without having to visit the banks in person. By allowing clients to manage their assets more speedily and resourcefully at any place and any time, it offers a much more appropriate way for customers to deal with banks.

From the bank's point of view, online banking helps bankers to cut operation expenditures by dropping costly paper handling and teller communications in an increasingly competitive banking environment. By saving customers from having to

visit the banks in person, it also decreases gathering in banks and empowers the banks to run with fewer staff. Online banking is one of the services pursued enthusiastically by the banking industry in Myanmar. It is perceived as a influential value-added service to attract and retain new and existing customers.

Online banking commences in Myanmar in 2012. This Service was launched to customers through bank. In Myanmar AYA, CB and KBZ Banks are leading private banks for online banking. They have thrown the internet banking/mobile banking channel to the bank customer since 2012. However, the usage of mobile banking launched on 2015. Customer adoption of mobile banking is knowingly growing since 2014 onward.

Mobile Banking allows bank users to handle their accounts on tablets or mobile phone via the internet. One of the major challenges to the development of the online banking system is the lack of awareness among the population. Myanmar has always been a cash economy for very long, so most of the bank users do not comprehend the profits and the cost and time saved by swapping to use online banking. Notwithstanding there are quite a few customers who already have habit of using online banking abroad, 29 the overall customer attitude requires to change before online banking can become truly popular.

3.2 Profile and Organization CB Bank

Co-operative Bank Ltd. (CB Bank Ltd) was established on 21st August 1992 through the rule of Company Act and Myanmar Financial Institution laws. CB bank Ltd has operated as a 100% privately owned bank under the license of the Central Bank of Myanmar. In 2004, Co-operative Bank Ltd changed its legal business structure into Public Company Under the Myanmar Companies Act. Doing Merger and Acquisition process, the Co-operative bank, the Co-operative farmer bank and the Co-operative promoter bank become the under one umbrella of Co-operative bank, (Mostly known as CB Bank). At 2011, Myanmar economy was re-opened and international banking services were allowed to offer the private commercial banks. CB bank has been the ancestor in the local banking area for several new projects, such as international cards services, mobile banking, internet banking and many types of international banking services. Currently, CB Bank expends its branch networks totally 200 around Myanmar. It seems their primary strategy is branchless banking, digital banking in Myanmar. The management do parallel processing expend branch network, as well as

upgrade international standard technology. They are the market leader in advance technology usage in banking systems. CB Bank introduces the debit Master card, Visa Card, China Union Pay card and JCB card at late 2012, and early 2013. It displays that Myanmar Banking Sector first step into the cashless society.

Nowadays there are 28 private domestic banks working in Myanmar. This quantity includes 4 country-owned banks, three banks owned by means of municipal government, 10 semi-private banks that alternate privately but are partially owned by way of or intently related to authorities agencies and 14 privately owned banks. Among the privately owned banks, the so-known as big three dominate the market. Combined, Kanbawza Bank (KBZ), Ayeyarwady Bank (AYA), and Co-operative Bank (CB) manage approximately -thirds of all loans, - thirds of all deposits and further than 50 percentage of all financial institution branches in the USA.

The Big Three are also growing more swiftly than smaller banks. CB Bank is one of the earliest and large personal quarter banks in Myanmar, using over 8000 employees. CB Bank has enterprise lines in retail banking, company banking and SME banking. CB Bank gives services in consumer financing, card & service provider offerings, company finance & advisory, worldwide change, treasury and transaction banking. CB Bank has 227 branches, 350 cell banking agents. More than 800 ATMs are positioned and general MPU machines are over 3646 all around the United States of America. CB is likewise the most important international card issuing bank and holds the most marketplace percentage within the POS merchant acquisition in Myanmar. Co-Operative Bank Ltd (CB Bank Ltd) turned into included in twenty first August 1992 through the rules of Company Act and Myanmar Financial Institutions laws.

CB Bank Ltd is running as a hundred percent privately owned bank below the license of Central Bank of Myanmar. In 2004, Co-operative Bank Ltd modified its prison enterprise structure into public company below the Myanmar Companies Act. The brand of CB bank is rainbow and the method the combination of 7 hues which comes out of nature. The rainbow represents the team spirit of different colours which denotes the indiscrimination of race, religion, shades or creed. The emblem takes the shape of a rainbow, comprising of 7 colorations and its 4 dominant colorations viz, pink, yellow, green and blue. CB bank has very sturdy moto: Let's Win-Win Together! The vision is to become one of the top-notch main banks in Myanmar with stable foundation, tremendous performance, superb image and recognition. Mission of CB Bank is to serve the customer, workforce, shareholders and the surroundings with the

finest values of comfort and whole pride. CB Bank targets to establish a first-rate financial institution with modern-day generation leading to a international fashionable bank which to improve efficiency and balancing of team of workers performance and imperative control of CB Bank.

The imagination of the bank is to grow to be one of the leading banks in Myanmar with stable basis, tremendous overall performance, notable picture and recognition. The mission is to serve the clients, workforce, shareholders and the surroundings with the finest values of consolation and entire delight. There are many product and services such as e-banking, personal banking and business banking. E-Banking covered merchant services, i-banking, easi travel, easi mobile, MPU-JCB Card, Credit Card, CB PAY and many others. Personal banking protected saving account, current account, fixed deposit account, other services and so forth. business banking covered loans, fund transfers, trade service, cash management, treasury services and so forth.

3.2.1 Organization of CB Bank

The organizational structure of CB includes board of directors, management and human resources, IT and banking business development committee, internal audit committee, new branch opening committee, and internal control and risk management.

The responsibilities and duties of Board of Directors in undertaking the enterprise are to satisfy the objectives of the Bank in addition to satisfy BOD resolutions. The Board is composed of government administrators, non-executive directors and impartial directors. The quantity and the composition of the board can be adjusted as vital to correspond to the converting circumstances and situations. The Board of Directors is made of outstanding figures reputable for their leadership with various instructional backgrounds, expertise and capabilities.

The Board has the obligations and duties of providing a imaginative and prescient, regulations and route in accomplishing and monitoring the Bank's enterprise to be consistent with the law, the targets of Bank and guidelines, and the resolutions of the shareholders conferences. The Board of Directors convenes everyday conferences each month and might call for added meetings as vital and suitable. During every Board of Directors assembly, the directors are in a position to talk about, inquire and explicit evaluations freely.

Under the management of the Board of Directors, CB Bank has been capable of function itself as one the most well-known and reliable banks in Myanmar. Board of director are Chairman (Chairman of Myanmar Banks Association), Executive Vice Chairman & CEO (Head of Executive Management Committee), Vice Chairman (three), Director (eight).

The Management organized Human Resources Committee to provide the vital instructions and approaches to function the committee systematically. The achievement and increase of banking business in particular to be popular depends upon quality services. To achieve this objective the Credit and Assets Management Committee is formed to permit the financial institution to run correctly and effectively and to look at the management of credit score constantly.

Under the supervision of IT and Banking Business Development Committee, traditional banking together with attractiveness of deposits, problem of mortgage, and economic services are reformed. Security and offerings are conducted in correct, set off, right way. As the community of Banking commercial enterprise becomes wider and wider, progressive services are brought to fit changing with changing of the time. CB bank introduced using ATM (Automatic Teller Machine) to the Public. This committee turned into shaped in an effort to release new product along with credit card whilst possibility takes place to be in time global monetary condition. In this manner, new idea, new gadget and plan are usually idea of every time such possibility is open to the Bank in time with global monetary situations.

Internal Audit Committee was formed to oversee whether operation of banking business and cash management are strictly adhered to the bank procedures and making sure that regulations and regulation are determined and guided. New department starting committee was formed to commence new branches in appropriate location within the united states in actual time.

CB Bank establish an inner manage machine to make certain that the financial institution meets applicable requirements under internal control and risk management. The audit and inspection division, under the supervision of the audit committee, is chargeable for auditing the running structures, statistics and the operation of diverse working devices inside the Bank to make sure that they agree to the law of the government and the Bank, as well as assessing the adequacy and efficiency of the Bank’s Internal manipulate device.

CB Bank has set up an internal working unit to help the risk management committee and to help regulate the Bank's threat control gadget to be consistent with modifications in situations as suitable. CB Bank acknowledges the significance of the disclosure of records so as to make sure the proper and timely disclosure of data. CB Bank prepares financial reports in accordance with commonly normal accounting standards. It additionally appoints an independent certified auditor to audit and gives critiques on the financial reports according with the account and auditing standards.

3.4 CB PAY Services

CB Bank brings a new CB PAY for its customers which is with secured, fast and packed with new features and new design released on 8th July 2018. Linking the app to customer saving and current accounts, or customer can create a new CB PAY account (through the app). Customers can perform a variety of tasks such as instantly check the balance of all accounts, top-up airtime, make bill payment, transfer money instantly through mobile number/account number and make payment using QR codes.

The benefits users enjoy from the application are they link the application to their accounts, or create a new CB PAY account through the application, transfer money via mobile phone number, account number or ATM Card Number, make Payment or request payment through QR code or phone number. The Recipient get the funds at any CB Bank Branches and any CB Bank Agents, automatically save their electronic receipt in their Photo Gallery, they save their favorite or most frequently used account number or CB PAY Number, they easily card top up and credit card repayment, pay bill and business payment, receive notification after making transaction and receiving any payments, get notification special promotion for CB PAY user, apply CB Bank Product via CB PAY, view updated exchange rates, CB Bank Agents and merchant locations.

Using CB PAY, customers enjoy the services of transfer money through mobile phone number, account number. Customers transfer money to: own accounts, other accounts and any individual with valid NRC card in Myanmar even without a bank account. Customers make payment or request payment through QR code or phone number (CB PAY number) making payment to peers to peers, merchant, donations. Besides, CB PAY users can top-up easily for all operators such as MecTel, MPT, Mytel, Ooredoo, ATOM. Customers easily obtain cash from their account at any CB Bank's ATMs, transfer via codes, withdraw up to MMK 300,000 per transaction, withdraw cash up to MMK 1 million per day. Users top-up their debit cards and credit cards easily and pay their bills conveniently without having to go in person.

CHAPTER 4
ANALYSIS OF FACTORS INFLUENCING THE CONTINUOUS INTENTION TO USE CB PAY

This chapter of the study is dedicated to the interpretation of results that were gathered from the questionnaire. It contains research design, respondents' profile in this research, analytical methods and tools used in this research, and multiple linear regressions. Moreover, 150 respondents who used CB PAY application in Yangon are selected and given structured questionnaires.

4.1 Research Design

This study analyses the influences of SST service quality on perception and the effect of perception on continuous intention to use CB PAY. Descriptive research and qualitative research methods are employed in this study. Primary data as well as secondary data are used in this study. Primary data is collected from CB Bank (Botahtaung Branch) customers who used CB PAY. Target population of this study is CB Bank (Botahtaung Branch) customers who registered to use CB PAY in 2021. Therefore, the target population of this study is 800 customers CB Bank (Botahtaung Branch) who are CB PAY users in 2021. The survey is conducted in December, 2022. As a sample size of this study, 20% (150 respondents) of the CB Bank (Botahtaung Branch) customers who are CB PAY users are selected by using simple random sampling method.

Five-point Likert scale is used in the structured questionnaire for measuring the perception of respondents. In this study, structured questionnaire contains four parts; Part A is demographic factors of respondents, Part B relates influencing factors of Self - Service Technology (SST) service quality factors, Part C associates the user perception towards CB PAY and Part D is continuous intention to use CB PAY. Five Likert scale survey question, which are given numerical values ranging from strongly disagree to strongly agree (raring are on 5-point scale; strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, and strongly agree = 5) are utilized in this study.

The descriptive statistics is applied by using SPSS Version 26 to determine SST service quality factors, perception and continuous intention to use CB PAY. And linear regression models are utilized to examine the influences of SST service quality factors on perception and the effect of perception on continuous intention to use CB PAY.

4.2 Demographic Profile of Respondents

The initial phase of analysis is to determine the characteristics of the respondents involved in the study. A demographic characteristic of the respondents is developed in terms of background information of the personal characteristics relating to continuous intention to use. Firstly, 150 respondents' demographic factors such as gender, age, education, use of CB PAY application, the years of using CB PAY are identified. Each characteristic has been analyzed in terms of absolute value and percentage, and the summary table of demographic characteristics is used to display these data more clearly. Table (4.1) indicates the summary table of demographic characteristics of respondents.

Table (4.1) Demographic Profile of Respondents

Sr. No.	Particular	Number of Respondents	Percentage
	Total	**150**	**100**
1	**Gender**		
	Male	64	43.00
	Female	86	57.00
2	**Age (Years)**		
	Under 20	11	7.00
	21-30	28	19.00
	31-40	45	30.00
	41-50	47	31.00
	51-60	14	9.00
	60 and above	5	4.00
3	**Education**		
	Under Graduate	21	14.00
	Bachelor's degree	94	63.00
	Post Graduate Diploma	-	-
	Master degree	32	21.00
	Others	3	2.00
4	**Monthly Income (Kyats)**		
	Under 500,000	46	31.00
	500,001 – 1,000,000	24	16.00
	1,000,001 – 1,500,000	22	14.00
	1,500,001 – 2,000,000	23	15.00
	2,000,000 and above	35	24.00

Source: Survey Data, 2023

For gender, out of the 150 respondents, 57% were female and 43% are male. In the age group, most of the respondents were aged between forty and fifty years. In addition, majority of the respondents have Bachelor's degree, there are some respondents who have Master degree. Most of the respondents know that CB PAY application and use that application. Majority of the respondents use CB PAY has monthly income under Ks. 500,000.

Table (4.2) Experience with CB Pay

Sr. No.	Particular	Number	Percentage
5	**Frequency of using CB PAY**		
	Daily	7	5.00
	Once a week	117	78.00
	Once a month	26	17.00
6	**Years of doing transactions with CB PAY**		
	Less than one year	69	46.00
	1-3 years	61	41.00
	3-5 years	20	13.00

Source: Survey Data, 2023

The Table (4.2) shows the experience of respondents with CB Pay application. 117 respondents use CB Pay once a week, 26 respondents once a month and 7 respondents daily. In the aspect of years of doing transactions with CB Pay, 69 respondents use CB PAY less than one year, 61 respondents use from one to three years and 20 respondents use from three to five years.

4.3 Validity and Reliability Test

The reliability of a measure is established by testing for both consistency and stability. Consistency indicates how well the items measuring a concept hang together as a set. Cronbach's alpha is a reliability coefficient that indicates how closely related a set of items. The range of coefficient of Cronbach's alpha and its reliability level is as shown in Table (4.3).

Table (4.3) Rule about Cronbach's Coefficient Alpha

No.	Coefficient of Cronbach's Alpha	Reliability Level
1	More than 0.9	Excellent
2	0.80 – 0.89	Good
3	0.70 – 0.79	Acceptable
4	0.60 – 0.69	Questionable
5	0.50 – 0.59	Poor
6	Less than 0.59	Unacceptable

Source: Sekaran and Bougie (2009)

Table (4.4) shows that the validity test results of all variables including SST service quality factors, perception factors that include perceived usefulness, and perceived ease of use and continuous intention.

Table (4.4) Reliability Test

No.	Factors	Number of Items	Cronbach's Alpha	Validity KMO
1	Functionality	7	.768	.776
2	Enjoyment	7	.781	.755
3	Security	7	.764	.753
4	Design	7	.799	.790
5	Assurance	7	.709	.750
6	Convenience	7	.788	.755
7	Customization	7	.781	.718
8	Perceived usefulness (PU)	7	.807	.791
9	Perceived ease of use (PEOU)	7	.786	.749
10	Continuous Intention	7	.793	.765

Source: Survey data, 2023

The alpha coefficient for all variables between .709 and .807, suggesting that the items have relatively high internal consistency then the questionnaire is acceptable. In this study, the Kaiser-Meyer-Olkin (KMO) test is used to measure of sampling adequacy. The KMO measure values of all questionnaire statements are checked; since the KMO values of all statements enter into the interval .5 ~ 1, none of the statements is eliminated from the analysis. The general KMO measure of sampling adequacy, counted as the mean of KMO of all statements, in this case, all KMO values are above 0.7 (Table 4.3); this shows a rather high data dispersion which can be explained by the

factors. The KMO measure can take values from .5 to 1; the closer this measure is to 1, then the higher the sampling adequacy is in the relation of data.

4.4 SST Service Quality Factors Influencing User Perception and Continuous Intention

In this study SST service quality measure by factors are functionality, enjoyment, security, design, assurance, convenience and customization.

Each factors of CB PAY users are measured by SST service quality factors with seven items (statements), perception with seven items (statements), and continuous intention with seven items (statements). The mean scores and standard deviations of the statements of each variable in SST service quality factors are presented in detail in the following Table (4.5) to Table (4.11).

Functionality

In this study, one of the SST service quality factors of using CB PAY application, functionality includes seven items. According to 5-point Likert type scale (Best, 1977) with respect to functionality, the result of mean values is as shown in Table (4.5).

Table (4.5) Functionality

Sr. No.	Description	Mean	Standard Deviation
1	Making the financial transaction by CB PAY application so quickly	3.89	.747
2	Providing banking service properly	3.85	.699
3	Being able to use easily the service with CB PAY application.	4.03	.699
4	Being easy to navigate CB PAY services	3.92	.737
5	Being easier to complete the transaction.	3.93	.642
6	Giving update information of CB PAY services	3.97	.737
7	Being able to operate CB PAY banking application	3.81	.798
	Overall Mean	**3.91**	

Source: Survey data, 2023

Result from Table (4.5) indicates the high agreement level of mean values (4.03, 3.97, and 3.93) show that CB PAY users can use the service provided by CB PAY easily, information of CB PAY services is update and it is easier to complete the transaction. The least score mean 3.81 is concerning with the operation of CB PAY banking application. According to overall mean 3.91, the effect of functionality is moderate in using CB PAY application.

Enjoyment

Enjoyment factor of SST service quality in using CB PAY application contains seven items. The values of mean are measured by 5-point Likert scale as follows:

Table (4.6) Enjoyment

Sr. No.	Description	Mean	Standard Deviation
1	Having interesting performance of CB PAY	3.80	.794
2	Feeling pleased whenever CB PAY is used	3.87	.735
3	Having interesting additional functions of CB PAY	3.82	.724
4	Providing exclusive services	3.83	.740
5	Conducting CB PAY services timely	3.78	.684
6	Increasing of customer interactions and customer visit	3.78	.654
7	Paying most of the bills through CB PAY now	3.77	.761
	Overall Mean	**3.81**	

Source: Survey data, 2023

Based on above Table (4.6), the mean values of following seven statements are greater than 3.77 (range level 3.77 – 3.87). Thus, all of statements are high response upon questionnaire. The enjoyment factor of SST service quality of using CB PAY is required to make mobile transaction. Respondents highly agree with the mean value (3.87) in the enjoyment factor of the fact that respondents feel pleased whenever they use CB PAY.

Security

In this study, there are seven items regarding security factor of SST service quality when making transaction using CB PAY application. The survey was conducted by the questionnaire to find out means value shown in Table (4.7).

Table (4.7) Security

Sr. No.	Description	Mean	Standard Deviation
1	Feeling secure of doing the transaction online with CB PAY application	3.99	.705
2	Specifying a privacy policy since the application is started to used	3.85	.699
3	Being reliable as CB PAY	3.93	.587
4	The low possibility of losing money stored in CB PAY service apps	3.80	.777
5	Using secure technology as CB PAY	3.96	.664
6	Being able to set password using CB PAY	4.05	.673
7	Being not affected as business dealings using CB PAY.	3.78	.850
	Overall Mean	**3.91**	

Source: Survey data, 2023

As presented in Table (4.7), among these seven variables of security of SST service quality, using CB PAY respondents can set their password and they feel secure when they do transaction with CB PAY are the strongly related factors. Another important factor of security of SST service quality is that CB PAY service uses secure technology. The overall mean of security of SST service quality factor is 3.91. The overall average value is between 3.78 and 4.05, which is an agreed level. According to the overall mean value, most of the respondents have an agreed level of making transaction services using CB PAY in aspect of security factor of SST service quality which causes high usage of CB PAY.

Design

Design factor of SST service quality in making transaction using CB PAY contains seven items. The values of mean are measured by 5-point Likert scale as follows:

Table (4.8) Design

Sr. No.	Description	Mean	Standard Deviation
1	Being attractive layout of the CB PAY	3.89	.697
2	Being conducted by an advanced technology.	3.97	.665
3	Using minimalist design in the layout of CB PAY	3.94	.678
4	Providing bill payment services anytime and anywhere.	3.93	.743
5	Displaying attractively the information on CB PAY	3.91	.679
6	Being able to adjusts well to the screen size of the device the consumers use.	3.77	.770
7	Having good-look interface of CB PAY	3.99	.695
	Overall Mean	**3.91**	

Source: Survey data, 2023

In the above Table (4.8), among these seven variables of design, the fact that the interface of CB PAY looks good is the strongly related factor. It means that the design of CB PAY is good and attractive to customers. Another important factor of design is that CB PAY application is conducted by an advanced technology. The overall mean of design factor is 3.91. The overall average value is between 3.77 and 3.99, which is an agreed level. According to the overall mean value, most of the respondents have an agreed level of design provided by CB PAY.

Assurance

In this study, there are seven items regarding assurance factor of SST service quality when making transaction using CB PAY. The survey was conducted by the questionnaire to find out means value shown in Table (4.9).

Table (4.9) Assurance

Sr. No.	Description	Mean	Standard Deviation
1	Realizing that encryption progress on the internet makes feel safe to consume CB PAY.	3.81	.659
2	Feeling comforted that CB PAY has legal and technology structures to protect customers on payment problems	3.85	.659
3	Internet is the environment that is strong and safe enough to use CB PAY.	3.80	.645
4	Accurate information is provided in CB PAY services.	3.89	.619
5	Ensuring that the technology supporting CB PAY does not fail.	3.88	.732
6	The technology used is reliable.	3.94	.647
7	CB PAY transfer can make through all the mobile operators number.	3.90	.683
	Overall Mean	**3.87**	

Source: Survey data, 2023

As in the above Table (4.9), among these seven variables of assurance, the facts that the technology used is reliable and CB PAY transfer can make through all the mobile operators number are the strongly related factors. It means that CB PAY can make the assurance well to use it well through all operators. Another important factor of assurance is that CB PAY provides accurate information its available services. The overall mean of assurance factor of SST service quality is 3.87. The overall average value is between 3.81 and 3.94, which is an agreed level. According to the overall mean value, most of the respondents have an agreed level of assurance provided by CB PAY in making transaction.

Convenience

Convenience consists of seven items. In relation to 5-point Likert scale, almost all measured variables indicate high-level results. The mean values are shown as below.

Table (4.10) Convenience

Sr. No.	Description	Mean	Standard Deviation
1	Being easy and convenient to access CB PAY	3.93	.625
2	Being easy and convenient to use CB PAY	3.97	.595
3	Being convenient to make financial transactions	3.95	.638
4	Being reasonable time taken	3.94	.558
5	Obtaining the follow-up service easily	3.83	.607
6	Providing the banking service with little effort.	3.83	.673
7	Resolving the problem fast	3.79	.701
	Overall Mean	**3.89**	

Source: Survey data, 2023

As shown in Table (4.10), among items the highest mean value are 3.97 and 3.95 that means respondents perceived it is easy and convenient to use CB PAY and to make financial transactions through CB PAY. The overall mean of satisfaction is 3.89. The overall average value is between 3.79 and 3.97, which is an agreed level. According to the overall mean value, most of the respondents have an agreed level of convenience of SST service quality provided by CB PAY in making transaction.

Customization

Customization consists of seven items. In relation to 5-point Likert scale, almost all measured variables indicate high-level results. The mean values are shown in the table below.

Table (4.11) Customization

Sr. No.	Description	Mean	Standard Deviation
1	Having an adaptable format that suits the generation	3.88	.655
2	Having updated convenient features	3.93	.636
3	Being applicable to the daily life activity of the user	3.92	.650
4	Providing personalized services	3.88	.623
5	Basis of status on withdrawal is sent in message when banking is made.	3.91	.628
6	Having all the features the user wants to	3.83	.680
7	It should use CB PAY because of their availability in remote areas.	3.85	.669
	Overall Mean	**3.89**	

Source: Survey data, 2023

As shown in Table (4.11), among items the highest mean value are 3.93 and 3.92 that means updated convenient features have been used in CB PAY and been applicable to the daily life activity of the user. The overall mean of customization SST service quality is 3.89. The overall average value is between 3.83 and 3.93, which is an agreed level. According to the overall mean value, most of the respondents have an agreed level of customization service quality provided by CB PAY.

4.5 User Perception on the Use of CB PAY

Perception factors of perceived usefulness and perceived ease of use consist of seven items. In relation to 5-point Likert scale, almost all measured variables indicate high-level results. The mean values are shown.

Perceived usefulness

Perceived usefulness consists of seven items. In relation to 5-point Likert scale, almost all measured variables indicate high-level results. The mean values are shown as below.

Table (4.12) Perceived Usefulness

Sr. No.	Description	Mean	Standard Deviation
1	Making payment through CB PAY faster	3.95	.622
2	Achieving the task more quickly using CB PAY	3.90	.632
3	Being enough for the user and getting all the services as the CB PAY menu	3.86	.613
4	Being usable for CB PAY banking as mobile devices	3.93	.662
5	Having interaction with the mobile devices for CB PAY	3.88	.732
6	Enhancing effectiveness of the jobs.	3.89	.630
7	Using smoothly on Android and IOS platform	3.94	.647
	Overall Mean	**3.91**	

Source: Survey data, 2023

As shown in Table (4.12), among items the highest mean value are 3.95 and 3.94 that means payment can be made faster using CB PAY and this application can run smoothly on Android and IOS platform. The overall mean of satisfaction is 3.91. The overall average value is between 3.86 and 3.95, which is an agreed level. According to the overall mean value, most of the respondents have an agreed level of perceived usefulness of customers on using CB PAY.

Perceived ease of use

Perceived ease of use consists of seven items. In relation to 5-point Likert scale, almost all measured variables indicate high-level results. The mean values are shown as below.

Table (4.13) Perceived Ease of Use

Sr. No.	Description	Mean	Standard Deviation
1	Being easy to learn for operating how to use CB PAY	4.02	.670
2	Being new innovativeness for easy payment as CB PAY	3.91	.708
3	Having well-performance of CB PAY menu without challenges	3.91	.655
4	Being easy to find what the users need	3.90	.642
5	Being easy to download	4.03	.680
6	Being easy and simple to use	4.03	.709
7	Being easy to open CB PAY account	4.05	.767
	Overall Mean	**3.98**	

Source: Survey data, 2023

As shown in Table (4.13), among items the highest mean value are 4.05 and 4.03 that means respondents perceived opening CB PAY is easy, downloading it is easy and it is easy to use it. The overall mean of satisfaction is 3.98. The overall average value is between 3.90 and 4.05, which is an agreed level. According to the overall mean value, most of the respondents have an agreed level of perceived ease of use of customers on using CB PAY application.

4.6 Continuous Intention to Use CB PAY

Continuous intention to use CB PAY consists of seven items. In relation to 5-point Likert scale, almost all measured variables indicate high-level results. The mean values are shown as below.

Table (4.14) Continuous Intention

Sr. No.	Description	Mean	Standard Deviation
1	Being satisfied with self-service technology factors of CB PAY	3.96	.612
2	Being able to tend to use CB PAY in the future.	3.96	.623
3	Making increased user's fund from transfer transactions	3.87	.698
4	Encouraging friends and family to use CB PAY.	3.93	.677
5	Making the user to use other CB Bank services (E.g., Bill Payment, Mobile Top up).	3.99	.640
6	Being easy to handle	4.01	.675
7	Being simple and straightforward as CB PAY transaction procedures	4.04	.776
	Overall Mean	**3.97**	

Source: Survey data, 2023

Table (4.14) shows that CB PAY transaction procedures are simple, straightforward and CB PAY is easy to handle are the strongly related factors. It means that respondents intend to use CB PAY as it provides simple procedures to handle easily for everyone. The overall mean of continuous intention factor is 3.97. The overall average value is between 3.817 and 4.04, which is an agreed level. According to the overall mean value, most of the respondents have an agreed level of continuous intention to use CB PAY in making transaction.

Table (4.15) Mean Value of SST Service Quality Factors

Sr. No.	Factor	Mean
1	Functionality	3.91
2	Enjoyment	3.81
3	Security	3.91
4	Design	3.91
5	Assurance	3.87
6	Convenience	3.87
7	Customization	3.89

Source: Survey data, 2023

In this study, SST service quality encompasses seven aspects: functionality, enjoyment, security, design, assurance, convenience, customization which are used to examine customer's perception and continuous intention to use CB PAY application. All of the means value is high level of perception toward a specific variable (range 3.87– 3.91).

4.7 The Influences of SST Service Quality on user Perception towards CB PAY

The correlation analysis is conducted to describe meaningful relationships between SST service quality (functionality, enjoyment, security, design, assurance, convenience and customization) and user perception.

Table (4.16) Correlation between SST Service Quality and User Perception

Sr. No.	Factor	Correlation Coeffi	P-value
1	Functionality	.411**	.011
2	Enjoyment	.231***	.001
3	Security	.421	.113
4	Design	.316	.221
5	Assurance	.417**	.019
6	Convenience	.412***	.000
7	Customization	.531***	.000

*** correlation is significant at the 0.01 level and ** correlation is significant at 0.05 level (2 tailed)
Dependent variable: User perception
Source: Survey data, 2023

Correlation between SST Service Quality and User Perception toward CB PAY

Table (4.16) shows that states the correlation between SST service quality and user perception. According to correlation analysis, there are correlation among enjoyment, convenience, customization and user perception towards CB PAY at 0.01 significant level. In addition the two factors, functionality and assurance are also correlated with user perceptions. The remaining factors, security and design are not associated to user perception, significant level respectively.

Multiple linear regression analysis is performed to reveal the influences of independent variables (SST service quality factors, namely: functionality, enjoyment, security, design, assurance, convenience, customization) on dependent variable

(perception). The result of the linear regression analysis is illustrated in the following Table (4.17).

Table (4.17) Influences of SST Service Quality on User Perception

Dependent Variable: Perception	**Unstandardized Coefficients**		**ß**	**t**	**Sig.**	**VIF**
	B	Std. Error				
(Constant)	.466	.220		2.120	.000	
Functionality	.429	.093	.425	4.615	.103	3.309
Enjoyment	.013	.057	.014	.219	.827	1.687
Security	.042	.072	.045	.584	.560	2.535
Design	.014	.084	.016	.165	.869	3.873
Assurance	.120	.075	.131	1.599	.112	2.844
Convenience	.399***	.089	.396	4.501	.000	3.299
Customization	.307***	.079	.309	3.862	.000	2.731
R Square	.665					
Adjusted R Square	.651					
F Value	47.268***					
Statistically significant indicate *** at 1%, ** at 5%, and * at 10% level						

Source: Survey data, 2023

In this study, the value of adjusted R square represents that 65.1 % of the observed variability in user perception towards CB PAY can be explained by SST service quality factors. The rest, 34.5% of the variance do not describe by SST service quality factors. It means that the rest, 34.5% of the variation in user perception is related to other factors which are not considered in this study. The F value exhibits the variance that is highly significant with F = 47.268.

According to the result of regression analysis shown in Table (4.16), two factors, namely; convenience and customization significantly and positively influence user perception towards CB PAY. However, statistical analysis shows that other factors have no significant influence user perception. Particularly, regression analysis revealed that functionality, enjoyment, security, design and assurance do not associate user perception towards CB PAY. Based on the results, perception of users on using CB

PAY services is influenced by convenience and customization. The study reveals that convenience and customization lead to improve the perception of CB PAY users. Among these two factors, convenience is the most influencing factor on customer's perception using CB PAY transaction because of its standardized coefficient.

4.8 Effect of Perception on Continuous Intention

Linear regression analysis is also performed to reveal the effect of the independent variable (perception towards CB PAY) on dependent variable (continuous intention to use CB PAY). The result of the linear regression is illustrated in the following Table (4.18).

The result in Table (4.18) indicates that the value of F is 157.925 with a highly significant level. The significant level is at 1% (p-value = 0.000). The multicollinearity statistics were measured by using variance inflation factors (VIF) and multicollinearity does not exist among independent variables in this study because VIF values are less than 10.

Table (4.18) Effect of Perception on Continuous Intention

Dependent Variable: Continuous intention	**Unstandardized Coefficients**		**ß**	**t**	**Sig.**	**VIF**
	B	**Std. Error**				
(Constant)	.936	.243		3.853	.000	
Perception	.768***	.061	.718	12.567	.000	1.000
R Square	.516					
Adjusted R Square	.513					
F Value	157.925***					
Statistically significant indicate *** at 1%, ** at 5%, and * at 10% level						

Source: Survey data, 2022

The coefficient of determination indicates that the variation of affecting factor is predicted by one independent variable as the value of R^2 is 51.6 %. In the regression analysis shown in Table (4.18), the variable, perception, has a significant and positive effect on continuous intention. The study finds that most of the respondents perceived that payment can be made faster using CB PAY application which can run smoothly on

Android and IOS platform and they also perceived downloading and opening CB PAY is easy. These all results are derived from the perception of respondents on the continuous intention to use CB PAY services. Therefore, it can be proved that user perception positively and significantly affects continuous intention to use CB PAY.

CHAPTER V
CONCLUSION

This conclusion section presents finding and discussion drawn from the results of data analysis regarding the SST service quality factors affecting perception and continuous intention to use CB PAY. Then, the recommendation section presents the suggestion and the needs for further studies.

5.1 Findings and Discussions

The aims of this study are to examine the influence of SST service quality on user perception on CB PAY and to analyze the effect of perception on continuous intention to use CB PAY. The descriptive analysis and linear regression analysis are used. This section of the study present relevant findings that were revealed throughout the results of data. The research results obtained from the questionnaires with five-point Likert scale items to collect the primary data and questionnaire was based on previous literature.

This study selected from the population of 150 respondents who use CB PAY one time experience. The results reveal that most of the respondents are female and most respondents are between forty to fifty years. Most respondents who use CB PAY make got a Bachelor degree which shows their knowledge of technology. Most respondents know CB PAY application and use it once a week. Most respondents who have middle income. Most respondents use this application for less than one year.

The descriptive analysis of functionality of SST service quality factor reveals that the facts of being able to use the service provided by CB PAY easily as the users, information of CB PAY services is update information and it is easier to complete the transaction are highest while the operation of CB PAY banking application is the least score.

In enjoyment variable, it highlights the fact that respondents feel pleased whenever they use CB PAY is high while increasing customer interactions and customer visit is low.

In the aspect of security of service quality, the results represent that using CB PAY respondents set their password and feel secure when they do transaction with CB

PAY are the highest when business dealings are not affected by using CB PAY is lowest.

When design of SST service quality is analyzed, the fact that the interface of CB PAY looks good is highly significant while the fact that CB PAY adjusts well to the screen size of the device the consumers use is the least significant.

In the analysis of assurance, the factors that the technology used is reliable and CB PAY transfer can make through all the mobile operators number are the highest while internet is the environment that is strong and safe enough to use CB PAY is the least.

When the analysis of convenience is analyzed, the highest significant are the facts that respondents perceived it is easy and convenient to use CB PAY and to make financial transactions through CB PAY while the least is obtaining the follow-up service easily and providing the banking service with little effort.

For customization, the factors that CB PAY application has used updated convenient features and been applicable to the daily life activity of the user are the highest significant while CB PAY has all the features the respondents want to use is the least significant.

In the analysis of perceived usefulness, the significance of the facts payment can be made faster using CB PAY and this application can run smoothly on Android and IOS platform are highest while the significant of the fact the CB PAY menu is enough for respondents to get all the services they need is least.

When the analysis of perceived ease of use is analyzed, the highest significance are the facts that respondents perceived opening CB PAY is easy, downloading it is easy and it is easy to use it are the highest while the CB PAY application makes easy to find what the users need is the least.

For continuous intention, the factors that CB PAY transaction procedures are simple, straightforward and CB PAY is easy to handle are the highest significant while CB PAY has increased respondents' fund from transfer transactions is the least significant.

When the effect of SST service quality on perception is analyzed, there is a significance on convenience and customization. The respondents perceived it is easy and convenient to use CB PAY and to make financial transactions through CB PAY and CB bank has used updated convenient features which can be applicable to the daily life activity of the user.

It is found that there is a significance on customer perception when the effect of perception on continuous intention is analyzed. It reveals that respondents perceived that payment can be made faster using CB PAY application which can run smoothly on Android and IOS platform and they also perceived downloading and opening CB PAY is easy.

5.2 Suggestions and Recommendations

In the analysis of functionality SST service quality factor, the study finds that concerning with the operation of CB PAY banking app is least significant. In this case, there may be some people who are lack of technology knowledge cannot operate CB PAY application. It suggests that the bank should make awareness of CB PAY application use.

In enjoyment analysis, the facts of increasing customer interactions and customer visit and paying bills through CB PAY are low significance. It recommends that CB PAY services should be conducted in time and interactions with customers should be increased.

In the aspect of security, the result of business dealings which are not affected by using CB PAY is lowest. This fact suggests CB PAY application should be innovated to meet business dealings requirement.

When the design of SST service quality is analyzed, the significant of CB PAY adjusts well to the screen size of the device the consumers use is the least. This fact shows that CB PAY should be created to be the adjustable size.

In assurance analysis, the factor that internet is the environment that is strong and safe enough to use CB PAY is the least significance. This fact indicates that CB PAY should upgrade more than at present in its security as it is a mobile transaction.

In the aspect of convenience, the significant of obtaining the follow-up service easily and providing the banking service with little effort is least suggesting the bank should provide customers follow-up service with great effort if there may be some error in the use of CB PAY.

When the customization of SST service quality is analyzed, the significant of CB PAY has all the features the respondents want to use is least. This fact shows that CB PAY should gradually prepare to fulfill customers' needs as written in the customer feedback.

In perceived usefulness, the fact the CB PAY menu is enough for respondents to get all the services they need is least significant suggesting the menu of CB PAY should be revised to meet the services the customers require.

When perceived ease of use is analyzed, the CB PAY application makes easy to find what the users need is the least significant. It recommends that it needs to create the CB PAY application to be able user-friendly.

In the analysis of continuous intention, CB PAY has increased respondents' fund from transfer transactions is the least significant recommending that the bank should give customers more fund for transfer transactions through this application.

Based on the findings of the analysis of the effect of SST service quality on perception, the study finds there is a positive significance on convenience and customization. The study suggests that CB PAY should be revised relating to SST service quality with the aspects of enjoyment, assurance, design, and security.

When the effect of perception on continuous intention is analyzed, it is found that there is a positive significance on perception. This recommends that CB PAY should be made to be user-friendly for customers.

5.3 Needs for Further Studies

This study focuses only SST service quality factors (functionality, enjoyment, security, design, assurance, convenience and customization) and their influence on perception and continuous intention and the effect of perception on continuous intention to use CB PAY application in Yangon. This research was only conducted for SST service quality provided by CB PAY. The next researchers should make a study on the rest of Pay application provided by other banks concerning with SST service quality factors. There are many factors that cause perception and continuous intention in using mobile banking service industry. Therefore, the next study should include other factors of service quality that may cause different reflections of customer perception and continuous intention.

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APPENDIX - I

QUESTIONNAIRES FOR THE STUDY OF THE TOPIC:

FACTORS INFLUENCING THE CONTINUOUS INTENTION TO USE CB PAY

Below are some questions to get a better overall view of the respondent. Please note that all data remains anonymous.

Characteristics of Respondents

1. What is your gender?

☐ Male ☐ Female

2. What is your age range?

☐ < 20 years ☐ 21 - 30 years ☐ 31-40years

☐ 41-50years ☐ 51-60 years ☐ > 60 years

3. What is the highest level of education you have completed?

☐ High School ☐ Under Graduate ☐ Bachelor's degree

☐ Post Graduate Diploma ☐ Master Degree ☐ Others, please specify ----

4. Monthly income?

☐ Under 500,000 ☐ 500,000-1000,000 ☐ 1000,000-1500,000

☐ 1500,000-2000,000 ☐ 2000,000 and above

5. Frequency of using CB PAY application?

☐ Daily

☐ Once a week

☐ Once a month

6. Years of doing transactions with CB PAY application?

☐ less than 1 year ☐ 1 - 3 years

☐ 3 - 5 years

Please tick (√) in the box to indicate how agreeable you are with the following.

1 = Strongly Disagree 2 = Disagree 3 = Neutral

4 = Agree 5 = Strongly Agree

Functionality

No.	Functionality	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	**2**	**3**	**4**	**5**
1	Making the financial transaction by CB PAY application so quickly					
2	Providing banking service properly					
3	Being able to use easily the service with CB PAY application.					
4	Being easy to navigate CB PAY services					
5	Being easier to complete the transaction.					
6	Giving update information of CB PAY services					
7	Being able to operate CB PAY banking application					

Enjoyment

No.	Enjoyment	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Having interesting performance of CB PAY					
2	Feeling pleased whenever use CB PAY is used					
3	Having interesting additional functions of CB PAY					
4	Providing exclusive services					
5	Conducting CB PAY services timely					
6	Increasing of customer interactions and customer visit					
7	Paying most of the bills through CB PAY now					

Security

No.	Security	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Feeling secure of doing the transaction online with CB PAY application					
2	Specifying a privacy policy since the application is started to used					
3	Being reliable as CB PAY					
4	The low possibility of losing money stored in CB PAY service apps					
5	Using secure technology as CB PAY					
6	Being able to set password using CB PAY					
7	Being not affected as business dealings using CB PAY.					

Design

No.	Design	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Being attractive layout of the CB PAY					
2	Being conducted by an advanced technology.					
3	Using minimalist design in the layout of CB PAY					
4	Providing bill payment services anytime and anywhere.					
5	Displaying attractively the information on CB PAY					
6	Being able to adjusts well to the screen size of the device the consumers use.					
7	Having good-look interface of CB PAY					

Assurance

No.	Assurance	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Realizing that encryption progress on the internet makes feel safe to consume CB PAY.					
2	Feeling comforted that CB PAY has legal and technology structures to protect customers on payment problems					
3	Internet is the environment that is strong and safe enough to use CB PAY.					
4	Accurate information is provided in CB PAY services.					
5	Ensuring that the technology supporting CB PAY does not fail.					
6	The technology used is reliable.					
7	CB PAY transfer can make through all the mobile operators number.					

Convenience

No.	Convenience	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Being easy and convenient to access CB PAY					
2	Being easy and convenient to use CB PAY					
3	Being convenient to make financial transactions					
4	Being reasonable time taken					
5	Obtaining the follow-up service easily					
6	Providing the banking service with little effort.					
7	Resolving the problem fast					

Customization

No.	Customization	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Having an adaptable format that suits the generation					
2	Having updated convenient features					
3	Being applicable to the daily life activity of the user					
4	Providing personalized services					
5	Basis of status on withdrawal is sent in message when banking is made.					
6	Having all the features the user wants to					
7	It should use CB PAY because of their availability in remote areas.					

Perceived usefulness

No.	Perceive usefulness	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Making payment through CB PAY faster					
2	Achieving the task more quickly using CB PAY					
3	Being enough for the user and getting all the services as the CB PAY menu					
4	Being usable for CB PAY banking as mobile devices					
5	Having interaction with the mobile devices for CB PAY					
6	Enhancing effectiveness of the jobs.					
7	Using smoothly on Android and IOS platform					

Perceived ease of use

No.	Perceive ease of use	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Being easy to learn for operating how to use CB PAY					
2	Being new innovativeness for easy payment as CB PAY					
3	Having well-performance of CB PAY menu without challenges					
4	Being easy to find what the users need					
5	Being easy to download					
6	Being easy and simple to use					
7	Being easy to open CB PAY account					

Continuous intention

No.	Continuous intention	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
1	Being satisfied with self-service technology factors of CB PAY					
2	Being able to tend to use CB PAY in the future.					
3	Making increased user's fund from transfer transactions					
4	Encouraging friends and family to use CB PAY.					
5	Making the user to use other CB Bank services (E.g., Bill Payment, Mobile Top up).					
6	Being easy to handle					
7	Being simple and straightforward as CB PAY transaction procedures					

APPENDIX - II
SPSS OUTPUT DATA

Functionality

Reliability Statistics

Cronbach's Alpha	N of Items
.768	7

Item Statistics

	Mean	Std. Deviation	N
F1	3.89	.747	150
F2	3.85	.699	150
F3	4.03	.699	150
F4	3.92	.737	150
F5	3.93	.642	150
F6	3.97	.737	150
F7	3.81	.798	150

Enjoyment

Reliability Statistics

Cronbach's Alpha	N of Items
.781	7

Item Statistics

	Mean	Std. Deviation	N
E1	3.80	.794	150
E2	3.87	.735	150
E3	3.82	.724	150
E4	3.83	.740	150
E5	3.78	.684	150
E6	3.78	.654	150
E7	3.77	.761	150

Security

Reliability Statistics

Cronbach's Alpha	N of Items
.764	7

Item Statistics

	Mean	Std. Deviation	N
S1	3.99	.705	150
S2	3.85	.699	150
S3	3.93	.587	150
S4	3.80	.777	150
S5	3.96	.664	150
S6	4.05	.673	150
S7	3.78	.850	150

Design

Reliability Statistics

Cronbach's Alpha	N of Items
.799	7

Item Statistics

	Mean	Std. Deviation	N
D1	3.89	.697	150
D2	3.97	.665	150
D3	3.94	.678	150
D4	3.93	.743	150
D5	3.91	.679	150
D6	3.77	.770	150
D7	3.99	.695	150

Assurance

Reliability Statistics

Cronbach's Alpha	N of Items
.709	7

Item Statistics

	Mean	Std. Deviation	N
A1	3.81	.659	150
A2	3.85	.659	150
A3	3.80	.645	150
A4	3.89	.619	150
A5	3.88	.732	150
A6	3.94	.647	150
A7	3.90	.683	150

Convenience

Reliability Statistics

Cronbach's Alpha	N of Items
.788	7

Item Statistics

	Mean	Std. Deviation	N
C1	3.93	.625	150
C2	3.97	.595	150
C3	3.95	.638	150
C4	3.94	.558	150
C5	3.83	.607	150
C6	3.83	.673	150
C7	3.79	.701	150

Customization

Reliability Statistics

Cronbach's Alpha	N of Items
.781	7

Item Statistics

	Mean	Std. Deviation	N
Cu1	3.88	.655	150
Cu2	3.93	.636	150
Cu3	3.92	.650	150
Cu4	3.88	.623	150
Cu5	3.91	.628	150
Cu6	3.83	.680	150
Cu7	3.85	.669	150

Perceived usefulness

Reliability Statistics

Cronbach's Alpha	N of Items
.807	7

Item Statistics

	Mean	Std. Deviation	N
PU1	3.95	.622	150
PU2	3.90	.632	150
PU3	3.86	.613	150
PU4	3.93	.662	150
PU5	3.88	.732	150
PU6	3.89	.630	150
PU7	3.94	.647	150

Perceived ease of use

Reliability Statistics

Cronbach's Alpha	N of Items
.786	7

Item Statistics

	Mean	Std. Deviation	N
PE1	4.02	.670	150
PE2	3.91	.708	150
PE3	3.91	.655	150
PE4	3.90	.642	150
PE5	4.03	.680	150
PE6	4.03	.709	150
PE7	4.05	.767	150

Continuous Intention

Reliability Statistics

Cronbach's Alpha	N of Items
.793	7

Item Statistics

	Mean	Std. Deviation	N
BI1	3.96	.612	150
B12	3.96	.623	150
BI3	3.87	.698	150
BI4	3.93	.677	150
BI5	3.99	.640	150
BI6	4.01	.675	150
BI7	4.04	.776	150

Regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.815[a]	.665	.651	.29055	.665	47.268	6	143	.000	2.163

a. Predictors: (Constant), Customization, Security, Enjoyment, Assurance, Convenience, Design, Functionality

b. Dependent Variable: Perception

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.942	6	3.990	47.268	.000[b]
	Residual	12.072	143	.084		
	Total	36.013	149			

a. Dependent Variable: Perception

b. Predictors: (Constant), Customization, Security, Enjoyment, Assurance, Convenience, Design, Functionality

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.466	.220		2.120	.036		
	Functionality	.429	.093	.425	4.615	.103	.476	3.309
	Enjoyment	.013	.057	.014	.219	.827	.593	1.687
	Security	.042	.072	.045	.584	.560	.394	2.535
	Design	.014	.084	.016	.165	.869	.258	3.873
	Assurance	.120	.075	.131	1.599	.112	.352	2.844
	Convenience	.399	.089	.396	4.501	.000	.303	3.299
	Customization	.307	.079	.309	3.862	.000	.366	2.731

a. Dependent Variable: Perception

Correlations

Correlations									
		Fun	Enj	Sec	Desi	Ass	Con	Cust	User
Fun	Pearson correlation	1	.424	.603	.224	.521	.361	.453	.411
	Sig. (2 tailed)		.000	.001	.000	.000	.000	.000	.011
	N	150	150	150	150	150	150	150	150
Eng	Pearson correlation	.321	1	.321	.314	.422	.462	.443	.231
	Sig. (2 tailed)	.221	.004	.000	.181	.000	.000	.000	.001
	N	150	150	150	150	150	150	150	150
Sec	Pearson correlation	.367	.511	1	.424	.513	.464	.352	.421
	Sig. (2 tailed)	.000	.000	.003	.000	.000	.002	.001	.113
	N	150	150	150	150	150	150	150	150
Desi	Pearson correlation	.467	.424	.471	1	.432	.367	.513	.316
	Sig. (2 tailed)	.000	.000	.003	.000	.000	.112	.000	.221
	N	150	150	150	150	150	150	150	150
Ass	Pearson correlation	.421	.424	.603	.224	1	.429	.513	.417
	Sig. (2 tailed)	.000	.000	.000	.001	.000	.000	.001	.019
	N	150	150	150	150	150	150	150	150
Con	Pearson correlation	.428	.429	.578	.438	.517	1	.581	.412
	Sig. (2 tailed)	.000	.000	.003	.000	.000	.012	.000	.000
	N	150	150	150	150	150	150	150	150
Cust	Pearson correlation	.411	.456	.513	.413	.328	.462	1	.531
	Sig. (2 tailed)	.000	.000	.002	.000	.000	.001	.000	.000
	N	150	150	150	150	150	150	150	150
Correlation is significant at the 0.01 level (2 tailed)									
Correlation is significant at the 0.05 level (2 tailed)									

Regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.718[a]	.516	.513	.36698	.516	157.925	1	148	.000	1.837

a. Predictors: (Constant), Perception

b. Dependent Variable: Continuous intention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.269	1	21.269	157.925	.000[b]
	Residual	19.932	148	.135		
	Total	41.201	149			

a. Dependent Variable: Continuous intention

b. Predictors: (Constant), Perception

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.936	.243		3.853	.000		
	Perception	.768	.061	.718	12.567	.000	1.000	1.000

a. Dependent Variable: Continuous Intention