

Mobile Banking Adoption among Customers within Private Commercial Banking Sector in Yangon, Myanmar

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Abstract

Obviously, there are two sectors of the industry that are balanced for phenomenal development in Myanmar: telecommunications and financial services. One can just envision how energizing the prospects may be for the cover between the two: mobile financial services. Due to the liberalization of the telecommunication market in Myanmar, the private banking sector is trying to introduce mobile banking system. The rise of electronic money is becoming popular. Paying for groceries with a wave of an SMS, sending some money to a relative in another region or receiving one's Government pension per mobile bank account may additionally soon become a part of every-day lifestyles in Myanmar. In Myanmar, booming of mobile technology has had many impacts on individuals, enterprises and government employees at a different level. The different researchers found out the several factors as contributing either positively or negatively to the adoption of Mobile banking technology. Due to its ubiquitous nature and to deduct the cost of setting up new branches in their areas of operations. For this effort to be felt and for the technology to be implemented successfully, there is a need to realize the factors contributing to its adoption by the customers. This study was carried out to explore the effects of important factors that affect that adoption of mobile banking technology by customers of Private Commercial Banking Sector in Yangon, Myanmar. A sample of 200 users was selected randomly and researcher extended the Technology Acceptance Model (TAM) framework. The study found that both perceived usefulness and perceived ease of use positively and affects the adoption of mobile banking technology positively. On the other hand, Perceived Risk and Perceived transaction costs were found to have a negative correlation with the adoption of mobile banking technology.

Keywords: Mobile Banking; Private Commercial Banks; Risk; Usefulness; Ease of Use; Perceived Cost; Ease of Use.

1. Introduction

The spread of mobile technology over the world is a standout amongst the most momentous accomplishments in the most recent decades. Mobile phones have progressively moved toward becoming devices that buyers use for keeping money, installments, planning, and shopping. Advances in portable innovation have upset pretty much every feature of society, from data to instruction, conceding improved access to a consistently developing number of individuals in the nation. The entrance of cell phones is one of the most noteworthy over the world in India, and over 85% of its populace is relied upon to utilize cell phones by 2015. This is anticipated to dramatically affect the nation's social advancement.

Mobile banking services in Myanmar are still in their earliest stages, leaving a lot of space for improvement. The private commercial banks in Myanmar utilize this most recent innovation to decrease their operational expenses and increment customer base (Peterson, 2009). In most contemporary organizations, adopting technology is not only uses ICT to fill up some forms and records but rather it is also a tool that performs the process of identification, accumulation, analysis, measurement, preparation, interpretation and communication of the information used by management to plan (Ameen & Ahmad, 2011, 2013b, 2014). It is used in evaluating and controlling within an organization and to assure appropriate use and accountability for their resources (Ameen & Ahmad, 2011, 2012, 2013a).

The impact of globalization on the Myanmar Banking industry has set various demands on the banks' services and products. It is not anymore sufficient for banks to give just traditional banking services of accepting loans and lending to investors and lenders. In order to meet the various financial needs of customers, all private commercial banks have to offer a wide range of financial products tailored to all types of customers. Ongoing changes in the public government regime in Myanmar, there has discharge in restrict laws of investing opportunities upon manufacturing, trading, and services sectors respectively. The ongoing development in expanding dimensions of the banking sector in the Myanmar economy is the expanding dimension of deregulation from national banks of Myanmar (GIZ Give an account of Exploration of Myanmar Financial, 2015).

Myanmar is generally cash-based economy where under 20 percent of the populace approaches formal financial services (2015 IMF Report). Various global indicators have created a clear image that helps in understanding the position of country level according to a set of measures that are recognized internationally. (Al-Ali, Ameen, Issac, Nusari, & Ibrahim Alrajawi, 2018; Al-Obthani, Ameen, Nusari, & Alrajawy, 2018; Al-Shamsi, Ameen, Isaac, Al-Shibami, & Sayed Khalifa, 2018; Haddad, Ameen, & Mukred, 2018) (Qoura and Khalifa, 2016; Alkhateri *et al.*, 2018; Badran and Khalifa, 2016). The elected democratic government of Myanmar encourage private commercial banking sector to extend their services banking products and services from traditional banking of accepting deposits, lending loans, and remittance to the automated teller machine (ATM), point of sale (POS), and debit cards. Then by these networks will be linked to ASEAN payment gateway.

2. Literature Review

Many researchers have observed internet or online banking but research focusing on mobile banking is fairly less and little attention (Puschel *et al.* 2010; Suoranta and Mattila, 2004). Laforet and Li (2005) investigated the barriers to Chinese consumer adoption of online banking. They indicated that security was the most important factor that motivates borrowing. Also, they indicated a perception of risk, computer and technological skill, lack of awareness and understanding of the benefits, and Chinese traditional cash-carry banking culture as the main barriers to borrowing. Suoranta and Mattila (2004) indicated that demographics, perceived risk, and attributes pertaining to exocognition dispersal such as relative pertaining to innovation diffusion such as relative ability affects the adoption of mobile banking in Finland.

Ho *et al.* (2008) investigated the core s of self-service technology on client value and customer readiness within Internet banking. Luarn and Lin (2005), GU *et al.* (2009) and Zhou dynasty (2011) validated determinative of purpose to use Mobile River banking thorough trust- based TAM good example. For example, Zhou (2011) indicated that structural assurance and information quality are the main divisor affecting initial trust which, in turn (Husin, Abou-Shouk and Khalifa, 2013; Mohamud *et al.*, 2017; Sudigdo, Khalifa and Abuelhassan, 2019; Trung and Khalifa, 2019), affect perceived affects perceived usefulness, and both factors forecast the usage intention of mobile banking(Ameen & Ahmad, 2013b, 2014). Amin *et al.* (2008) examined the factors that determine the intention to use mobile banking among BIM Bank's customers. They found that perceived usefulness, perceived ease of use, perceived credibility, the amount of information on mobile banking and normative pressure are significant factors in explaining the acceptance of mobile banking. In the same vein, Koenig-Lewis *et al.* (2010) indicated that compatibility, perceived usefulness, and risk are significant indicators for the acceptance of m-banking Service. Riquelme and Rios (2010) found that usefulness, mixer norm, and mixer risk are factors that influence the intention to adopt mobile banking services the most. They also indicated that ease of use and social norm have a stronger influence on female person respondents than male, whereas relative reward has a stronger effect on the perceptual experience of usefulness on male respondents. Palani and Yasodha (2012) revealed that training (Morsy, Ahmed and Ali, 2016), gender and income play an important role in shaping customer's perceptions about mobile banking services offered by Indian Overseas Bank. Another major issue is the revenue sharing agreements between the mobile service provider, banks, content providers, aggregator and other service providers like utilities, travel office, hotel industry, retailers, etc. Bamoriya and Singh (2013) found that the mobile banking look challenge like mobile handset compatibility, standardizing, software system downloading, privacy & security measures(Al-Obthani *et al.*, 2018; Alrajawy *et al.*, 2018; Mona Saeed Mohamed *et al.*, 2018).

This study was conducted to determine the factors determining the use of mobile banking technology in Private Commercial Banking Sector in Yangon, Myanmar. The study examined, in particular, the extent to which the perceived usefulness, perceived ease of use, transaction costs and risk affect the adoption of mobile banking technology in Private Commercial Banking Sector in Yangon, Myanmar. Different analysts within the line of adoption of advanced technologies have distinguished several components that impact the adopters. Different theories have been created and expanded to clarify the adoption of advanced technologies.

2.1 The Adoption of Innovation

Rogers (1995) stated that three valuable insights – the quality of an institution, match to peer communication and reason of the need of different drug user segments - might be useful to diffuse and adopt the innovation (Shamsi *et al.*, 2018). Adopters of innovation were classified ad into five categories: innovators (3.4 %), the early adopter (12.5%), early majorities (34%), late majorities (34%) and drone (16%). The adoption of the innovation curve can be represented in Figure 1.

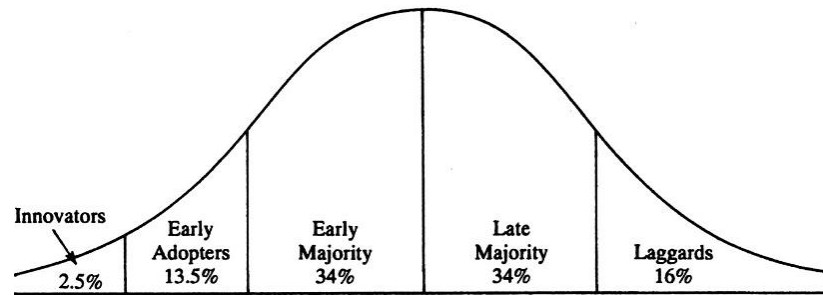


Figure 1 Adopters of Innovations
Source: Diffusion of Innovation, Roger (199)

2.2 Technology Acceptance Model (TAM)

For understanding, predicting and explaining why individuals/consumers acknowledge or refuse using of information systems; scholars developed several models in that regard, by Marina (2009) one of the most useful models in that regard is given name of the technology acceptance model (TAM), actually this model helps a lot in identifying and categorizing the factors which affect individuals for accepting or refusing use of technology applications. Technology acceptance model (TAM) is an extension to the Theory of reasoned action proposed by Ajzen & Fishbein, (1980). TAM is developed by Davis and Bagozzi and Warshaw (Davis, Bagozzi & Warshaw (1989). TAM is basically information system theory that covers how a user accepts and uses a technology, TAM outlines a number of factors that influence a user's decision and at the same time it deals with how and when users will use it (Khalifa and Abou-Shouk, 2014; Abou-Shouk and Khalifa, 2017; Khalifa and Mewad, 2017). The model deals with the acceptance of information technology. The external factors that influence users to make a decision are Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Cost-effectiveness (PCE).

In Davis (1989) words Perceived Usefulness (PU) is the degree to which a person believes that using a particular system would enhance his or her job performance and Perceived Ease of Use (PEOU) is the degree to which a person believes that using a particular system would be free from effort. The main purpose of the TAM is to explain how a user accepts a specific technology.

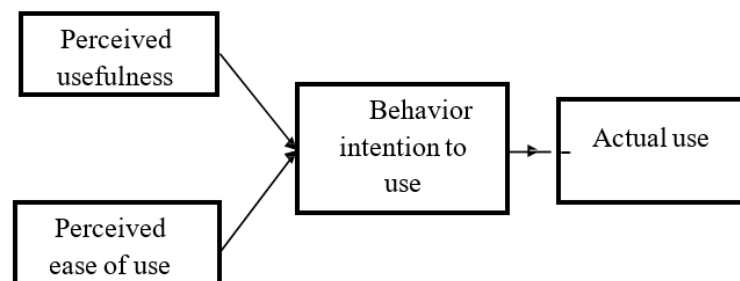


Figure 2: Technology Acceptance Model (TAM)
Source: Source: Davis, Bagozzi, and Warshaw (1989)

The main objective presented by TAM good model is to offer comprehensive clarification of factors which affect computer-applications' acceptance generally, and it also supports practitioners for identifying why a precise organism is intolerable and undesirable. Marina (2009) proposed that utilizing any type of info arrangement is in a straightaway bloodline determined by the behavioral function of using it, which is in number affected through the users' mental position s in the instruction of utilizing the organization and the perceived usefulness of the system, attitude and perceived usefulness are also affected by the perceived simplicity of use (Abd-Elaziz *et al.*, 2015; Khalifa and Hewedi, 2016; Abou-Shouk and Khalifa, 2017; Khalifa and Fawzy, 2017; Alkutbi *et al.*, 2019). By Rosenberg (2011) in accordance with Tammy model, bigger level of perceived usefulness and the perceived ease of using an information system would optimistically influence the attitude in the direction of this system, the attitude, in turn, shows the way to a bigger intention of using the system, which optimistically influences one's authentic use of the system. This study extended the TAM framework by adding Perceived cost and Risk to Perceived use and perceived ease of use.

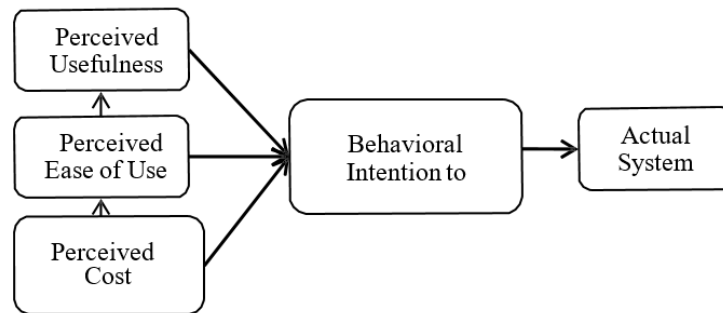


Figure 3: Extended Framework to Technology Acceptance Model (TAM)
Source: Source: Davis, Bagozzi, and Warshaw (1989)

2.3 Traditional Banking to Modern Banking

Previously a bank's core operational procedure such as safekeeping a ledger of various transactions, maintaining customer selective information, interest calculation of loans and deposits, adjustments to chronicle on detachment and deposits of funds were done manually. With the advent of Information Communication Technology, efforts were done to automate various banking processes using software program applications so as to make them simpleton, efficient, effortless and cost-effective.

Technological innovations witnessed by the corporate sector during the 1990s have introduced a new business paradigm around the world, wherein data technology is increasingly playing a significant role in improving banking services. Demographic changes which have resulted in a higher layer of education, break up of joint families, more women opting for paid employment, and the resultant change in lifestyle, have all helped to fuel demand for the different character of banking mathematical product and services.

The advancement in information technology, especially internet and data technology has a track to new ways of doing business in banking. These technologies have cut downtime, workings simultaneously on different issues and increasing efficiency (Khalifa, 2015, 2018; Mohamud *et al.*, 2017; Mohamed *et al.*, 2018, 2019; Nusari *et al.*, 2018; Shamsi *et al.*, 2018). The political platform where communication technology and information technology are merged to suit the core needs of banking. Mobile phone software is developed to perform core operations of banking like a recording of transactions, passbook maintenance, and involvement calculations on loan and depository, customer records, the balance of payments and withdrawal method. This software is installed at different branches of the bank and then interconnected by means of communication lines like telephones, satellite, internet, etc. It allows the customers to operate accounts from any branch if it has installed core banking solutions. This new platform has changed the way banks are working.

2.4 Definition of Mobile Banking

Mobile banking is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device such as a smartphone or tablet.

2.5 Problem statement

Myanmar Post and Telecommunication had a monopoly in the country previously regarding mobile telecommunication market. The government began finding a way to open up the mobile telecommunication, issuing licenses to new service providers. Because of the development of information technology; there has rapid change in all sector including the private commercial banking sector.

Ongoing changes in the political conditions in Myanmar support the improvement of the nation's economy in numerous segments. To be a modernized nation, the Government has expanded four mobile telecommunication providers. The extreme competition among them supports the quick growth of mobile phone users. Nowadays, mobile telephone communication network overcomes urban, rural, sub-rural and countryside. Advanced mobile phone applications have been developed and used in different areas (Aung, 2016). Consequently, mobile services have an effect on consumers by letting ubiquitous and universal access to information and services, as well as a possibility for a unique and personalized exchange of information. Bank sectors also improve their services through the use of mobile banking. Since mobile banking was introduced, without going to the traditional bank branch for bank personal transaction, the consumers can use banking services to obtain special services 24 hours a day. There are pointedly increments in a number of mobile phones users; be that as it may, it is a still minority of individuals utilizing mobile banking. Individuals won't consider introducing cell phone programming account if their bank doesn't offer this. Notwithstanding for the bank existing clients, a large number of record holders don't mindful on the utilization of mobile banking services in spite of the fact that it can get uncommon administrations 24 hours every day.

3. Methods and Design Approach

This study applied correlational research and a quantitative survey was carried out during the research. The study focused on Mobile Banking customers of Private Commercial Banks within Yangon, Myanmar. The population of this study included the Mobile Banking User of the three. To identify individual respondents to be issued with questionnaires to respond to research statements, simple random sampling was applied to each stratum. This study used a structured questionnaire to collect qualitative data for the analysis. A total of 19 questions were formulated for the survey consisting of demographic query. A sample distribution of two hundred and fifty was considered for the survey and the questionnaire was administered, one on one through an assistant, to the correspondents. Variables were measured using a Likert Scale which recommended in the previous studies (Isaac, Aldholay, Abdullah, & Ramayah, 2019; Isaac, Abdullah, Ramayah, & Mutahar, 2017; Isaac, Abdullah, Ramayah, Mutahar, & Alrajawy, 2017). The study applied both construct and content rigor where questionnaires were divided into various incision s to ensure each section assesses entropy for every objective as well as a close tie with the conceptual framework while some client were randomly selected to discuss the questionnaire. A random sample of thirty questionnaires was coded and input into SPSS for running the Cronbach reliableness psychometric test. The data analysis turnout was presented in graphs, tables, descriptive statistics, and inferential statistics.

4. Research Finding

The researcher administered to get 200 responses out of possible 250 questionnaires issued, which is response rate 80% which was considered sufficient for the study.

4.1 Demographic Characteristics

In this section, the analysis on the mobile banking consumers' perceptions upon the utilization of mobile banking services provided by Private Commercial Banks in Myanmar will be discussed. There are the three major sections named demographic background analysis of respondents, the consumers' characteristics on the utilization of mobile banking services of Private Commercial Banks in this study, and also the later section is that the analysis on the consumers' perceived factors and determinants influencing on the utilization of Mobile Banking Services of personal business Banks, Myanmar.

The demographic background analysis includes analysis on the genders of respondents, age of respondents, education levels of respondents, monthly incomes of respondents, employment of respondents, and the marital status of respondents, as follows.

For the purposes of this study, characteristics of the respondents were categorized in terms of the gender, age, level of education, occupation, income level, and marital status as described in the following sections. Table 1 presents sample characteristics in terms of sex, income levels, education levels, occupation, and age group. The results show that slightly more than half of the respondents were males (53%) as compared to females (47%). This implies that there was fair distribution among respondents.

Table 1: Demographic Characteristics

Q -1	Gender	Frequency	Percent
1	Male	108	54%
2	Female	92	46%
	Total	200	100%
Q -2	Age	Frequency	Percent
1	Less than 20 years	9	5%
2	21 to 30 years	81	41%
3	31 to 40 years	61	31%
4	41 to 50 years	37	19%
5	51 years above	12	6%
	Total	200	100%
Q -3	Education Analysis	Frequency	Percent
1	High school	17	9%
2	University Student	67	34%

3	Graduate	92	46%
4	Master/Ph.D	24	12%
	Total	200	100%
Q -4	Income (Monthly Income)	Frequency	Percent
1	Less than MMK 100,000	16	8%
2	MMK 100,001 – 300,000	43	22%
3	MMK 300,001 – 500,000	57	29%
4	MMK 500,001 – 700,000	42	21%
5	MMK700,001 – 900,000	19	10%
6	Above 900,000	23	12%
	Total	200	79%
Q -5	Type of your Employment	Frequency	Percent
1	Student	16	8%
2	Unemployment	7	4%
3	Government employee	12	6%
4	Company Staff	46	23%
5	Self-employment	119	60%
	Total	200	100%
Q -6	Marital Status	Frequency	Percent
1	Single	112	56%
2	Married	88	44%
		200	

The first analysis is the gender of respondents. Table (1) shows that among 200 respondents, 108 respondents are females and 92 respondents are male in the investigation. The second investigation is the age of the respondents. As indicated by Table (1) the most noteworthy number of ages of the respondents are fallen into 21 to 30 years of age with the quantity of 81 with the level of 41%. The second biggest members are fallen into the age scope of 31 to 40 years with a quantity of 61 and 31%. The third Investigation will be the education level of respondents. The levels of education of respondents are divided into four levels: high school, university student, university graduate degree, and master/Ph. D level. Among 200 respondents, 92 respondents out of 200 respondents who have possessed a graduate degree level. The second highest educational levels are found in the respondents who have reached to the university. Among all respondents, 24 persons have possessed master degree and professional degree levels, respectively. The survey states that most of the respondents have educated persons.

This study investigates the income level of respondents. Income levels are divided into six levels for this observation. There are less MMK 100,000, MMK 100,001 – 300,000, MMK 300,001 – 500,000, MMK 500,001 – 700,000 and MMK700,001 – 900,000, Also over 900,000, separately. Table (1) expresses to that examination of the month to the monthly salary level of the chose respondents as takes after. Starting with the examination of the month to month salary from claiming respondents, table (1) indicates that 57 respondents would procure month to month salary level from MMK 300,001 – 500,000. Those second salary earners would have discovered in the money levels from claiming MMK 100,001 – 300,000 Furthermore MMK 500,001 – 700,000 with those number about 43 and 42 separately. Nobody respondent procures short of what one lakh about kyat.

Table (1) is the exploration of the employment status of Respondents. It intended to know their employment types and the usage of mobile banking overhaul facilities as follows. By observing the survey data, it was discovered that 119 or 60% of the self-employed client were using mobile banking service facilities with the most portion and the 46 number with 28 % of society staff were using mobile banking service facilities with

the second most portion, in the study. By observing the survey outcome, 112 or 56% of respondents have not married yet, whereas 88 respondents or 44% of respondents have been married, respectively. It can say that both married and unmarried people are using mobile banking services facilities of Mobile Banking Services

4.2 Reliabilities Analysis of Construct Variables

Since this study has extensively used scales, it should be checked for reliability. The reliability of a measuring instrument is defined as its ability to consistently measure the phenomenon it is supposed to measure. In this study, Cronbach's alpha value is used as a measure of the internal consistency of the scales used in the questionnaire. Cronbach alpha is a single correlation coefficient that is an estimate of the average of all the correlation coefficients of the items within a test. If the alpha value is high, then this suggests that all of the items are reliable and the entire test is internally consistent. Table 3 represents the results of the reliability test assessment area concerning with the Consumers' perception of the use of Private Commercial Banks' Mobile Banking Services. It could be observed that all of the alpha values are more than 0.7.

Table 2: Reliability Analysis of Construct Variable

No.	Variable	Number	<u>Cronbach'</u> Alpha	No. of Items
1	Perceived ease of use	200	0.811	10
2	Perceived usefulness	200	0.714	8
3	Perceived quality	200	0.829	11
4	Perceived security	200	0.766	4
5	Perceived technology	200	0.862	5
6	Personal determinants	200	0.766	7

As indicated by Table (2), figured alpha qualities exceed 0.7 for altogether 35 items. They are Mobile Banking Service Facilities, Mobile Banking Service Perceived Usefulness, perceived quality, Perceived Security, Perceived Technology, and Personal determinants. These statics uncover that internal consistency of things is acceptable.

Analysis of Consumers' Perception of the use of Mobile Banking Service of Private Commercial Bank

In this section of the analysis, it includes observing six dimensions regarding the consumer perception towards the use of mobile service of Private Commercial Bank. They are "Perceived ease of used on Mobile Banking Service Facilities", "Mobile Banking Service Perceived Usefulness" "Perceived quality", "Perceived Security", "Perceived Technology", and Personal determinants" dimension, respectively. The respondents are requested to rate on the basis of five-point Likert Scale (1=strongly dissatisfied, 2=dissatisfied or least satisfied, 3=satisfied, 4=above satisfied, 5=strongly satisfied). Thus, the mean score of each item ranges from 1 to 5 (mean score less than 3 is towards least satisfied while a mean score greater than 3 is towards strongly satisfied).

4.3 Descriptive analysis

4.3.1 Perceived Ease of use on Mobile Banking

Table 3 represents the analysis of the perceived Ease of Use on Mobile Banking Performance of Private Commercial Bank.

Table 3: Perceived Ease of use on Mobile Banking Performance of Private Commercial Bank

<i>No.</i>	<i>Item</i>	<i>Number</i>	<i>Mean</i>	<i>S.D</i>
1	24-hour/7-days operation	200	4.19	0.54
2	Easy to open an account	200	4.83	0.5
3	Easy Language (Myanmar and English)	200	4.89	0.44
4	Mobile banking transfer can make through all three phone operators	200	3.97	0.39
5	Mobile banking transfer charges are acceptable	200	3.96	0.42
6	Mobile banking transfer is safer than e-banking	200	3.06	0.3
7	Easy to operate the function	200	4.41	0.85
8	Convenience location of Bank	200	3.92	0.88
9	Provide enough car parking inside and near the bank	200	4.39	0.88
10	Efficient process of bank	200	3.92	1
	Average Mean	200	4.15	0.62

As indication in Table (3), the values of the mean are provided for Perceived Ease of Use on Mobile Banking service of Private Commercial Bank. The mean for “Mobile banking transfer is safer than e-banking” is 3.06. According to this survey, the use of mobile banking service is not too satisfactory comparing to the traditional banking service and banks is found to be the similar service of this service to meet customers’ need. The mean for Easy to open an account and “Easy Language (Myanmar and English)” are 4.83 and 4.89 respectively. This result shows that the services of the use of mobile banking service of a private commercial bank are a very satisfactory level. As shown in table 4.11, mean value of 4.15 which states that there is a satisfactory level on the mobile banking performance with respect to ease of the use factor.

4.3.2 Perceived Usefulness on Available Services of Intermediaries

Regarding the consumers’ perceived usefulness on available service of intermediaries, sample consumers are required to respond to 8 statements which basically measured whether consumers’ options with mobile banking service from intermediaries. Table (4) shows the individual mean scores on the perceived usefulness scale on available services of Intermediaries of Private Commercial Bank.

Table 4: Perceived Usefulness on Mobile Banking Services of Private Commercial Bank

<i>No.</i>	<i>Item</i>	<i>N</i>	<i>Mean</i>	<i>S.D</i>
1	Mobile Banking Provides the services of retail sales cash transfer and transaction of money from one account to account at anywhere	200	3.67	0.68
2	Mobile Banking Provides are eagerly helpful to explain product features	200	3.39	0.99
3	Intermediaries can accept any transfer and receipt amount for the customers	200	3.93	1.06
4	Satisfied with the feedback given by the bank	200	3.81	1.06
5	Intermediaries are reliable for making mobile banking service	200	3.71	1.07
6	Intermediaries are rich enough to do mobile banking service	200	3.44	0.91
7	Intermediaries can transfer my desired location around the country	200	3.67	1.06

8	Intermediaries are well known for years in my region	200	3.65	1.18
	Average Mean	200	3.66	0.57

4.3.3 Perceived Service Quality on Mobile Banking Service

Regarding the consumer perceived quality of employees, sample customers are required to respond to 11 statements which basically measure whether employees' performance is met with consumers' perceived satisfaction. Table (5) represents the analysis of the perceived Service Quality of Employees on Mobile Banking Service of Private Commercial Bank.

Table 5: Perceived Service Quality of Mobile Banking of Private Commercial Bank

No.	Item	N	Mean	S.D
1	Intermediaries are available near-by my area	200	3.98	0.57
2	Employees are eagerly helpful to explain product features	200	4.54	0.83
3	Employees are reliable with high trust	200	4.58	0.79
4	Friendly and courteous manner of employee	200	3.92	0.59
5	Prompt response of employee	200	3.84	0.56
6	Their reputation	200	3.07	0.35
7	Skillful in their work	200	4.26	0.92
8	Customer service from their employees	200	3.86	0.92
9	Willingness to listen and respond to your needs	200	4.35	0.93
10	Capital and size of the bank is adequate	200	3.9	1.01
11	Easy availability and convenience	200	3.73	0.72
	Average Mean		4	0.46

4.3.4 Consumers' Perceived Security

Regarding the consumers' perceived security scale, sample mobile consumers are required to respond to four statements with basically measure whether mobile banking service customers are satisfied with secure transactions. Table (6) represents the analysis of the perceived security on the use of Mobile Banking Service of Private Commercial Banks.

Table 6: Consumer Perceived Security on Private Commercial Bank Mobile Banking

No.	Item	N	Mean	S.D
1	The reputation of the bank is sound	200	3.89	0.66
2	Financial performance of the bank is sound	200	3.86	0.72
3	Mobile-banking service is secured	200	4.38	1.02
4	Customer personal information is protected	200	4.13	1.04
	Average Mean	200	4.06	0.69

Table 6 reports the individual means scores of the four statements of perceived security scale. It is found that the mean score of security of personal data protection is 4.13, higher than the cut-off mean value of 3.

As a result, personal data protection is higher satisfactory and banks should maintain this high-security service standard to meet customers' needs. The obtained mean score of a customer using e-banking safeness is 4.38, is also very much higher than the cut-off mean value of 3. As a result, the customers heavily rely on Private Commercial banks about its privacy issue at internet banking. Table (6) reports that although the reputation of the bank and financial performance with mean scores of 3.89 and 3.86 are not strengtheners than customers' data protection, most of the consumers feel very satisfied on the security of Private Commercial Banks. The overall mean score 4.06 with standard deviation 0.69 represents those consumers of e-banking services are a higher expectation on the performance of bank's security services on their accounts.

4.3.4 Perceived Technology

Table 7 represents the analysis on the perceived Technology on the use of Mobile Banking Service of Private Commercial Banks, as follows.

Table 7: Consumer Perceived Technology

No.	Item	N	Mean	S.D
1	Accessibility to online banking	200	4.33	1.02
2	More user friendly interface	200	3.82	0.81
3	Response time to the downtime of ATMs	200	3.8	0.81
4	Ease of access to bank information	200	3.1	0.64
5	Mobile banking service is adequate	200	3.97	1.12
	Average Mean		3.8	0.72

Regarding the consumers' satisfaction on perceived technology, sample respondents are required to answer 5 statements. From the observation of the analysis on the consumer perceived technology, it is found that the mean score of "Ease of access to bank information" is 3.10, just higher than the cut-off value of 3 and thus indicating mobile banking consumers feel just satisfactory level on the technologies used in this service. However, the mean score of "Accessibility to online banking" is 4.33, very much higher than cut-off value of 3 and the mean score of "Mobile banking service is adequate" is 3.97, also very much higher than cut-off value of 3, indicate that customers' satisfaction with these technologies used in the mobile service of Private Commercial Banks. The overall mean score of perceived technology is 3.80, very much higher than the cut-off value of 3 and thus indicating consumers are satisfied with this statement.

4.3.5 Overall Consumers' Perception and Determinants on the use of Mobile Banking Services

So far, individual mean scores within each factor and determinant influence on consumers' perception have been analyzed to have the knowledge about which items consumers are most intended with and which items consumers are less important. However, in order to analyze which perception are more satisfied with, it is necessary to compare the overall mean scores among consumers' perceived factors. Table 8 reports the overall mean scores of six perception factors: mobile banking service facilities, mobile banking service perceived usefulness, perceived quality, perceived security, and perceived technology which is an intention to of Mobile Banking Service of Private Commercial Banks. As in the case of individual mean scores, the overall mean scores can be interpreted. That is, the mean score higher than 3 indicates consumers have higher perception level whereas the mean score lower than 3 indicates employee dissatisfaction, as follows.

Table 8: Consumers' Overall Perception of Private Commercial Banks Mobile Banking Services

No.	Average Means of Construct Variables	N	Mean	S.D
1	Perceived ease of use	200	4.15	0.41
2	Perceived Usefulness	200	3.66	0.59
3	Perceived quality	200	4	0.47
4	Perceived Security	200	4.06	0.69
5	Perceived Technology	200	3.8	0.72
6	Personal determinants	200	3.7	0.64
	Influencing level on the use of MB service of Private Commercial Banks	200	3.9	0.39

By the Table (8), it is found that the overall mean score of “Perceived ease of use or Service facilities” is 4.15, higher than the cut-off value of 3 and thus indicating consumers have higher perception level. It is found that the overall mean score of “MB Service Perceived Usefulness” is 3.66 and thus indicating consumers have higher perception level factor. The report from the overall mean score of “Perceived quality factor” is 4.00, overall mean score of “Perceived Security factor” is 4.06, overall mean score of “Perceived Technology factor” is 3.80, overall mean score of “Personal determinants factor” is 3.70, all of the overall mean score is higher than the cut-off value of 3 and thus indicating consumers have higher perception levels upon the mobile banking service provided by Private Commercial Banks.

Among the six consumers’ perceived factors, mobile banking services users are more satisfied on the factor “MB Service Facilities provided by Private Commercial Banks”, followed by perceived security, perceived quality, perceived technology, and perceived usefulness, respectively.

4.3.6 Consumers' Perceived Behavior on the Next use of Mobile Banking Service of Private Commercial Banks

Regarding the next use of Private Commercial Bank Mobile Banking Service, consumers are further requested to answer the question of “How would you compare Private Commercial Bank Mobile Banking Service?” with the level of “Extremely unlikely” service level to “Extremely likely” through the use of 5 points Likert Scale measurement. Table 9 reports the individuals mean scores with respect to the future use of mobile banking service facilities of Private Commercial Banks.

Table 9 Consumers' Perceived Behavior on The Next Use Of Mobile Banking Service of Private Commercial Banks

Q-20	How likely are you in next use to Mobile Banking Service?	N	Mean	S.D
1	Extremely unlikely	200	4.33	1.02
2	Unlikely	200	3.82	0.81
3	Unsure	200	3.8	0.81
4	Likely	200	3.1	0.64
5	Extremely likely	200	3.97	1.12
	Mean average	200	3.8	0.72

Table (9) reports the result of individual mean scores of the Behavior on the next use of Private Commercial Banks’ Mobile Banking Service questions. It is found that the mean score of “How likely is you in next use to Mobile Banking Service?” is 3.80, higher than the cut-off value of 3 and thus indicating current customers will continue to use Private Commercial Banks’ Mobile Banking Service.

4.3.7 Consumers' Perceived Behavior on the next use of Private Commercial Banks' Mobile Banking Service

Regarding to the next use of Private Commercial Banks' Mobile Banking Service, consumers are further requested to answer the question of "What is your overall satisfaction upon intention to the use of Private Commercial Banks' Mobile Banking Service?" with the level of "Strongly Dissatisfy" service level to "Strongly satisfy" through the use of 5 point Likert Scale measurement. Table (10) reports the individuals mean scores with respect to the overall satisfaction upon intention to the use of Private Commercial Banks' Mobile Banking Service.

Table 10 Consumers' Overall Satisfaction upon Intention To The Use Of Private Commercial Banks' Mobile Banking Service

	What is your overall satisfaction upon intention to the use of Private Commercial Bank Mobile Banking Service?	N	Mean	S.D
1	Strongly Dissatisfied	200	4.26	0.93
2	Dissatisfied	200	3.86	0.93
3	Neutral	200	4.35	0.95
4	Satisfy	200	3.9	1.02
5	Strongly satisfy	200	3.79	0.74
	Mean average overall satisfaction on intention to use factor	200	4.03	0.7

Table (10) shows the result of individual mean scores of the Consumers' Behavior on their satisfactory level of Private Commercial Banks' Mobile Banking Service question. It is found that the mean score of "What is your overall satisfaction upon intention to the use of Private Commercial Banks' Mobile Banking Service?" is 4.03, higher than the cut-off value of 3 and thus indicating current customers feel strongly satisfied to use Private Commercial Banks' Mobile Banking Service facilities.

5. Discussion and Conclusion

Because of expanding Information Technology, there has a quick change in all the division including saving money industry. Versatile saving money is one creating a portable strategy utilized in the business space. It has consolidated data innovation and business applications together (Khalifa and Abou-Shouk, 2014; Qoura and Khalifa, 2016; Al-Shamsi *et al.*, 2018; Shamsi *et al.*, 2018; Alharthi *et al.*, 2019; Mohamed *et al.*, 2019). Since versatile managing an account was presented, purchasers have possessed the capacity to utilize it to acquire exceptional administrations 24 hours every day without visiting the customary bank office for individual exchanges. One of the limitations of this study is that the data gathered was cross-sectional rather than longitudinal in nature. The longitudinal method might improve the understanding of the associations and the causality between variables (Osama Isaac, Abdullah, Ramayah, Mutahar, & Alrajawy, 2018; Osama Isaac, Abdullah, Ramayah, & Mutahar, 2018).

6. Suggestions and Recommendation

This examination suggested that private business banks in Myanmar ought to put more in mobile banking and other innovation of technology including special promotional communication drives to educate and reassure the ease of using mobile banking. This observation suggested that private business banks in Myanmar should think of wellbeing security highlights to guarantee that buyers feel secure leading business on the versatile keeping money stage. This investigation just centered on a few branches in the Yangon area. Along these lines, the examination prescribes more investigations on versatile saving money selection to be led in different zones of the nation to see whether there could be any similitudes. This study focused on the customers' perceived factors and determinants on the utilization of mobile banking services provided by private commercial banks in Yangon, Myanmar. This study does not center on the other consumer behavior. This investigation is just focused on the mobile banking product only. It doesn't center on the other innovation-based imaginative results of web managing an account, bank cards, electronic keeping money, and numerous other bank items and administrations. To have more fortify the examination, future investigations need to center around these sorts of items and other consumer behavior, also.

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