

ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่

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Appendix A : QUESTIONNAIRE



Faculty of Economics

Questionnaire

Internet banking on Tourism sector

Please note that from this questionnaire

- Your answers are **STRICTLY CONFIDENTIAL** and intended for academic research only – study result will simply be exhibited in aggregate form.
- Your contribution toward the successful outcome of this study is **VALUABLE**

Please answer all questions as honestly as possible

- There is no right or wrong answer, please just answer according to your opinion.

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Part 1. Demographic Characteristics

1. Gender Male ☐ Female ☐
2. Your Age is:
- 18-24 ☐ 25-31 ☐ 32-38 ☐ 39-45 ☐
- 46-52 ☐ 53-59 ☐ 60 or over ☐
3. Nationality -----
4. Your Education Qualification is:
- Primary ☐ Secondary ☐ Vocational ☐
- Bachelor ☐ Master ☐ Doctoral ☐ Others ☐
5. Yearly Income in US dollars is:
- 19,999 or less ☐ 20,000 - 39,999 ☐ 40,000 - 59,999 ☐
- 60,000 - 79,999 ☐ 80,000 or above ☐

Part 2.

Q1. Do you use e-banking service in Myanmar?

Yes ☐ No ☐

Q2. Which kind of e-banking service you are currently using? Please kindly

mention any of the services below? (Can be more than one answer)

- Saving account at a Private Bank in Myanmar 1
- Saving account at a private bank in other country 2
- Online Banking Account 3
- VISA debit card 4
- Master debit card 5
- MPU Debit card 6
- MPU Credit card 7
- Pay Pal Account 8
- Credit card 9
- Mobile banking account 10
- None of above 11

Q3. What are the places you usually use e-banking services mentioned before?

Please kindly mention any of the places below? (Can be more than one place)

- Restaurant 1
- Shopping 2
- Air ticket 3
- Hotel 4
- Money transaction 5
- Others (specify) 6 -----

Q4. Which route do you use most to transfer money to other countries?

- Hundi 1
- Western Union 2
- Private banks 3
- Public banks 4
- VISA/Master debit card 5
- PayPal 6
- Other (specify) 9 -----

Q5. How frequently do you use e-banking in past 3 months?

- Everyday 1
- 4 to 6 times a week 2
- 2 to 3 times a week 3
- Once a week 4
- 2 to 3 times a month 5
- Once a month 6
- Less than once a month 7

Q6. Can you choose your perception to how extent do you agree or disagree for below statements about BRANDING?

	Do not agree at all	Somewhat not agree	Neither agree nor disagree	Somewhat agree	Strongly Agreed
It is important for a subscribed bank to have a good reputation for being honest	1	2	3	4	5
It is important that a subscribed bank has a very good customer relation which is responsive for customer's concerns	1	2	3	4	5
It is important for a subscribed bank to do their tasks in time and no need to follow up	1	2	3	4	5

Q7. Can you choose your perception to how extent do you agree or disagree for below statements about EASE of using e-banking?

	Do not agree at all	Somewhat not agree	Neither agree nor disagree	Somewhat agree	Strongly Agreed
It is easy to learn e-banking	1	2	3	4	5
Finding what I want via e-banking is easy	1	2	3	4	5
To become a skillful user for e-banking is easy	1	2	3	4	5
It is easy to use e-banking	1	2	3	4	5

Q8. Can you choose your perception to how extent do you agree or disagree for below statements about USEFULNESS?

	Do not agree at all	Somewhat not agree	Neither agree nor disagree	Somewhat agree	Strongly Agreed
E-banking helps to improve the money transaction performance	1	2	3	4	5
E-banking helps to increase productivity of money transaction	1	2	3	4	5
Using e-banking helps to improve effectiveness of money transaction	1	2	3	4	5

Q9. Can you choose your perception to how extent do you agree or disagree for below statements about TRUST?

	Do not agree at all	Somewhat not agree	Neither agree nor disagree	Somewhat agree	Strongly Agreed
E-banking is trustworthy	1	2	3	4	5
I do believe that e-banking has benefits	1	2	3	4	5
I have trust that e-banking transaction is secured	1	2	3	4	5
I trust that my personal information will be safe with related bank	1	2	3	4	5

Q10. Can you choose your perception to how extent do you agree or disagree for below statements about USER BEHAVIOUR?

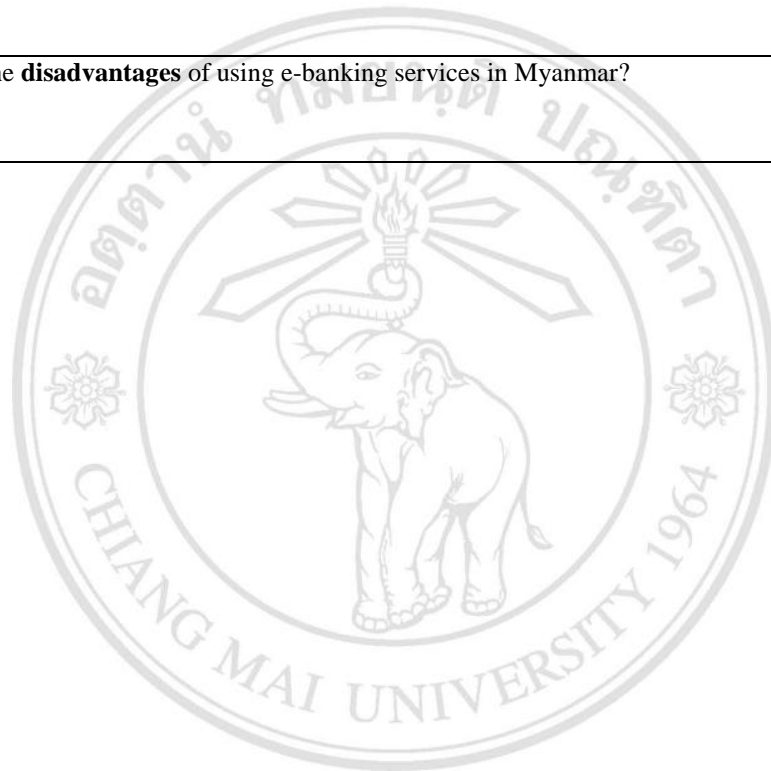
	Do not agree at all	Somewhat not agree	Neither agree nor disagree	Somewhat agree	Strongly Agreed
It is a good idea to use e-banking	1	2	3	4	5
I intend to use e-banking in near future	1	2	3	4	5
Using of e-banking is appealing for me	1	2	3	4	5
I will definitely recommend all my friends and colleagues to use e-banking	1	2	3	4	5
I will only recommend my current using bank to my friends and colleagues for e-banking	1	2	3	4	5
I think I will use more services of e-banking in near future	1	2	3	4	5

I would like to use more online transactions functions than currently what available	1	2	3	4	5
--	---	---	---	---	---

Q11. What are the **difficulties** in using e-banking services in Myanmar?

Q12. What are the **advantages** of using e-banking services in Myanmar?

Q13. What are the **disadvantages** of using e-banking services in Myanmar?



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Thank you very much for your participating in survey.

Appendix B: R Codes

APPENDICES B1: Confirmatory Factor Analysis for the modified model

```
# CFA for the modified model
```

```
model<-'  
BRA=~BRA1+BRA2+BRA3  
EAS=~EAS1+EAS3+EAS4  
USE=~USE1+USE2+USE3  
TRU=~TRU2+TRU3  
INT=~INT1+ INT2+ INT3+ INT4
```

```
#covariance
```

```
INT1 ~~ INT3  
INT2 ~~ INT4  
INT2 ~~ INT3  
EAS1 ~~ EAS4  
INT1 ~~ INT2  
USE2 ~~ USE3  
EAS4 ~~ USE1  
USE1 ~~ USE2  
BRA1 ~~ BRA3  
EAS1 ~~ EAS3  
INT3 ~~ INT4  
USE1 ~~ TRU3  
USE3 ~~ TRU2  
BRA1 ~~ EAS4  
EAS1 ~~ TRU3  
BRA1 ~~ USE2  
USE2 ~~ TRU3  
USE3 ~~ TRU3  
BRA1 ~~ TRU2  
BRA2 ~~ TRU2  
BRA3 ~~ EAS1  
BRA1 ~~ TRU3  
EAS1 ~~ USE2  
EAS3 ~~ TRU3  
BRA2 ~~ EAS3  
BRA3 ~~ USE2  
,
```

```
fit<-cfa(model, data=MTdata)  
summary(fit, standardized=TRUE, fit.measures=TRUE)
```

```
# modification index
```

```
sort.mi <- modindices(fit)  
sort.mi <- sort.mi[order(-sort.mi$mi),]  
sort.mi <- data.frame(sort.mi)  
sort.mi[1:50, ]
```

APPENDICES B1: Structural Equation Model for the proposed model

```
#SEM proposed model
```



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```

model<-'
BRA=~BRA1+BRA2+BRA3
EAS=~EAS1+EAS4
USE=~USE1+USE2+USE3
TRU=~TRU2+TRU3
BEH=~BEH1+BEH2+BEH3+BEH4
#path analysis
BEH~TRU+USE+EAS
TRU~USE+EAS
USE~BRA
EAS~BRA
'

fit<-cfa(model, data=MTdata)
summary(fit, standardized=TRUE, fit.measures=TRUE)

```



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Appendix C: Results

AppendixC1: Initial CFA Result of Measurement Model

Comparative Fit Index (CFI)	0.778
Tucker-Lewis Index (TLI)	0.739
RMSEA	0.098
SRMR	0.079

Latent Variables:

	Estimate	Std.Err	Z-value	P(> z)	Std.lv	Std.all
BRA =~						
BRA1	1.000				0.398	0.523
BRA2	0.820	0.156	5.274	0.000	0.327	0.537
BRA3	1.121	0.207	5.411	0.000	0.446	0.604
EAS =~						
EAS1	1.000				0.437	0.675
EAS2	1.396	0.156	8.959	0.000	0.610	0.691
EAS3	1.207	0.135	8.935	0.000	0.528	0.688
EAS4	1.056	0.128	8.250	0.000	0.462	0.609
USE =~						
USE1	1.000				0.527	0.656
USE2	1.162	0.101	11.546	0.000	0.612	0.829
USE3	1.321	0.113	11.646	0.000	0.696	0.881
TRU =~						
TRU1	1.000				0.560	0.593
TRU2	0.948	0.119	7.982	0.000	0.531	0.599
TRU3	1.380	0.148	9.351	0.000	0.773	0.778
TRU4	1.342	0.150	8.937	0.000	0.751	0.712
BEH =~						
BEH1	1.000				0.541	0.761
BEH2	1.098	0.086	12.768	0.000	0.594	0.759
BEH3	1.289	0.095	13.546	0.000	0.697	0.805
BEH4	1.212	0.099	12.256	0.000	0.656	0.729
BEH5	0.306	0.139	2.191	0.028	0.165	0.136
BEH6	0.669	0.102	6.564	0.000	0.362	0.402
BEH7	0.816	0.129	6.327	0.000	0.441	0.388

Appendix C2: Initial Result of SEM

Comparative Fit Index (CFI)	0.882
Tucker-Lewis Index (TLI)	0.847
RMSEA	0.092
SRMR	0.067

Regressions:

	Estimate	Std.Err	Z-value	P(> z)	Std.lv	Std.all
BEH ~						
TRU	0.850	0.174	4.876	0.000	1.007	1.007
USE	-0.209	0.132	-1.587	0.112	-0.209	-0.209
EAS	-0.073	0.117	-0.618	0.536	-0.062	-0.062
TRU ~						
USE	0.666	0.104	6.400	0.000	0.562	0.562
EAS	0.360	0.137	2.639	0.008	0.259	0.259
USE ~						
BRA	0.706	0.156	4.513	0.000	0.480	0.480
EAS ~						

BRA	0.706	0.159	4.431	0.000	0.566	0.566
-----	-------	-------	-------	-------	-------	-------

Appendix C3: SEM final result after putting the covariance.

Comparative Fit Index (CFI)	0.975
Tucker-Lewis Index (TLI)	0.958
RMSEA	0.048
SRMR	0.039

Latent Variables:

	Estimate	Std.Err	Z-value	P(> z)	Std.lv	Std.all
BRA =~						
BRA1	1.000				0.452	0.593
BRA2	0.613	0.122	5.014	0.000	0.277	0.455
BRA3	0.815	0.157	5.201	0.000	0.368	0.498
EAS =~						
EAS1	1.000				0.208	0.321
EAS4	1.273	0.337	3.779	0.000	0.265	0.351
USE =~						
USE1	1.000				0.711	0.891
USE2	0.962	0.132	7.309	0.000	0.684	0.932
USE3	0.848	0.122	6.962	0.000	0.603	0.773
TRU =~						
TRU2	1.000				0.686	0.774
TRU3	0.997	0.104	9.596	0.000	0.684	0.691
BEH =~						
BEH1	1.000				0.655	0.921
BEH2	0.715	0.084	8.527	0.000	0.468	0.598
BEH3	1.207	0.104	11.607	0.000	0.790	0.912
BEH4	0.869	0.100	8.703	0.000	0.569	0.633

Regressions:

	Estimate	Std.Err	Z-value	P(> z)	Std.lv	Std.all
BEH ~						
TRU	0.716	0.079	9.108	0.000	0.750	0.750
TRU ~						
USE	0.211	0.089	2.368	0.018	0.218	0.218
EAS	1.904	0.562	3.386	0.001	0.578	0.578
USE ~						
BRA	0.761	0.172	4.428	0.000	0.483	0.483
EAS ~						
BRA	0.431	0.124	3.475	0.001	0.936	0.936

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Appendix C4: The factor loading weight of the covariance error.

BEH1 ~~ BEH3	-1.672
BEH2 ~~ BEH4	0.340
EAS1 ~~ EAS4	0.319
BEH2 ~~ BEH3	0.412
USE1 ~~ USE2	-1.976
TRU2 ~~ TRU3	-0.275
BEH1 ~~ BEH2	0.077
USE3 ~~ TRU2	0.314
EAS4 ~~ USE1	0.293
USE1 ~~ TRU3	-0.455
USE1 ~~ USE3	-0.427
BRA2 ~~ BRA3	0.129
BRA1 ~~ BRA2	0.036
BEH1 ~~ BEH4	-0.135
BRA1 ~~ EAS4	-0.253
BRA1 ~~ USE2	-0.285
BRA3 ~~ EAS1	0.180
EAS1 ~~ USE2	0.246



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