

**SUCCESS FACTORS FROM USING MOBILE BANKING  
SERVICE IN THAILAND**



**A THEMATIC PAPER SUBMITTED IN PARTIAL  
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This thematic paper was inspired from my job because I work in the bank and at the present time the bank promotes the Mobile Banking Service a lot and I have found the convenience and benefits from using it that was the reason why I chose this topic to do the research and I would like everyone to perceive the core value and the benefits from using Mobile Banking Service as I do.

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## **SUCCESS FACTORS FROM USING MOBILE BANKING SERVICE IN THAILAND**

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### **ABSTRACT**

The thematic paper, titled “The success factors from using mobile banking service in Thailand” includes the significant information that contains five main parts which are introduction, literature review, research methodology, finding analysis and results. This research will describe the overall of the mobile banking that will be an important distribution banking channel and a big influence to the Thai cashless society in the nearest future. The researchers describe about the evaluation of mobile banking service that had been developed since 1990s until now. However, the banking service providers still develop the mobile banking to be the effective tool for Thai users. The researchers distribute the survey questionnaire and collect 258 sets to people in Bangkok, Thailand. However, only 206 respondents that are the users who currently using mobile banking applications in Thailand. The SPSS showed and computed the research results. The results are performed in analysis of frequency, mean and one way anova. The results reveal a lot of success factors of mobile banking usage among Thai people through their mobile banking experience. However, the banks should pay attention on the factors as the significant target customers which can motivate them to use mobile banking more and more in Thailand.

**KEY WORDS:** Mobile Banking/ Technology Acceptance/ Mobile Technology/ Loyalty Intention/ User Acceptance

41 pages

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## **CHAPTER I**

### **INTRODUCTION**

Nowadays, people always keep seeking to use the new technology for both online and offline and they also like to find something invented and try on the new developed products or service. Most of the people are ready to adapt themselves to follow the changing in the technology to be up to date in the edge of globalization. There is one of the significant factors that influence this technology is 'Cashless Society'. It will affect the life-style for everyone and for banking industry in all over the world.

In the time of Globalization that the Business and Organizations and companies try to develop the new technology to be used as the useful tools to make things to be easier and more convenience to use that is the reason why the "Mobile Banking" has been developed into this world.

Mobile Banking is the online service provided by the bank or financial institution that allows its customers to conduct financial transactions remotely by using a mobile device such as a smartphone or tablet, regarding actually called as an application by the financial institution for financial purpose, unlike the Internet Banking that uses software system. ([https://en.wikipedia.org/wiki/Mobile\\_banking](https://en.wikipedia.org/wiki/Mobile_banking))

Mobile Banking Application is available on 24-hours basis. Most of the significant functions of Mobile Banking are for checking the account balances and list of latest transactions back-dated around 3 – 6 months which depend on that financial institution system. The Mobile Banking Service also can help the bank to reduce the operation cost and save time.

#### **1.1 Statement of Problem**

According to the increasing in the use of Internet and mobile phone in Thailand, the most of Thai banks are aware of providing the very best service to their valued customers. However, there are some customer who afraid of risk from using mobile banking and

internet banking. This research will show the insight adoption and success factors. The factors will influence how the users intend to use more mobile banking toward iPhone and smartphone adoption intention in Thailand that will be research in this study. This research will reveal both academic part and practical part to perceive the greater understanding of the significant factors influence the consumer behavior intention to adopt mobile banking more and more in the future.

## **1.2 Research Objectives**

1. To identify the factors of trust, ease of use, usefulness, social influence and enjoyment.
2. To identify the factors that affecting the satisfaction from using mobile banking among Thai users.
3. To study the factors of satisfaction toward loyalty intention.

## **1.3 The Benefits for the Study Which Stakeholders Should Get Benefit From Study?**

This thematic paper will provide the benefits to the bank by showing the useful information and significant factors to develop and improve the future of mobile banking service in Thailand. Moreover, this research will create the contribution to the findings of user post adoption intention habit towards mobile banking in Thailand. This can define the important aspects of the opportunity in financial banking service by mobile banking for growing and create the strategy to gain more profit to the organization.

## **CHAPTER II**

### **LITERATURE REVIEW**

The literature review in this chapter will show the understanding of the theoretical background about the determining the adoption of mobile banking in Thailand. The main points of the literature review were based on the mobile banking system and the Technology Acceptance Model (TAM) to support the reason of why the users accept or reject this technology. (D. Phuangthong, 2006)

This chapter will divide into 2 main points which are the 1) Mobile Banking Concept and 2) Technology Acceptance Model (TAM).

#### **2.1 Mobile Banking Concept**

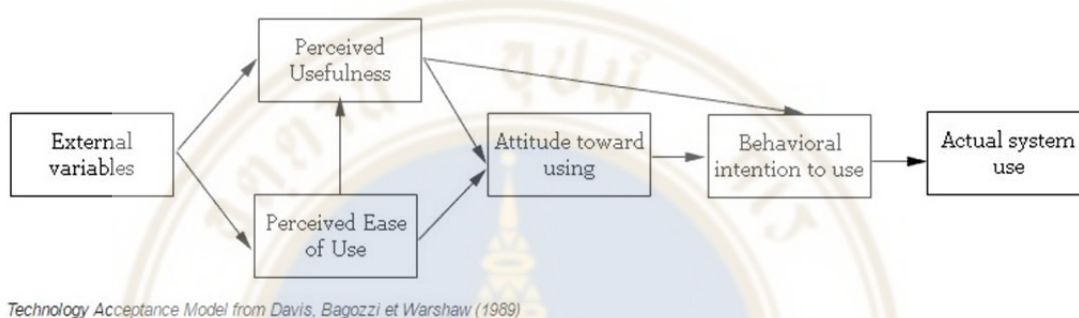
Nowadays the mobile technology has been more increasing the population of mobile banking and the significant role of mobile banking service. (G. Baptista, T. Oliveira, 2015) The mobile banking is defined as one of the banking service with the electronic and IT process or as the banking service where the customer can use their mobile phone to access the mobile banking service and perform the financial transactions. (Anderson, 2010) The mobile banking service is related to communications networks and mobile devices. The device interacts with the mobile applications and use via the communications network for sending and receiving the financial information and transactions from the bank. The significant element of mobile banking has found the Alternative Delivery Channel (ADC) for many monetary and non – monetary transaction. (A.A. Shaikh, H. Karjaluoto, 2015) For other ADCs that includes Internet, ATM, Mobile Phone and Point-of-Sale machine. The researchers define the mobile banking as an application of M-Commerce that empower the bank's customers to log-in their accounts through the mobile banking to operate and/or perform financial transactions such as remitting money, checking account balance, paying invoices and buying/selling the stocks/bonds. Mobile banking is described as a product or service offered by a bank or financial institution that allows the customers

to process the financial transaction remotely by using via a mobile device such as tablet, smartphone or mobile phone. There is one researcher (Cruz et al, 2010) who issued about the variation between mobile payment and mobile banking and he argued that of the bank is not directly included with the service that they offered it would be called “Mobile Payment” (M-Payment). For example, the payment via mobile message (e.g. ringtones and calling melody), prepaid transaction (e.g. purchasing cinema tickets, top-up transaction card) or a charging fee from buying/using goods and service (e.g. debit care, credit). (A.A. Shaikh, H.Karjaluto, 2015) The capability of the mobile applications is allocated into 2 main groups based on general applications which are the utility application and hedonic (entertainment) applications. (Anshul Malik et al, 2017) For the utilitarian application is the useful application that the users can gain benefits and/or information from using this application (e.g. the user can get task-oriented as a work related). For hedonic application provide the activities like game, entertainment, chat application which providing more fun and playfulness than the utilitarian application. (C. Fumer, J. Babb, 2012) The adoptions factors of Utilitarian applications are the perceiving ease of use, perceiving the usefulness while the hedonic application makes the users feel more fun and enjoyment and social norms. However, the mobile banking application has these kinds of factors which are the perceived of trust, perceived the ease of use, perceived of usefulness, perceived of social influence and perceived of familiarity with bank, which are the factors of the adoption of hedonic application to study about the success factors from using the mobile banking service in Thailand.

## **2.2 Technology Accepted Model (TAM)**

The Technology Acceptance Model (TAM) are the model that was developed by the theory of reasoned action of Davis (Davis, 1986), that provides more specifically with the prediction of the acceptability of information system. The main objective of TAM is to predict the acceptability of a tool and to identify the model which can make the system to be acceptable to users. The TAM model assumes that the use of system is defined by the behavioral intention. However, the behavioral intention is defined by the user’s attitude toward the use of system and also by the utility perception. According to the theory of reasoned action by Davis, he mentioned about the attitude of the user

that is not the only factor that can defines his use of system but also based on the impact of its performance. This model is important to study and can be reference with my thematic paper topic because TAM focus on the factor that can motivate the acceptance of mobile banking application and as the framework that purpose to be model of mobile banking consumer behavior with the relation that exist between perceived of usefulness, ease of use and trust. (Bankole et al, 2011) The TAM modified version can define as below in Fig 2.1.



**Figure 2.1 The Technology Acceptance Model from Davis (1986)**

### 2.2.1 Perceived of Trust

Even the mobile banking users are trust in the internet banking system, however, another user who both have tried and have not tried the mobile banking because they still have some kind of risk in their mind such as risk of private banking data will be stolen, the risk of spyware / malware and risk of harmful virus in the network system. These users are afraid to meet these kinds of loss from using mobile banking system. That is the reason why I have to study this research which can show the negative perspective will affect the bank customer who decide or not decide to use mobile banking transaction. Therefore, this will reveal that the user's perceived of trust will increase while the perceive of risk will decrease. (A. Malik, 2017)

### 2.2.2 Perceived of ease of use

The user will adopt and perceived the ease of use of the mobile banking more and more. If the applications are easily and functional to use. This is one of the important factor that the user friendly applications are more easily to be perceived and



adopted by the users. The perceived of the ease of use can motivate and increase the consumer to use and it will lead to user friendly and satisfaction. When the users perceive that the mobile application less complexing and easy to use then they will have the intention to use the mobile banking more and more often. (A. Malik, 2017)

### **2.2.3 Perceived of social influence**

This is also one of the critical factors that can influence consumer behavior. According to adopting application, the social influence of the mobile banking are family, friends, relatives, peers, colleagues and other users. These users can be part of social influence and are more likely to be keen on the consumer of mobile banking application. (A. Malik, 2017)

### **2.2.4 Perceived of enjoyment**

The user can perceive the enjoyment from using the mobile banking technology which can impulse more chance to be more satisfied. When the mobile banking application is established well then the enjoyment of its functions will take over the fun part once it is making it less important. (A. Malik, 2017)

### **2.2.5 Perceived of usefulness**

The perceived of usefulness can lead the user to believe that the system that they use will be improved and made it more helpful when using it. Another benefit from using mobile banking is the useful tool for process the financial transaction. The bank customers are looking for the benefit and the usefulness of mobile banking technology which this mobile banking applications are assorted with the internet network and technology. The smartphones have created the easy lifestyle to the customer whether to search, book and shop for processing the transactions. (A. Malik, 2017)

## **CHAPTER III**

### **RESEARCH METHODOLOGY**

This chapter is designed to study the user adoption in mobile banking and to investigate the user attitudes toward mobile banking service in Thailand and to recommend Thai banks to improve the mobile banking services in Thailand by based on the result of the survey. Moreover, the questionnaire questions will be used as a tool survey to know users' experience toward mobile banking in Thailand. (T. Kosrapunyaapoom, 2013). The questionnaire survey was developed from literature review and comment from advisor. (The survey questions are in Appendix A)

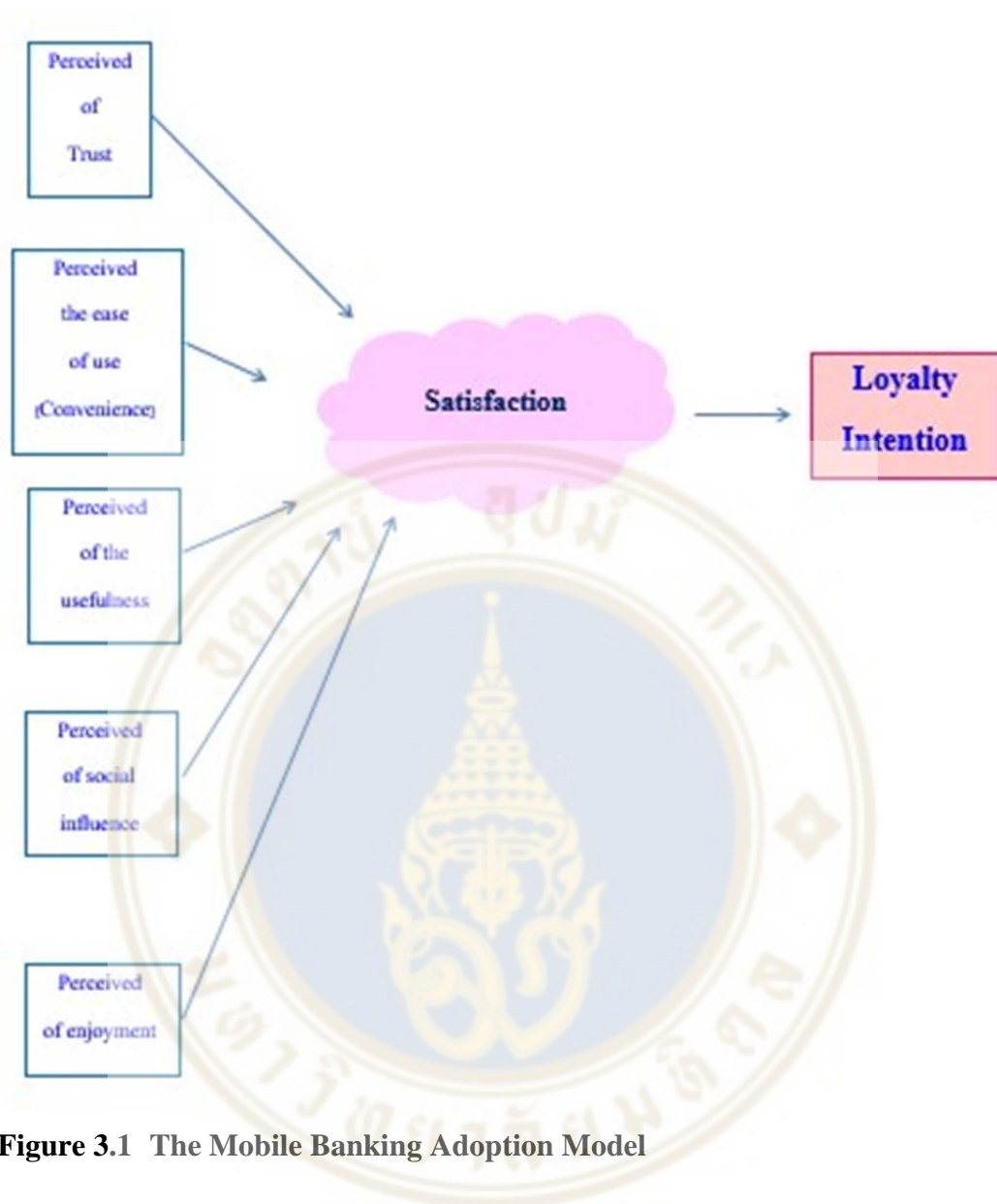
The quantitative research will help the researcher and all the Thai banks to know the significant success factor from using Mobile Banking which based on their using experiences. This is one of the effective tool that we can ensure and rely on the realistic results as the interpreting approach for perceiving the reason why the consumers decided to use and/or trust in the Mobile Banking Service. This can be the essential method to guide the researcher to understand more about this research topic.

In this research, the quantitative research method can give us the fact result and measurement based and we can also evaluate our result from our survey as numeric results that show the view of our target/population. This research method can give us the feedback of the Mobile Banking consumers based on their using experience which the research results can help all the Thai banks to improve their mobile banking service to be qualified as the success factor result.

### **3.1 Conceptual Framework**

The research model shows the factors that based on Customers experiences from using mobile banking and mobile application technology. The adoption model shows the factors such as trust, ease of use, usefulness, social influence and enjoyment that can be the successful factors from using mobile banking service in Thailand. The model is as below:





**Figure 3.1** The Mobile Banking Adoption Model

### 3.2 Research Scope

The survey has total number of participants 257 which 206 participants who use the Mobile Banking Service in their daily life but another 51 participants have not ever used and never have been experienced of Mobile Banking Service before.

In this research scope, the objective of our target group is to get the most useful source by sending the questionnaires to the group of people who we assumed that they use Mobile Banking service.

As for this reason, the researcher will emphasis in Mobile Banking Industry which can lead us to compare the industry more in-depth perspective by based on how they make consumer trust to adopt the Mobile Banking Service and their consumers' experiences. This can help all Thai Banks to develop Mobile Banking system to serve customers' needs and satisfactions which can be one of success factors that we study in this research topic.

This research is determined to focus on Financial Industry, which nowadays all Thai Banks are very competitive about banking products and service to be served and satisfied consumers need as quick as possible. Most of Thai Banks want to become the top of mind bank in cashless society. They would try their very best as they could do to serve customers' needs by offering free service on Mobile Banking such as free transferring fee with other branch, free top-up money and free pay bill fee, to compete with other banks in this competitive era of Financial Industry.

For this valued 206 participants were from my colleagues and friends that most of them work in Financial Industry, so we can assume that these valued 206 participants would be qualified and can provide the significant results by based on their using experiences.

## **CHAPTER IV**

### **FINDING ANALYS**

Based on the survey results, the researcher uses the 'SPSS' statistic 17.0 program to collect data and generate the data results and can conclude what we found with details as follow.

#### **4.1 Data Analyzing Method**

Regarding to the survey results, the researcher used 'One-Way ANOVA' which is used to determine whether there are any statistically significant differences between the means of two or more independent (unrelated) groups (although you tend to only see it used when there is a minimum of three, rather than two groups). The researcher uses the data with SPSS statistic program by comparing the factors and the Personal Information to see the relationship and the significant success factors of using Mobile Banking Service. The results showed the significant between the function details as factors and Personal Information.

For Primary Data was screened to analyze the data and significant factors. For Secondary Data was from the opinions and comments about Mobile Banking experience from participants that can use together with SPSS result and make the conclusion in the next chapter.

#### **4.2 Data Preparation**

The elementary data was completed by using SPSS 17.0 software program. It can show the background and information of the participants and abate the risk of bias, this research focused to the people who use and have experience from using Mobile Banking application in their smartphone in Thailand without the limitation of gender, age, education, income and occupation. The reliable variable was tested and can be

referred from the previous research in literature review. This data collection method is studied as an appropriate by showing the introduction and guideline at first part before the respondent moves to the survey question part. The table 4.1 shows the summary of demographics information.

**Table 4.1 Shows the summary of respondents' demographics information by percentage**

Question	Categories	Number	Percent
Gender	Male	93	45.1%
	Female	111	53.9%
	Others	2	1.0%
Age	22-30 years old	73	35.4%
	31-40 years old	56	27.2%
	41-50 years old	29	14.1%
	51-60 years old	27	13.1%
	Over 60 years old	21	10.2%
Education Background	High School or Lower	2	1.0%
	Bachelor's degree	98	47.6%
	Master's degree	103	50.0%
	Doctor's degree	3	1.5%
Income	Lower or equal 15,000 Baht	7	3.4%
	15,001 – 40,000 Baht	84	40.8%
	40,001 – 70,000 Baht	51	24.8%
	70,001 – 100,000 Baht	33	16.0%
	100,000 Baht or above	31	15.0%
Occupation	Student/Trainee	6	2.9%
	Unemployed	2	1.0%
	Self-employed/Family Business	30	14.6%
	Employee of Company	130	63.1%
	Government and public administration	23	11.2%
	Retired	15	7.3%

**Table 4.1 Shows the summary of respondents' demographics information by percentage (cont.)**

Question	Categories	Number	Percent
Brand	SCB	54	26.2%
	BBL	34	16.5%
	KBANK	91	44.2%
	KTB	14	6.8%
	TMB	8	3.9%
	BAY	3	1.5%
	GSB	1	0.5%
	LH BANK	1	0.5%
Source of Using Mobile Banking Service	At the Bank	121	58.7%
	Advertisement on Internet	17	8.3%
	TV/Radio Broadcasting	10	4.9%
	Family/Friends/Co-workers	33	16.0%
	Social Network	15	7.3%
	Promotion at shop/restaurant	8	3.9%
	Others	2	1.0%

For gender, the female respondents are 54% (53.9%) and male respondents are 45% (45.1%) and 1% for other genders. For the age, most of the respondents are in between 22 – 30 years old as 35.4% with another 31 – 40 years old is 27.2%. About one-half of respondents graduated from Master degree as 50% and another is Bachelor degree as 47.6%. There are 2 main group of income level which are 15,001 – 40,000 Baht (40.8%) and 40,001 – 70,000 Baht (24.8%). For occupation, there are more than half of respondents are employee of the company (63.1%) and another are from self – employed/family business (14.6%) and government and public administration (11.2%). The top 3 mobile banking of Thai bank applications that all the respondents mostly use currently on their smartphone are Kbank (44.2%), SCB (26.2%), BBL (16.5%) and other banks (13.2%) respectively. Almost all the respondents hear/know about Mobile Banking Service in Thailand from the bank when they go for doing financial transaction at the branch (58.7%) while another of respondents know from family, friends and co –

workers (16%) and the rest are from advertising o Internet (8.3%), social network (7.3%), TV/Radio broadcasting (4.9%), Promotion at shop/restaurant (3.9%) and others (1%).

### 4.3 One – Way Anova

This study used the ‘One-Way Anova’ method as a measurement to see the significant relationship between factors and personal information. The ANOVA matrix used as the model that are shown in the table 4.2 which shows the relationship between each group of factors whether are analytically significant not more than 0.05 levels.

1. The relationship between useful factor - using mobile banking improves mobile banking performance compare with relationship with income level.

**Table 4.2 Tables of One-Way-Anova’ and descriptive and Multiple Comparisons – Bonferroni - between useful factor - using mobile banking improves mobile banking performance compare with relationship with income level**

ANOVA					
				F	Sig.
5. Please rate the useful factors by using Mobile banking (Using Mobile Banking improves mobile banking performance)	Between Groups			3.504	.009
	Within Groups				
	Total				
Descriptives					
		N	Mean	Std. Deviation	Std. Error
5. Please rate the useful factors by using Mobile banking (Using Mobile Banking improves mobile banking performance)	Lower or equal 15,000 Baht	7	4.71	.488	.184
	<b>15,001 – 40,000 Baht</b>	84	<b>3.87</b>	.902	.098
	40,001 – 70,000 Baht	51	4.18	1.014	.142
	<b>70,001 – 100,000 Baht</b>	33	<b>4.45</b>	.617	.107
	100,000 Baht or above	31	3.94	1.209	.217
	Total	206	4.08	.960	.067



**Table 4.2 Tables of One-Way-Anova' and descriptive and Multiple Comparisons – Bonferroni – between useful factor – using mobile banking improves mobile banking performance compare with relationship with income level (cont.)**

Multiple Comparisons							
Bonferroni							
Dependent Variable	Income		Mean Difference	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
						5. Please rate the useful factors by using Mobile banking (Using Mobile Banking improves mobile banking performance)	Lower or equal 15,000 Baht
40,001 – 70,000 Baht	.538	.378	1.000	-.53	1.61		
70,001 – 100,000 Baht	.260	.390	1.000	-.85	1.37		
100,000 Baht or above	.779	.392	.484	-.33	1.89		
15,001 – 40,000 Baht	Lower or equal 15,000 Baht	-.845	.369	.229	-1.89		.20
	40,001 – 70,000 Baht	-.307	.166	.660	-.78		.16
	<b>70,001 – 100,000 Baht</b>	<b>-.585*</b>	.192	.027	-1.13		-.04
	100,000 Baht or above	-.066	.197	1.000	-.63		.49
40,001 – 70,000 Baht	Lower or equal 15,000 Baht	-.538	.378	1.000	-1.61		.53
	15,001 – 40,000 Baht	.307	.166	.660	-.16		.78
	70,001 – 100,000 Baht	-.278	.209	1.000	-.87		.32
	100,000 Baht or above	.241	.213	1.000	-.36		.85
70,001 – 100,000 Baht	Lower or equal 15,000 Baht	-.260	.390	1.000	-1.37		.85
	<b>15,001 – 40,000 Baht</b>	<b>.585*</b>	.192	.027	.04		1.13
	40,001 – 70,000 Baht	.278	.209	1.000	-.32		.87
	100,000 Baht or above	.519	.234	.279	-.15		1.18
100,000 Baht or above	Lower or equal 15,000 Baht	-.779	.392	.484	-1.89		.33
	15,001 – 40,000 Baht	.066	.197	1.000	-.49		.63
	40,001 – 70,000 Baht	-.241	.213	1.000	-.85		.36
	70,001 – 100,000 Baht	-.519	.234	.279	-1.18		.15

\*. The mean difference is significant at the 0.05 level.

As can see from the table 5.2 by using the ANOVA method can show the significant relationship between the 'useful factor – using mobile banking improves mobile banking performance and income factor which is 0.009. The mean of participants who have income 15,001 – 40,000 baht (mean; 3.87) is less than participants who have income at level 70,001 – 100,000 baht (mean; 4.45) which can analyze that the participants who have income 70,001 baht are more agree with 'useful factor – using mobile banking



improves mobile banking performance' than the group of income 15,001 – 40,000 baht. It also can conclude that the participants who from the group of income 70,001 – 100,000 baht are believed that the mobile banking can impose mobile banking performance more effective and efficient than others function in the group of 'useful factor'.

2. The relationship between enjoyment factor – free of charge compare with relationship with income level.

**Table 4.3 Tables of One-Way-Anova' and descriptive and Multiple Comparisons – Bonferroni between enjoyment factor – free of charge compare with relationship with income level**

ANOVA							
				F	Sig.		
7. Please rate enjoyment of attracted factor that make you to use the mobile banking (Free of charge)		Between Groups		2.617	.036		
		Within Groups					
		Total					
Descriptives							
		N	Mean	Std. Deviation	Std. Error		
7. Please rate enjoyment of attracted factor that make you to use the mobile banking (Free of charge)	Lower or equal 15,000 Baht		7	4.71	.488	.184	
	15,001 – 40,000 Baht		84	4.50	.898	.098	
	40,001 – 70,000 Baht		51	4.67	.909	.127	
	70,001 – 100,000 Baht		33	4.61	.704	.123	
	100,000 Baht or above		31	4.03	1.224	.220	
	Total		206	4.50	.936	.065	
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) 4. Income	(J) 4. Income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
7. Please rate enjoyment of attracted factor that make you to use the mobile banking (Free of charge)	Lower or equal 15,000 Baht	15,001 – 40,000 Baht	.214	.362	1.000	-.81	1.24
		40,001 – 70,000 Baht	.048	.371	1.000	-1.01	1.10
		70,001 – 100,000 Baht	.108	.383	1.000	-.98	1.20
		100,000 Baht or above	.682	.386	.784	-.41	1.78
	15,001 – 40,000 Baht	Lower or equal 15,000 Baht	-.214	.362	1.000	-1.24	.81
		40,001 – 70,000 Baht	-.167	.164	1.000	-.63	.30
		70,001 – 100,000 Baht	-.106	.189	1.000	-.64	.43
		100,000 Baht or above	.468	.194	.166	-.08	1.02

**Table 4.3 Tables of One-Way-Anova' and descriptive and Multiple Comparisons – Bonferroni between enjoyment factor – free of charge compare with relationship with income level (cont.)**

Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) 4. Income	(J) 4. Income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
	40,001 – 70,000 Baht	Lower or equal 15,000 Baht	-.048	.371	1.000	-1.10	1.01
		15,001 – 40,000 Baht	.167	.164	1.000	-.30	.63
		70,001 – 100,000 Baht	.061	.206	1.000	-.52	.64
		100,000 Baht or above	<b>.634*</b>	.210	.028	.04	1.23
	70,001 – 100,000 Baht	Lower or equal 15,000 Baht	-.108	.383	1.000	-1.20	.98
		15,001 – 40,000 Baht	.106	.189	1.000	-.43	.64
		40,001 – 70,000 Baht	-.061	.206	1.000	-.64	.52
		100,000 Baht or above	.574	.230	.136	-.08	1.23
	100,000 Baht or above	Lower or equal 15,000 Baht	-.682	.386	.784	-1.78	.41
		15,001 – 40,000 Baht	-.468	.194	.166	-1.02	.08
		40,001 – 70,000 Baht	<b>-.634*</b>	.210	.028	-1.23	-.04
		70,001 – 100,000 Baht	-.574	.230	.136	-1.23	.08

\*. The mean difference is significant at the 0.05 level.

For the second result from 'Anova' method, there are the significant which is 0.036 levels between the 'enjoyment factor – free of charge' and the income factor. This result can show that the group of income 40,001 – 70,000 baht are agreed with the 'enjoyment factor – free of charge' more than the group of income 100,000 and above with the support reason of mean value of group of income 40,001 – 70,000 (mean; 4.67) is more than group of income 100,000 baht and above (mean; 4.03). The respondents who have income 40,001 – 70,000 baht are the most enjoyable group with free of charge from mobile banking service among other income level of this group.

3. The relationship between enjoyment factor – provide incentive gift compare with relationship with occupations.

**Table 4.4 Tables of One-Way-Anova' and descriptive and Multiple Comparisons – Bonferroni between enjoyment factor – provide incentive gift compare with relationship with occupations**

ANOVA							
				F	Sig.		
7. Please rate enjoyment of attracted factor that make you to use the mobile banking (Provide the incentive gift (e.g. free gift) to customer who install the Mobile Banking Application at the bank)	Between Groups			3.650	.004		
	Within Groups						
	Total						
Descriptives							
		N	Mean	Std. Deviation	Std. Error		
7. Please rate enjoyment of attracted factor that make you to use the mobile banking (Provide the incentive gift (e.g. free gift) to customer who install the Mobile Banking Application at the bank)	Student/Trainee	6	3.50	1.378	.563		
	Unemployed	2	3.50	.707	.500		
	Self-employed/Family Business	30	2.93	1.143	.209		
	Employee of Company	130	3.70	1.047	.092		
	Government and public administration	23	3.52	1.123	.234		
	Retired	15	2.87	.915	.236		
	Total	206	3.50	1.103	.077		
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) 5. Occupation	(J) 5. Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
7. Please rate enjoyment of attracted factor that make you to use the mobile banking (Provide the incentive gift (e.g. free gift) to customer who install the Mobile Banking Application at the bank)	Student/Trainee	Unemployed	.000	.873	1.000	-2.59	2.59
		Self-employed/Family Business	.567	.478	1.000	-.85	1.99
		Employee of Company	-.200	.446	1.000	-1.53	1.13
		Government and public administration	-.022	.490	1.000	-1.48	1.43
		Retired	.633	.516	1.000	-.90	2.17

**Table 4.4 Tables of One-Way-Anova' and descriptive and Multiple Comparisons – Bonferroni between enjoyment factor – provide incentive gift compare with relationship with occupations (cont.)**

Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) 5. Occupation	(J) 5. Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
	Unemployed	Student/Trainee	.000	.873	1.000	-2.59	2.59
		Self-employed/ Family Business	.567	.781	1.000	-1.75	2.89
		Employee of Company	-.200	.762	1.000	-2.46	2.06
		Government and public administration	-.022	.788	1.000	-2.36	2.32
		Retired	.633	.805	1.000	-1.76	3.02
	Self- employed/ Family Business	Student/Trainee	-.567	.478	1.000	-1.99	.85
		Unemployed	-.567	.781	1.000	-2.89	1.75
		Employee of Company	-.767*	.217	.007	-1.41	-.12
		Government and public administration	-.588	.296	.727	-1.47	.29
		Retired	.067	.338	1.000	-.94	1.07
	Employee of Company	Student/Trainee	.200	.446	1.000	-1.13	1.53
		Unemployed	.200	.762	1.000	-2.06	2.46
		Self-employed/ Family Business	.767*	.217	.007	.12	1.41
		Government and public administration	.178	.242	1.000	-.54	.90
		Retired	.833	.292	.071	-.03	1.70
	Government and public administration	Student/Trainee	.022	.490	1.000	-1.43	1.48
		Unemployed	.022	.788	1.000	-2.32	2.36
		Self-employed/ Family Business	.588	.296	.727	-.29	1.47
		Employee of Company	-.178	.242	1.000	-.90	.54
		Retired	.655	.355	.995	-.40	1.71

**Table 4.4 Tables of One-Way-Anova' and descriptive and Multiple Comparisons – Bonferroni between enjoyment factor – provide incentive gift compare with relationship with occupations (cont.)**

Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) 5. Occupation	(J) 5. Occupation	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
	Retired	Student/Trainee	-.633	.516	1.000	-2.17	.90
		Unemployed	-.633	.805	1.000	-3.02	1.76
		Self-employed/ Family Business	-.067	.338	1.000	-1.07	.94
		Employee of Company	-.833	.292	.071	-1.70	.03
		Government and public administration	-.655	.355	.995	-1.71	.40

\*. The mean difference is significant at the 0.05 level.

For this result, the significant relationship between 'Enjoyment factor – provide incentive gift' and occupation is 0.004. The mean value of 'employee of company' (mean; 3.7) is more than the 'self-employed/family business' (mean; 2.93) which can show that the group of respondents from occupation – employee of company is the most group that enjoys using mobile banking service due to receive the incentive gift (e.g. free gift or bank souvenir who install the mobile banking application at the bank.

4. The relationship between satisfaction - trust factor compare with relationship with gender.



**Table 4.5 Tables of One-Way-Anova' and descriptive and Multiple Comparisons – Bonferroni between satisfaction - trust factor compare with relationship with gender**

ANOVA						
			F	Sig.		
8. Based on your satisfaction from using Mobile Banking Service, please rate your overall satisfaction factors from using Mobile Banking Application. (Trust)	Between Groups		3.960	.021		
	Within Groups					
	Total					
Descriptives						
		N	Mean	Std. Deviation	Std. Error	
8. Based on your satisfaction from using Mobile Banking Service, please rate your overall satisfaction factors from using Mobile Banking Application. (Trust)	Male	93	4.35	.829	.086	
	Female	111	4.01	.939	.089	
	Others	2	4.50	.707	.500	
	Total	206	4.17	.903	.063	
Multiple Comparisons						
Bonferroni						
Dependent Variable	(I) 1. Gender	(J) 1. Gender		Mean Difference (I-J)	Std. Error	Sig.
8. Based on your satisfaction from using Mobile Banking Service, please rate your overall satisfaction factors from using Mobile Banking Application. (Trust)	Male	dimension3	Female	.346*	.125	.019
			Others	-.145	.636	1.000
	Female	dimension3	Male	-.346*	.125	.019
			Others	-.491	.635	1.000
	Others	dimension3	Male	.145	.636	1.000
			Female	.491	.635	1.000
*. The mean difference is significant at the 0.05 level.						

According to the results, it can show that the gender; for both male and female are satisfied with mobile banking service which the 'trust' factor show the most satisfaction of both genders. It can summarize that 'trust' is the most success factor from using mobile banking service with trust, consumers will more adopt to use mobile banking service so the mobile banks need to keep develop system to protect customer information to prevent any harmful risk that can lead to customer to trust the system more which can attract other consumers to adopt to use mobile banking more and more as leading the society to become 'cashless society'.

The table 4.5 show the relationship between the ‘satisfaction from using mobile banking service – trust factor’ and gender that have significant value which is 0.021. The mean value between genders; male and female toward ‘satisfaction – trust’ is the male has higher mean value (mean; 4.35) than female (mean; 4.01) which means that the group of male respondents are satisfied in mobile banking service due to trust factor more than group of female respondents.

5. The relationship between satisfaction - trust factor compare with relationship with income level.

**Table 4.6 Tables of One-Way-Anova’ and descriptive and Multiple Comparisons – Bonferroni between satisfaction - trust factor compare with relationship with income level**

ANOVA						F	Sig.
8. Based on your satisfaction from using Mobile Banking Service, please rate your overall satisfaction factors from using Mobile Banking Application. (Trust)		Between Groups		2.719	.031		
		Within Groups					
		Total					
Descriptives							
		N	Mean	Std. Deviation	Std. Error		
8. Based on your satisfaction from using Mobile Banking Service, please rate your overall satisfaction factors from using Mobile Banking Application. (Trust)		Lower or equal 15,000 Baht	7	4.57	.535	.202	
		15,001 – 40,000 Baht	84	4.01	.843	.092	
		40,001 – 70,000 Baht	51	4.22	1.045	.146	
		70,001 – 100,000 Baht	33	4.55	.564	.098	
		100,000 Baht or above	31	4.03	1.048	.188	
		Total	206	4.17	.903	.063	
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) 4. Income	(J) 4. Income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
8. Based on your satisfaction from using Mobile Banking Service, please rate your overall satisfaction factors from using Mobile Banking Application. (Trust)	Lower or equal 15,000 Baht	15,001 – 40,000 Baht	.560	.349	1.000	-.43	1.55
		40,001 – 70,000 Baht	.356	.358	1.000	-.66	1.37
		70,001 – 100,000 Baht	.026	.369	1.000	-1.02	1.07
		100,000 Baht or above	.539	.372	1.000	-.52	1.59



**Table 4.6 Tables of One-Way-Anova' and descriptive and Multiple Comparisons – Bonferroni between satisfaction - trust factor compare with relationship with income level (cont.)**

Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) 4. Income	(J) 4. Income	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
	15,001 – 40,000 Baht	Lower or equal 15,000 Baht	-.560	.349	1.000	-1.55	.43
		40,001 – 70,000 Baht	-.204	.158	1.000	-.65	.24
		70,001 – 100,000 Baht	-.534*	.182	.038	-1.05	-.02
		100,000 Baht or above	-.020	.187	1.000	-.55	.51
	40,001 – 70,000 Baht	Lower or equal 15,000 Baht	-.356	.358	1.000	-1.37	.66
		15,001 – 40,000 Baht	.204	.158	1.000	-.24	.65
		70,001 – 100,000 Baht	-.330	.198	.980	-.89	.23
		100,000 Baht or above	.183	.202	1.000	-.39	.76
	70,001 – 100,000 Baht	Lower or equal 15,000 Baht	-.026	.369	1.000	-1.07	1.02
		15,001 – 40,000 Baht	.534*	.182	.038	.02	1.05
		40,001 – 70,000 Baht	.330	.198	.980	-.23	.89
		100,000 Baht or above	.513	.222	.219	-.12	1.14
	100,000 Baht or above	Lower or equal 15,000 Baht	-.539	.372	1.000	-1.59	.52
		15,001 – 40,000 Baht	.020	.187	1.000	-.51	.55
		40,001 – 70,000 Baht	-.183	.202	1.000	-.76	.39
		70,001 – 100,000 Baht	-.513	.222	.219	-1.14	.12

\*. The mean difference is significant at the 0.05 level.

The last result from ‘One Way Anova’ method is the relationship between ‘satisfaction from using mobile banking service – trust factor and group of income that have significant value which is 0.031. This can show that the group of income has significant relationship with satisfaction of trust factor from using mobile banking service. The mean value of income group can be shown that the group of respondents who have income 70,001 – 100,000 baht (mean; 4.55) is more than group of income 15,001 – 40,000 baht which can analyze that the group of income 70,001 – 100,000 baht is more satisfied in trust factor than group of income 15,001 – 40,000 baht.



## **CHAPTER V**

### **CONCLUSION AND RECOMMENDATIONS**

This chapter presents the results analysis based on 206 respondents and the significant findings which relate and refer to previous literature. All the respondents classified by mobile banking application users in Thailand including gender, age, education level, personal income level and occupations.

The last chapter of this thematic paper contains the conclusion, discussion, implications, limitation and recommendations which can show the research results and discusses about the limitation and contribution. This chapter ends with the limitation and recommendation that summarize from the reason findings.

#### **5.1 Conclusion of Findings**

##### **5.1.1 The Characteristics of the respondents**

The total respondents are 258 respondents from the survey data collection. However, there are only 206 respondents who currently use mobile banking service and the others 52 are the respondents who never use mobile banking service. So, all the findings and results are from 206 respondents. Most of the respondents are female who at the age around 22 – 30 years old with education background as master's degrees and income level between 15,001 – 40,000 baht and work as employee in the company.

According to the other literatures have presented the individual differences in age, gender, education, income level and occupations that has significant role in the research. Regarding to the framework by Anshul Malik (2017) that talk about the factors influencing consumers' attitude towards adoption and continuous to use mobile application. A conceptual model as about the opportunity in many ways, but it is just the overall basic factors information.

The successful factors have the better supporting information to be sure of the information that can be better than the others. However, they can use another research method to interpret the information with previous research. This can show that they could generate the information and summarized it with their own objectives.

In the analysis of many studies, Munoz (2016) studied the influence factors from using mobile banking which are the beliefs and behavioral. He found the attitude is the most effective to define the predisposition when using mobile banking services as same as prior research from mobile payment service. (Schierz, 2010) They also agreed that trustfulness was one of the significant factor that had positive effect to the ease of use of mobile banking service, regarding to the previous studies. (Pavlou, 2003; Bounagui and Nel, 2009)

For the studied of Baptista and Oliveira (2015) had studied that performance expectancy, hedonic motivation and habit were the most effective in behavior intention of mobile banking service.

Shaikh and Karjaluoto (2015) reported that Technology Acceptance Model (TAM) was mostly depended on its adjustment of using mobile banking service meanwhile the most antecedent of perceived ease-of-use was 'self-efficiency' that both directly and indirectly were affected to the behavioral intention via perceived of usefulness (J.C., 2009).

Regarding to the data collection from the survey, found that most of the mobile banking users are currently using Kasikorn Bank (KBank) due to Kbank is the most famous bank in Thailand that Thai people are trust and Kbank also provides various kind of service to customers as well as many branches in Thailand to promptly serve to customers' needs.

On the other hand, other Thai banks still can beat Kbank especially for Siam Commercial Bank (SCB) and Bangkok Bank (BBL) that have a lot of volume of customers base as well as Kbank. The other banks need to do a lot of research and development (R&D) to compete with Kbank by offering other mobile banking service, create the new technology to perform financial transaction easily than other banks and waive for transaction fee for mobile banking service only such as waving fee for transferred money to other bank or to other province in Thailand, withdraw cash without using ATM card which called 'cardless withdrawal' and free for bill payment service. SCB has a good

strategy in cardless withdrawal. Nowadays in Thailand, only SCB and Bank of Ayudhya (BAY) that provide this service and the good thing is when you want to withdraw money from ATM, you no need to use ATM card, all you need to prepare is mobile banking application on your smartphone, by log-in the mobile banking application and choose 'cardless ATM' function then select the amount and wait for the automatically code as sms to your mobile phone and then go to the nearest ATM machine and choose 'cardless ATM' function on the screen and enter your registered mobile number and sms code then receive the cash without using ATM card.

Moreover, most of the Thai mobile users hear and know mobile banking service in Thailand from the bank at the branch or head-office when they go to perform banking transactions and the bank need to encourage and persuade the banking customers to use mobile banking service which aim the society to turn to be cashless society in the future and acknowledge the customers about the advantages from using mobile banking service as convenience, save time, no need to do the transaction at branch and can do the transaction anywhere with wifi or mobile network. However, in term of mobile banking marketing, to advertise the mobile banking service by using 'TV/Radio Broadcasting' and promotion at the shops/restaurants are not so effective enough to motivate customers to use mobile banking application that much. So Thai banks should do the marketing at the branch to motivate the customers to install the mobile application and let them try to use application whenever they want to conduct the financial transactions.

This function is very new and convenience and can lead to the cashless society easily. So in the nearly future we will not need to worry about the ATM card and no need to aware of losing it, we can keep it home safely at home and can spending money anywhere we like just only have the mobile banking application in smartphone with a good mobile banking network or wifi such a convenient and safety service from mobile banking providers.

## **5.1.2 The factors affect to loyalty intention to use mobile banking service.**

### **5.1.2.1 Perceived of Trust**

Trustfulness is one of the success factors for mobile banking customer that is the most influential affect to loyalty intention to use mobile banking



service. Trust can be defined as the customers' belief are willing to behave based on their expectation (Grazioli and Jarvenpaa, 2000) as avoiding the opportunity in behavior (Gefen, 2003) Trust is provided customers the premium benefits e.g. reliable financial service (Gefen, 2003). The users will be experienced the mobile banking service as useful and they would like to use it when they trust in mobile banking system. The more users intend to adopt and use mobile banking application, the users' perceived risk will be less more and more (Anshul Malik, 2017).

According to the result of the survey, 'Trust' is the satisfaction factor from using mobile banking application that has significant relationship with gender and income level. We can conclude that male respondents are more satisfied with trust factor than other factors and genders. Moreover, the respondents who have income level between 70,001 – 100,000 baht are more satisfied with trust factor than other income level.

#### 5.1.2.2 Perceived of the usefulness

The usefulness is one of the significant factor for mobile banking's users. The perceived ease of use, trust and system quality are directly affected to perceived of usefulness except social influence. The mobile banks were recommended to consider to make mobile banking service to become friendly application as easily to use. Furthermore, mobile banks need to be trustable and serve the high – speed network service. (J.C. Gu, 2009)

According to the result from the survey, there is significant relationship between useful factor that using mobile banking improve mobile banking performance and income level. The respondents that have income between 70,001 – 100,000 baht agree that using mobile banking improve mobile banking performance as useful factor than other income level.

#### 5.1.2.3 Perceived of enjoyment

Enjoyment is one of the significant factor of mobile banking users in this study. The enjoyment is a part of the important factor of users' mobile banking adoption decision in case of hedonic applications. (Anshul Malik, 2017) According to the survey's result, it reveals that enjoyment factor has a truly significant relationship from mobile banking user especially with these 2 groups from income levels and occupations. The enjoyment factor attracted the users to use mobile banking service due to the free of charge which can attract the group of people from income 40,001 –

70,000 baht more than other income level which mean that the mobile banks need to manipulate this group about free of charge to any mobile banking service to keep them using mobile banking. Mobile banks should coordinate with marketing and/or product strategy to keep providing the free of charge service to mobile banking users which the society can become cashless society soon. There is another significant relationship between ‘enjoyment factor – provide the incentive gift’ and ‘occupations’. This can conclude that to provide the incentive gift to user who just install or use mobile banking service is the enjoyment factor which can attract the mobile banking users to keep using the service especially the employee of the company. The mobile bankers should coordinate with marketing department to create the incentive gift to attract both new users and currently users to be the loyalty intention to use mobile banking service.

### **5.1.3 The factors that not affect to loyalty intention to use mobile banking service.**

#### 5.1.3.1 Perceived the ease of use

The ease of use is one of the factor analysis of this study. The research from Aldas (2011) and Munoz (2012) showed the positive effect in the perceived ease of use with the usefulness of mobile banking application. The self – efficiency, facilitating conditions and situational normality can be directly affected the perceived ease of use except the familiarity with banks (J.C. Gu, 2009). This research recommends that perceived ease of use can be increased by enhancing the self – efficiency when the users feel that mobile banking service is more comfortable.

According to the survey’s result, there is no any significant relationship between this factor and personal information. Even some opinion from the respondents said that the ease of use is one of the factor that make them currently use mobile banking application.

#### 5.1.3.2 Perceived of social influence

Social influence is one of the factor analysis of this research. The studied from J.C. Gu (2009) mentioned about social influence that affected to perceived of usefulness only just a little. As same as another studied that also agreed that social influence had no effect to perceived of usefulness and behavioral intention on any financial service in the chosen framework. Regarding to the respondents of the survey, there is no any



significant relationship of this factor with personal information as well. Then we can conclude that this social influence factor is not the success factor from using mobile banking of this study.

## **5.2 Recommendations**

All Thai Mobile Banks need to create the communication campaigns to explain the advantages from using Mobile Banking Application to make users perceive the usefulness and encourage their intention to use Mobile Banking Application more and more to make our Thai society to become the 'Cashless Society'.

Mobile Banks need to be aware of the trust, usefulness and enjoyment factors that affect to users' loyalty intention of using Mobile Banking Service.

As in term of perceived of trust, Thai bank should keep develop the banks system especially the internet and mobile banking to be reliable and trustable. Nowadays, both internet and mobile banking customers are concerned about the security of electronic transactions. The banks and financial institution need to pay attention to the evolution and implementation of the new banking technologies as a main critical issue. Moreover, the banks need to be ready and aware of the online security technology. The banks should create more trust of the trustable and high-performance technologies to attract the new mobile banking customers to use more and more.

In term of perceived of usefulness, the banks should provide the useful performance of mobile banking to be promptly to use at anytime and anywhere which can immigrate from the strict transaction execution to the marketing and sales.

In term of enjoyment, the bank should keep offering and providing banking promotions e.g. free of transaction charge and incentive gift to keep the existing customers and attract the new customers.

In term of ease of use, the banks should keep develop and implement the mobile banking application to be easily to use in all the functions.

In term of social influence, the banks should create the campaign to encourage the existing users to motivate and influence the new users to adopt mobile banking service to use.

### **5.3 Limitations**

After we finished the research paper, the researcher found that there are limitations of this study, 'success factors from using Mobile Banking Service in Thailand'. Firstly, the small sample size of the experienced users is the principle limitation of this study. This thematic paper focused only the users who have experienced in using Mobile Banking Service which the data was collected as on convenient based as mostly from friends and colleagues, so the results might not be boarded to Thai people in Thailand as it should be. In the research, the sample size of the respondents is confined by the demographic variables (e.g. gender, age, income, education and occupation) as same as most of the respondents are collected in Bangkok area. Secondly, the Mobile Banking users' responses are collected in the limited time. The more time to study, the more efficient results there will be very useful and helpful to analyze the success factor from using Mobile Banking service by based on the continuance intention. However, with the limitation of time, the variable numbers during this study are represented in this thematic paper by the research only and the limitation of the information updating. Lastly, the scope of respondents is limited experienced users in Thailand only. This study uses the convenient sampling method for collecting the survey only in Bangkok which had very few respondents who live in Northern, Southern, Eastern of Thailand even the research scope mentioned Thailand but the survey quite not go to the Thai respondents in all over Thailand which can cause the small sample size that also limited in Bangkok area only.

### **5.4 Future Research**

As for the Mobile Banking research, the future research should conduct the survey that include these factors which are Banks, telecommunication service, mobile devices and mobile companies which the future research can boarder the study to gain more success factors from using Mobile Banking Service as to execute the better clarification of the research model.

Therefore, the 'Familiarity with Bank' should be added as one of the success factors for the future reason due to this factor has included in many researches as from the Literature Review but the research did not put this factor in this study due to the

five success factors are more significant factors to use and easy to understand and the respondents can do the survey easily.

Lastly, the future research about adoption mobile banking service should collect more respondent data, regarding to this study the total respondents who have experiences in using Mobile Banking Service are around 206 respondents which the more data we obtain, the more results that we could fraction to be the perfect conclusion of the study.

## 5.5 Conclusion

The study of the success factors from using Mobile Banking Service in Thailand has complied with the introduction, the literature review, the research methodology, the finding analysis and the conclusion from the research. There will be one part that showed the users' demand, opinions, suggestions and behavior.

In the introduction part, this study defined the overall of Mobile Banking that will be the significant channel to perform the banking transactions in the nearest future with the reason that why the researcher selected this topic to study and also described the statement of problem, research objectives and the benefit for the study which stakeholders should get benefit from study.

In the literature review had shown the understanding of the theoretical background about the determining the adoption of mobile banking in Thailand. The main points of the literature review were based on the mobile banking system and the Technology Acceptance Model (TAM) to support the reason of why the users accept or reject this technology.

In the research methodology, the research had conducted the questionnaire questions by using online survey and collected 257 respondents. Therefore, this study only use 206 respondents who said 'yes' for having experienced in using mobile banking service in Thailand and also use SPSS for analyzing the results. The research result has been analyzed with functions frequency and one-way anova.

In the finding analysis, the researcher used the five factors from using mobile banking service in Thailand which are trust, ease of use, usefulness, social influence and enjoyment. As for the result, showed the most success factors related to 'Loyalty

Intention' which is trust, usefulness and enjoyment. The good solutions for the loyalty intention are to keep developing system to be secured and trustable for users. The mobile banking performance should be promptly to use anytime and anywhere. In term of enjoyment, the banks should offer the free of charge promotions and incentive gift or rewards to the loyalty customers.

For the last chapter was the result discussion and conclusion. After the researcher collected the sample size from experienced users of mobile banking service in Thailand, the result showed the top three success factors from using mobile banking service which is trust, usefulness and enjoyment. These 3 factors created the satisfaction from using experiences and lead to loyalty intention to keep using Mobile Banking Service in Thailand.



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## Appendix A: Questionnaire



### College of Management Mahidol University

The questionnaire is conducted to obtain information for the studying of the success factors of Mobile Banking Service in Thailand, which is contributed to the Thematic Paper of Master of Management's Degree, College of Management Mahidol University.

แบบสอบถามนี้เป็นส่วนหนึ่งของสารนิพนธ์ เพื่อศึกษาปัจจัยที่เป็นผลสำเร็จจากการใช้บริการ  
โมบายแบงก์กิ้งในประเทศไทย

Instruction: Please answer all the following questions by base on your Mobile Banking using experience.

#### Part I: Mobile Banking Information

1. Have you ever used the Mobile Banking Service on your smartphone?

(คุณเคยใช้งานการบริการธุรกรรมทางการเงินผ่านทางมือถือ หรือ ไม่)

- Yes (เคย และปัจจุบันใช้อยู่)  
 No (ไม่เคยใช้)

2. Which Mobile Banking from Thai's Bank Application(s) you mostly use currently on your smartphone? (Please choose only 1 bank application)

แอปพลิเคชันทางมือถือของธนาคารใด ที่ท่านกำลังใช้อยู่ในปัจจุบัน (ตอบเพียง 1 คำตอบ)

- |                                  |                                |                                |
|----------------------------------|--------------------------------|--------------------------------|
| <input type="checkbox"/> SCB     | <input type="checkbox"/> BBL   | <input type="checkbox"/> Kbank |
| <input type="checkbox"/> KTB     | <input type="checkbox"/> TMB   | <input type="checkbox"/> BAY   |
| <input type="checkbox"/> CIMB    | <input type="checkbox"/> TISCO | <input type="checkbox"/> Tbank |
| <input type="checkbox"/> UOB     | <input type="checkbox"/> SCBT  | <input type="checkbox"/> ICBC  |
| <input type="checkbox"/> LH Bank | <input type="checkbox"/> GSB   |                                |

3. How did you hear/know about Mobile Banking Service in Thailand? (Please choose only 1)  
 คุณได้ยิน/ทราบเกี่ยวกับการบริการธุรกรรมทางการเงินผ่านมือถือในเมืองไทยจากทางไหน  
 (ตอบเพียง 1 คำตอบ)
- At the Bank (Booth activity, Poster) (ที่ธนาคาร/บูธแนะนำการใช้งานในสถานที่ต่างๆ)
- Advertisement on Internet (ads) (โฆษณาบนอินเทอร์เน็ต)
- TV/Radio broadcasting (วิทยุ หรือ โทรทัศน์)
- Family/Friend/Co-worker (ครอบครัว, เพื่อน, เพื่อนร่วมงาน)
- Search Engine (ระบบสืบค้นข้อมูล)
- Social Network (Facebook, Instagram, Twitter)
4. According to the Mobile Banking Service in Thailand, please rate the perceived of trust from using Mobile Banking Service that satisfy to you  
 (โปรดให้คะแนนความสำคัญในแต่ละข้อ ที่ผู้ใช้งานโมบายแบงก์ก็งมีความเชื่อมั่นในให้บริการ  
 โมบายแบงก์ก็งเพื่อตอบสนองความต้องการของผู้ใช้งาน)\*

	Unimportant (ไม่สำคัญ) 1	Somewhat Important (สำคัญบ้าง ในบางครั้ง) 2	Neutral (เฉยๆ) 3	Important (สำคัญ) 4	High Important (สำคัญ มาก) 5
1. Reliability of system operation (ความน่าเชื่อถือของการทำงานของระบบ)					
2. Fast speed of access and service (ความรวดเร็วในการให้บริการ)					
3. Security from Hacker or internet robbery (ความปลอดภัยจากโจรกรรมทางอินเทอร์เน็ต)					
4. Keep developing and updating application system (มีการพัฒนาและอัปเดตระบบอยู่เสมอ)					
5. User find it trust to use mobile banking application (ผู้ใช้มีความเชื่อมั่นในโมบาย แบงก์ก็ง)					

## 5. Please rate your perceived of ease of use from using Mobile Banking Service)

(กรุณาให้คะแนนการใช้งานง่ายในฟังก์ชันหลักของโมบายแบงก์กิ้ง)\*

	Unimportant (ไม่สำคัญ)  1	Somewhat Important (สำคัญบ้าง ในบางครั้ง)  2	Neutral (เฉยๆ)  3	Important (สำคัญ)  4	High Important (สำคัญ มาก)  5
1. Easy to log in (เข้าระบบง่าย)					
2. Easy to check account balance (ง่ายต่อการ เช็คยอดเงินคงเหลือในบัญชี)					
3. Easy to pay QR code/Promptpay (ง่ายต่อการ จ่ายเงินผ่าน QR code/Promptpay)					
4. Easy to transfer money to any bank (ง่ายต่อ การโอนเงิน ไปธนาคารอื่น)					
5. User find it easy to use mobile banking application (ผู้ใช้พบว่าการใช้งานโมบายแบงก์กิ้ง นั้นง่าย)					

## 6. Please rate the useful factors by using Mobile banking

(กรุณาให้คะแนนของประโยชน์ในการใช้ โมบายแบงก์กิ้ง) \*

	Unimportant (ไม่สำคัญ)  1	Somewhat Important (สำคัญบ้าง ในบางครั้ง)  2	Neutral (เฉยๆ)  3	Important (สำคัญ)  4	High Important (สำคัญ มาก)  5
1. Using Mobile Banking improve function performance (มีการปรับปรุงประสิทธิภาพของ ฟังก์ชันจากการใช้โมบายแบงก์กิ้ง)					
2. Using Mobile Banking increase productivity (มีการเพิ่มประสิทธิภาพของการทำงานจากการ ใช้โมบายแบงก์กิ้ง)					
3. Using Mobile Banking enhance effectiveness (การใช้โมบายแบงก์กิ้งก่อให้เกิดประโยชน์)					

	Unimportant (ไม่สำคัญ) 1	Somewhat Important (สำคัญบ้าง ในบางครั้ง) 2	Neutral (เฉยๆ) 3	Important (สำคัญ) 4	High Important (สำคัญ มาก) 5
4. Using Mobile Banking provide variety of banking service (มีบริการที่หลากหลายจากการใช้โมบายแบงก์กิ้ง)					
5. User find it useful to use mobile banking application (ผู้ใช้พบว่าการใช้งานโมบายแบงก์กิ้งนั้นมีประโยชน์)					

7. Please rate the social influence factors from using Mobile Banking Service in Thailand

(กรุณาให้คะแนนของปัจจัยทางสังคมที่ทำให้อยากใช้โมบายแบงก์กิ้ง) \*

	Unimportant (ไม่สำคัญ) 1	Somewhat Important (สำคัญบ้าง ในบางครั้ง) 2	Neutral (เฉยๆ) 3	Important (สำคัญ) 4	High Important (สำคัญ มาก) 5
1. Family (ครอบครัว)					
2. Friends / Colleagues (เพื่อน/เพื่อนร่วมงาน)					
3. Boss (หัวหน้า/ผู้บังคับบัญชา)					
4. Social Network/ Social Media/ Word of mount (จากสื่อทางอินเทอร์เน็ตและกระแสสังคมและกระแสนิยมจากปากต่อปาก)					
5. User find it has social influence from using mobile banking application (ผู้ใช้พบว่าการใช้งานโมบายแบงก์กิ้งนั้นมีผลจากกระแสสังคม)					

8. Please rate enjoyment of attracted factor that make you to use the mobile banking (โปรดให้คะแนนความสุขความเพลิดเพลินจากกิจกรรมส่งเสริมการขายที่จะส่งผลให้เพิ่มความน่าสนใจในการใช้ 모바일แบงก์กึ่งมากขึ้น). \*

	Unimportant (ไม่สำคัญ)	Somewhat Important (สำคัญบ้าง ในบางครั้ง)	Neutral (เฉยๆ)	Important (สำคัญ)	High Important (สำคัญ มาก)
	1	2	3	4	5
1. Free of charge (ไม่เสียค่าธรรมเนียม)					
2. Provide the free-gift to customer who install the Mobile Banking Application at the bank (แจกของรางวัลให้แก่ลูกค้าที่ติดตั้ง Mobile Banking ที่สาขา)					
3. Using M-banking create enjoyment (การใช้ 모바일แบงก์กึ่งก่อให้เกิดความสุขเพลิดเพลิน)					
4. Using M-banking enhance enjoyment (การใช้ 모바일แบงก์กึ่งทำให้เพิ่มความสุขเพลิดเพลิน)					
5. User find it is enjoyment when using mobile banking application (ผู้ใช้พบว่าการใช้งาน โมบายแบงก์กึ่งนั้นมีความสุข/ความเพลิดเพลิน)					

9. Based on your experience, which factor is the most successful factor from using Mobile Banking Application? (Please choose only 1)

จากประสบการณ์การใช้งาน โมบายแบงก์กึ่งแอปพลิเคชัน คุณคิดว่าปัจจัยใดที่ทำให้ โมบายแบงก์กึ่งประสบความสำเร็จมากที่สุด (ตอบเพียง 1 คำตอบ)

- Trust (ความเชื่อมั่นในระบบ)
- Ease of use (การใช้งานง่าย)
- Usefulness (มีประโยชน์)
- Social Influence (ตามกระแสสังคมนิยม)
- Enjoyment (ความเพลิดเพลิน, ความบันเทิง)

## Part II: Personal Information (ข้อมูลส่วนตัว)

1. Gender (เพศ)
  - Male (ชาย)
  - Female (หญิง)
  - Unidentified (ไม่ระบุ)
2. Age (อายุ)
  - Under 22 years old (ต่ำกว่า 22 ปี) (Gen-Z)
  - 22 – 30 years old (ระหว่าง 22-30ปี) (Gen Y)
  - 31 – 40 years old (ระหว่าง 31-40ปี) (Gen Y)
  - 41 – 50 years old (ระหว่าง 22-30ปี) (Gen X)
  - 51 – 60 years old (ระหว่าง 51-60ปี) (Baby Boomers)
  - Over 60 years old (ตั้งแต่ 60ปีขึ้นไป) (Baby Boomers)
3. Education Background (การศึกษา)
  - High School or lower (ระดับมัธยมศึกษา หรือต่ำกว่า)
  - Bachelor's degree (ระดับปริญญาตรี)
  - Master's degree (ระดับปริญญาโท)
  - Doctor's degree (ระดับปริญญาเอก)
4. Income (รายได้)
  - Lower 15,000 Baht (ต่ำกว่า 15,000 บาท)
  - 15,001 – 40,000 Baht (15,001 – 40,000 บาท)
  - 40,001 – 70,000 Baht (40,001 – 70,000 บาท)
  - 70,001 – 100,000 Baht (70,001 – 100,000 บาท)
  - 100,000 Baht or above (มากกว่า 100,000 บาท)
5. Occupation (อาชีพ)
  - Student/Trainee (นักเรียน/ฝึกงาน)
  - Unemployed (ว่างงาน)
  - Self-employed/Family Business (ธุรกิจส่วนตัว)
  - Employee of Company or Public Company (พนักงานบริษัทเอกชน)
  - Government and public administration (เป็นข้าราชการ หรือทำงานในรัฐวิสาหกิจ)
  - Retired (ปลดเกษียณ)

----- Thank you -----