

BEHAVIOR AND THE FACTORS INFLUENCING THE DECISION TO USE MOBILE BANKING OF CUSTOMER IN THE AREA OF MUANG, KHON KAEN PROVINCE

Poramat Mapitak¹

Ruchirat Patanathabutr²

¹ Student of College of graduate study in management, Khon kaen university

² Assistant Professor of College of graduate study in management, Khon kaen university 123 Mittaphap Road, Nimueng Muang, Khon Kaen 40002

Abstract

An independent study was conducted to study consumer behavior and the factors that influence the decision. Use Mobile Banking a case study of consumers in the city Khon Kaen. The purpose of this study is to Demographic characteristics and behavior of the Mobile Banking and the opinion of mobile banking user, and the development of the service provided by each provider. The questionnaire was used to collect the data by distributing questionnaires to 400 samples randomly in a large shopping area in Khon Kaen. The study finds most likely, the top mobile service provider is DTAC and TRUE. The most mobile operating system is based on Android. The customers decided by themselves to use the Mobile Banking application. The channel that customers meet the services are from word of mouth, TV commercial, and the bank's website. Mobile Banking service is mainly used for transfer money after the bank office hour, and the time to use Mobile Banking is uncertainties. The frequency of Mobile Banking usage is 1-2 times per month. When the issue is occurred, customers often contact the Bank's Call Center. The first two popular banks in this area are Krungthai Bank PCL, and Siam Commercial Bank PCL. The most reason to use Mobile Banking is the ease of use as customers can access their account 24 hours. The majority of respondents never use the Mobile Banking service because they are not trust the security within Mobile Banking application. The opinion towards using mobile banking is at "agree" level for convenience and information, and "not sure" for products, prices, and entertainment. The variety of age, and gender of respondent are not affected by the opinion toward the use of Mobile Banking. However, the qualification, Job and income per month in each respondent have different opinions. To increase the usage rates, the study proposed that the Bank should ensuring that the Mobile Banking application is secure to use, 24-hour call center service, and training the responsible staff regarding the knowledge and skill related to the Mobile Banking.

Keywords: Mobile banking, Consumer behavior, Financial transactions



Introduction

In the age of information and communication technologies are developing rapidly. The handset has a high utilization rate. Due to the convenience of the mobile phone, users can carry it anywhere and anytime. There are many different design shapes. Mobile phone manufacturers have additional functions more diverse applications. It has the capability similar to small computers, as there is a mobile application development to perform financial transactions through mobile.

Statistics report from Bank of Thailand (BOT) [1] about the payments transaction through Internet banking and Mobile banking services of indicates that in 2557 Thai people began to conduct financial transactions such as inter-bank money transfer, within the bank money transfer, and bill payment through using cell phones, smart phones and tablets. The amount of financial transactions through mobile or Mobile banking and Internet banking increased from 752 billion baht to 1,364 million baht will be seen that a substantial increase of 181.38% compared to the year 2556 (Thailand, 2556). BOT estimated that Mobile Banking is popular in the individual which are teenagers start using a smart phone or tablet mostly at small and medium-sized enterprises (SME's) to conduct financial transactions over the Internet. Or over the Internet Banking

To understand the demographics and behavior of consumers to use the Mobile-Banking service, the researchers are interested in this issue as well. The methodology to study this issue is designed by using a sample population in the capital district of Khon Kaen. This is one of the largest provinces in the northeastern of Thailand. There is a boom in both the business sector and academia. The study will focus on young people and working with smart phone. In an independent study, the results of the study will be useful information to develop guidance and services to meet the needs of consumers. Or who are interested can apply in the strategic planning of services to suit in each user group.

Objectives

To study the demographics and behavior of the Mobile Banking of the people within Muang district, Khon Kaen province to study the opinion of mobile banking users in Khon Kaen.

Methodology

This study used the Survey Research guidelines Quantitative research is a One-shot study by analyzing content on the Mobile Banking and data storage behavior and the factors that affect the use of the population. Questionnaire As a tool to collect data and then look Applied Research Descriptive Research In this study, the researcher analyzed the interpretation of the data has been processed. And present research. Descriptive-analytical Method using Descriptive Statistics characterize the frequency distribution of the average of the variable. And the difference from other variables and Inferential Statistics describes the linking of data, assumptions and inferences to be representative of the population studied.

1. Educational Concepts

Researchers learn the general population in Khon Kaen. There are 5 input categories, which consists of gender, age, education, occupation and income per month. The instruments Query the questionnaire application using the theory about the demographic, theories about consumer behavior (6w1h) [4], theories about the needs of consumers [5], theories about the factors that affect purchase intentions [6] theories. Comments and feedback levels [7] concerning the specific sampling. The theory about a qualitative change for the IOC (Index of Consistency) to study consumer behavior and the factors that influence the decision to use Mobile Banking. A case study of consumers in the city. Khon Kaen Propose to improve and enhance the bank's services more efficiently and more modern.

2. The hypothesis of the study

Consumers with gender, age, education, occupation and income per month is different. The opinions are factors in the use of mobile banking is no different.

3. Scope of the Study Population and sample

This study uses a sample of 400 users of mobile services on smartphones. By studying users in the city. Khon Kaen Only those listed in the registration. The students will study only those aged 15 and above.

4. Tools and quality analysis tools.

The instruments used in the study was a questionnaire factors affecting the selection of Mobile Banking.

The research tools to perform quality analysis by questionnaire created to make a qualitative change for the IOC (Index of Consistency) is the IOC's questionnaire was 0.97 thus be used as a tool. in the study,

5. Data Collection

Questionnaire data collection Using questionnaires with Accidental Sampling technique 400 samples were collected data from a sample of the qualifying features of civil research. Registration is a population in the district. Mueng Khon Kaen use smartphone location-based data were collected. The samples are to be found as Khon Kaen University Central Plaza Department store Tontal market Ruenrom night market Kaennakorn swamp park Tesco Lotus Extra Department store Pratoonam wholesale center.

When the number of questionnaires completed by then. The study examined the accuracy of the data was analyzed with a microcomputer. Using SPSS for Windows Version 19.0 software to analyze statistical data. The statistics used in this study were percentage, mean. And the standard deviation

6. The decision to study conditions

Policy decisions on the assumption that researcher want to study in the evaluation in the case of a difference that will decide to accept or reject the hypothesis Null Hypothesis (H_0) by comparing the significant recognition of hypotheses Null Hypothesis (H_0) then computed significant greater than or equal to 0.05. Computed significant assumptions and rejected when less than 0.05.



Results

1. General information

The demographic of consumers in the city. Khon Kaen The behavior of the Mobile Banking. Found that the majority of respondents were female, aged 20 - 40 years of education in undergraduate and diploma / Bachelor. There is a professional staff and civil servants / state enterprise employees. Income does not exceed 15,000 baht

2. Behaviors that affect the use of mobile banking.

Consumer behavior based Mobile Banking found that most telephone networks in use today most often. To access the Internet via mobile Most DTAC and TRUE is the mobile operating system that is used. The most frequently used and most Android is mostly never use Mobile Banking. Why not use the Mobile Banking majority. Not ensuring the security of financial transactions via smartphones. And there is no need to manually enter transactions at the branch over. People who decide to opt for Mobile Banking for the most part is itself an influence on the selection of a Mobile Banking provides most of its own media to recognize the service Mobile Banking majority. advertising through various media such as television, magazines, newspapers and various online sites. The Bank's website And recommend to friends or acquaintances. Type of Mobile Banking service is mainly used to transfer money transfer money between accounts. And other account balance inquiry: check your account balance. Or the credit card linked to a mobile phone and buy / pay: pay for goods and services to companies that accept payment through Mobile Banking. Moments that often use Mobile Banking is certainly not the most frequently used services Mobile Banking. The most frequently during most of the day at 1-10 and 21-31 of the month, the frequency of use of mobile banking in the last one month ago, most of the time, followed by the 3- 1-2. five sessions to get the message transaction is completed within 30 minutes, most of the channels used to contact the bank. When the issue of the use of the Mobile Banking Call Center to guide others. If using Mobile Banking and impressed all the answers recommended limit lowest in transactions of the past had a majority in excess of 50 - 1,000 THB lane use Mobile Banking is mostly KTB netbank. Bank of Thailand, followed by Thailand Commercial Bank SCB easy and k-mobile banking plus Bank of Thailand. Reasons to Use Mobile Banking. Most choose The ease of use for 24 hours, followed by saving the time and expense of traveling to banks and bank transactions outside of business hours.

The majority of respondents never use the Mobile Banking service. They said use the Mobile Banking is ensuring the security of financial transactions via smartphones.

3. The data on the factors that influence the use of mobile banking.

The opinions of the factors that influence consumers to use mobile banking. Each review found that the levels are agreed. The comfort of the issues consumers save time on trips to the bank. Information and Data On the banks to use a reputable and reliable. The variety of products Offers comprehensive issues like check your balance, transfer funds, pay for services, etc. The issue of reducing the cost price of a trip to transactions at the bank. Entertainment On staff are eager to offer advice. And differences in the level of consumer feedback on the factors in the use of mobile banking. Found that consumers with different gender and age. The opinions are factors in the use of mobile banking is no different. Consumers with education, occupation

and income levels of different opinion toward the use of mobile banking is different. Significant at 0.05.

4. Differences of opinion on the factors that influence the use of mobile banking.

Differences in the level of consumer feedback on the factors in the use of mobile banking. Found that consumers with different gender and age. The opinions are factors in the use of mobile banking is no different. Consumers with the level of education, occupation and income levels of different opinion toward the use of mobile banking is different. Significant at 0.05.

Conclusions

Guidelines for Mobile Banking Services Market 5 areas.

Marketing approach for information. Service providers must provide information through the bank's website and Facebook page that the bank should focus on the media to consumers is that banks are renowned service and reliability. The CSR can be used to enhance the reputation and the ISO 27001: 2005 standard management. Information Security The design of Mobile Banking with a notification every time there is a change in consumer accounts. The waiting period can be notified of transactions was most within 30 minutes.

Marketing approach of price. Should encourage the market in mid extra points redemption from banks. The group is very active and have high purchasing power is a bachelor's degree or higher. Occupation, trade or business Income exceeding 20,000 baht Among these groups, the bank should be the primary focus of the service. The fee for using the service may be the same or cheaper than the cost of competitors.

Marketing approach range of products. No other bank services It can be used as a selling point. Should a comprehensive service like check your balance, transfer funds, pay for services. Etc.

Marketing approach of comfort. System ready to work 24-hour call center and a multi-line open 24 hours a day.

Marketing approach of entertaining Training staff to develop a deeper understanding of the product. Are keen to offer advice. Entertainment is one that consumers want.

Suggestions

1. Suggestions for this study.

1) In this study sample is of the population in the province and Conditions of respondents is a smart phone or tablet in his possession and that is the use of banking services in Khon Kaen. For example, Given the condition of the sample. Data and behavior that may be different.

2) Service providers and service users should be aware of the advantages and disadvantages of using mobile banking.

3) Publicity about the comfort. And safety Is a provider should use persuasion. Incentives to expand By international standards, the more support the better.



2. Suggestions for further study.

From this study The study did not know the exact extent of the ratio between used and never use Mobile Banking. It stipulates only a smart phone, or tablet in his possession to measure the ratio of users of mobile banking. And to find reasons why it has never been used. If you are interested in further study. Conditions should make clear that the use of mobile banking. To understand the data and behavior of applications outlined below.

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