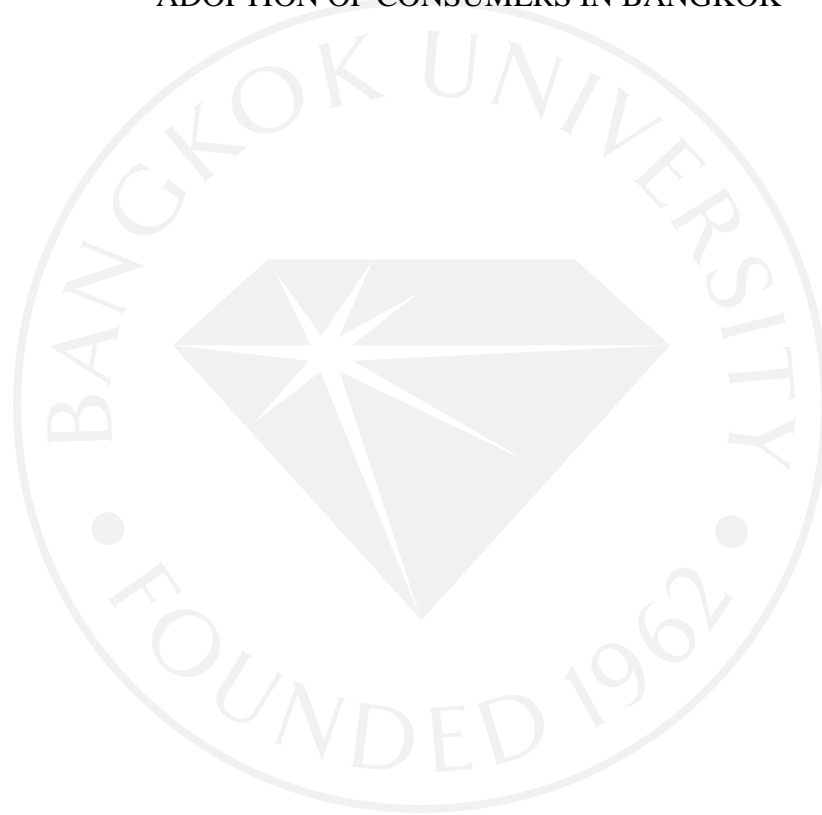


FACILITATING CONDITION, ATTITUDE, TRUST, PERCEIVED USEFULNESS,
AND EFFORT EXPECTANCY AFFECTING MOBILE BANKING APPLICATION
ADOPTION OF CONSUMERS IN BANGKOK



A STUDY OF FACILITATING CONDITION, ATTITUDE, TRUST, PERCEIVED
USEFULNESS, AND EFFORT EXPECTANCY AFFECTING MOBILE BANKING
APPLICATION ADOPTION OF CONSUMERS IN BANGKOK



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the Graduate School
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ABSTRACT

The research was aimed primarily to explore the facilitating conditions, attitude, trust, perceived usefulness, and effort expectancy affecting mobile banking application adoption of customers in Bangkok. Closed-ended survey questionnaires were implemented to collect data from 102 consumers in Bangkok who used smartphones and were interested in using mobile banking application. The inferential statistics for hypothesis testing was regression. The results revealed that the factors affecting mobile banking application adoption of consumers in Bangkok were facilitating conditions and perceived usefulness at .05 statistically significant levels. These factors explained 96.7 percentage of the influence toward the mobile banking application of consumers in Bangkok. However, mobile technology acceptance in terms of attitude, trust, and effort expectancy did not affect mobile banking application adoption of consumers in Bangkok.

Keywords: Mobile Banking Application, Facilitating Condition, Attitude, Perceived Usefulness, Effort Expectancy

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Wannisa Seesuk

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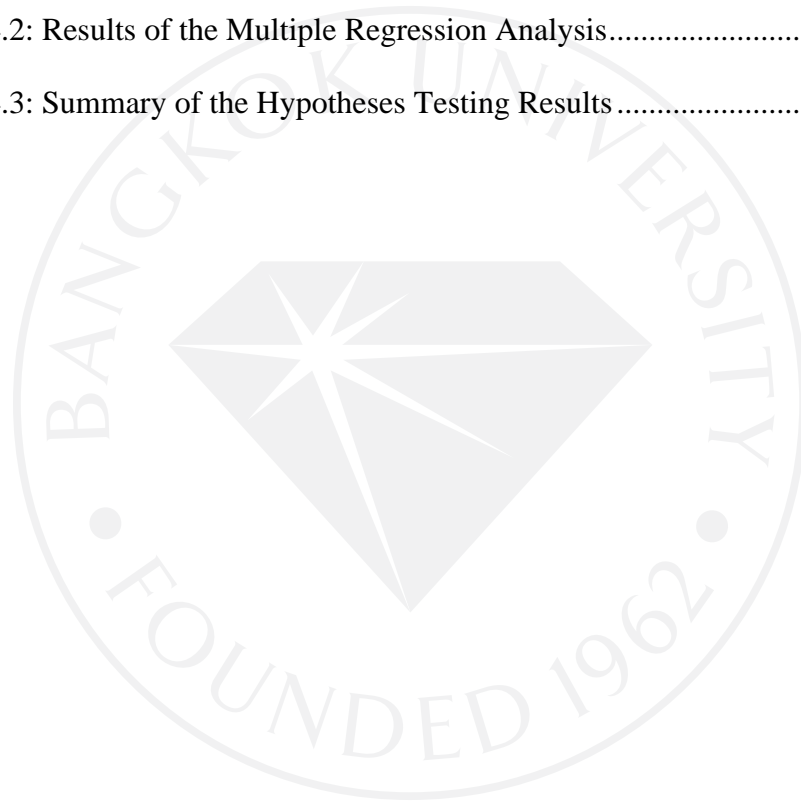
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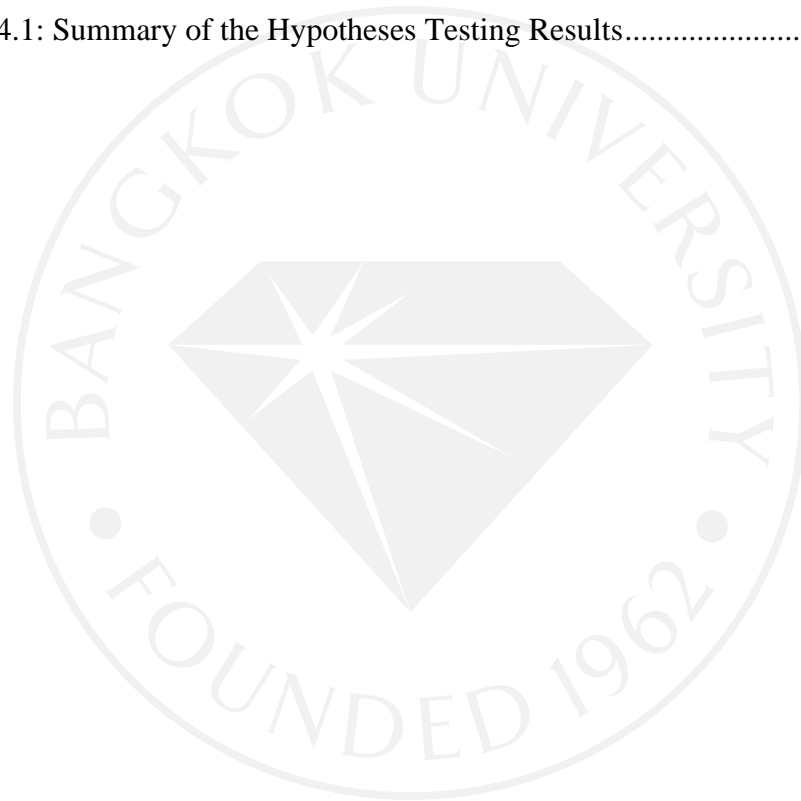
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CHAPTER 1

INTRODUCTION

1.1 Rationale and Statement of the Problem

As a result of the development of the Internet and telecommunications technology, the speed and efficiency of the technology have driven consumers' interest toward accessing the Internet through their smartphones (Watson, Mccarthy & Rowley, 2013). Furthermore, Lu (2017) found that almost half of the smartphone users spent more than five hours per day on their mobile devices. Digital Thailand (2019) found that the most of Thai people of the country access the internet and social media on their smartphone, respectively (Figure 1.1).



Figure 1.1: Smartphone Users the Internet and Social Media of Their Mobile Devices

Source: Digital Thailand (2019). *Technology market research*. Retrieved from

<https://www.bullvpn.com/en/blog/detail/digital-thailand-2019>

In realizing that smartphone users has been accessing the Internet through their devices, commercial banks revised their business practices to increased their profitability by developing mobile banking applications, which have since became an alternative method for conducting financial transactions (Dodini, Lopez-Fernandini, Merry, & Thomas, 2016). Mobile banking applications were initially started by using SMS banking with messages of customers' transactions and then transformed to be Internet banking transactions. This created a strong trend among customers, both individuals and the business sector, to conduct their banking through this method (Chen, Li, Wu, & Luo, 2017). Moreover, most global banks offered localized mobile banking applications for their customers, which have become more successful than any other kind of business. This comprised electronic payment systems, new technology and financial technology (fintech) that changed the banking business model (Japparova & Rupeika-Apoga, 2017).

Furthermore, many commercial banks placed emphasis on mobile banking users and responded to their respective needs. This was seen in 2016, when some commercial banks created their own applications to support customers (Subhanij, 2016). However, in order to gain customers' trust and satisfaction to driven mobile banking usage, commercial banks need to equip their mobile banking application systems with enhanced sophisticated security systems.

In addition, some banking institutions' mobile applications have gained popularity; such as, the Kasikorn Bank (KBank)'s, which has been was the most popularly used application in Thailand. This was followed by other commercial banks like the Siam Commercial Bank (SCB) (Gimme, 2017) as shown in Figure 1.2.

Rank	App	Bank
1	K PLUS	Kasikorn Bank
2	SCB Easy	Siam Commercial Bank
3	KTB Next	Krung Thai Bank
4	Bualuang mBanking	Bangkok Bank
5	KMA Krungsri	Krungsri Bank

Figure 1.2: Popular Banking Applications

Source: Bangkok Post. (2018). *Banks star in list of top Thai apps*. Retrieved from <https://www.bangkokpost.com/business/1507306/banks-star-in-list-of-top-thai-apps>

As a result of this continued investment, Top two mobile banking applications was Kasikorn Bank and Siam Commercial Bank occupy on the list, (Annie & Synth, 2018). Thailand's increased usage of digital banking channels since 2015 has reflected the banks' increased focus on digital strategies. For example, in 2014, KBank began investing around THB480 million annually to enhance its digital banking services. By 2017, KBank had 7.3 million users utilizing its mobile banking channel recorded around three billion transactions during the year, or a tenfold increase from 2014 (Asian Banking and Finance [ABF], 2018).

Although the K PLUS application is the popularly mobile banking application in Thailand and K PLUS always aspired to introduce new technology and banking experience to customers (Kasikorn Bank, 2020).

Thus, mobile banking has covered all functions of online transactions and all kinds of facilitation of mobile banking applications that have proved effective for

customers' adoption. This increase in mobile banking usage has been a result of customers understanding of how efficient mobile banking applications have become in comparison to traditional banking (Bhatt & Bhatt, 2016).

Furthermore, with the growing number of smartphone users adopting mobile banking, this has generated opportunities for the financial and banking sectors to earn fees from providing their online services (Deloitte Touche Tohmatsu Limited, 2014). Chen et al. (2017) found that the increased consumers' usage of fin-tech in the form of Internet banking since 2015 has affected commercial banks. As consumers widely adopted mobile banking, commercial banks were able to save their operational costs; such as, decreasing the number of physical branches while earning more profit from the transaction fees. From the consumers' perspective, the usage of mobile banking has saved both expenses and time.

Therefore, mobile banking applications of various commercial banks were launched to serve the digital economy and deliver benefits; such as speed, convenience, real-time information, reliability, and comfort (Boonsiritomachai & Pitchayadejanant, 2017). In addition, users could make transactions through the self-service systems 24 hours a day through mobile banking services (Afshan & Sharif, 2016).

Mobile banking applications can be found on smartphones and such applications are being more frequently utilized by smartphone users than ever before (Choudrie, Junior, McKenna, & Richter, 2018). Hence, these new and innovative services of mobile banking applications have transformed how commercial banks are promoting themselves in the marketplace. Commercial banks have also become more competitive by adding more features on their applications for users. For example, the

KBank application has added the ability to browse shops or hot deals to attract users as well offer discounted movie tickets or provide shopping codes (Shaikh & Karjaluo, 2015).

These facilitated conditions were based on the users' knowledge of technology, which should be easy to understand as they directly affect the attitude of consumers toward mobile banking applications (Chaouali, Souiden, & Ladhari, 2017). In addition, consumers' trust toward mobile banking applications was another important factor that had to be taken into consideration. Consumers' trust has depended entirely on the security of the banking applications (Boonsiritomachai & Pitchayadejanant, 2017).

Nevertheless, to increase customers' usage of mobile banking applications, sophisticated applications that are efficient and user-friendly should be introduced into the banking sector. This could also help build a positive customer relationship, as it should be noted that existing customers generate more profit compared to new customers because the relationship and trust has already been established; thus, loyal customers would patronize the service (Khadka & Maharjan, 2017).

For these reasons, the researcher considered facilitating conditions, attitude, trust, perceived usefulness and effort expectancy these factors that would prove beneficial to users of mobile banking applications. Hence, the result of this research would benefit the banking industry to adopt, maintain and improve the customer services of mobile banking applications for users.

1.2 Objectives of the Study

The overall objective of this study is to comprehend the adoption of mobile banking applications by consumers in Bangkok, Thailand. More specific objectives for the study are as follows:

- To investigate the facilitating conditions that affect the adoption of mobile banking applications by consumers in Bangkok, Thailand.
- To investigate the attitude that affects the adoption of mobile banking applications by consumers in Bangkok, Thailand.
- To investigate the trust that affects the adoption of mobile banking applications by consumers in Bangkok, Thailand.
- To investigate the perceived usefulness that affects the adoption of mobile banking applications by consumers in Bangkok, Thailand.
- To investigate the effort expectancy that affects the adoption of mobile banking applications by consumers in Bangkok, Thailand.

1.3 Significance of the Study

The results of this study could be used as a guideline for commercial banks to understand the factors affecting the adoption of mobile banking applications by customers. Commercial banks could then initiate more appropriate mobile banking applications to facilitate their customers' needs and provide customer satisfaction. This in turn could reduce the costs of the banks' day-to-day business operations.

CHAPTER 2

LITERATURE REVIEW

This study explored the facilitating conditions, attitude, trust, perceived usefulness, and effort expectancy affecting the adoption of mobile banking applications by consumers in Bangkok, Thailand. The researcher reviewed the relevant literature and previous studies related to the factors affecting the mobile banking applications. The hypotheses and conceptual framework were also generated from the literature review.

2.1 Related Theories and Previous Studies

2.1.1 Facilitating Conditions

In general, mobile banking applications required certain skills in order for consumers to utilize them efficiently. Hence, mobile banking applications focused on the ease of use to support the services offered to consumers. Nowadays, it can be seen that consumers conveniently use mobile banking applications for transferring money or shopping online compared to other methods of banking. The convenience supports an effort to avail a service (Jebarajakirthy & Shankar, 2020). According to Baptista & Oliveira (2015), the facilitating conditions of mobile banking applications were defined as the resources necessary to ensure consumers' comfort and supported of the use of mobile banking applications. Moreover, Jeong & Yoon (2013) found that the facilitating conditions of consumers required having sufficient information and services, which affected the growth of commercial banks. According to Alam (2014) also noted that facilitating conditions affected individual behavior of using

mobile banking. In addition, commercial banks have had the responsibility to supported mobile banking application users, which has been an important factor in achieving consumers' satisfaction.

2.1.2 Attitude

The adoption of smartphones was accelerating which in turn had generated the usage of mobile banking applications instead of traditional channels; such as, banks are still receiving positive feedback from consumers (Shankar, 2016). Consumers' attitudes toward the adoption of mobile banking applications had shown that consumers perceived these applications as part of e-commerce, a new product and new channel from the banks. As such, the innovative technology of mobile banking applications had penetrated consumers' smartphones and resulted in their account management through the Internet (Hajiyev, 2017).

Nevertheless, the attitude toward mobile banking applications showed that these applications should be efficient and easy to use with the continuous ability to generate positive feedback from the consumers. On the other hand, Abou-Shouk, Lim, & Megicks (2016) noted that consumers' acceptance of new technologies did not determine the adoption rate. In contrast, most consumers believed that mobile banking applications were compatible with their respective lifestyles, hence the reason for adoption (Leiva, Climent, & Cabanillas, 2017). Consequently, social media had changed the consumers' attitude toward the adoption of mobile banking technology, and social image had also affected consumers' attitude toward adoption (Grandón, Nasco, & Mykytyn, 2011). However, Muangseetong and Tarnittanakorn (2020) found that the social ties and attitude toward the product did not affect online reviewed products' purchase decision of customers in Bangkok.

2.1.3 Trust

The reliability of mobile banking applications was the most important factor affecting consumers' adoption (Leiva et al., 2017). Hence, the trust previously placed on commercial banks affected the decisions of consumers in the adoption of new technology from the commercial banks (Masrek, Uzir, & Khairuddin, 2012).

Chin, Harris and Brookshire (2018) noted that trust was the main component of financial transactions, and consumers would rely on an application only if the service provider was credibly reliable. Thus, a satisfactory consumers' experience would easily motivate consumers to adopt mobile banking applications (Masrek, Mohamed, Daud, & Omard, 2014). Moreover, consumers' trust measured the quality of the mobile banking application (Koo & Wati, 2010). Luo, Jabbar & Geebren, (2020) noted that the system quality and customer satisfaction could reveal with trust. Previous study by He and Tarnittanakorn (2018) found that online shopping WOM, trust, online shopping experience, and recommendation were the significant factors that affected customers' online shopping decision in China.

2.1.4 Perceived Usefulness

Chin et al. (2017) suggested that consumers expected perceived usefulness from new alternatives; such as mobile banking applications instead of traditional banking channels. Thus, the benefits of mobile banking applications had affected consumers' attitudes toward adoption as well (Leiva et al., 2017). Furthermore, the perceived usefulness of mobile banking applications had attracted consumers to adopt the applications (Akturan & Tezcan, 2012). Certain studies had also found perceived usefulness was derived from positive consumers' experience (Leiva et al., 2017).

Arbin, Pipatsirisak and Tarnittanakorn. (2020) found that perceived usefulness was

the most influential factor on Indonesian consumer's online buying decision for smartphone following by perceived website quality and perceived trust. Additionally, Phupubpa, Pipatsirisak and Tarnittanakorn (2020) found that the factors affecting purchase intentions of dashboard cameras via online of customers in Bangkok and its vicinity were attitudes toward using technology in terms of perceived ease of use, perceived usefulness, perceived risk and social media in terms of electronic word of mouth, online communities, and online advertisement.

2.1.5 Effort Expectancy

The effort expectancy of consumers regarding new technology should be easy and efficient because consumers would be dissatisfied with complicated technology. Khurana & Jain (2019) stated that ease of use significantly affected the effort expectancy. Transactions conducted over the Internet have weak security protection; hence, consumers' knowledge and convenience with mobile banking applications would positively affect the adoption of the applications. According to Takieddine & Sun (2015), commercial banks provided superior options to save time and ease of use for consumers in managing their bank accounts. As mobile banking was a self-service process, banking applications should be user-friendly because conducting transactions through the Internet could be used to measure the level of consumers' satisfaction (Riquelme & Rios, 2010). Therefore, effort expectancy was related with consumers' ease of use and required the consumers' understanding of mobile banking applications.

2.1.6 Adoption

Mobile banking applications has been adopted as well as gained wide attention and recognition for their benefits by consumers. This has been further examined by

Shankar (2016) who conducted research on how customers accept technology by focusing on the customer perspective. Internet and smartphone technological advances had also changed customers' behavior in the banking industry (Puriwat & Tripopsakul, 2019). Therefore, the adoption of mobile banking services would still guarantee positive growth. The channel of distribution and lack of trust of each factor might be the main obstacle within mobile commerce, particularly within the case of the adoption of mobile banking (Pamungkas & Kusuma, 2017). Previous study conducted by Jitprasong and Tarnittakorn (2018), the results found that the factors affecting intention to use Rabbit Line Pay of Line application users in Bangkok were performance expectancy, access flexibility, and return policy.

2.2 Hypotheses

The hypotheses were developed to assess the relationships between the independent and dependent variables. These hypotheses were derived from the related theories and previous studies on consumers' adoption of mobile banking applications. The hypotheses were listed as follows:

H1: Facilitating conditions significantly affected the adoption of mobile banking applications by consumers in Bangkok.

H2: Attitude significantly affected the adoption of mobile banking applications by consumers in Bangkok.

H3: Trust significantly affected the adoption of mobile banking applications by consumers in Bangkok.

H4: Perceived usefulness significantly affected the adoption of mobile banking applications by consumers in Bangkok.

H5: Effort expectancy significantly affected the adoption of mobile banking applications by consumers in Bangkok.

2.3 Conceptual Framework

This study focused on the effects of the facilitating conditions, attitude, trust, perceived usefulness, and effort expectancy on the adoption of mobile banking applications by consumers in Bangkok. The conceptual framework of the study was illustrated in Figure 2.1.

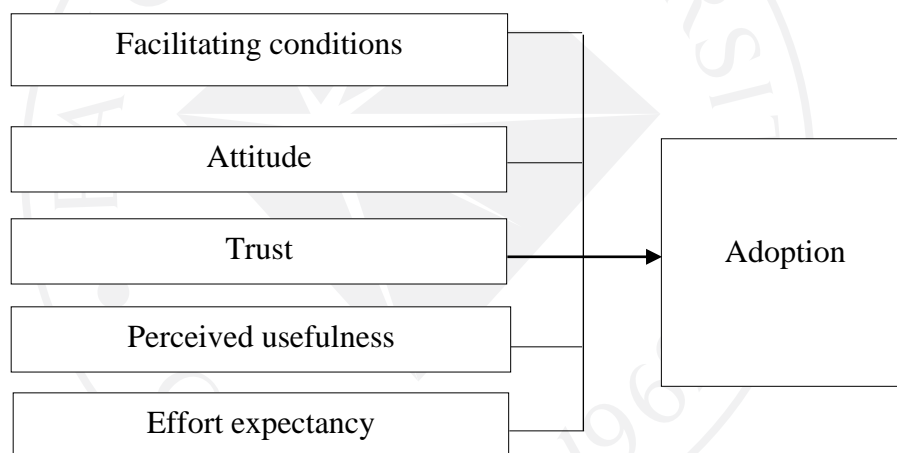


Figure 2.1: The Conceptual Framework

The conceptual framework portrayed the relationships between the independent variables: facilitation conditions (Boonsiritomachai & Pitchayadejanant, 2017), attitude (Mehrad & Mohammadi, 2017), trust (Skvarciany & Jureiciene, 2017) perceived usefulness (Phonthanukitithaworn, Sellitto & Fong, 2015), and effort expectancy and the dependent variable, which was adoption.

CHAPTER 3

METHODOLOGY

3.1 Research Design

This research study adopted a quantitative research approach to study the factors comprising the facilitating conditions, attitude, and trust, perceived usefulness, and effort expectancy affecting the adoption of mobile banking applications by consumers in Bangkok, Thailand. The primary source of data and information in this study was gathered from survey questionnaires and other credible and reliable sources; such as, related articles and previous research.

3.2 Population and Sample Selection

3.2.1 Research population

The population of this research study was consumers who had used at least one mobile banking application and lived in Bangkok, Thailand.

3.2.2 Sample size

The sample size was calculated by G Star Power (Cohen, 1977) with the alpha (α) of 0.1, test predictor of 5, and effect size of 0.318517 (calculated by the partial R^2 of 0.024157; Faul, Erdfelder, Buchner & Lang, 2009), which resulted in a total sample size of 102 participants for the field survey.

3.2.3 Sample selection

Multistage sampling was implemented for the selection of the sample. Simple random sampling from the 50 districts in Bangkok comprising 35 districts in

Bangkok's main area, and 15 districts in the Thon Buri area was then utilized. These districts can be divided as follows:

- Bangkok area

1. Central area: There are nine districts, which consist of Dusit, Phaya Thai, Bang Rak, Samphanthawong, Ratchathewi, Pom Prap Sattru Phai, Bang Sue, and Phra Nakhon.

2. Chao Phraya area: There are nine districts which comprise Phra Khanong, Din Daeng, Khlong Toei, Watthana, Bang Na, Sathon, Bang Kho Laem, Huai Khwang and Yan Nawa.

3. Srinagarindra area: There are eight districts, which consist of Prawet, Min Buri, Khlong Sam Wa, Lat Krabang, Suan Luang, Saphan Sung, Khan Na Yao and Nong Chok.

4. Burapha area: There are nine districts, which consist of Chatuchak, Don Mueang, Lak Si, Bang Khen, Sai Mai, Wang Thonglang, Bueng Kum, Bang Kapi, and Lat Phrao.

- Thon Buri area

1. South Krung Thon South and North Area comprise 15 districts, which consist of Thon Buri, Phasi Charoen, Bang Bon, Thung Khru, Khlong San, Bang Khae, Rat Burana, Bang Phlat, Taling Chan, Bangkok Noi, Bangkok Yai, Chom Thong, Thawi Watthana, Nong Khaem, and Bang Khun Thian. (Bangkok Information Center [BIC], 2018).

As a result of the simple random sampling, four areas in Bangkok were selected: Ratchathewi and Bang Rak located in the Central area and Din Daeng and Sukhumvit located in the Chao Phraya area. These areas were chosen as they are

considered as the business area, and many people from the sampling group reside there.

Then, proportional sampling was undertaken by calculating the number of population, which yielded the number of the samples in each district (Table 3.1). Finally, convenience sampling was used by distributing the questionnaires to the respondents who used a mobile banking application.

Table 3.1: Survey Area and Number of Samples in Each District

Districts	Location	Number of Population	Number of Samples
Ratchathewi	BTS Ratchathewi	72,304	$(72,304 \times 102) / 327,651 = 23$
Din Daeng	Victory Mall	122,563	$(122,563 \times 102) / 327,651 = 38$
Sukhumvit	Terminal 21 Shopping Mall	84,967	$(84,967 \times 102) / 327,651 = 26$
Bang Rak	Sathon Thani Building	47,817	$(47,817 \times 102) / 327,651 = 15$
Total		327,651	102

Source: City Population. (2019). *Bangkok metropolitan*. Retrieved from

<https://www.citypopulation.de/php/thailand-prov-admin.php?adm1id=B>.

3.3 Research Instrument

The research instrument was a close-ended questionnaire derived from previous studies. Subsequently, the questions were translated into the Thai language and the content was verified by three experts. The questionnaire consisted of three parts (Appendix A):

Part 1: Personal information comprising gender, age, education level, occupation, and monthly income.

Part 2: Consumer behavior in using a mobile banking application regarding the frequency of usage, type of application usage, and type of bank account.

Part 3: Questions about the adoption of mobile banking applications by consumers in Bangkok.

3.4 Reliability and Content Validity

3.4.1 Reliability

Forty sets of questionnaires were utilized for the pilot test. According to Cronbach's alpha coefficient value, the question items of each variable should be rated between $0.65 < \alpha < 1$ (Nunnally, 1978). The results of the reliability test of the pilot test revealed Cronbach's alpha value of 0.948 - 0.976, which were considered as acceptable. In addition, Cronbach's alpha value from the 102 sets of the completed surveys were between 0.929 - 0.977, which were also considered as acceptable (ibid). The Cronbach's alpha value of the 40 pilot questionnaires and 102 questionnaires are shown in Table 3.2.

Table 3.2: Results of the Reliability Test of Cronbach's Alpha Coefficient (n = 40)

Variable	Cronbach's Alpha Coefficient			
	Item	Pilot Test (n= 40)	Item	Field Survey (n= 102)
Facilitating conditions	4	0.957	4	0.943
Attitude	4	0.976	4	0.977
Trust	5	0.972	5	0.968
Perceived usefulness	4	0.947	4	0.948
Effort expectancy	4	0.958	4	0.962
Adoption	4	0.948	4	0.929
Total	25	0.992	25	0.990

From table 3.2, the questionnaires 40 sets were utilized for the pilot test. The results of reliability test revealed Cronbach's alpha value of 0.948 - 0.976 which were considered as acceptable. In addition, Cronbach's alpha value from 102 sets of filed surveys were between 0.929 - 0.977 which were also considered as acceptable as well (Nunnally, 1978). The Cronbach's alpha value of the 40 pilot questionnaires and 102 questionnaires.

3.4.2 Content validity

The content validity was conducted by asking three specialists in the field of mobile banking applications or related fields to review the questionnaire. The specialists who reviewed the questionnaires were:

- Mr. Arun Pawa, Investment Analyst of Manulife Asset Management (Thailand) Co., Ltd.

- Mr. Nopparat Sangpitak, Managing Director of World Funitrade Co., Ltd.
- Mr. Wasan Sitapichit, Assistant Editor of SAC Management Co., Ltd.

3.5 Statistics for the Data Analysis

3.5.1 Descriptive statistics analysis

Descriptive statistics in the form of frequency distribution and percentage were utilized to analyze the demographic data comprising gender, age, educational level, occupation, monthly income, type of mobile banking service, and type of bank account.

3.5.2 Inferential statistics analysis

The hypotheses of the study were tested by multiple regression analysis, which was utilized to analyze the relationships between the independent variables; such as, the facilitating conditions, attitude, trust, perceived usefulness, and effort expectancy and the dependent variable, which was the effecting mobile banking applications adoption by consumers in Bangkok.

CHAPTER 4

RESEARCH RESULTS

The research data obtained from the 102 completed close-ended questionnaires were analyzed by the SPSS statistical program (Statistical Package for the Social Sciences). The close-ended questionnaires were implemented as a research instrument for gathering the data from the respondents who used at least one mobile banking application and lived in Bangkok, Thailand.

4.1 Summary of the Demographic Data

Table 4.1 indicates the respondents' demographic data comprising gender, age, occupation, education level, and monthly income. Frequency distribution and percentage statistical analysis were used to analyze the data.

Table 4.1: Demographic Data of the Respondents (n= 102)

Demographic Data		Frequency	Percentage
Gender	Male	72	70.6%
	Female	30	29.4%
Age	Under 20 years old	3	2.9%
	20 – 39 years old	92	90.2%
	40 – 49 years old	6	5.9%
	50 – 59 years old	1	1%

(Continued)

Table 4.1 (Continued): Demographic data of the respondents (n= 102)

Demographic Data		Frequency	Percentage
Education level	High school / vocational college	22	21.8%
	Bachelor degree	55	54.5%
	Master degree	21	20.8%
	Doctoral Degree	1	1%
	Others	3	1.9%
Occupation	Student	13	13.7%
	Government employee	45	47.4%
	Company employee	10	10.5%
	Self-employed	17	17.9%
	Others	17	24.2%
Monthly income (Baht)	Below 20,000 per month	46	45.1%
	20,001-30,000 per month	33	32.4%
	30,001-60,000 per month	14	13.7%
Number of mobile banking applications used	One	9	8.8%
	Two	34	33.3%
	Three	35	34.3%
	Four or more	22	21.6%

Table 4.1 (Continued): Demographic data of the respondents (n= 102)

Demographic Data		Frequency	Percentage
Type of application usage	Money transfer	11	10.8%
	Bill payment	76	74.5%
	Mobile top-up	9	8.8%
	Check statement	6	5.9%
Types of account	Savings	11	10.8%
	Current	4	4%
	Both	8	7.9%

The demographic data were analyzed using descriptive statistics. The analysis revealed that the majority of respondents were female (70.6%) aged 21-39 years (90.2%). Some of them earned a monthly income less than 20,000 Baht (33.3%); moreover, a little more than half of the respondents held a bachelor's degree (54.5%) whereas just under half of the total number worked as company employees (47.4%). They had at least two mobile banking applications on their smartphones (34.3%). With regards to the behavior of the mobile banking application usage, the majority of respondents used mobile banking applications for money transfers (74.5%) followed by checking statements (10.8%), making bill payments (8.8%), and topping-up their devices (5.9%). In addition, most respondents (88.1%) had a savings bank account.

4.2 Results of the Hypotheses Testing

Table 4.2 presents the effects of the facilitating conditions, attitude, trust, perceived usefulness, and effort expectancy on the adoption of mobile banking applications by consumers in Bangkok. Multiple regression analysis (MRA) was used to analyze the data.

Table 4.2: Results of the Multiple Regression Analysis

Variables	Mobile banking application					
	S.E.	B	β	t	Sig.	Tolerance
Constant	0.154	-0.473	-	-3.063	0.003	-
Facilitating condition	0.092	0.303	0.282	3.308	0.001*	0.093
Attitude	0.108	0.047	0.049	0.434	0.666	0.052
Trust	0.081	0.019	0.018	0.232	0.817	0.113
Perceived usefulness	0.131	0.660	0.441	5.039	0.000*	0.088
Effort expectancy	0.114	0.234	0.210	2.055	0.043*	0.065

$R^2 = 0.967$; $F = 278.099$; $*p < .05$

According to Table 4.2, the results of the multiple regression analysis revealed that the facilitating conditions, perceived usefulness, and effort expectancy affected the adoption of mobile banking applications by consumers in Bangkok with a .05 level of statistical significance. The results also revealed that perceived usefulness ($\beta=0.441$) had the strongest weighting of the contributions toward the adoption of mobile banking applications by consumers in Bangkok, followed by the facilitating conditions ($\beta=0.282$) and effort expectancy ($\beta=0.210$). On the other hand, attitude

and trust did not affect the adoption of mobile banking applications by consumers in Bangkok.

4.3 Summary of the Hypotheses Testing

The summary of the hypotheses testing results is illustrated in Table 4.3 and Figure 4.1.

Table 4.3: Summary of the Hypotheses Testing Results

Hypotheses	Result
H1: Facilitating conditions significantly affect the adoption of mobile banking applications by consumers in Bangkok.	Supported
H2: Attitude significantly affects the adoption of mobile banking applications by consumers in Bangkok.	Not supported
H3: Trust significantly affects the adoption of mobile banking applications by consumers in Bangkok.	Not supported
H4: Perceived usefulness significantly affects the adoption of mobile banking applications by consumers in Bangkok.	Supported
H5: Effort expectancy significantly affects the adoption of mobile banking applications by consumers in Bangkok.	Supported

Table 4.3 shows that hypotheses 1, 4, and 5 were supported while hypotheses 2 and 3 were not supported. In addition, figure 4.1 is portrayed the hypotheses testing results.

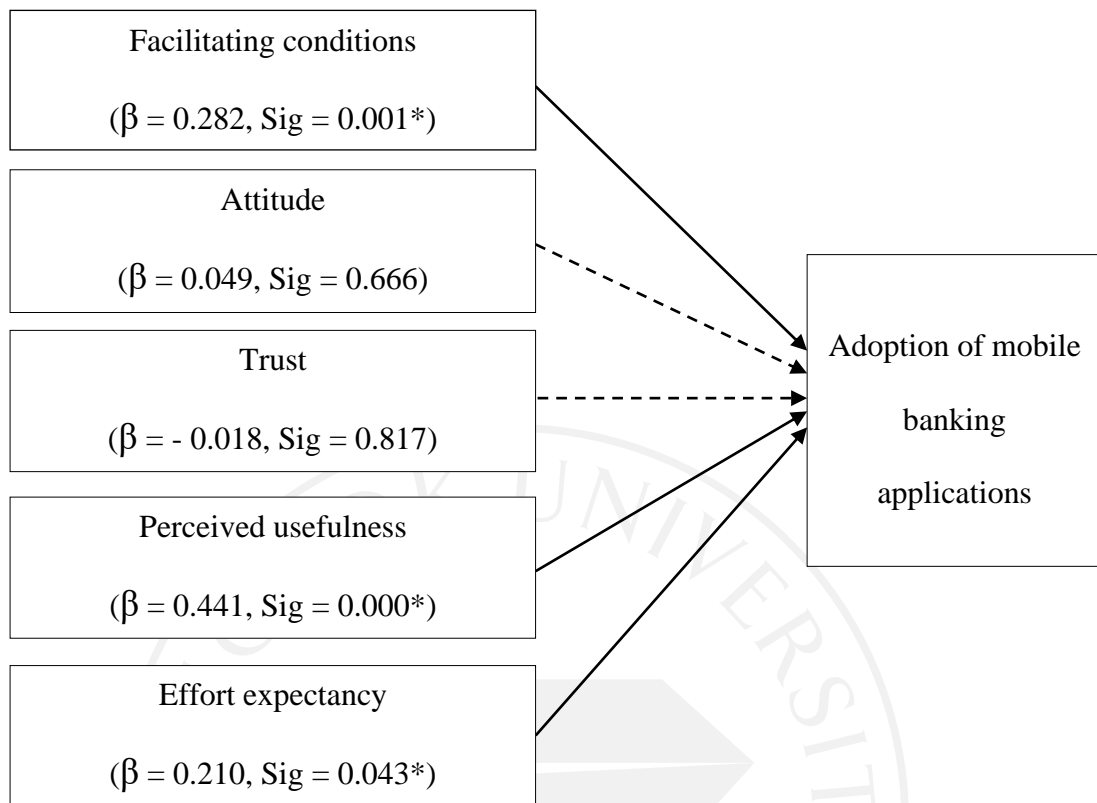


Figure 4.1: Summary of the Hypotheses Testing Results

Note:

- * = Significant level at 0.05
- > = Has influence
- - - - -> = No influence

Figure 4.1 illustrates that the facilitating conditions, perceived usefulness, and effort expectancy affected the adoption of mobile banking applications by consumers in Bangkok. In contrast, attitude and trust did not affect the adoption of mobile banking applications.

CHAPTER 5

DISCUSSION

This research was a quantitative study, which aimed at studying the facilitating conditions, attitude, trust, perceived usefulness and effort expectancy affecting the adoption of mobile banking applications by consumers in Bangkok, Thailand.

A close-ended questionnaire was used for collecting the data from 102 respondents, and the data were analyzed by implementing the SPSS statistical program. Finally, the research results were summarized, discussed, and provided recommendations and suggestions for further research.

5.1 Research Findings and Conclusion

From the personal information of 102 respondents, the majority of respondents were females (70.6%) aged 21-39 years (90.2%). Some of them earned a monthly income less than 20,000 Baht (33.3%); furthermore, a little more than half of the respondents held a bachelor's degree (54.5%) whereas just under half of the total number worked as company employees (47.4%). In addition, they had at least two mobile banking applications on their smartphones (34.3%).

The results of the multiple regression analysis found that the facilitating conditions, perceived usefulness, and effort expectancy affected the adoption of mobile banking applications by consumers in Bangkok with a .05 level of statistical significance. The results also revealed that perceived usefulness ($\beta=0.441$) had the strongest weighting of contribution toward the adoption of mobile banking applications followed by facilitating conditions ($\beta=0.282$) and effort expectancy

($\beta=0.210$). However, attitude and trust did not affect the adoption of mobile banking applications by consumers in Bangkok.

5.2 Discussion

Hypothesis 1: Facilitating conditions significantly affected the adoption of mobile banking applications by consumers in Bangkok. This was because most of the respondents had the knowledge and resources necessary to use mobile banking through their smartphones. In addition, they could get help from others when they had difficulties in making transactions by the means of mobile banking. This confirmed the previous study of Baptista and Oliveira (2015), which found that customers using a banking application required skills to connect with the Internet, and the facilitating conditions were the necessary infrastructure to support customers with knowledge of the technology. Furthermore, the facilitating conditions of the mobile banking applications emphasized greater availability; such as time and place (Shareef, Baabdullah, Dutta, Kumar, & Dwivede, 2018).

Hypothesis 2: Attitude did not significantly affect the adoption of mobile banking applications by consumers in Bangkok. The respondents thought that using a mobile banking service might not be compatible with the banking activities or services provided by the traditional bank outlets and their lifestyles. As such, the results of the study supported the dimensional approach (Chaouali et al., 2017). Moreover, the attitude toward a mobile banking application was related to the lifestyle and activity of the customers. The results of this study were in line with Muangseetong and Tarnittanakorn (2020), they found that the social ties and attitude

toward the product did not affect online reviewed products' purchase decision of customers in Bangkok.

Hypothesis 3: Trust did not significantly affect the adoption of mobile banking applications by consumers in Bangkok. As most of the respondents might lack confidence in the usage of a mobile banking application, the lack of trust in a mobile banking application affected the adoption of this technology by the consumers (Masrek, Mohamed et al., 2014). According to Alalwan, Dwivedi and Rana (2017), Shaikh and Karjaluoto (2015), trust was supposed to influence the consumers' adoption of a mobile application. However, He and Tarnittanakorn (2018) found that online shopping WOM, trust, online shopping experience, and recommendation were the significant factors that affected customers' online shopping decision in China.

Hypothesis 4: Perceived usefulness significantly affected the adoption of mobile banking applications by consumers in Bangkok. This was because most respondents agreed that a mobile banking application could facilitate their banking transactions faster and it was convenient. The results of the study confirmed the findings of a previous study that a mobile banking application was compatible with consumers' behavior of its usage (Mehrad & Mohammadi, 2017). Certain studies have also found perceived usefulness was derived from positive consumers' experience (Leiva et al., 2017). Arbin, Pipatsirisak and Tarnittanakorn (2020) found that perceived usefulness was the most influential factor on Indonesian consumer's online buying decision for smartphone following by perceived website quality and perceived trust. Furthermore, Phupubpa, Pipatsirisak and Tarnittanakorn (2020) found that the factors affecting purchase intentions of dashboard cameras via online of customers in Bangkok and its vicinity were attitudes toward using technology in terms

of perceived ease of use, perceived usefulness, perceived risk and social media in terms of electronic word of mouth, online communities, and online advertisement.

Hypothesis 5: Effort expectancy significantly affected the adoption of mobile banking applications by consumers in Bangkok. This was because the respondents possibly thought that a mobile banking application was not complicated and it was easy to use. The results supported the study of Baptista and Oliveira (2015); they defined that if consumers were satisfied with the banking applications' ease of use, they would be more willing to use the application for transactions. In addition, the banking application should respond to the needs of consumers (Alalwan et al., 2017).

5.3 Recommendations for Managerial Implications

According to the results of the research, the strongest weighting of the factors affecting the adoption of mobile banking applications by consumers in Bangkok was perceived usefulness. Hence, the commercial banks could forecast the requirements of customers needing a mobile banking application and could develop options that would benefit customers and commercial banks in the future as well. Therefore, commercial banks could use the information from this study to direct the benefit of perceived usefulness, lack of time, and security to support the application. In addition, brand image can be developed to maximize user benefits (Savic & Pesterac, 2019).

According to the results of the research, the second significant factor affecting the adoption of mobile banking applications was the facilitating conditions. Therefore, electronic enterprises could always be the leader of trends in electronic applications by continually updating new information and technology to support the needs of customers.

According to the results of the research, the last significant factor affecting the adoption of mobile banking applications by consumers was effort expectancy. Customers would be satisfied in using a modern application if it was user-friendly; hence, commercial banks should design more flexible functions to support the application's technology.

5.4 Suggestions for Further Research

The results of research found that perceived usefulness was strongest factors affecting mobile banking application adoption of consumers in Bangkok. Hence, commercial banks or enterprises should promote the benefits of mobile banking application adoption via the social media, reference groups, and other mass media in order to boost up the numbers of users. Additionally, for future research, researchers should justify the respondents' ages and add other variables such as usage behaviors, the needs to use mobile banking application or convenience to adopt mobile banking application.

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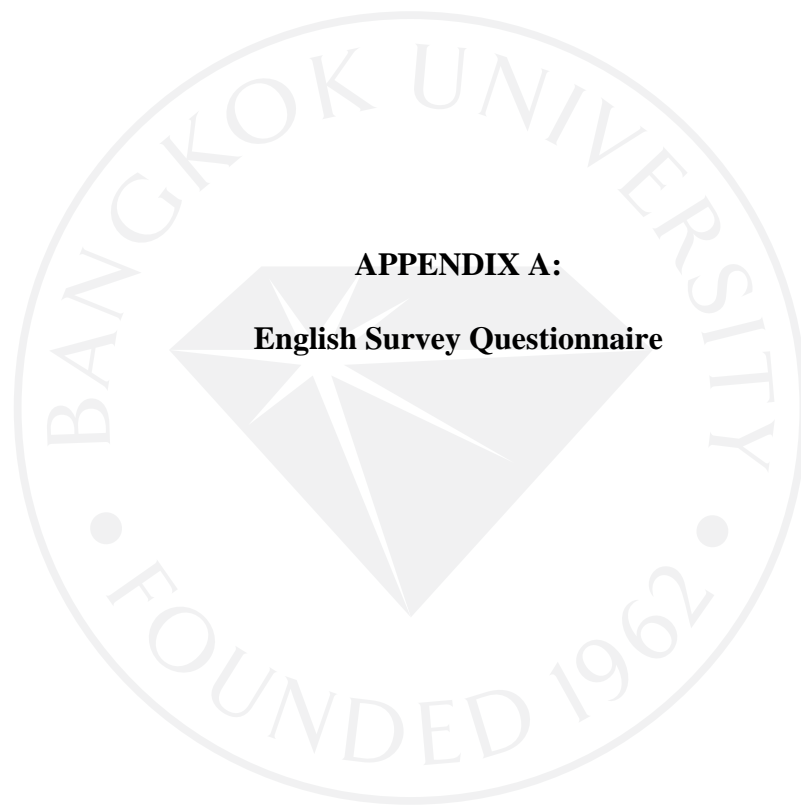
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APPENDIX A:

English Survey Questionnaire

QUESTIONNAIRE:

**Facilitating Condition, Attitude, Trust, Perceived Usefulness, and Effort
Expectancy Affecting Mobile Banking Application Adoption of Consumers in
Bangkok**

This research was aimed to study the factors affecting mobile banking application adoption of consumers in Bangkok. This study is a part of BA715: Independent, Graduate School, Bangkok University. I would be appreciated if you could contribute any fact and useful information truthfully by filling out the questionnaire. The information provided will be treated highly confidential and will be used solely for the purpose of academic resources.

Thank you very much for your kind cooperation.

MBA Student, Bangkok University

Part 1: Customer Information

Explanation: Please mark ✓ into that matches your information the most.

1. Gender

1) Male

2) Female

2. Age

1) Under 20 years old

2) 20 – 39 years old

3) 40 – 59 years old

4) Over 60 years old

3. Educational level:

- 1) High school / vocational 2) Bachelor's degree
- 3) Master's degree 4) Doctor's degree

4. Occupation:

- 1) Student 2) Government employee
- 3) Company employee 4) Self-employment
- 5) Retiree 6) Other

5. Monthly income:

- 1) Below 20,000 Baht 2) 20,000 - 30,000 Baht
- 3) 30,001 - 60,000 Baht 4) Above 60,000 Baht

Part 2: Customers' Behaviors in Using the Mobile Banking Applications

Explanation: Please mark ✓ into that matches your information the most.

6. How many applications of banking do you have in your phone?

- 1) 1 Application 2) 2 Applications
- 3) 3 Applications 4) More than 4 Applications

7. What type of mobile banking service do you use the most frequently?

- 1) Transfer money 2) Payment
- 3) Mobile top-up 4) Checking Statement

8. What type of bank accounts do you have?

- 1) Saving account 2) Current account
- 3) Both

Part 3: Factors Affecting Banking Application Adoption

Explanation: Please mark ✓ the choices that correspond to your opinions. Indication of your opinion:

5 = Strongly agree, 4 = Agree, 3 = Neutral, 2 = Disagree, and 1 = Strongly disagree

Factors Affecting Banking Application Adoption	Level of Opinions				
	Strongly Agree ←		→	Strongly Disagree	
1. Facilitating Condition: FC					
1.1 I have the resources necessary to make mobile banking using my smartphone.	(5)	(4)	(3)	(2)	(1)
1.2 I have the knowledge necessary to make mobile banking using my smartphone.	(5)	(4)	(3)	(2)	(1)
1.3 Mobile apps for transaction are compatible with other technologies I use.	(5)	(4)	(3)	(2)	(1)
1.4 I can get help from others when I have difficulties in using mobile banking.	(5)	(4)	(3)	(2)	(1)
2. Attitude: A					
2.1 Using mobile banking service is compatible with my lifestyle.	(5)	(4)	(3)	(2)	(1)

Factors Affecting Banking Application Adoption	Level of Opinions				
	Strongly Agree ←		→ Strongly Disagree		
2.2 Using mobile banking service is compatible with most banking activities.	(5)	(4)	(3)	(2)	(1)
2.3 Using mobile payment service is a wise idea.	(5)	(4)	(3)	(2)	(1)
2.4 Using mobile payment service is beneficial.	(5)	(4)	(3)	(2)	(1)
3. Trust: T					
3.1 I confidentially use my smartphone for mobile banking.	(5)	(4)	(3)	(2)	(1)
3.2 I do not doubt the honesty of mobile banking.	(5)	(4)	(3)	(2)	(1)
3.3 I feel assured that legal and technological structures adequately protect me from problems on mobile banking.	(5)	(4)	(3)	(2)	(1)
3.4 Even if not monitored, I would trust mobile banking to do the job right.	(5)	(4)	(3)	(2)	(1)
3.5 Mobile banking has the ability to fulfill its task.	(5)	(4)	(3)	(2)	(1)

Factors Affecting Banking Application Adoption	Level of Opinions				
	Strongly Agree	←	→	Strongly Disagree	
4. Perceive Usefulness: PU					
4.1 Mobile banking would make doing my banking faster.	(5)	(4)	(3)	(2)	(1)
4.2 Mobile banking would be useful for doing my banking.	(5)	(4)	(3)	(2)	(1)
4.3 I think that using mobile banking would improve the way in which I do my banking.	(5)	(4)	(3)	(2)	(1)
4.4 Mobile banking would make doing my banking easier.	(5)	(4)	(3)	(2)	(1)
5. Effort Expectancy: EE					
5.1 Learning how to do the transaction using mobile apps is easy for me.	(5)	(4)	(3)	(2)	(1)
5.2 My interaction with mobile banking is clear and understandable.	(5)	(4)	(3)	(2)	(1)
5.3 I find mobile banking easy to use.	(5)	(4)	(3)	(2)	(1)
5.4 It is easy for me to become skillful at using mobile banking.	(5)	(4)	(3)	(2)	(1)

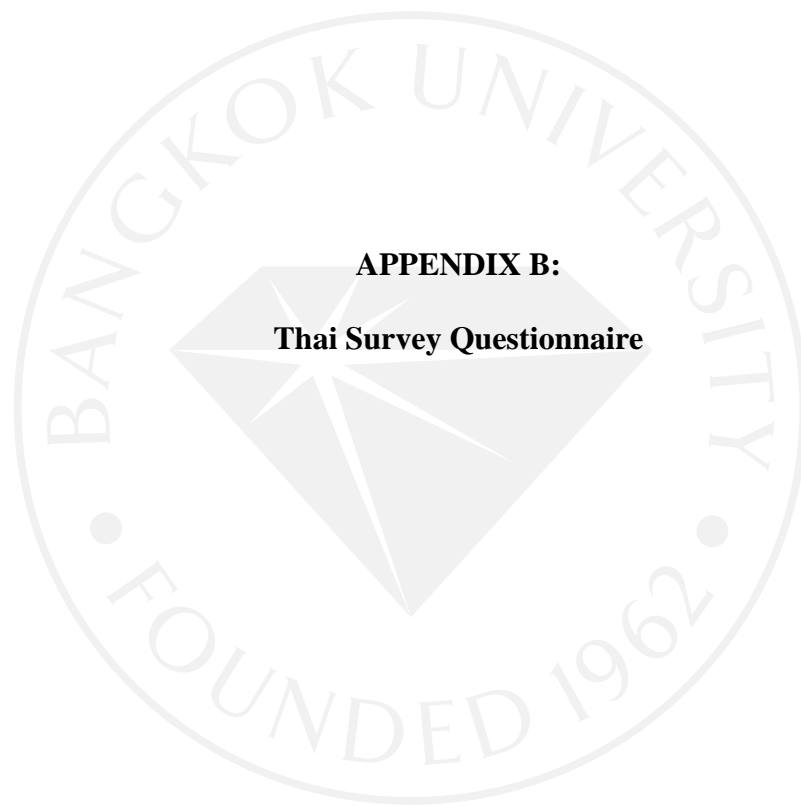
Part 4: Mobile Banking Application Adoption of Consumers in Bangkok

Explanation: Please mark ✓ the choices that correspond to your opinions. Indication of your opinion:

5 = Strongly agree, 4 = Agree, 3 = Neutral, 2 = Disagree, and 1 = Strongly disagree

Mobile Banking Application Adoption: A	Level of Opinions				
	Strongly Agree	←	→	Strongly Disagree	
6.1 I use mobile banking.	(5)	(4)	(3)	(2)	(1)
6.2 I use mobile banking to manage my accounts.	(5)	(4)	(3)	(2)	(1)
6.3 I use mobile banking to make transfers.	(5)	(4)	(3)	(2)	(1)
6.4 I subscribe financial products that are exclusive to mobile banking.	(5)	(4)	(3)	(2)	(1)

**** Thank you for your kind cooperation ****



APPENDIX B:

Thai Survey Questionnaire

แบบสอบถาม

เรื่อง สภาพที่เอื้อต่อการใช้งาน ทักษะคติ ความไว้วางใจ ประโยชน์ที่ได้รับ และความคาดหวังในการใช้งานที่ส่งผลต่อการใช้งานแอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ของผู้บริโภคในกรุงเทพมหานคร

แบบสอบถามชุดนี้จัดทำขึ้นโดยมีวัตถุประสงค์เพื่อศึกษาทัศนคติที่มีผลต่อการใช้งานแอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ของผู้บริโภคในกรุงเทพมหานครซึ่งเป็นส่วนหนึ่งของวิชา BA715Independent Study (บธ.715 การค้นคว้าอิสระ) ของนักศึกษาระดับปริญญาโท หลักสูตรบริหารธุรกิจมหาบัณฑิต มหาวิทยาลัยกรุงเทพ ทางผู้วิจัยใคร่ขอความร่วมมือจากผู้ตอบแบบสอบถามในการให้ข้อมูลที่ตรงกับสภาพความเป็นจริงมากที่สุด โดยที่ข้อมูลทั้งหมดของท่านจะถูกเก็บเป็นความลับและใช้เพื่อประโยชน์ทางการศึกษาเท่านั้น

ขอขอบพระคุณทุกท่านที่กรุณาสละเวลาในการตอบแบบสอบถาม มา ณ โอกาสนี้

นักศึกษาปริญญาโท มหาวิทยาลัยกรุงเทพ

ส่วนที่ 1 ข้อมูลส่วนบุคคล

คำชี้แจง: โปรดทำเครื่องหมาย ลงใน ที่ตรงกับข้อมูลของท่านมากที่สุด

1. เพศ

- 1) ชาย 2) หญิง

2. อายุ

- 1) ไม่เกิน 20 ปี 2) 20– 39 ปี
 3) 40–49 ปี 4) 50–59 ปี
 5) 60 ปีขึ้นไป

3. ระดับการศึกษา

- 1) มัธยมศึกษา/อาชีวศึกษา 2) ปริญญาตรี
 3) ปริญญาโท 4) ปริญญาเอก

4. อาชีพ

- 1) นักศึกษา 2) ข้าราชการ
 3) พนักงานบริษัท 4) เจ้าของธุรกิจ
 5) ผู้เกษียณอายุ 6) อื่นๆ (โปรดระบุ).....

5. รายได้ต่อเดือน

- 1) ไม่เกิน 20,000 บาท 2) 20,000 – 30,000 บาท
 3) 30,001 – 60,000 บาท 4) 60,000 บาท ขึ้นไป

ส่วนที่ 2 พฤติกรรมของผู้ใช้แอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่

คำชี้แจง: โปรดทำเครื่องหมาย ✓ ลงใน ที่ตรงกับข้อมูลของท่านมากที่สุด

6. ท่านมีแอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่กี่แอปพลิเคชัน

- 1) 1 แอปพลิเคชัน 2) 2 แอปพลิเคชัน
 3) 3 แอปพลิเคชัน 4) มากกว่า 4 แอปพลิเคชัน

7. ประเภทของบริการแอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ที่ท่านใช้บ่อยมากที่สุด

- 1) โอนเงิน 2) จ่ายบิล
 3) เติมเงินโทรศัพท์เคลื่อนที่ 4) ตรวจสอบรายการ

8. ประเภทของบัญชีธนาคารที่ท่านมี

- 1) บัญชีออมทรัพย์ 2) บัญชีกระแสรายวัน
 3) ทั้งสองบัญชี

ส่วนที่ 3 ปัจจัยที่ส่งผลต่อการตัดสินใจเลือกใช้แอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่

คำชี้แจง: โปรดทำเครื่องหมาย ✓ ลงในช่องว่างที่ตรงกับความคิดเห็นของท่านมากที่สุดเพียง

ช่อง

เดียว โดยมีความหมายหรือข้อบ่งชี้ในการเลือกดังนี้

- 5 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยมากที่สุด
 4 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยมาก
 3 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยปานกลาง
 2 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยน้อย
 1 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยน้อยที่สุด

ปัจจัยที่ส่งผลต่อการตัดสินใจเลือกใช้แอปพลิเคชัน ธนาคารบนโทรศัพท์เคลื่อนที่	ระดับความคิดเห็น				
	เห็นด้วย มากที่สุด	←————→			เห็นด้วย น้อยที่สุด
1. สภาพที่เอื้อต่อการใช้งาน (Facilitating Condition: FC)					
1.1 ท่านมีทรัพยากรที่จำเป็นในการใช้แอปพลิเคชัน ธนาคารบนโทรศัพท์เคลื่อนที่ของท่าน	(5)	(4)	(3)	(2)	(1)
1.2 ท่านมีความรู้ที่สำคัญในการใช้แอปพลิเคชันธนาคาร บนโทรศัพท์เคลื่อนที่ของท่าน	(5)	(4)	(3)	(2)	(1)
1.3 แอปพลิเคชันสำหรับธุรกรรมทางการเงินมีความ	(5)	(4)	(3)	(2)	(1)

ปัจจัยที่ส่งผลต่อการตัดสินใจเลือกใช้แอปพลิเคชัน ธนาคารบนโทรศัพท์เคลื่อนที่	ระดับความคิดเห็น				
	เห็นด้วย มากที่สุด		เห็นด้วย น้อยที่สุด		
สอดคล้องกับเทคโนโลยีอื่น ๆ ที่ท่านใช้					
1.4 ท่านได้รับความช่วยเหลือจากผู้อื่นหากเกิดความ ยุ่งยากในการใช้งานแอปพลิเคชันธนาคารบน โทรศัพท์เคลื่อนที่	(5)	(4)	(3)	(2)	(1)
2. ทักษะคติ (Attitude: A)					
2.1 การใช้แอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ สอดคล้องกับการใช้ชีวิตประจำวันของท่าน	(5)	(4)	(3)	(2)	(1)
2.2 การใช้งานแอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ มีความสอดคล้องกับการทำธุรกรรมทางธนาคารของ ท่านมากที่สุด	(5)	(4)	(3)	(2)	(1)
2.3 การใช้ธนาคารบนโทรศัพท์เคลื่อนที่เพื่อชำระเงินเป็น ความคิดที่ชาญฉลาด	(5)	(4)	(3)	(2)	(1)
2.4 การใช้ธนาคารบนโทรศัพท์เคลื่อนที่เพื่อชำระเงินมี ความเป็นประโยชน์สำหรับท่าน	(5)	(4)	(3)	(2)	(1)
3. ความไว้วางใจ (Trust: T)					
3.1 ท่านมั่นใจในการใช้แอปพลิเคชันธนาคารบน โทรศัพท์เคลื่อนที่ในการทำธุรกรรมทางการเงิน	(5)	(4)	(3)	(2)	(1)
3.2 ท่านไม่สงสัยในความเที่ยงตรงของแอปพลิเคชัน ธนาคารบนโทรศัพท์เคลื่อนที่	(5)	(4)	(3)	(2)	(1)
3.3 ท่านรู้สึกมั่นใจในโครงสร้างทางกฎหมายและ เทคโนโลยีในการช่วยป้องกันปัญหาจากการใช้ ธนาคารบนโทรศัพท์เคลื่อนที่	(5)	(4)	(3)	(2)	(1)
3.4 ถึงแม้ท่านไม่ได้ตรวจสอบการทำงานของ แอปพลิเคชันธนาคาร แต่ท่านมั่นใจว่าแอปพลิเคชัน ธนาคารบนโทรศัพท์เคลื่อนที่จะสามารถทำงานได้ อย่างถูกต้อง	(5)	(4)	(3)	(2)	(1)
3.5 ธนาคารบนโทรศัพท์เคลื่อนที่มีความสามารถในการ ทำธุรกรรมแบบอัตโนมัติ	5	4	3	2	1
4. ประโยชน์ที่ได้รับ (Perceive Usefulness: PU)					

ปัจจัยที่ส่งผลต่อการตัดสินใจเลือกใช้แอปพลิเคชัน ธนาคารบนโทรศัพท์เคลื่อนที่	ระดับความคิดเห็น				
	เห็นด้วย มากที่สุด		เห็นด้วย น้อยที่สุด		
4.1 แอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ช่วยให้ ท่านทำธุรกรรมทางการเงินได้เร็วขึ้น	(5)	(4)	(3)	(2)	(1)
4.2 แอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ที่มี ประโยชน์ต่อบัญชีธนาคารของท่าน	(5)	(4)	(3)	(2)	(1)
4.3 ท่านคิดว่าการใช้แอปพลิเคชันธนาคารบน โทรศัพท์เคลื่อนที่ช่วยยกระดับการทำธุรกรรม ทางการเงินของท่าน	(5)	(4)	(3)	(2)	(1)
4.4 แอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ช่วยให้ ท่านทำธุรกรรมทางการเงินได้ง่ายยิ่งขึ้น	(5)	(4)	(3)	(2)	(1)
5. ความคาดหวังในการใช้งาน (Effort Expectancy: EE)					
5.1 การเรียนรู้ในการใช้แอปพลิเคชันธนาคารบน โทรศัพท์เคลื่อนที่เป็นเรื่องง่ายสำหรับท่าน	(5)	(4)	(3)	(2)	(1)
5.2 การใช้งานแอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ ท่านมีความชัดเจนและเข้าใจ	(5)	(4)	(3)	(2)	(1)
5.3 ท่านพบว่าแอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ ใช้งานง่าย	(5)	(4)	(3)	(2)	(1)
5.4 ท่านคิดว่าการเป็นผู้เชี่ยวชาญในการใช้แอปพลิเคชัน ธนาคารบนโทรศัพท์เคลื่อนที่เป็นเรื่องง่าย	(5)	(4)	(3)	(2)	(1)

ส่วนที่4การใช้งานแอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ของผู้บริโภคใน

กรุงเทพมหานคร

คำชี้แจง: โปรดทำเครื่องหมาย✓ ลงในช่องว่างที่ตรงกับความคิดเห็นของท่านมากที่สุดเพียง

ช่องเดียว โดยมีความหมายหรือข้อบ่งชี้ในการเลือกดังนี้

5 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยมากที่สุด

4 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยมาก

3 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยปานกลาง

- 2 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยน้อย
 1 หมายถึง ระดับความคิดเห็นที่ท่าน เห็นด้วยน้อยที่สุด

การใช้งานแอปพลิเคชันธนาคารบน โทรศัพท์เคลื่อนที่ (Adoption: A)	ระดับความคิดเห็น				
	เห็นด้วย มากที่สุด		เห็นด้วย น้อยที่สุด		
1. ปัจจุบันท่านใช้แอปพลิเคชันธนาคารบน โทรศัพท์เคลื่อนที่	(5)	(4)	(3)	(2)	(1)
2. ท่านใช้แอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ใน การจัดการบัญชีธนาคารของท่าน	(5)	(4)	(3)	(2)	(1)
3. ท่านใช้แอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่ใน การโอนเงิน	(5)	(4)	(3)	(2)	(1)
4. ท่านติดตามผลิตภัณฑ์ทางการเงินต่างๆ ที่เป็นเอก สิทธิ์ของแอปพลิเคชันธนาคารบนโทรศัพท์เคลื่อนที่	(5)	(4)	(3)	(2)	(1)

**** ขอขอบท่านทุกท่านที่กรุณาใช้เวลา ในการตอบแบบสอบถามครั้งนี้ ****

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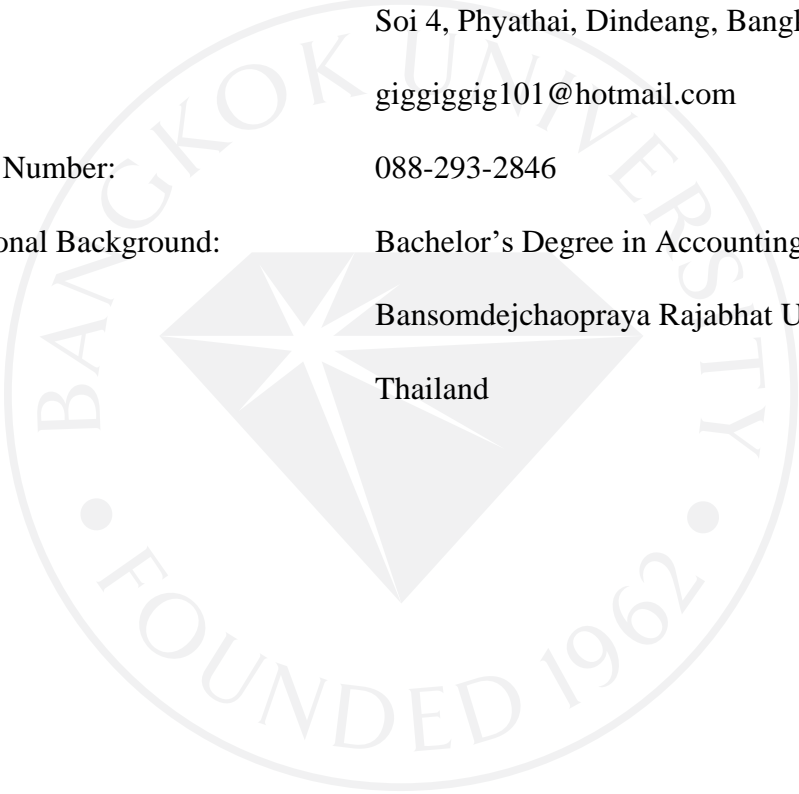
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