

ABSTRACT

This research aims to study the behavior of customer self-service users, evaluating the effectiveness of the Customer Relationship Management (CRM) strategy of financial service providers. To achieve that purpose, the study was conducted to ascertain the attitude of Kasikornbank's customers towards the ATM services.

The samples of the study were selected by using a quota sampling method. Questionnaires were distributed to 200 persons, and 142 respondents completed and returned the questionnaires. The data was analyzed by SPSS program (version 11.5).

The results of this study were as follows:

1. 62.7% of the respondents are female. Most of their ages are between 22 and 33. Their status is mostly single. Most of them have received Bachelor's Degree. 78.2% of them work in the private sector and 47.9% of them earn about 10,001-25,000 each month.

2. Most of the respondents hold 2 ATM cards. Kasikornbank's ATM cards were held by most respondents. For the reason why they use the ATM services, most of them indicated that it is because the ATM machines are near their offices. As to the reason for ATM usage reduction, most of the respondents indicated that it is because of ATM crime. The average number of times that most respondents used the ATM services is less than 5 times a month. The highest amount that most of the respondents have ever withdrawn from the ATM is about THB 10,001-50,000 while the lowest is more than THB 50,000. For the fund transfer transaction, the highest amount that most the respondents have ever transferred through the ATM is about THB 1,000 -5,000. Half of the respondents usually paid their mobile phone billing by paying through the ATM Mobile phone payment services. Most of them always select Thai language when they use the ATM services.

3. The study reveals that the respondents were satisfied with Kasikornbank's ATM. Regarding the aspect of the quality of service, 56.3% of the respondents are satisfied with the notice of the ATM crime screen services when they use Kasikornbank's ATM.