CHAPTER THREE
METHODOLOGY

This study aims to explore the attitude of Kasikornbank's customers towards the self- services, especially ATMs. Therefore, the respondents' opinions and attitudes should come from a range of people of different ages, education, salaries and careers.

To meet the objectives of the study, this chapter describes the following four main areas:

    (1) the subjects,

    (2) the materials,

    (3) the procedures used in the collection and analysis of the data, and

    (4) the data analysis.

3.1　SUBJECTS

The subjects used within this study are Kasikornbank's customers at Phaholyohin branch in Aree area, Bangkok. This study will focus on those aged between 18-45 years old. The subjects have been selected from the customers who use Kasikornbank's ATM card at the ATM machines installed at the branch. The researcher selected 20 participants using the ATMs at the branch each day by gender and age. Per day, the researcher gave the questionnaire to subjects to complete at different times such as 8.00 to 10.00 a.m., 12.00 a.m. to 1.00 p.m., and 3.00 to 5.00 p.m.

3.2　MATERIALS

This study was conducted by using a questionnaire to survey customer attitudes and preferences towards ATM usage with the perspective of service quality. The questionnaire comprised closed-ended questions and it was divided into three parts as follows:

Part 1: General Information

This part is composed of six questions, which are about the general information of the respondent such as gender, age, education, occupation and income

per month. The scale in this part is in the nominal (Nominal scale is the kind of the observation distinguished by name. Type of occupation would be distinguished on a nominal scale: private sector, government official, state enterprise, self-employed, or unemployed) and ordinal (Observations distinguished by relative amounts, such as ranks. For example, one can evaluate competitive products on an ordinal scale from best to worst by using a letter-grade system).

Part 2: Information of ATM Usage

This part is composed of 11 questions to identify the effect on service quality in terms of the customer personality, the customer experience, how frequently they use the services in terms of behavioral background characteristics, and the effect on service quality based on the general attitudes and adoption towards the ATM. The scale in this part is nominal and ordinal.

Part 3: Other services of Kasikornbank's ATMs

This part is composed of nine questions to observe customer attitude towards other services of Kasikornbank's ATMs. The scale in this part is in the Likert Scale (Likert scale is an attitude measurement used in research, where, in place of a numerical scale for answers, answers are given on a scale ranging from complete agreement on one side to complete disagreement on the other side, with no opinion in the middle).

3.3 PROCEDURES

3.3.1 Research Design

This study was a cross-sectional study design adopted for use in this research (The cross-sectional study is the study of groups of individuals differing on the basis of specified criteria (for example, age) at the same point in time) to investigate the customers adoption and attitude towards using ATMs and their perception towards self-service technologies. ATMs at Kasikornbank, Phahonyothin branch have been chosen as the research object for this empirical study.

3.3.2 Data Collection

The questionnaires were designed by the researcher and were distributed to 200 customers at Kasikornbank, Phahonyothin branch via the researcher's networks. The questionnaires were gathered back by the networks after the respondents

completed the questions. Then the researcher then will get all of the questionnaires back from those networks for editing and verifying for accuracy and completeness before any further processing as well**.**

3.4   DATA ANALYSIS

The data obtained from the completed questionnaires were analyzed by calculating the frequencies of services usage of respondents by using a computer program for statistical analysis and quantitative description, and examining the opinion and attitude of respondents and presenting the collected data by qualitative description. Also, The Statistical Package for Social Sciences or SPSS version 11.5 was used to analyze the data in descriptive statistics in frequency, percentages, Means (X), and Standard Deviations (S.D.).