

## CHAPTER FOUR

### RESULTS

This chapter shows the results of the questionnaire on attitudes and preferences towards ATM usage from the perspective of service quality of Kasikornbank's customers at the Phaholyohin branch in the Aree area, Bangkok. The results of this study are presented in three parts, comprising of general information on the respondents, their ATM usage behavior, and their attitude towards Kasikornbank's ATMs. All of the results were analyzed by SPSS Program Version 11.5 and are shown as follow:

#### 4.1 GENERAL INFORMATION OF THE RESPONDENTS

General information of the respondents includes their gender, age, education, occupation and income per month. The result showing the frequency and percentage are described in the table below.

*Table 1. Summary of General Information of Respondents in term of Percentage*

Personal Information	Categories	Frequency	Percent
Sex	Male	53	37.3
	Female	89	62.7
Age	21	1	0.7
	22	6	4.2
	23	11	7.7
	24	17	12.0
	25	16	11.3
	26	12	8.5
	27	15	10.6
	28	5	3.5
	29	5	3.5
	30	9	6.3

*(table continues)*

*Table 1. (continued)*

<b>Personal Information</b>	<b>Categories</b>	<b>Frequency</b>	<b>Percent</b>
	31	5	3.5
	32	3	2.1
	33	6	4.2
	34	3	2.1
	35	1	.7
	36	3	2.1
	37	5	3.5
	38	1	.7
	39	3	2.1
	40	2	1.4
	41	4	2.8
	42	3	2.1
	43	2	1.4
	44	2	1.4
	45	2	1.4
Status	Single	113	79.6
	Married	29	20.4
Education	Primary School	2	1.4
	Bachelor's Degree	111	78.2
	Master's Degree	26	18.3
	Other	3	2.1
Occupation	State Enterprise	3	2.1
	Private Sector	125	88.0
	Self-Employed	3	2.1
	Other	11	7.7
Income (per month)	Below 10,000	37	26.1
	10,001-25,000	68	47.9
	25,001-40,000	28	19.7
	40,001-55,000	4	2.8
	Above 55,001	5	3.5

From Table 1, the results show that there were 53 male respondents (37.3%) while for female respondents; there are 89 (62.7%).

For the age of the respondents, there are 0.7% of the respondents who are 21 years old. There are 4.2% of respondents aged 22 years old, 7.7 % at 23 years old, 12.0% at 24 years old, 11.3% at 25 years old, 8.5% at 26 years old, 10.6% at 27 years old, 3.5% at 28 years old, 3.5% at 29 years old, and 6.3% at 30 years old respondents. For the respondents aged 31 years old, there are 3.5%; for 32 years old, there are 2.1%; for 33 years old, there are 4.2%; for 34 years old, there are 2.1 %; for 35 years old, there are 0.7%; for 36 years old, there are 2.1%; for 37 years old, there are 3.5 %; for 38 years old, there are 0.7%; for 39 years old, there are 2.1%; and for 40 years old, there are 2.0%. Moreover, there are 2.8% of the respondents who are 41 years old, 2.1% who are 42 years old, 1.4 % who are 43 years old, 1.4% who are 44 years old, and there are 1.4% of the respondents who are 45 years old.

The results also show that 79.6% of the respondents are single while 20.4% of the respondents are married.

For their education, 1.4% of respondents graduated from primary school, 78.2% have Bachelor Degrees, while 18.3% have Master's Degrees and 2.1% have specified that they hold a vocational certificate.

Moreover, 2.1% of the respondents work for state enterprise, 88.0% work in the private sector, 2.1% are self-employed, 7.7% for others, and none of them are unemployed.

For the last piece of information which is the respondents' income, the results show that 26.1% of them earn less than 10,000 baht per month, 47.9% earn 10,001-25,000 baht, 19.7% earn 25,001-40,000 baht, 2.8% earn 40,001-55,000 baht, and 3.5% earn more than 55,001 baht a month.

## **4.2 INFORMATION OF ATM USAGE**

The information of ATM usage is related to the information about the number of ATM cards held, the issuer of the ATM cards held by the respondents, the average time for using the ATM at Kasikornbank, Phaholyothin branch (per month), reasons for using the services, reasons for reducing ATM usage, the types of ATM transaction, the highest amount of withdrawals from the ATM, the highest amount for

fund transfers to other accounts from the ATM, the highest amount for inter-bank funds transfer to other account from ATM, other services used through the ATM, and the selected language of ATM usage. The results are shown in the table below.

**Table 2. The Number of ATM Card(s) Held by the Respondents**

<b>Number of ATM Card Holding</b>	<b>Frequency</b>	<b>Percentage</b>
1	42	29.6
2	62	43.6
3	23	16.2
More than 3	15	10.6
<b>Total</b>	<b>142</b>	<b>100</b>

According to Table 2, 29.6% of the respondents hold one ATM card, many of them or 43.7% hold two ATM cards, 16.2% hold three ATM cards, and 10.6% hold more than three ATM cards.

**Table 3. The Issuers of the ATM Cards Held by the Respondents**

<b>Issuer</b>	<b>Frequency</b>	<b>Percentage</b>
Kasikornbank	126	88.7
Bangkok Bank	63	44.4
Bank of Ayudhaya	14	9.9
Krung Thai Bank	30	21.1
TMB Bank	6	4.2
Siam City Bank	0	0
United Overseas Bank	5	3.5
Thanachart Bank	3	2.1
Standard Chartered Bank (Thai)	3	2.1
Government Savings Bank	2	1.4
Others- Siam Commercial Bank	2	1.4

From Table 3, as for this topic the respondents could choose more than one bank issuer that provides them with ATM card(s), so the percentage does not equal 100%. The results of this table are that 126 of them hold a Kasikornbank ATM card,

63 hold a Bangkok Bank ATM card, 14 hold a Bank of Ayudhaya ATM card, 30 hold a Krung Thai Bank ATM card, 6 hold a TMB Bank ATM card. None of them hold an ATM card of Siam City Bank, 5 hold a United Overseas Bank ATM card, 3 hold a Thanachart Bank ATM card, 3 hold a Standard Chartered Bank (Thai) ATM card, 2 hold a Government Savings Bank ATM card, and 2 hold ATM cards issued by other financial institutions that were not specified in the questionnaire.

**Table 4. The Respondents' Average Number of Times for Using an ATM Card**

Average Time Per Month	Frequency	Percentage
Everyday	2	1.4
0-5	67	47.2
6-10	48	33.8
more than 10	25	17.6
<b>Total</b>	<b>142</b>	<b>100</b>

According to Table 4, the least of the respondents or 1.4% use their ATM card everyday. 47.2% or 67 respondents, which are considered as most of them, use ATM card about 0-5 times each month. 33.8% use them 6-10 times a month while 17.6% of them use their ATM cards more than 10 times a month.

**Table 5. The Respondents' Reasons for Using the ATM Services**

Rank	Percentage				
	Near home	Near office	Avoiding banking hall crowd	Need individual independent	Need Flexible time
1	8.5	<b>40.1</b>	23.2	4.9	23.2
2	13.4	12.0	<b>31.0</b>	31.7	12.0
3	4.9	8.5	28.2	<b>33.8</b>	24.6
4	8.5	32.4	10.6	22.5	<b>26.1</b>
5	<b>64.8</b>	7.0	7.0	7.0	14.1
<b>Total</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

From Table 5, it can be described that most of the respondents (64.8%) ranked the reason of the location of the ATM in the vicinity of their residence being the last reason for using the ATM services of Kasikornbank, Phaholyothin branch. For the reason that the location of ATM in the vicinity of the offices, 40.1% of respondents chose this reason as their first reason for using the ATM services. 31.0% of the respondents stated they avoid the banking hall crowd by using the ATM services. Nearly half of the respondents (33.8%) chose to use the ATM services because they need individual independence as their third reason. 26.1% of the respondents need flexible time to conduct their banking transactions so they chose this reason as their fourth reason for using ATM services.

**Table 6. The Respondents' Reasons for Reducing the ATM Usage**

Rank	Percentage				
	ATM Crime	ATM location	Avoiding long queue	Lost Card	ATM surcharge
1	<b>35.2</b>	13.4	14.8	2.8	<b>33.8</b>
2	14.8	23.2	<b>29.6</b>	7.0	25.4
3	13.4	<b>31.0</b>	27.5	12.0	16.2
4	23.2	21.8	23.2	16.2	15.5
5	13.4	10.6	4.9	<b>62.0</b>	9.2

From Table 6, it indicates that 35.2% of the respondents do not use the ATM services because they avoid ATM crime and choose this reason as their first choice. 31.0% reduced use of the ATM services because of the location of the ATM. 29.6% of the respondents stated that they avoid long queues and choose this reason as their second choice for their ATM usage reduction. Most of the respondents (62.0%) ranked the reason that they often lose at the ATM being the last reason for reducing the use of ATM services. 33.8% of the respondents reduce their ATM usage because they avoid the ATM surcharge and choose this reason as their first choice.

**Table 7. The Types of ATM Transaction**

Rank	Percentage				
	Withdrawal	Funds Transfer	Balance Inquiry	Purchase/ Payment	Change PIN
1	<b>93.0</b>	0.7	2.8	2.8	0.7
2	5.6	<b>40.8</b>	<b>38.7</b>	14.1	0.7
3	0.7	38.0	35.2	21.8	4.2
4	0	17.6	21.8	<b>47.9</b>	12.7
5	0.7	2.8	1.4	13.4	<b>81.7</b>
Total	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

From Table 7, withdrawal was ranked as the first type of ATM transaction by 93.0% while 5.6% chose it as their second choice. 0.7% selected it as their third and last choice while no respondents ranked this type of ATM transaction as their fourth choice.

Fund transfers were ranked as the first choice by 0.7% of the respondents. 40.8% ranked it as the second choice, 38.0% as the third choice, 21.8% as the fourth choice, and 1.4% as the fifth or last choice.

For purchase or payment transactions, 2.8% of the respondents ranked it as the first type of ATM transaction while 14.1 % ranked such transactions as their second choice. Many of them, 21.8% ranked this kind of transaction as their third choice, 47.9% as their fourth choice. There were 13.4% of respondents who chose this transaction as the last choice.

On the other hand, 0.7% of the respondents ranked change Pin transaction as their use at the ATM as the first and second choice. 4.2% ranked it as their third choice and 12.7% as their fourth choice. However, 81.7% of all respondents selected it as the fifth or last choice.

**Table 8. The Highest Amount of Withdrawals from the ATM**

Average Amount in Baht	Frequency	Percentage
100-1,000	15	10.6

(table continues)

*Table 8. (continued)*

<b>Average Amount in Baht</b>	<b>Frequency</b>	<b>Percentage</b>
1,000 -5,000	29	20.4
5,001-10,000	38	26.8
10,001-50,000	53	37.3
More than 50,001	7	4.9
<b>Total</b>	<b>142</b>	<b>100</b>

Refer to Table 8, 10.6% or 15 of the respondents withdraw money amounts of approximately 100-1,000 Baht to other accounts from the ATM. 20.4% or 29 withdraw money amounts of approximately 1,000-5,000 Baht, 26.8% withdraw money amounts of about 5,001-10,000 via ATM, 37.3% withdraw amounts approximately 10,001-50,000 Baht while only 4.9% of them withdraw money of more than 50,001 Baht.

*Table 9. The Highest Amount of Fund Transfers to Another Account from the ATM*

<b>Average Amount in Baht</b>	<b>Frequency</b>	<b>Percentage</b>
100-1,000	18	12.7
1,000 -5,000	56	39.4
5,001-10,000	32	22.5
10,001-50,000	29	20.4
More than 50,001	7	4.9
<b>Total</b>	<b>142</b>	<b>100</b>

Referring to Table 9, 12.7% or 18 of the respondents transfer fund amounts of approximately 100-1,000 Baht to other accounts from the ATM. 39.4% or 56 transfer fund amounts of approximately 1,000-5,000 Baht, 22.5% transfer fund amount of about 5,001-10,000 via the ATM, 20.4% transfer fund amounts of approximately 10,001-50,000 Baht while only 4.9% of them transfer money to other accounts of more than 50,001 Baht.

**Table 10. The Highest Amount of Inter-Bank Fund Transfers to Other Accounts From the ATM**

Average Amount in Baht	Frequency	Percentage
100-1,000	34	23.9
1,000 -5,000	52	36.6
5,001-10,000	31	21.8
10,001-50,000	23	16.2
More than 50,001	2	1.4
<b>Total</b>	<b>142</b>	<b>100</b>

According to Table 10, 23.9% or 34 of the respondents transfer funds inter-bank of about 100-1,000 Baht to other accounts from the ATM. 36.6% or 52 transfer fund amounts of approximately 1,000-5,000 Baht, 21.8% or 31 of them transfer fund amounts of about 5,001-10,000 via ATM, 16.2% transfer fund amounts of approximately 10,001-50,000 Baht, and only 1.4% or two of them transfer money to other accounts of more than 50,001 Baht.

**Table 11. Other Services Using Through ATM**

Services	Frequency	Percentage
Kasikornbank credit card payment	44	31.0
Others banks credit card payment	37	26.1
Mobile phone services payment	78	54.9
Others	20	14.1
<b>Total</b>	<b>142</b>	<b>100</b>

According to Table 11, for this topic the respondents could choose more than one of the other services to use through the ATM, so the percentage does not equal 100%. The result of this table are that 44 of them paid Kasikornbank credit card bill through the ATM, 37 debit their accounts for other bank credit card payment through ATM, 78 paid their mobile phone services through the ATM, and 20 use other services that were not specified in the questionnaire.

**Table 12. ATM Language Use**

Services	Frequency	Percentage
Thai	141	99.3
English	1	0.7
<b>Total</b>	<b>142</b>	<b>100</b>

From Table 12, Thai language was selected by 99.3 % of the respondents while 0.7% chose English when using the ATM services.

#### 4.3 ATTITUDE TOWARDS OF KASIKORNBANK'S ATM

This part consists of nine questions to observe the customer attitudes towards other services of Kasikornbank's ATMs. These services are separated into nine items which are "Notice of ATM crime" - screen of start menu show message 'Be careful about conducting transactions. Stand close to the ATM and hide keyboard with your hand while pressing; "Switch to KBank E-Savings Account", the service switches to normal saving account to e-savings account instantly, enabling the customers to print our the statement of account via K-ATM; "Register KBank Direct Debit" - KBank Direct Debit registration via KBank ATMs account debiting will be automatically processed when payment comes due; "K-mAlert: Money Transfer"- recipient will be advised via SMS of each fund transfer with details including recipient's account number, transfer amount, and telephone number/reference number of sender; "K-mAlert: SMS" - alert service for spending via debit and credit cards; "K-mPay" - money transfer and purchase payment through mobile phone; "K-mBanking" - financial transaction service via mobile phone; "Donations to Charity"; and "Privileged Activity" - Free movie ticket The results are displayed in frequencies, percentages, Mean (X) and Standard Deviation (S.D.) as follows:

**Table 13. Customers' Satisfaction to Other services of Kasikornbank's ATMs**

Factors	Level of Satisfaction					X	S.D.	Level
	Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree			
Frequency/Percent								
1. Notice of ATM crime	37	80	23	0	2	4.06	0.74	Good

(table continues)

**Table 13. (continued)**

Factors	Level of Satisfaction					X	S.D.	Level
	Strongly Agree	Agree	Neither agree nor disagree	Disagree	Strongly Disagree			
	Frequency/Percent							
	26.1%	56.3%	16.2%	0.0%	1.4%			
2. Switch to KBank E-Savings Account	17	88	34	0	3	3.82	0.72	Good
	12.0%	62.0%	23.9%	0.0%	2.1%			
3. Register KBank Direct Debit	32	83	20	4	3	3.96	0.82	Good
	22.5%	58.5%	14.1%	2.8%	2.1%			
4. Apply for Mobile Phone Service								
4.1. K-mAlert: Money Transfer	57	65	17	2	1	<b>4.23</b>	0.77	<b>Great</b>
	40.1%	45.8%	12.0%	1.4%	0.7%			
4.2. K-mAlert: SMS alert: service for spending via debit and credit cards	46	69	23	2	2	<b>4.09</b>	0.82	Good
	32.4%	48.6%	16.2%	1.4%	1.4%			
4.3. K-mPay : Money transfer and purchase payment through mobile phone	40	70	27	1	4	<b>3.99</b>	0.87	<b>Good</b>
	28.2%	49.3%	19.0%	0.7%	2.8%			
4.4. K-mBanking: Financial transaction service via mobile phone	31	70	33	4	4	3.85	0.89	Good
	21.8%	49.3%	23.2%	2.8%	2.8%			
4.5. Donations to Charity	23	75	35	5	4	3.76	0.87	Good
	16.2%	52.8%	24.6%	3.5%	2.8%			
5.Privileged Activity : Free movie ticket	45	62	27	6	2	<b>4.00</b>	0.89	<b>Good</b>
	31.7%	43.7%	19.0%	4.2%	1.4%			
<b>Total</b>						<b>3.96</b>	<b>0.59</b>	<b>Good</b>

Note : Mean Value Between 1.00-1.80 is "Poor"  
Mean Value Between 1.81-2.60 is "Fair"  
Mean Value Between 2.61-3.40 is "OK"  
Mean Value Between 3.41-4.20 is "Good"  
Mean Value Between 4.21-5.00 is "Great"

Table 13 indicates the level of respondents' satisfaction with Kasikornbank's ATM services. Other services of Kasikornbank's ATMs are divided into nine items as follows:

For item 1, "Notice of ATM crime", 26.1% of the respondents strongly agreed, 56.3% agreed, 16.2% neither agreed nor disagreed, 2.1% strongly disagreed with this service and none of them disagreed with the ATM crime notification service.

For item 2, "Switch to KBank E-Savings Account", 12.0% of the respondents strongly agreed, 62.0% agreed, 23.9% neither agreed nor disagreed, 1.4% strongly disagreed with this service and none of them disagreed with the switching to Kbank E-Saving Account services.

For item 3, "Register KBank Direct Debit", 22.5% of the respondents strongly agreed, 58.5% agreed, 14.1 % neither agreed nor disagreed, 2.8% disagreed and 2.1% strongly disagreed with the Kbank Direct Debit Registration service.

For item 4.1, "K-mAlert: SMS alert service for spending via debit and credit cards", 40.01% of the respondents strongly agreed, 45.8% agreed, 12.0% neither agreed nor disagreed, 1.4% disagreed and 0.7% strongly disagreed with the K-mAlert for debit and credit card services.

For item 4.2, "K-mAlert: Money Transfer", 32.4% of the respondents strongly agreed, 48.6% agreed, 16.2% neither agreed nor disagreed, 1.4% disagreed and 1.4% strongly disagreed with the K-mAlert for money transfer service.

For item 4.3, "K-mPay : Money transfer and purchase payment through mobile phone", 21.8% of the respondents strongly agreed, 49.3% agreed, 23.2% neither agreed nor disagreed, 2.8% disagreed and 2.8% strongly disagreed with this money transfer service.

For item 4.4, "K-mBanking: Financial transaction service via mobile phone", 28.2% of the respondents strongly agreed, 49.3% agreed, 19.0% neither agreed nor disagreed, 0.7% disagreed and 2.8% strongly disagreed with this K-mBanking service.

For item 4.5, "Donations to Charity", 16.2% of the respondents strongly agreed, 52.8% agreed, 24.6% neither agreed nor disagreed, 3.5% disagreed and 2.8% strongly disagreed with the service of Charity Donations.

For item 5, “Privileged Activity : Free movie ticket”, 31.7% of the respondents strongly agreed, 43.7% agreed, 19.0% neither agreed nor disagreed, 4.2% disagreed and 1.4% strongly disagreed to receive privileges for using ATM services .

It indicates that the first five ranked are K-mAlert: Money Transfer ( $X=4.23$ ), K-mAlert: service for spending via debit and credit cards ( $X=4.09$ ), Notice of ATM crime ( $X=4.06$ ), Privileged Activity: Free movie ticket ( $X=4.00$ ), and K-mPay: Money transfer and purchase payment through mobile phone ( $X=3.99$ ). Over all, the respondents are satisfied with Kasikornbank’s ATMs services at a good level ( $X=3.96$ ).