

ในการศึกษาเรื่อง ทัศนคติในการใช้บัตรເອົ້າເລີ້ມຂອງຜູ້ໃຊ້ບົນການໃນເບັນດີນອຸດສາຫກຮຽນ
ການເກີດເກີດ ຈັງຫວັດລຳພູນ: ກຣະສຶກຂາ ດນາຄາຣກຽງເທິບ ຈຳກັດ (ມາຫາຊນ) ຜູ້ວິຊຍີວັດຖຸປະສົງຄີໃນການ
ສຶກຂາ ຂີ່ເພື່ອສຶກຂາລົງທັບຄິດແລະອຸປະສົງການໃນການໃຊ້ບັນດີນເລີ້ມຂອງຜູ້ໃຊ້ບົນການໃນເບັນດີນອຸດສາຫ
ກຮຽນການເກີດເກີດ ແລະພຸລກຮະທບທີ່ເກີດຂຶ້ນຕ່ອງການໃຊ້ບັນດີນເລີ້ມຂອງໃນການການຮັນຕືືເງິນເຄື່ອນແກ່ເຈົ້າໜີ້

ຜູ້ວິຊຍີການເກີດເກີດລົງທັບຄິດ ໂດຍໃຊ້ແບນສອນຄາມຈາກກຸ່ມຕົວຢ່າງ ຜົ່ງປະກອບດ້ວຍ ຜູ້ໃຊ້
ບົນການໃນເບັນດີນອຸດສາຫກຮຽນການເກີດເກີດ ຈັງຫວັດລຳພູນ

ຈາກການສຶກຂາພວບວ່າ ຜູ້ໃຊ້ບົນການຂອງຮນາຄາຣກຽງເທິບ ຈຳກັດ (ມາຫາຊນ) ໃນເບັນດີນອຸດສາຫ
ກຮຽນການເກີດເກີດ ຈັງຫວັດລຳພູນ ຕ້ອງການໃຫ້ຮນາຄາຣກຽງເທິບຕິດຕັ້ງຜູ້ເລີ້ມຂອງໃຈ່ຕາມສຕານທີ່ຕ່າງໆ ໃຫ້
ນາກທີ່ສຸດ ສ່ວນບັນດີນເລີ້ມຂອງມີຫລາຍປະເກທໃຫ້ເລືອກຈຶ່ງເປັນຄວາມເໝາະສນາກສໍາຫັບພັກງານໃນ
ເບັນດີນອຸດສາຫກຮຽນທີ່ມີຄົນຫລາກຫລາຍ ແລະພອໄຈໃນໝາວດກາຍາໃຫ້ເລືອກໃ້ໄດ້ຫລາຍກາຍາເໝາະ
ສນສໍາຫັບຄົນຕ່າງໆທີ່ທ່ານອຸ່ງໃນນິຄົນອຸດສາຫກຮຽນ ຈຶ່ງໃຫ້ສະດວກແກ່ການເລືອກໃຊ້ບົນການ
ສໍາຫັບການໂອນເງິນຮ່ວງບັນຍຸ້ງໃປບຸກຄລທີ່ສາມໂດຍຜ່ານເຄື່ອງເອົ້າເລີ້ມໄດ້ຮັບຄວາມສະດວກນາກ ໄນ
ຕ້ອງເສີຍເວລາເຄີນທາງໄປໂອນເງິນທີ່ຮນາຄາຣ ນອກຈາກນັ້ນຍັງສາມາດໃຊ້ບັນດີນເລີ້ມຂອງເລີ້ມກູ້ເງິນອກຮະບນໄດ້
ໂດຍໃຊ້ບັນດີນເລີ້ມເປັນຫລັກປະກັນ ພອດື່ງວັນຈ່າຍເງິນເຄື່ອນເຈົ້າໜີ້ສາມາຮັນນຳບັນດີນເລີ້ມໄປເບີກເງິນ
ສະຈາກຜູ້ເລີ້ມໄດ້ໂດຍປະຈາກຄວາມເສື່ອງ ເຈົ້າໜີ້ໄດ້ຮັບເງິນຕັ້ນເຕີມຈຳນວນພຽມຄອກເບີ່ງສູງໃນ
ອັດຕະກຳຮັບຍຸລະ 5-20

ອ່າງໄກ້ຄານຈາກພຸລກການສຶກຂາພວບວ່າຍັງນີ້ປັບປຸງຫາເຮືອງຜູ້ເລີ້ມຂອງໃນບົນການໃນເບັນດີນພອ ເຄື່ອງເອົ້າ
ເລີ້ມຫັດຂອງບ່ອຍສາເຫຼຸມຈາກນິການໃຊ້ບົນການຄອນເງິນຕ່ອນເນື່ອງກັນນາກ ເຄື່ອງເອົ້າເລີ້ມເປັນຮູ່ນ່າງເກ່າໄນ່
ສາມາຮັນງານການຄອນເງິນໄດ້ນາກ ທີ່ໄດ້ເກີດຂຶ້ນຕົ້ນໄດ້ຈຳນວນພຽມຄອກເບີ່ງສູງໃນ

The author's objectives in the study of the attitude of the ATM user in the Northern Industrial Park, Lamphun Province: Case Study of the Bangkok Bank Public Co., Ltd., were to study the attitude, problems and obstacle in the using of ATM card among the users in the northern industrial park, as well as to study the impact of the use of ATM card in the guarantee of the salary for the loaners.

The author gathered the information by using 304 questionnaires from the samples in the northern industrial park, Lamphun Province.

The study found that the users of the ATM card of the Bangkok Bank Public Co., Ltd. in the Northern Industrial Park, Lamphun Province preferred the bank to disperse the installation ATM boxes in different places as much as it could. The variations of the ATM card were the most appropriate thing for the officers in the area of the industrial park that consisted of many different kinds of people. The users were satisfied with the classification of language, which was suitable for the foreigners who work in the industrial park. According to the transfer of the money to the third person by ATM boxes, the users found that it was comfortable as the users did not have to go to the bank. Furthermore, the users could use the ATM card to raise a loan outside the system by using the ATM card as the guarantee. The loaner could withdraw the money from an ATM box without the risk. The loaners got the principal of the loan, and the high interest in the relative amount of 5-20 per cent.

However, the study found that there were some problems due to the insufficiency of the ATM boxes. And the ATM boxes were often out of order because there were overuse of the ATM boxes. The ATM boxes were out of date, which they could not handle the excess withdrawals. The ATM boxes were also always run out of money, especially by the end of the month or the beginning of the month.