

**RELATIONSHIP BETWEEN PERSONAL FACTORS
AND CONSUMER'S ATTITUDES AND BEHAVIORAL
INTENTIONS ON THE USES OF K PLUS MOBILE
BANKING SERVICE**

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Requirements
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ความสัมพันธ์ระหว่างปัจจัยส่วนบุคคลกับทัศนคติและความตั้งใจเกิดพฤติกรรมของผู้บริโภคใน
การใช้งานบริการเคพลัสโมบายแบงก์กิ้ง



สารนิพนธ์นี้เป็นส่วนหนึ่งของการศึกษาตามหลักสูตรปริญญาโท สาขาบริหารธุรกิจ สาขาวิชาการจัดการการสื่อสารเชิงกลยุทธ์ ไม่สังกัดภาควิชา/เทียบเท่า
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BANKING SERVICE
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พินิจาญา เหาตะวานิช ลิ้มสกุล : ความสัมพันธ์ระหว่างปัจจัยส่วนบุคคลกับทัศนคติและความตั้งใจเกิดพฤติกรรม
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การวิจัยในครั้งนี้มีวัตถุประสงค์เพื่อศึกษาความสัมพันธ์ระหว่างปัจจัยส่วนบุคคลกับทัศนคติและพฤติกรรมของผู้บริโภคในการใช้บริการเคพลัสโมบายแบงก์กิ้ง โดยใช้วิธีการวิจัยเชิงปริมาณ ด้วยการวิจัยเชิงสำรวจด้วยแบบสอบถามผ่านช่องทางออนไลน์กับกลุ่มตัวอย่างที่เป็นผู้บริโภคเงินออเรชั่นอายุระหว่าง 25 ถึง 35 ปี จำนวน 263 คน ซึ่งอาศัยอยู่ในกรุงเทพฯ และปริมณฑล และใช้บริการเคพลัสโมบายแบงก์กิ้งในช่วง 6 เดือนที่ผ่านมา โดยใช้บริการมากกว่า 3 ครั้งต่อเดือน ผลการวิจัยพบว่า ปัจจัยส่วนบุคคล อันได้แก่ ความคาดหวังด้านประสิทธิภาพจากการใช้งาน ความคาดหวังในการพยายามใช้งาน อิทธิพลของสังคม ถึงอำนาจความสะดวกในการใช้งาน ความน่าเชื่อถือ และการรับรู้ถึงความเสี่ยง มีความสำคัญต่อการใช้งานบริการเคพลัสโมบายแบงก์กิ้ง อีกทั้งปัจจัยดังกล่าวมีความสัมพันธ์เชิงบวกกับทัศนคติของผู้บริโภค และทัศนคติดังกล่าวยังมีความสัมพันธ์เชิงบวกกับความตั้งใจเกิดพฤติกรรมของผู้บริโภคในการใช้งานบริการเคพลัสโมบายแบงก์กิ้งอีกด้วย



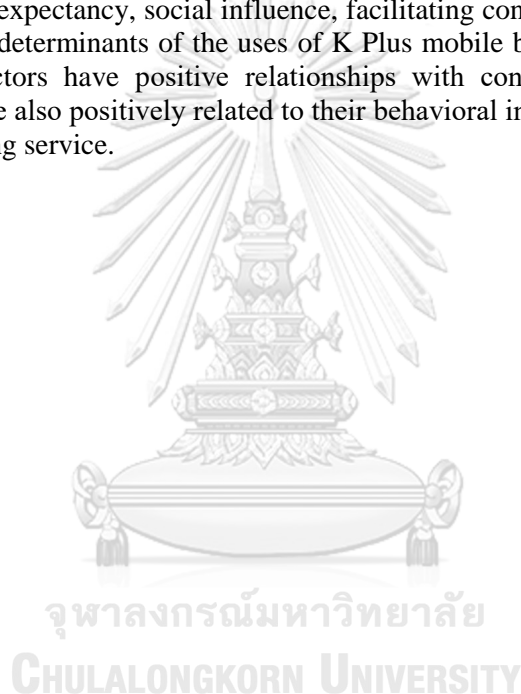
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 INTENTIONS ON THE USES OF K PLUS MOBILE BANKING SERVICE.
 Advisor: Assoc. Prof. Dr. SARAVUDH ANANTACHART

The objective of this research was to study the relationship between personal factors and consumer's attitude and behavioral intentions on the uses of K Plus mobile banking service. Two hundred and sixty-three Generation Y respondents, aged between 25 and 35 years old who are K Plus mobile banking users for the past six months, and used the service for more than 3 times per month, and living in Bangkok and vicinity were samples of the online survey. The findings revealed that personal factors, that is, performance expectancy, effort expectancy, social influence, facilitating conditions, trust, and perceived risk are important determinants of the uses of K Plus mobile banking service. In addition, these personal factors have positive relationships with consumer's attitude. Last, the consumer's attitude also positively related to their behavioral intention on the uses of the K Plus mobile banking service.



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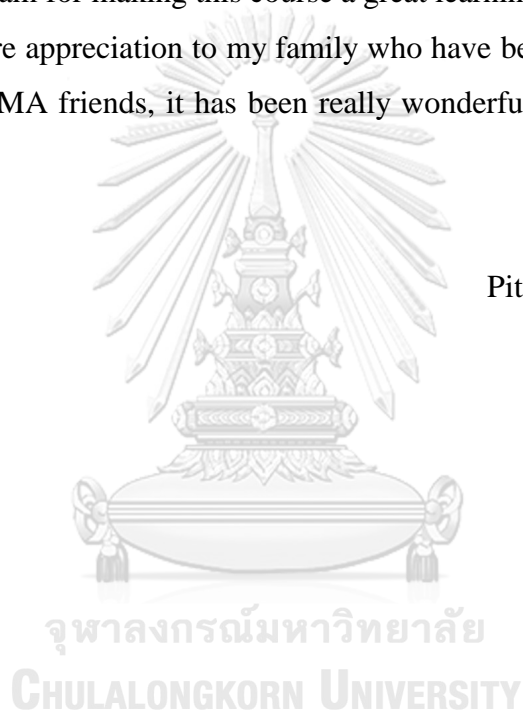


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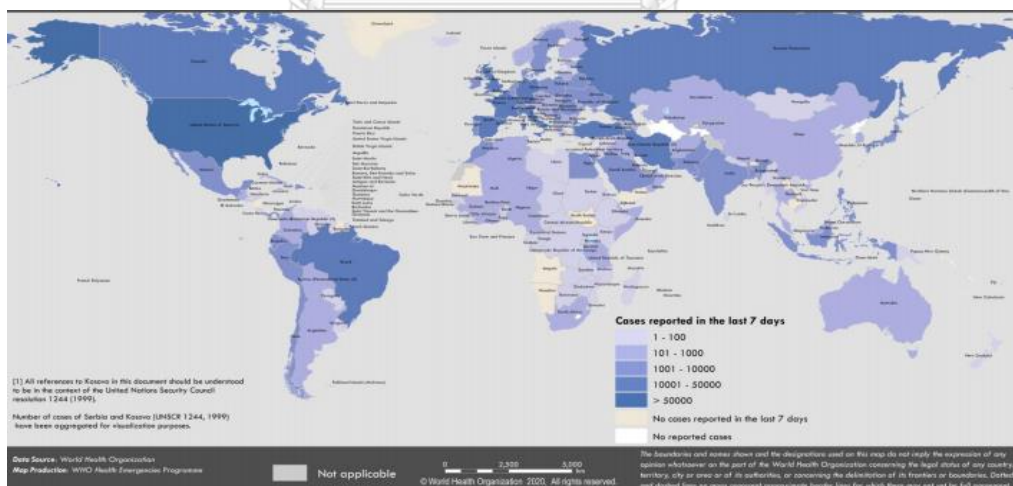
CHAPTER 1

INTRODUCTION

1.1 Significances of the Study

The health, economic and political impact of COVID-19 has been significant across worldwide. According to the World Health Organization (2020) data as of April 20, 2020, found that more than 2,300,000 people were infected and the damage caused by the death of severe people with more than 150,000 people (World Health Organization, 2020). Figure 1.1 shows countries, territories or areas with reported confirmed cases of COVID-19, from period April 14 to 20, 2020.

Figure 1.1 Countries, territories or areas with reported confirmed cases of COVID-19, from period April 14 to 20, 2020



Source: World Health Organization (2020). *Coronavirus disease situation report*. Retrieved April 20 2020 from <https://www.who.int/docs/default-source/coronaviruse/situation-reports/20200420-sitrep-91-covid19>

The World Health Organization (2020) has provided recommendations and methods in order to protect people from infections and outbreaks. Different countries have various measures to stop the outbreak of the coronavirus. One of the key measures is to work from home and the practice of social distancing. These measures have resulted in changes in activities. These activities are focused towards the online platform.

Thailand is one of the countries that have an epidemic of this disease. The Thai government has implemented various measures to effectively control the disease. An important measure that Thai government has announced for all citizens to comply with is to quarantine themselves at home, refrain from meetings in offices and to work from home. The measure also includes all educational institutions at all levels in Thailand be transformed to be conducted online as per government's policy. The study from Chayomchai et al. (2020) found that there were many technologies that Thai people have to use during period of quarantine. These technologies are teaching and learning program such as Google Meet and ZOOM Cloud Meetings. Other technological programs include the financial programs, such as mobile banking service applications offered by banking institutions.

The consequences of pandemic triggered many significant changes in consumer behavior and also impacted the way businesses operates in order to be paralleled with the behavior of the consumers. It is to be discussed that before the pandemic, consumers have been familiarized with the uses of technologies as part of their daily lives activities. Related technologies that is prevalent among consumers is mobile banking services and e-wallets from the financial industry. These services are commonly use among consumers in performing financial transaction and other related

activities. The turning point is that during the quarantine period, many consumers performed related activities on mobile banking services even more than before.

Kasikorn Research (2020) stated that the occurrence of such event has accelerated consumer's technology familiarity. Consumers became much more adaptable in accessing online systems and platforms for completing personal activities. Across the region, total streaming time over mobile phones grew 60.0% from January 20 to April 11, 2020. In Indonesia, Malaysia, the Philippines, Singapore, Thailand and Vietnam, consumers clock an average 4.2 hours of mobile screen time daily. This is 1.2 times higher than the global average, with the younger generations spending up to five hours, according to a report from Hootsuite (Yendamuri, 2020).

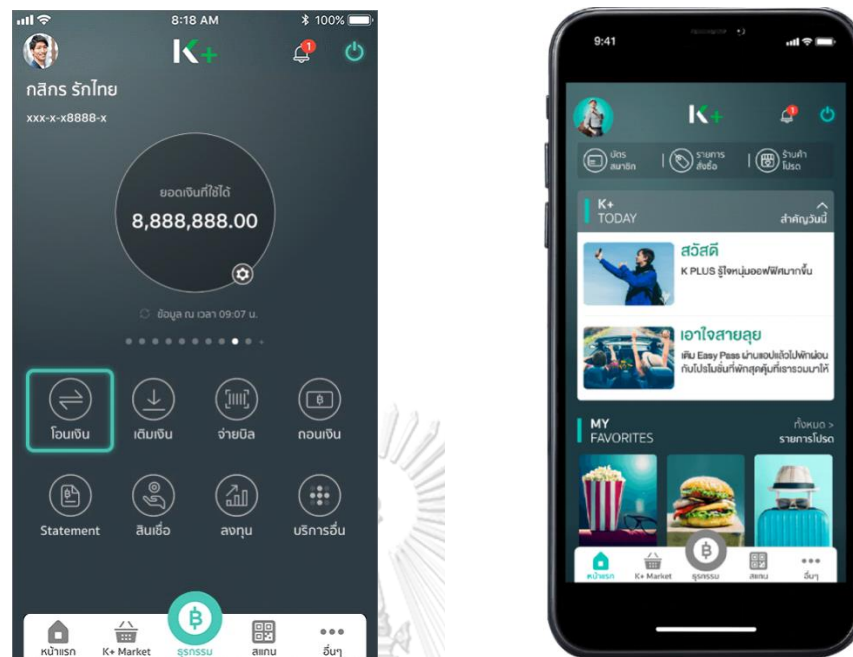
The younger generations comprise of Generation Y cohorts. Born in the year 1982-1994, they share a considerable large portion in the consumer's market. This group are passionate, strong-willed, optimistic, adaptable to change and demanding.

However, the most distinctive characteristics of Generation Y is that they are the most technically literate and technologically savvy generation (Ang et al., 2009). They grew up being exposed to the internet, social media and mobile technology. Furthermore, they have been widely recognized as early adopters of new connected devices and substantial users of mobile services (Kumar & Lim, 2008). Apart from this, Generation Y are socially connected among peers in the online space, information-driven, very selective to get the most convenient service and are financially literate (Amornvivat, 2014). As such, mobile banking technology and its services has become an essential factor for Generation Y cohorts. Various financial institutions are strategically planning to tap upon this specific market group (Kittikrairat & Ogawa, 2015).

Kasikorn Bank (KBank), as Thailand's largest lender by assets saw the rise in the applications for financial services through their mobile banking service platform K Plus as one of the phenomenon. The overall financial transactions made through K Plus mobile banking service rose 8.0% from year end 2019 to 700 million in the first quarter of year 2020 as more customers shifted to digital banking during the coronavirus outbreak. The number of new K Plus mobile banking service users is almost 10,000 a day on average (Banchongduang, 2020). Money transfers, insurance purchases, e-wallet top-up and online shopping through K+Market were the most popular features on K Plus mobile banking service. Customers could as well do their donation funds to charities through K Plus mobile banking service. KBank targeted mobile banking application users to reach 15 million by year end 2020.

For the small and medium sized enterprise and business banking level, KBank encouraged entrepreneurs to conduct financial transactions via K Plus mobile banking service (Brand Inside Asia, 2017). Such channels enable entrepreneurs to conveniently carry out their businesses without interruption as they can conduct financial transactions anywhere without the need to visit a bank branch. In addition, mobile banking transactions allow entrepreneurs to securely keep transaction data and examine past transactions. Figure 1.2 illustrates K Plus mobile banking service application and its features.

Figure 1.2 Features of K Plus mobile banking service



Source: Kasikornbank (2020). Retrieved September 28 2020 from <https://www.kasikornbank.com/en/personal/digitalbanking/kplus/pages/index.aspx>

The unprecedented global event has led in a major transformation towards the society in the overall. While various sectors in the economy are being disrupted; nevertheless, the role of technology and digital platform's adoption is inevitable. Consumers adjust and immerse themselves in the adoption and uses of technological platform much more than before in order to adapt with the new normal practices. Businesses were redesigned to become more agile and to better serve to the changing needs and behavior of the consumers in the volatile market (Kasikorn Research,2020). Lately, we have seen the rise of the innovative digital platform, such as K Plus mobile banking service, that consumers are depending on. Therefore, this study is conducted to provide an insight and deeper understanding of the consumer's behavior upon the

uses of mobile banking service technology. Focusing into the relationship between the personal factors and consumer's attitude and their behavioral intention among the Generation Y age group in Bangkok's society. In connection to this, the main focus will be touched on the aspects of the Generation Y consumer's uses of K Plus mobile banking service, known as K Plus, that is renowned financial technology application developed by Kasikorn Bank.

1.2 Objective of the Study

To study on the relationship between personal factors and consumer's attitude and behavioral intentions on the uses of K Plus mobile banking service.

1.3 Research Question

What are the relationship between personal factors and consumer's attitude and behavioral intentions on the uses of K Plus mobile banking service?

1.4 Scope of the Study

This research is aimed to study on the relationship between personal factors and consumer's attitudes and behavioral intentions on the uses of K Plus mobile banking service, during the period of quarantine. The personal factors studied are performance expectancy, effort expectancy, social influence, facilitating conditions, trust, and perceived risk. This study was conducted using a quantitative approach. Survey questionnaires were distributed via online platform. Respondents were Thai Generation Y consumers, who were currently within the age range between 25 and 35 years old, being K Plus mobile banking users within the past six months and using the

service more than three times per month. Data collection was conducted between mid-October and early November 2020.

1.5 Operational Definitions of the Variables

Personal factors. The internal and external factors that are significant to the uses of K Plus mobile banking service. They comprise of performance expectancy, effort expectancy, social influence, facilitating conditions, trust, and perceived risk.

a) *Performance expectancy* is defined as the degree to which an individual believes that using the system, that is, mobile banking service will help him or her to attain gains in job performance (Venkatesh et al., 2003). There are altogether four statements in this construct.

b) *Effort expectancy* is defined as the degree of ease associated with the use of the system (Venkatesh et al., 2003). In this study, it is the extent of ease for the users on using mobile banking service. Four statements were found in this construct.

c) *Social influence* is referred to as the degree of influence that opinion of others can have on the uses of a given system. As for the mobile banking service, social influence could be conceptualized as the influence of the surrounding social environment on a customers' intention to adopt mobile banking service (Venkatesh et al., 2003). This construct has four statements altogether.

d) *Facilitating conditions* are defined as the degree to which an individual believes that an organizational and technical infrastructure exists to support use of the system (Venkatesh et al., 2003). This can be identified through the K Plus mobile banking service support center. It is found to have four statements under this construct.

e) *Trust* is the accumulation of user's beliefs of integrity and ability that could enhance user's willingness to depend on the technology or system (Chao, 2019). This variable can be explained as the trust that users has for K Plus mobile banking service. For this study, there are altogether four statements under trust.

f) *Perceived risk* is related to the user's consideration of security and privacy. It involves with the degree to which the user of a technology or system believes that they may be exposed to certain types of financial risks (Chao, 2019). In this context, it is the perceived risk pertaining K Plus mobile banking service. This variable has four statements under its construct.

Attitude. Attitude corresponds to an individual's positive or negative feelings about performing the target behavior (Davis et al., 1989; Fishbein & Ajzen, 1975; Taylor & Todd, 1995), in this study, it is consumer's attitude on using K Plus mobile banking service. Attitude has four statements under its construct (Cheng et al., 2006).

Behavioral intentions. Behavioral intentions is defined as a measure of the strength of one's intention to perform a specific behavior (Fishbein & Ajzen, 1975). Therefore, in this study, it is the strength and willingness to use K Plus mobile banking service (Khechine et al., 2014). There are altogether four statements under this construct.

1.6 Expected Benefits from the Study

Academically, the results should build the body of new knowledge and perspective regarding the personal factors affecting consumer behavior on using mobile banking services.

Practically, it is expected that the results of the research can broaden the understanding of the relationship between personal factors and consumer's attitude and behavioral intention on using mobile banking services, in particularly during the period of pandemic and quarantine. Organization can use it as a guideline in order to further innovate their mobile banking application technology and improve features to the needs of the consumer.



CHAPTER 2

LITERATURE REVIEW

This chapter aims to explore detailed information on major topics that are relevant in this study. Information presented on this literature reviews are acquired from past research, journals, books and related articles. The review covers three main topics of which includes service marketing, concepts and theories on consumer's technology acceptance and lastly, consumer behavior. The present chapter concludes with a conceptual framework for this study.

2.1 Service Marketing

Every industrial and economic activity is divided into three levels namely, primary, secondary and tertiary (Morris, 1952). Primary activities include agriculture, fishing and forestry. Secondary activities consist of manufacturing, processing and construction. Tertiary activities comprise of services and distribution. Services form a crucial part of economic activities and the world today is dominated by the service sector. The service sector is wide and varied. It includes banking and finance, transportation, communication, education, healthcare, hospitality and information services. Some of the services are provided on a nonprofit basis while others are provided on a commercial basis.

The definition of services as defined by the American Marketing Association (AMA) is activities, benefits or satisfactions, which affect sales. Services can also be provided in the connection to the goods sold. According to Kotler (1991), service is defined as any intangible act or performance that a party offers to another. With

reference to Payne (1995) service is an activity that has intangible elements and it involves interactions with customers. In addition, it does not result in the transfer of ownership. There could be changes in condition and the production of the service may or may not be related to the physical product.

Lovelock and Wirtz (2011) defined services as economic activities offered by one party to another. The performance of service brings desired results to the recipients. The notion that services constitutes to economic activities between two parties, implies an exchange of value between seller and buyer in the marketplace. Describing services as performances, that are most commonly time-based, this can be explained that purchasers buy services because they are looking for desired results. Many firms explicitly market their services as a solution to prospected customers' needs (Lovelock & Gummesson, 2004). Finally, the focus that while customers expect value from their service purchases in exchange for money, time and effort, this value actually comes from access to a variety of value-creating elements rather than transferring of ownership (Lovelock, 1991).

The modern age in present times is the age of service marketing. Fast paced and changes in lifestyle and technology account for attracting a large share of consumer spending to acquire services (Brown, 2000). Approximately, half of consumer's expenses are for services. With the views of changing needs of customers, economies and technological innovations, the market has become more customer service oriented. It is therefore necessary to have a good understanding of service marketing, service quality, service delivery and service management.

2.1.1 Features of Service

According to Jha (2000) services have salient features, which necessitate a new vision, a distinct approach and a world class professional excellence to deal with the many aspects of the services effectively and profitably. Professionals who are unaware of these features find it difficult to make creative decisions. It is against this background that the important features of services are analyzed as follows for making appropriate managerial decisions (Zeithaml et al., 1985).

1) Intangibility

Services are intangible in nature. A consumer cannot touch or see it but can gain the benefits after buying it. This intangibility makes the task of making decision more complex. Consumers can often find difficulty in measuring service value and quality. In order to overcome this, consumers will search for evidence of quality and other attributes as well as seeking consultation from professionals. Services by nature are abstract. Therefore, services carry with them a combination of intangible perceptions and benefits (Bateson, 1995). Thus it is right to mention that due to intangibility, the managing of services can become much more complex (Vargo & Lusch, 2004).

2) Inseparability

Services cannot be separated from the service provider. Moreover, some services must be created and dispensed simultaneously (Bitner & Hubbert, 1994). An example is dentist. From the perspective of marketing, inseparability implies that direct sale is the only channel of distribution of services. This feature of services limits the scale of operation of a service firm. The goods are produced at one point and later distributed by others at the other point. In services, we find the selling

process contributes to its creation. Thus, Cowell (1984) mentioned that, goods are produced, sold and then consumed, whereas services are sold and then produced and consumed.

3) Heterogeneity

It is impossible for a firm to standardize its service. Each unit of the service is somewhat different from other units of the same service (Edgett & Parkinson, 1993). A physical product that is produced by a firm will have similarity in its quantity and quality. The features of the product also help to differentiate with the product of competitors which are more or less similar but differentiated in nature (Donabedian, 1980). Because of the physical visibility of the product, it becomes much easier for customers to identify the product's specification and makes purchasing decision accordingly.

Certain service products are produced by human and there is a chance to deliver the services in a homogeneous manner. An Airline ground staff, who is handling the customers for a long time may fail to deliver the service at the same space. Sometimes there may be some problem arising from the customer's side or from the internal organization. Both problems may lead to service heterogeneity. Most organizations in service industry place high concern over service heterogeneity. The most obvious way to reduce errors resulting from service heterogeneity is to provide adequate training for employees who are directly dealing with end customers. On the other hand, organizations may implement technology enabled services which will reduce the chances of human errors. But some technical manpower is always required in running the system.

4) Perishability

This is the fourth feature which describes that any service related products are perishable in nature as service producers cannot store the service (Edgett & Parkinson, 1993). A physical product can be stored for a definite period of time. But for service related products, it cannot be stored. Upon delivering the service, either the service has to be consumed or it will be perished.

2.1.2 Service Quality

Service quality is an important part of service marketing concept. Most service providers depend on the service quality process as it is the ultimate determinant in satisfying customers, fostering deep relationship and gaining long term benefits. Measuring quality service is difficult and thus makes it complex to understand the exact nature of the service quality and subsequent improvement in customer's satisfaction (Brady & Cronin, 2001; Gronroos, 1994). Often, customers define quality, and if a service failed to meet the customer's expectations then it leads to inability to thrive in the market. Therefore, it is important to know how a consumer evaluates and perceives the services and makes necessary changes in the service delivery to meet the customer's requirements (McColl-Kennedy & Schneider, 2000).

Currently, the market competitiveness stands at two points, which are the customer service and service quality. It may be the physical products or service related products. These two dimensions are becoming an integral part to be remained in the competitive market. The main challenge is to determine components of good service and the indicators of poor service. The differences will either help to retain or loose the customers (Reichheld & Sasser, 1990).

Benefits of service quality improvement is to foster groups of satisfied

customers. If a customer is satisfied, then there is every possibility that the customer will spread positive word of mouth about the service and the company. In contrast, should there be any dissatisfaction, it could then lead to the spread of negative word of mouth. Thus, service quality becomes an important segment in measuring the customer's satisfaction and organization's performance (Parasuraman, Zeithaml, & Berry, 1985).

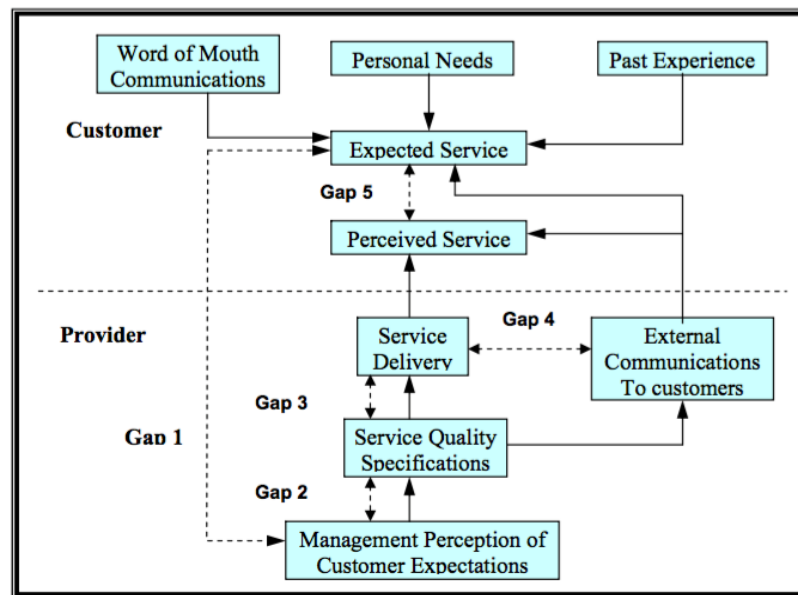
Due to the characteristics of intangibility, heterogeneity, inseparability and perishability of service, it gives rise to complexity in measuring service quality (Bateson, 1995). Service quality is connected to the concepts of perceptions and expectations (Lewis & Mitchell, 1990; Parasuraman et al., 1985, 1988). Customers' perceptions of service quality results from a comparison of the customer's before-service expectations and their actual service experience. Certain service will be considered excellent if perceptions exceed expectations. On the other hand, services will be regarded as good if it only equals the expectations. Furthermore, services will be classified as bad if it does not meet the criteria (Vázquez et al., 2001).

The Model of Service Quality

Parasuraman, Zeithaml, and Berry (1985) referred service quality as the comparison between customer expectations and perceptions of service. In addition, they suggested three underlying themes after examination of the previous literature on services. Firstly, service quality is more difficult for customer to evaluate than goods quality. Secondly, service quality perceptions result from a comparison of consumer expectations with actual service performance. Thirdly, quality evaluations are not made solely on the outcome of service; they also involve evaluations of the process of

service process of service delivery. Parasuraman et al. (1985) suggested the Service Quality Gaps Model in order to serve as a framework for further research. Figure 2.1 represents service quality gap model.

Figure 2.1 Service quality gap model



Source: Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49(4), p. 44.

This model of service quality gaps is derived from the magnitude and direction of five gaps, which include consumer expectations-experiences discrepancies and differences in management, service design, delivery, and communications. According to Brown and Bond (1995), the service quality model is most well recognized and contributed greatly to services literature. The model identifies the gaps that are related to managerial perceptions of service quality, and tasks associated with delivering service to customers.

Gap 1 is the consumer expectation-management perception gap. The management may have inaccurate perceptions of what consumers are actually expecting. It requires appropriate management processes, market analysis tools and attitude

Gap 2 is service quality specification gap. The management may have inability to translate customer expectations into services quality specifications. This gap touches on the aspects of service design.

Gap 3 is service delivery gap. Guidelines for service delivery does not guarantee high-quality service delivery of performance. Reasons for this involves lack of support for the frontline staff, or frontline/contact staff performance variability.

Gap 4 corresponds to external communication gap. Consumer's expectations are influenced or evolved by the external communications of an organization.

Gap 5 represents the expected service and perceived service gap. Perceived service quality is determined by the direction of Gap 5, which in turn is subjected on the gaps that is associated with marketing, design and service delivery.

Parasuraman et al. (1988) have refined their exploratory research that was done in 1985 with the scales called as SERVQUAL for measuring customers' perceptions of service quality. This scale operationalizes service quality by calculating the difference between expectations and perceptions, as well as evaluating the items that represent five service quality dimensions known as tangibles, reliability, responsiveness, assurance and empathy.

1) Reliability implies the capacity of the service firm to deliver the promised service dependably and accurately. It means that the same service is performed every time, on time and without mistakes.

2) Willingness refers to the willingness to help customers and provide prompt service. It is prevalent that customers do not like to wait for long. However, if it happens, it reflects negatively on the quality of service. In case of service failure, firm must take initiative in responding professionally and quickly. Creating a good impact on service quality.

3) Assurance circulates on the knowledge that the providers possess which enables them to perform the service competently. Which includes courtesy such as politeness and respect for customers. It conveys trust and confidence and generally convinces the customer that the service provider has the customer's best interest at heart.

4) Empathy refers to the power of understanding the customer's feelings and needs which allows the server to care and provide personal attention. This fact makes a customer feels that he can approach the server with confidence.

5) Tangibles includes the overall appearance of the surroundings, equipment, information materials and personnel. They form evidence of the care and attention to details shown by service firm.

According to Berry (1995), service quality has been beneficial to develop the sales of services and products particularly in the field of telecommunication, through developing service quality. It has been proven to be successful in winning loyal consumers. The reason is because telecommunication industry itself is competitive since there are many service providers competing in the market. If service providers does not put effort in differentiating themselves from competitors, customers are more prone to switch to other competitors. Hence, by differentiating themselves on the factor other than price, which is through providing high quality service, could give the

telecommunication company a competitive advantage on and gaining customer's loyalty. Byrne (2005) described that service quality allows repeat purchases behavior among loyal customers and as well as acquisition of new customers during the consumption of that service and product. Furthermore, Furrer and Sollberger (2006) identified the role of service quality, technology, and self-service as a direction that the service marketing should take in consideration for future studies.

A study conducted by Reinders, Dabholkar, and Frambach (2008) reviewed on the implications of the internet and technology for services marketing and service quality. Various studies discussed on the connection between services and technology. In this competitive market, quality service is fundamental and presently service is attuned together with advanced technology for convenient purposes. It is necessary to leverage towards a deeper understanding of the consumer's behavior in technology acceptance, and the implications of the services offered by service providers.

2.2 Concepts and Theories on Consumer's Technology Acceptance

It is notable that user acceptance and confidence are crucial for further development of any new technology. Businesses have facilitated and planned in facilitating its platform in order to increase personnel efficiency, marketing improvement, cost reduction and maximize profitability (Taherdoost et al., 2013). Recognizing the needs and acceptance of individuals is the first stage of any businesses and this understanding would serve to be helpful in paving way for future development (Taherdoost, 2017). Acceptance is defined by Simon (2001) as an opposite to the term refusal, which means the positive decision to use an innovation.

Thus, decision makers are required to know the issues that influence on users' decision to use a particular system. This is so that they would be able to take them into account during the development phase. It is significant that the application of technology, particularly in the banking environment has become more advanced over the last decade. Financial Technology (Fin Tech) plays a major role in helping banks gain new customers, well accepted among clients and scale their business operations. Various financial services companies and banks found that FinTech brought innovations and transformation into the financial market (Gulamhuseinwala, Bull, & Lewis, 2015) with mobile technologies as an essential platform supporting FinTech.

In relation to this, researchers developed models and theories to clarify and analyze user acceptance. Each model determines different factors to explain user acceptance (Taherdoost, 2018). Moreover, user acceptance is essential to the successful implementation of any new technology. It is significant to note that technology's features does play a main role in determining whether individuals involved in an activity will use it or reject it (Bandura, 1982). Thus, by understanding the user's intention towards acceptance of new technology could help in facilitating further growth and the implementation of that particular technology (Taherdoost, 2017).

With reference to Hu et al. (1999), explaining user acceptance of new technology is often described as one of the most widely researched areas in the contemporary information systems (IS) literature. Research in this area has resulted in development of several theoretical models, with foundations in information systems, psychology, and sociology, that explain individual's intention to use technology (Davis et al., 1989; Taylor & Todd, 1995). Dominant theories within the technology

acceptance literature comprises of the theory of reasoned action (Fishbein & Ajzen, 1975), theory of planned behavior (Ajzen, 1991), technology acceptance model (Davis, 1989), and lastly, the unified theory of acceptance and use of technology (Venkatesh et al., 2003).

2.2.1 Theory of Reasoned Action and Theory of Planned Behavior

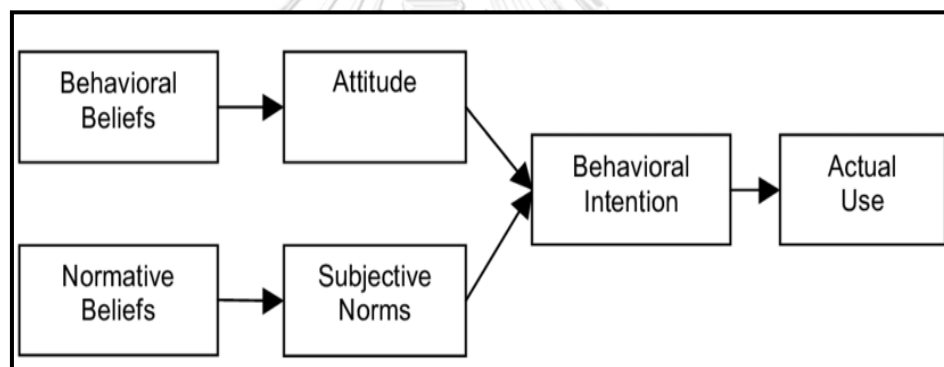
The theory of reasoned action (TRA) was developed by Fishbein and Ajzen in 1975. It is based on the assumption that individuals are rational decision makers who constantly evaluate, gather and analyze relevant behavior beliefs in the process of forming their attitude towards the behavior. According to Fishbein and Ajzen (1975), attitude is the individual's positive or negative feelings about performing a certain behavior. Attitude is formed by individuals through evaluating their beliefs.

Subjective norm is the people's perception, that most people who are important to them think they should or should not perform such behavior. The theory suggests that people often act based on their perception of what others think they should be doing. Furthermore, their intention to adopt a behavior is potentially influenced by people who are close to them. Subjective norm is the accumulation of the normative beliefs about a certain behavior and the individual's motivation to comply with. Behavioral intention is defined as the indicator of how hard people are willing to try and how much effort they are planning to exert, in order to perform the behavior (Ajzen, 1991). The theory postulates that the intention to perform a behavior will be higher when the individual has positive evaluation of performing the behavior, which will then lead towards actual usage (Ajzen, 1991).

Most researchers confirmed that the model is use to predict behavioral intention to use a certain technology. In the study conducted by Shih and Fang (2006),

TRA was adopted to determine whether attitude and subjective norms could influence individuals' intention in adopting internet banking. The findings shown that consumer's attitude and the network attributes had a significant relationship with behavioral intention. Nor and Pearson (2008) applied theory of reasoned action in their study and found significant positive relationship between attitude and behavioral intention suggesting that positive attitude on internet banking could influence individuals to use internet banking. Figure 2.2 represents the theory of reasoned action.

Figure 2.2 Theory of Reasoned Action



Source: Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice-Hall, p. 95.

Aligning to technology acceptance literature as well as relating to the field of consumer behavior studies, researchers have been continuously developing theoretical models to further explain on consumer's attitude and behavioral intention on uses of technology. Relevant theory that is to be discussed in line with this study is the theory of planned behavior (TPB).

Theory of planned behavior has its roots from theory of reasoned action (Ajzen & Fishbein, 1980). Both theories postulate that a person's behavioral

intentions and their attitudes about a certain behavior are determined by being able to understand that person's behavioral and normative beliefs as well as the social norms for the society that they are within. The difference between the theory of planned behavior and the theory of reasoned action is that there is a higher chance of the ability to understand a person's actual attitudes through the theory of planned behavior, which results in the physical behavior that is being carried out (Hagger, 2019). The main reason that the theory of planned behavior is more accurate is due to the component of perceived behavioral control, which takes into account if a person truly believes that they have control over the behavior which they want to carry out.

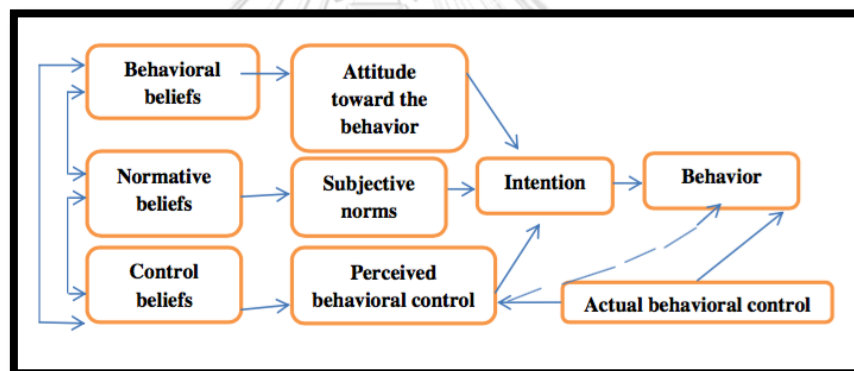
In the theory of planned behavior, intentions to perform a given behavior are influenced by three major factors. Firstly, a favorable or unfavorable evaluation of the behavior (attitude toward the behavior). Secondly, perceived social pressure to perform or not perform the behavior (subjective norm). Thirdly, self-efficacy in relation to the behavior (perceived behavioral control).

In combination, attitude towards the behavior, subjective norm, and perception of behavioral control leads to the formation of a behavioral intention (Ajzen, 2002). The more favorable the attitude and subjective norm, as well as the greater the perceived behavioral control is, this will result in the strong intention to perform the behavior. In addition, with a sufficient degree of actual control over the behavior, people are expected to carry out their intentions whenever opportunity arises. Therefore, intention is assumed to be an immediate antecedent of behavior. Many behavior poses difficulties of execution which may limit volitional control. It is then useful to consider perceived behavioral control in addition to intention.

Countless studies have been conducted over the past decades with applying

the theory of planned behavior in a variety of different domains. In the domain of consumer behavior, researchers have used these models to explore the purchase of familiar versus unfamiliar products (Arvola et al., 1999), adoption of self-service technology (Castañeda Muñoz-Leiva, & Luque, 2007). Intentions are generally found to be good predictors of behavior. Studies from Taylor and Todd (1995) and Venkatesh et al. (2003) provided evidence on how beneficial and viable it is to use this theory for studying technology usage behavior. Figure 2.3 represents Theory of Planned Behavior.

Figure 2.3 Theory of Planned Behavior



Source: Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), p. 182.

2.2.2 Technology Acceptance Model (TAM)

Based on the theory of reasoned action (TRA), Davis (1989) developed the Technology Acceptance Model (TAM). Technology acceptance model is one of the most influential research models in the studies on the determinants of information systems and information technology acceptance. It is applied to predict individual's intention to use, acceptance of information systems and information technology.

In TAM model, there are two determinants, which are perceived usefulness and perceived ease of use that are relevant in information technology use behaviors. Davis (1989) defined perceived usefulness as the user's subjective, whereby using the application system will enhance his or her job performance. Perceived ease of use can be defined as the degree to which the user expects the application's system to be free of effort. In TAM, ease of use and perceived usefulness are the most important determinants of actual system use. These two factors are influenced by external variables (Taylor & Todd, 1995).

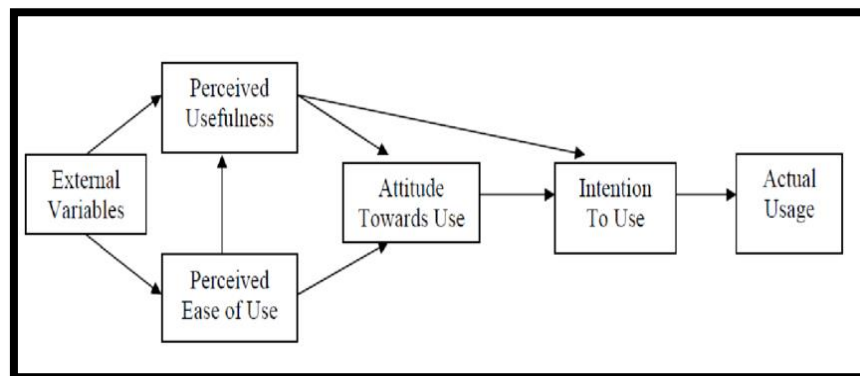
Norazah Mohd Suki and Norbayah Mohd Suki (2011) observed that the perceived usefulness and perceived ease of use, to a large extent have direct relationship to the attitudes which determine the use of technology. The main external factors that are manifested are social, cultural and political factors. Social factors include language, skills and facilitating conditions. Political factors are mainly the impact of using technology in politics and political crisis (Jiang, Chen, & Lai, 2010). The attitude to use is compliance with the user's evaluation on the desirability to employ a particular information system's application.

Behavioral intention is the measure of the likelihood of a person employing the application (Huda et al., 1999). With reference to Ajzen and Fishbein (2005),

intention is a dependent variable that predicts the actual usage of a particular skill that will ultimately lead to attitude formation. One of the opinions that are constant among various models is the individual's behavioral intention to use a technology or embrace a skill that leads to the actual usage of the skills and expertise (see Figure 2.4).

TAM has been used by researchers over the past decades worldwide to understand the acceptance of different types of information systems. Shafeek (2011) tried to evaluate the acceptance of e-Learning systems by teachers through using TAM. The model developed by Pikkarainen et al. (2004), was also adapted to understand the acceptance of online banking in Finland. It was found that perceived usefulness and information in online banking play a very important role. Hsu and Chiu (2004) suggested a model that specifies that the acceptance pattern and role of internet self-efficacy plays an important role in e-service adoption. Ervasti and Helaakoski (2010) have developed a model based on TAM to understand mobile service adoption which states that perceived usefulness is the strongest factor in adoption. Figure 2.4 shows the Technology Acceptance Model (TAM)

Figure 2.4 The Technology Acceptance Model (TAM)



Source : Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), p. 319.

Various studies have proposed extended models for revising Technology Acceptance Model. Taylor and Todd (1995) proposed the integrated model of TAM and theory of planned behavior (named combined TAM-TPB). Venkatesh and Davis (2000) proposed TAM2 as an enhancement of Technology Acceptance Model. Lin et al. (2007) proposed the TRAM, that is the integration of technology readiness and Technology Acceptance Model. Chang (2008) proposed a model combining Task-technology fit and Technology Acceptance Model. Many researchers added new variables based on the Technology Acceptance Model as seen in the study conducted by Agarwal and Karahanna (2000). The researchers added cognitive absorption, playfulness and self-efficacy. Venkatesh and Davis (2000) added subjective norms to technology acceptance model. Chau and Hu (2002) integrated peer influence within Technology Acceptance Model. Chiu et al. (2005) considered personal innovativeness to be added with Technology Acceptance Model. Lee (2009) combined Technology Acceptance Model with Theory of Planned Behavior as well as perceived risk and perceived benefit to understand the adoption of Internet banking. Thakur (2013)

discussed issues affecting consumer intention to adopt the use of mobile payment systems with adaptation of TAM. It was found out that performance expectancy, effort expectancy, social influence are facilitating conditions in the e-finance and mobile finance context.

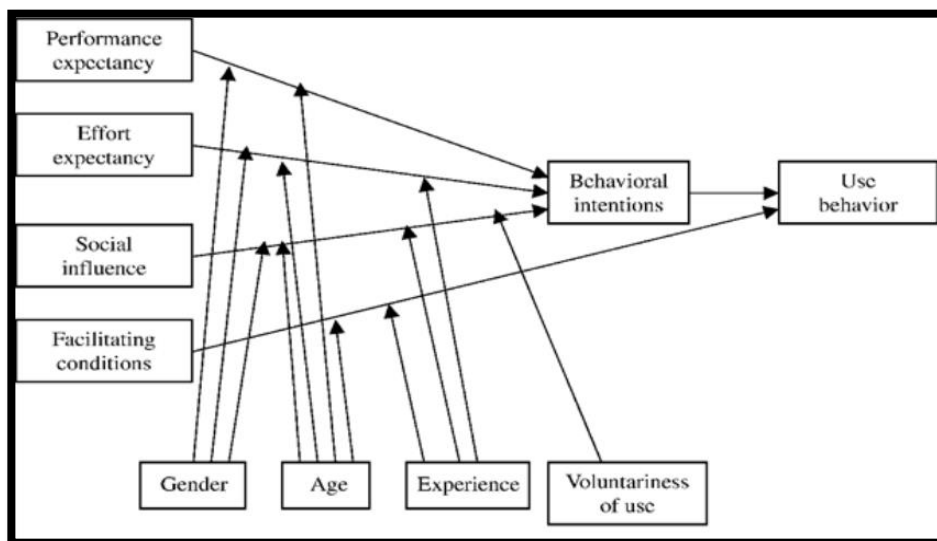
2.2.3 Unified Theory of Acceptance and Use of Technology (UTAUT)

Using the foundations of research by various authors in the technology acceptance field, Venkatesh et al. (2003) proposed the UTAUT model (Unified Theory of Acceptance and Use of Technology). The model was developed from the integration of eight models used in previous research in order to explain the process of adopting technology. These are as the Theory of Reasoned Action, Technology Acceptance Model, Motivational Model, Theory of Planned Behavior, Combined Theory of Planned Behavior/Technology Acceptance Model, Model of Personal Computer Utilization, Theory of Diffusion of Innovation and Social Cognitive theory (Samudra & Phadtare, 2012). The UTAUT model has attracted the attention of a large number of researchers and the success of its application has been confirmed in plenty of empirical research (Alkhunaizan & Love, 2012; Baptista & Oliveira, 2015; Venkatesh et al., 2003, 2012; Venkatesh & Zhang, 2010; Yu, 2012).

According to Yu (2012), its importance is reflected in not only allowing to analyze the most important antecedents of technology use, but also in allowing the analysis of moderators that amplify or constrain the effects of core determinants. This model includes four constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). Moreover, the UTAUT model includes gender, age, experience and voluntariness of use as moderating

factors, which explain the behavioral differences of different groups of people (Min et al., 2008). Figure 2.5 denotes model of Unified Theory of Acceptance and Use of Technology.

Figure 2.5 Model of Unified Theory of Acceptance and Use of Technology



Source: Venkatesh, V., Morris, M., & Davis, F.D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), p. 425

1) Performance Expectancy

Performance expectancy is conceptualized as the degree to which an individual believes that applying the technology will help him or her to attain gains in job performance (Venkatesh et al., 2003). Customers are more motivated to use and accept new technology if they perceive that this technology is more advantageous and useful in their daily life (Alalwan, Dwivedi, & Williams, 2016 ; Davis et al., 1989; Venkatesh et al., 2003). In previous literature, mobile banking has also been widely attributed as a more convenient channel that allows customers to access a wide range of services with flexibility in time and place (Alalwan, Dwivedi, & Williams, 2016;

Gu et al., 2009; Luarn & Lin, 2005; Riquelme & Rios, 2010). Zhou et al. (2010) concluded that the intention to use mobile banking among clients is significantly predicted by the performance expectancy.

2) Effort expectancy

Effort expectancy is defined by Venkatesh et al. (2003) as the extent of ease connected with the use of a system. In line with Davis et al. (1989), the individual's intention to accept a new system is not only predicted by how much the system is positively valued but is also by how much using this system is not difficult and with free efforts. Several researchers have validated the connection of effort expectancy and the customer's intention to use online banking channels (Alalwan, Dwivedi, & Williams, 2016; Martins, Oliveira, & Popovic, 2014; Riffai, Grant, & Edgar, 2012). The factors of effort expectancy have been verified by different mobile banking studies, which concluded that it has a crucial role in predicting customer's intention to use mobile banking (Gu et al., 2009; Luarn & Lin, 2005; Riquelme & Rios, 2010).

3) Social Influence

Social influence is explained as the extent to which an individual perceives on the importance that the other people believes that they should apply the new system (Venkatesh et al., 2003). In relation to this, social influence could be conceptualized as the influence of the surrounding social environment on a customers' intention to adopt mobile banking. This comprises of reference groups, family, opinion leaders, friends and colleagues (Zhou et al., 2010). It can also be explained as the information and encouragements provided by people surrounding those customers. This surrounding group of people plays a dynamic role in contributing to the customers'

awareness as well as the intention toward technology (Alalwan, Dwivedi, & Williams, 2016). The selection of social influence as a key determinant to predict behavioral intention is built on prior literature which supports the role of social influence upon customers to adopt online banking channels (Alalwan et al., 2016; Martins et al., 2014; Riquelme & Rios, 2010; Yu, 2012; Zhou et al., 2010).

4) Facilitating conditions

Facilitating conditions are referred to the degree which an individual believes that an organizational and technical infrastructure exists to support the use of the system (Venkatesh et al., 2003). In the case of online banking, the uses of online banking channels usually require a particular skill, resources and technical infrastructure (Zhou et al., 2010). Customers could be more motivated to use mobile banking if they have a certain level of support service and resource as well as perceiving mobile banking as compatible with other technologies already used by them. The role of facilitating conditions on the usage behavior toward using mobile banking has been supported by different online banking studies (Yu, 2012; Zhou et al., 2010).

Besides the four factors from the variables mentioned, it was found from previous studies that perceived risk is also important. Perceived risk involves with the degree to which the consumer of technology and its service believes that he or she may be exposed to certain types of financial risks (Zhang, Zhu, & Liu, 2012) This is related to user's consideration on security and privacy. Perceived risk associated with adopting technology can influence people's attitude and behavior. If they have fear and are resisting to change, thus, this could hinder them from accepting the use of technology (Laforet & Li, 2005). Previous studies found that perceived risk has an

inhibiting effect on users' behavioral intentions to use mobile banking. This is because it creates grounds for doubts and confusion in the customer's mind and being unsure on their security while using mobile banking service (Al-Jabri & Sohail, 2012).

In addition, trust is the accumulation of user's beliefs of integrity, benevolence and ability that could enhance user's willingness to depend on the technology. For mobile banking context, trust is to be present in order to attain the financial transactions and any other transactions by the users. Trust plays a main role in acceptance of the technology. Finding in study conducted by Zhou (2011) found that trust is a key factor, which determines the likelihood of customers to use mobile banking. The consideration of reliability and availability of the system when the user needs the service is also an important factor affecting the adoption of technology or its service related activities. Kim and Prabhakar (2004) illustrated that trust has a significant role in the adoption of new technologies.

The models and theories are developed for enhancement accordingly and gives a clarification on the user's technology acceptance. Another main component that researchers placed their focus on is the behavior of the users or the consumers. Understanding the consumer's behavior will determine whether the users will continue to use the technology and its service or disapprove of using them. It is essential for marketers and service providers to gauge with the behavior of consumers especially in the context when the market changes abruptly. Consequently, marketers and service providers will be able to strategize business or communication plans to better serve the needs of the consumers in this competitive market.

2.3 Consumer Behavior

Human behavior is very complicated and unpredictable by nature. In social science research, therefore, the area of consumer behavior has been continuously studied. Consumers are the users of the products and services. At the same time, they are the ones who make the decision to choose the products and services (Chan, 2002). What consumers are buying, how they are buying, where and when they are buying and how much in quantity they prefer to buy all depends on their self-concept, perception, social and cultural background (Churchill & Peter, 2003). This involves with their age, attitudes, family cycle, motivation, beliefs values, social class, personality and various other factors. Marketers try to identify the needs of different consumers. By understanding their different behaviors, they will formulate plans in order to market their products according to the consumer's needs (Mowen, 1995).

Consumer behavior comprises of ideas, feelings, actions and experiences of consumers. According to Schiffman, Kanuk and Hansen (2012) consumer behavior is the sum of learned values, customs and beliefs that serve to direct the members of a specific society. Engel, Blackwell, and Miniard (2000) states that consumer behavior is an action that is directly involved in acquiring, consuming and spending products and services including the decision process that precedes and follows this action.

Consumer behavior is explicated as the study of individuals, groups, or organizations and the processes they use to select, secure, use, and dispose of products, services, experiences, or ideas to satisfy their needs and wants (Solomon, 2018).

The behavior of the consumer has changed with the development of technology. The development of technology that fills human life makes us move from conventional culture to modern habits in various aspects (Suryadi, 2015). The internet

has now become a communication tool that many people are interested in. The development of technology and information greatly influences the pattern of financial behavior of consumers who wants to be practical and efficient in terms of choosing and consuming products or services.

Within consumer behavior studies, it is necessary to take note on the elements of perceptions, attitudes as well as consumer's involvement and decision making. These elements paved way for deeper understanding on the behavioral intention of individuals and group consumers.

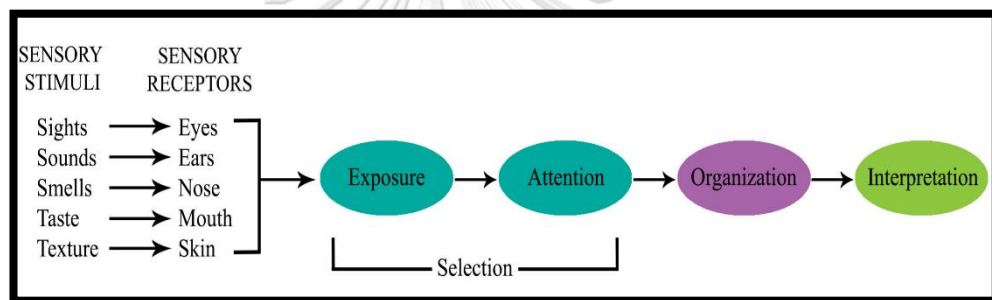
2.3.1 Consumer Perception

Perception is derived from the Latin word *perception*, that has been situated in the psychological dimension with motivation, learning, beliefs and attitudes (Armstrong & Kotler, 2000). It plays a vital role in the model of information processing and consumer's decision process with motivation in the problem recognition. In recent years the significance of sensory experiences and ensuing perceptions has been accumulated as hedonic aspects of consumption habits (Solomon, 2018). This is due to the changes in the trends and needs within in the society. McKehnie and Doyle (1966) stated that perception is the result of becoming aware and assigning meaning to a phenomenon. Antonides and van Raaij (1998) pointed that perception is a subjective view of reality and selectivity. Perception is a complex process which people select, organize and interpret sensory stimuli into a meaningful picture of the world (Armstrong & Kotler, 2000). Stimuli may include services, products, packages, brand names, advertisements and commercials. Perception is an individual process and depends on internal factors such as an individual's beliefs, experiences, needs, moods, and expectations (Schiffman, Kanuk,

& Hansen, 2012).

Perceptual process is influenced by the characteristics of stimuli, in the context which it is seen or heard. Characteristics of stimulus are colors, sizes and intensity (G. Belch & M. Belch, 2004). In the context of this study, perception is the total experience of the user's subjective process of selecting, organizing and interpreting the services provided in the mobile banking application. There are four stages of perceptions. Figure 2.6 illustrates an overview of the perceptual process.

Figure 2.6 Perceptual process.



Source: Solomon, M. R. (2015). *Consumer behavior: Buying, having, and being* (11th ed., Global ed.). Upper Saddle River, NJ: Prentice Hall, p. 206.

Sensation

Sensation is the immediate and direct response of the sensory organs to stimuli, which takes place at the beginning of the perceptual process. A stimulus can be any unit of input to any of these senses. Stimuli comprises of products, packages, brand names and commercials (Gibson & Pick, 2000). Sensory receptors are the human organs that receive sensory inputs. Functions of sensory comprises of seeing, hearing, smelling, feeling and touching. All of these functions has its part to play, either singly or in combinations.

Selection

Selection stage comprises of *selective exposure* and *selective attention*.

Selective exposure occurs when an individual chooses whether or not to make himself available to the stimulus (G. Belch & M. Belch, 2004). However, once an individual comes into contact with stimuli, not every stimulus is attended to. Individual has a tendency to concentrate on a certain stimulus that he comes into contact with, while simultaneously exclude or becoming unaware of others. Such process is referred as selective attention (Kotler, 1999). Selective attention happens due to the fact that perception is a subjective process that depends on various internal psychological factors such as personality, beliefs and needs. G. Belch and M. Belch (2004) noted that an individual is more likely to process the stimuli that are relevant to his personal requirements and refuses to pay attention to the stimuli that is irrelevant.

With reference to Solomon (2018) *perceptual vigilance* is when an individual becomes aware of the only stimulus that is related to their current needs. In case of high-involvement purchases, perceptual vigilance guides consumers to information that is influential in accomplishing desired benefits. In the case of low-involvement purchases, perceptual vigilance helps to screen out unnecessary information.

Whereas, *perceptual defense* is when an individual sees what he wants to see and does not see what he wishes to not see. Individual screens out or distorts the stimuli that he finds psychologically threatening or inconsistent with personal needs, beliefs or value even though exposure has taken place already (Hanna et al., 2017)

Organization

Consumers tend to perceive a single stimulus not in isolation but rather organize and integrate it with the other things surrounding it. Selective organization occurs when individuals organize information in consistency with their beliefs (Walsh, 1988). Through the process of perceptual organization, the consumers organize the numerous stimuli into a unified whole. Such integration simplifies information processing and represents a more meaningful level of processing. This phenomenon can be better understood with the help of the Gestalt psychology (Koffa, 2013). *Gestalt Psychology*, which is a school of thought, evolves on the notion that people interpret meaning from the totality of a set of stimuli rather than from any individual stimulus (Koffa, 2013). This is whereby people organize perceptions to form a complete picture of an object. The most important principles of perceptual integration are those of closure, grouping or similarity and context.




1) Principle of closure. This principle refers as closure to the tendency of an individual to fill the missing elements when the stimulus is incomplete (Fisher & Smith-Gratto, 1998). It generates a certain kind of satisfaction in consumers when they complete a picture or a message on their own. So, even if a stimulus is incomplete, the consumer's need for closure will see it as complete. Modern marketers apply this technique when they want consumers to perceive the incomplete photo and make the image attractive to them in their own way.

2) Principle of similarity or grouping. Grouping refers to the tendency of consumers to perceive a variety of information as one large piece rather than separate units. It is the act of clustering stimuli to form a unified picture or impression of similar or nearby objects as one belonging together (Fultz, 1999). Chunking or

grouping information helps consumers to evaluate one brand over another based on a variety of attributes. Often, brands would maintain the design of their packaging as to be congruent to one another, as differentiation in design could result in the consumers not being able to recognize the brand.

3) Principle of context or figure-ground. This principle is based on the notion that individuals perceive things as having a unique and distinctive form that is separated from the other surrounding (Jansson-Boyd, 2011). There are two components to this principle. Figure, or a part of the stimulus that stands out from its surroundings, and a ground, or the less prominent parts of the stimulus. Gestalt's psychology stated that individuals are able to recognize the object that they are familiar with, such as the figure more easily than the object they are less familiar with (Fultz, 1999). Hence, marketers seek to ensure in trying to make the information that is important as the focal point or the figure of the image so that consumers will be able to recognize the information easily. Figure 2.7 illustrates the examples of Gestalt psychology's three principles.

Figure 2.7 Gestalt psychology's three principles.

Principle of Closure	Principle of similarity	Principle of context
		

Source: Jansson-Boyd, C. V. (2010). *Consumer psychology*. Berkshire, UK: McGraw-Hill Education, p. 40.

Interpretation

Perceptual interpretation is the process of assigning meaning to the sensory stimuli that they have received (Hawkins, Mothersbaugh, & Mookerjee, 2010; Solomon, 2018). Interpretations of stimuli by individuals are primarily based on their earlier experiences, explanations, motives, beliefs and interests at the time of perception. Comprehension is usually supported by expectations and familiarity. A consumer scans his memory to retrieve previous experiences with a similar brand. Brand marketing is attentive on interpretation stage, whereby product packaging and design which contains logos, colors and other elements are made similar to other brands that the consumers are familiar with.

2.3.2 Consumer Attitude

The term attitude has its origins which is derived from the Latin words for posture or physical position. Previously, concepts of attitude were largely restricted to specific predispositions or mental sets. Presently, attitude occupies a central role in the theories and research regarding consumer behavior (Ajzen, 2002). The term

attitude was introduced in social psychology as an explanatory device in an attempt to understand human behavior (Fishbein & Ajzen, 1975).

Attitude is an enduring organization of motivational, emotional, perceptual, and cognitive processes with respect to some aspect in the environment. In the context of consumer behavior, Allport (1935) defines attitudes as an individual mental process that determines both actual and potential responses of each person in a social world. In addition, since attitude is always directed toward some object, it may be defined as the state of mind of the individual toward a value. Therefore, attitude is a mental state of readiness organized by experience, exerting influence upon the consumer's response to marketing inputs.

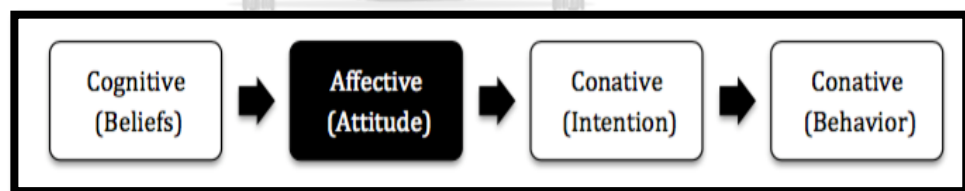
Schiffman and Kanuk (2000) defined attitude as a learned predisposition to behave in a consistently favorable or unfavorable way with respect to a given object such as product category, a brand or services. Characteristics of attitudes are evolved in such a way that it is an object which has direction, intensity and degree. Firstly, it has structure. Secondly, it is learned predispositions and thirdly, it is influenced by a situation. Every individual's attitude is unique as to those of others. Reason is because attitudes are formed and shaped by personality, perception, experiences and emotions. Attitude is essential as it is influential towards behavioral intention and overall consumer's behavior because it has basic psychological function (Fishbein & Ajzen, 1975).

With reference to Hawkins et al. (2010), there are three components that lay the foundation of attitude. These are cognition, affection, and conation. Cognition refers to the thoughts and beliefs of the consumer about a specific attribute or overall objects. Affection or emotions is the feelings that individuals have for the specific

attributes or overall object. Conation constitutes to the intentions of individuals to act or respond in such as way towards specific attributes or overall objects.

Differently, unidimensionalist view of attitude, presented by Lutz (1991), depicts the theoretical orientation for the study of consumer attitude. Under this theoretical orientation, attitude consists of the affective construct only. Cognition and conation were not considered as part of consumer's attitude. Cognitive represents the beliefs of the brand or product, which is known as an antecedent or cause that leads to affective. Affective, refers to the evaluation of the brand or product that is stipulated to be the only component that is required for an attitude formation. Conative, also known as behavioral, is the consequences of the attitude, which are intentions and behaviors. In this view, attitude is a causal flow with cause (cognitive) and effect (conative). Figure 2.8 represents the unidimensionalist view.

Figure 2.8 The unidimensionalist view of attitude



Source: Lutz, R. J. (1991). The role of attitude theory in marketing. In H. H. Kassarian & T. S. Robertson (Eds.), *Perspectives in consumer behavior* (4th ed., pp. 317-339). Englewood Cliffs, NJ: Prentice Hall, p. 320.

2.3.3 Consumer Involvement and Decision Making

The concept of involvement has long been discussed in consumer behavior and its interest heightened accordingly through the recent years. Consumer involvement is defined as a state of mind that motivates consumers to identify product or service offerings, their consumption patterns and consumption behavior (Evrard & Aurier, 1996). Involvement starts within consumers on having an urge to look for and think about the product or service category. In addition, it evolves with varying options before making decisions on brand preferences and the final act of purchase. Involvement is the amount of physical and mental effort that a consumer puts into when it comes to purchase decision (Evrard & Aurier, 1996). Hence, creating within a person a level of relevance or personal importance to the product or service offering. This leads to an urge within the consumer to collect and interpret information for present situation or future decision-making. Involvement has an impact towards consumer's decision process, the sub processes of information search, information processing, and information transmission. According to Shiffman and Kanuk (2000), involvement is a heightened state of awareness that motivates consumers to seek out, attend to, and think about product information prior to purchase. It is the perceived interest and importance that a consumer attaches to the acquisition and consumption of a product or service offering.

Laaksonen (1994) suggested three groups of classification that are applied for organizing different conceptualization on involvement in consumer behavior. These are cognitive based, individual state, and response. Houston and Rothschild (1978) suggested that there are three forms of involvement, which are enduring, situational, and response.

1) Enduring Involvement. This involvement is viewed as a property of attitude, which is enduring or stable over time. Involvement is referred by many researcher as the degree of psychological connection between an individual and a stimulus object, consisting of product, brand, advertisement, task, or idea (Celsi & Olson, 1988). Therefore, an individual forms a psychological attachment with an object reflecting the extent to which the object is perceived as self-related and relevant with their cognitive elements such as their personal goals or values (Celsi & Olson, 1988). Definitions of enduring involvement, are categorised as cognitive-based (Laaksonen, 1994). With adherence to this conceptualization, Celsi and Olson (1988) refer to goals and values. While Zaichkowsky (1985) uses the terms interests, needs or values.

2) Situational Involvement. This type of involvement represents a mental state in the form of a temporary concern with a stimulus object, referring to the degree of the level of interest, motivation, or arousal (Rothschild, 1984). Contrasting to enduring involvement, situational involvement represents a mind set. Which is a temporary concern with a stimulus object that is usually aroused by a particular cause such as perceived risk (Dholakia, 1997). Laurent and Kapferer (1985) mentioned that situational involvement has transitory in its nature.

Park and Mittal (1985) presents a different view of involvement, positing that involvement is a goal-directed arousal capacity governed by two sets of motives that is cognitive and affective. Cognitive motives evolve with the cost-benefits or functional performance of a product or service. Meanwhile, affective focuses on the symbolic benefits derived from the use of the product such as enhanced self- esteem or self-image.

The perspective of Park and Mittal (1985) highlights that individuals will either be interested in the product attributes and their performance (cognitive), or the product's meaning which is related to the individual's self-image (affective). Individuals, who are attentive, are likely to get involved with the task of purchasing the product. Meanwhile, those concerned with affective are said to be enduringly involved with the product itself (Higie & Feick, 1989).

3) Response Involvement. According to Leavitt et al. (1981), this type of involvement corresponds to behavioral orientation which incorporates information acquisition and decision processes. Response involvement is seen as a behavior rather than as a mediator of behavior (Laaksonen, 1994). The extent of information search and product acquisition time were taken to measure response involvement (Dholakia, 1997; Kapferer & Laurent, 1985).

Levels of involvement

Level of involvement with a product represents the level of relevance or importance that a specific product has for a consumer (Greenwald & Leavitt, 1984). In the context of purchase decisions, level of involvement is defined as the degree of intensity of interest that a buyer shows for a certain product in a particular purchase decision. It is the enthusiasm or keen interest that the individual has for the product (Bloch, 1981; Shimp & Sharma, 1987).

Those conditions are met when the product has a relevancy for the consumer. Whereby, product is important to project a person's self-image. Firstly, the product is symbolic, such as representing power. Secondly, the economic importance is high, which means that the product has a high price or the function is relevant such as a

smartphone. Thirdly, the product is constantly of the interest to the consumer, an example would be fashion followers. Fourthly, the purchase represents significant risks because of the amount of the investment. The item is identified with the norms of a group because the sign of a product has a connotation, such as branded clothing. Lastly, the product has emotional appeal which gives the consumer a sense of belonging (Assael, 1998).

Every product is susceptible of involvement. Reason is because the involvement varies by consumer, not by product. Which means that it is the consumer who decides whether a product represents a high or a low involvement (Assael, 1998).

The interaction and the relationship that a person develops toward a product have different characteristics. This depends highly on the involvement and the perception of the consumer changes concerning the differences among each product in the same category (Zaichkowsky, 1985). Time spent on doing the research also increases based on the importance of the item. In general, highly-involved consumers would give more time and effort in searching for information related to the product, once they have found a product or brand of their preference (Assael, 1998). Eventually this leads to loyalty (Evans, 2015).

On contrary, low- involved consumers discard information when it is not related to the product itself and gives more relevance to physical features. They are passive learners and the inertia is what leads their habit. Hence, it is discussed that a highly-involved consumer considers in-depth knowledge and holds a thoughtful attitude before purchasing the product in order to satisfy the search for the right version of the product (Assael, 1998). Whereas low-level involvement incurs impulsive buying, which can mean unplanned purchases where the consumer is likely

to ignore the risk consequences and give less attention toward product attributes.

Highly involved consumer demands the information in a concrete way that can enhance problem-solving attitude. On the other hand, a consumer who is not involved much in the purchase is limited to problem-solving. Therefore, the purchase does not add any new knowledge (Solomon, 2018).

Discussing on the level of involvement construct, involvement affects the behavior and it acts as an indicator for researchers to understand the behavior of consumers. Involvement affects behavior when it comes to product use. Moreover, it affects cognitive behavior such as searching and satisfaction (Giese & Cote, 2002). The reason is because the consumer is ready to spend more time in searching for information, their involvement increases even more, when the purchase decision is to be made (Zaichkowsky, 1985). Thus, the level of involvement denotes the way consumer processes information related to the product and the change in their attitudes toward it (Evans, 2015).

Models of Consumer Involvement

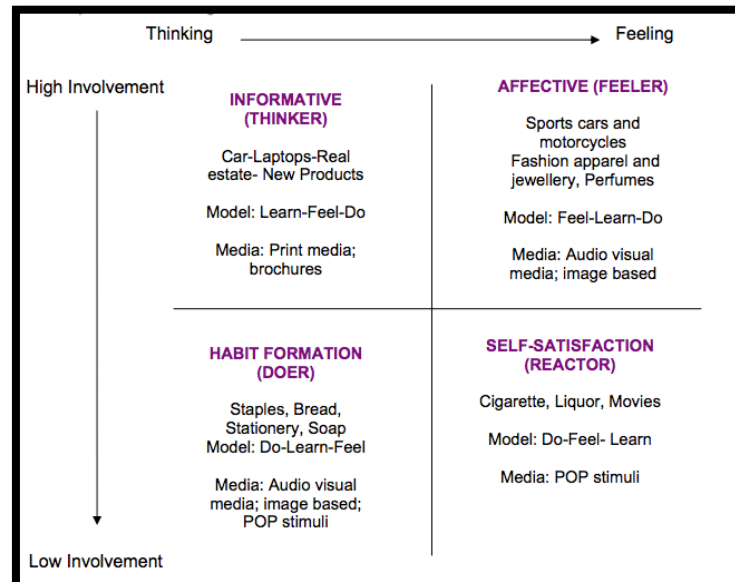
There are four prominent models of consumer behavior based on involvement which help marketers in making strategic decision particularly in the field of marketing communication related strategies. The four models comprise of low involvement learning model (Assael, 1992). Secondly, the learn-feel-do hierarchy model by Vaughn (1980). Thirdly, the level of message processing model (Greenwald & Leavitt, 1984). Fourthly, product versus brand involvement model (Alwitt & Mitchell, 1985).

1) Low involvement learning model. Low Involvement products are those at lower risk. Due to the items being inexpensive, and repeatedly used by consumers.

Marketers will try to sell the products without changing the attitudes of consumers. New product beliefs replace old brand perceptions. Marketers will achieve low-involvement learning through proper positioning.

2) Learn-Feel-Do Hierarchy Model. Buying decisions vary according to the way they are considered. Certain decisions are taken with a lot of thoughts, while others are taken with great feelings. Some are made by force of habit and others are made consciously. The learn-feel-do hierarchy is a matrix which characterizes consumer's choice to information (learn), attitude (feel), and behavior (do). Vaughn (1980) developed a matrix which has four quadrants, each specifying a major marketing communication goal to be informative, to be effective, to be habit forming, or to promote self-satisfaction. Thinking and feeling is shown as a continuum. Some decisions involve one or the other and some involve elements of both high and low importance, represented as a continuum. Figure 2.9 illustrates the Learn-Feel-Do hierarchy matrix.

Figure 2.9 The Learn-Feel-Do Hierarchy matrix



Source: Vaughn, R. (1986). How advertising works: A planning model revisited. *Journal of Advertising research*, 26(1), p. 59.

Firstly, high involvement or high thinking. Purchases in first quadrant requires more information, this is due to the importance of the product to the consumer themselves and thinking issues related to the purchases (Vaughn, 1986). Purchases such as automobiles, houses and other expensive and infrequently buying items are under this category. The strategy model is learn-feel-do. Marketers have to provide full information to gain consumer's acceptance of the product.

Secondly, high involvement or high feeling. The purchase decisions in the second quadrant involves less of information than feeling. Typical purchases are tied to self-esteem. Comprising of jewelry, cosmetics and accessories. The strategy model is feel-learn- do. In order to encourage purchases marketers approach customers with emotional appeal (Vaughn, 1986).

Thirdly, low involvement or low feeling. The purchases in this quadrant are

motivated by the need to satisfy personal tastes, influenced by the self-image (Vaughn, 1986). Products such as soft drinks and liquor falls under this category. Often, group influences lead in purchasing these items. The strategy model is do-feel-learn. Marketers usually promote products through reference groups.

Fourthly, low involvement or low thinking. This involves less in thinking and more of habitual buying (Vaughn, 1986). Product such as groceries is under this category. Over a certain period of time any product can fall into this segment. The role of information is to differentiate any point of difference from its competitors. The strategy model is do-learn-feel. Suggesting that marketers to induce trial through various sales promotion techniques.

3) Level of Message Processing Model. Consumer's attention to advertisements or any other marketing communication depends on four levels of consumer involvement (Greenwald & Leavitt, 1984). These comprises of pre attention, focal attention, comprehension and elaboration. Each has different level of message processing. Pre-attention requires only limited message processing. Whereby consumer only identifies the product. Focal attention involves basic information such as the product's name. In comprehension level the message is analyzed, through elaboration on the content of the messages. Integrating with other information that helps to build attitude towards the product.

4) Product versus Brand Involvement Model. There are times when consumer is involved with the product category, but they may not be necessarily involved with the particular brand. For example, a home maker knows more about kitchen ware but may not know the details of various kitchen brands. According to the consumer involvement with response to product or any particular brands, consumer types can be

divided into four categories as described below.

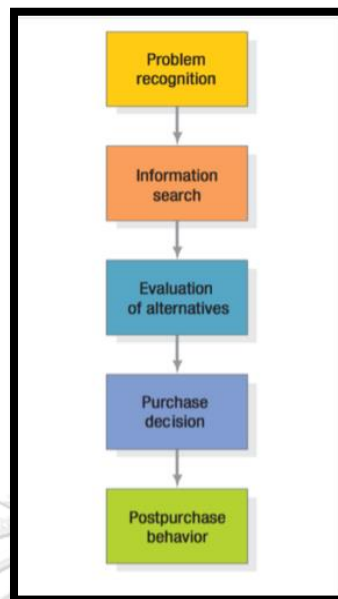
First, brand loyalists. These consumers are highly involved with both the product category as well as the particular brand. For example, cigarette smokers. Secondly, information seekers. These buyers are involved more with product category but may not have any brand that is preferred. They are likely to see information before deciding on a particular brand. For examples, air-conditioners and washing machine buyers. Thirdly, routine brand buyers. These consumers are not highly involved with the product category, but they are involved with the brand within that category. They have low emotional attachment with the product category and are tied mainly with their brand. For example, users of particular brand of soap for years or regular visitors to particular restaurant fall in this category. Lastly, brand switching. Consumers in this category have no emotional attachment either with product category or the brand itself. They typically respond to price. For example, stationery items.

Decision Making

Past studies indicate that there are five stages to a consumer's decision-making process (Furaiji et al., 2012; Kotler & Keller, 2011; Solomon, 2018). Consumers do not necessarily go through all five steps in the same manner. Some may skip some steps in the process while some may jump back a few steps (Kotler & Keller, 2011).

Figure 2.10 shows the stages in Consumer Decision Making

Figure 2.10 Consumer decision making stages



Source: Solomon, M. R. (2018). *Consumer behavior: Buying, having, and being* (12th ed.). Essex, UK: Pearson Education, p. 340.

Problem or need recognition is the first step in consumer decision-making process. Bruner (1983) explained that at this stage, consumers recognize a problem, which is typically a result from the imbalance between the actual state and the desired state of the consumers. Implication is that a problem is recognized when the consumers experiences certain change in either one of the states. This could be dissatisfaction with current products and an increase or decrease in financial status would cause consumers to think about making a purchase (Solomon, 2018).

Information search takes place as a second step in the process. Once consumers recognize that there is a need, they will then search for more information about the products or services based on their desires and preferences (Schiffman, Hansen, & Kanuk, 2012). The search can be conducted both internally and externally. Internal information search refers as to when consumers tries to remember about

brands, products, services, beliefs or personal experiences from their memory.

External information search, refers to the search for information through external sources, for instance, advertising, reviews, or peer's opinion (Rose & Samouel, 2009).

Hirschman and Holbrook (1982) stated that consumers usually conduct external search when the information from internal search does not suffice to satisfy their needs and requirements.

Evaluation of alternatives is the third stage of this process. After consumers have gathered enough information on the products or services they need, they will then list out all the available options, evaluate them, and select the one that best satisfies their needs. There are three strategies commonly used in this stage.

First is decision heuristics. This is commonly used with products that are low involvement. Consumers will use the general rule of thumb as a shortcut to simplify the decision-making process (Lantos, 2015). Some examples of heuristics are cheapest price, country of origin, and familiarity with the brands (Solomon, 2018).

Second is compensatory method. Under this, consumers will analyze the brands from all of their attributes. The one with highest total score across all attributes will be selected (Lantos, 2015).

Third is non-compensatory method. This is the reverse of compensatory method, high score of one attribute cannot outweigh the negative scores in the other. There are two rules under this method. The first one is conjunctive decision-making, whereby consumers sets the minimum score for each attribute and those that do not meet this minimum standard will be eliminated from consideration. Lexicographic decision-making is another method whereby consumers rank the attributes of the brand based on their importance. Those that score the highest in the most important

attribute will then be selected in this method.

The fourth stage in consumer decision-making is purchase. At this stage, consumers make actual purchase of product or service that has been selected from previous stage. Engel, Blackwell, and Miniard (2000) described three types of purchase decision. First is fully planned purchases, which is when consumers decide on the brands and which products or services they will buy before entering the store. Second, partially planned purchases applies when consumers decide to buy a product but have not decided on which brand to buy. Thirdly, unplanned purchases or impulse purchase refers to when consumers enter the store without a decision to purchase made in advance but ends up buying, as they are influenced by the in-store stimuli.

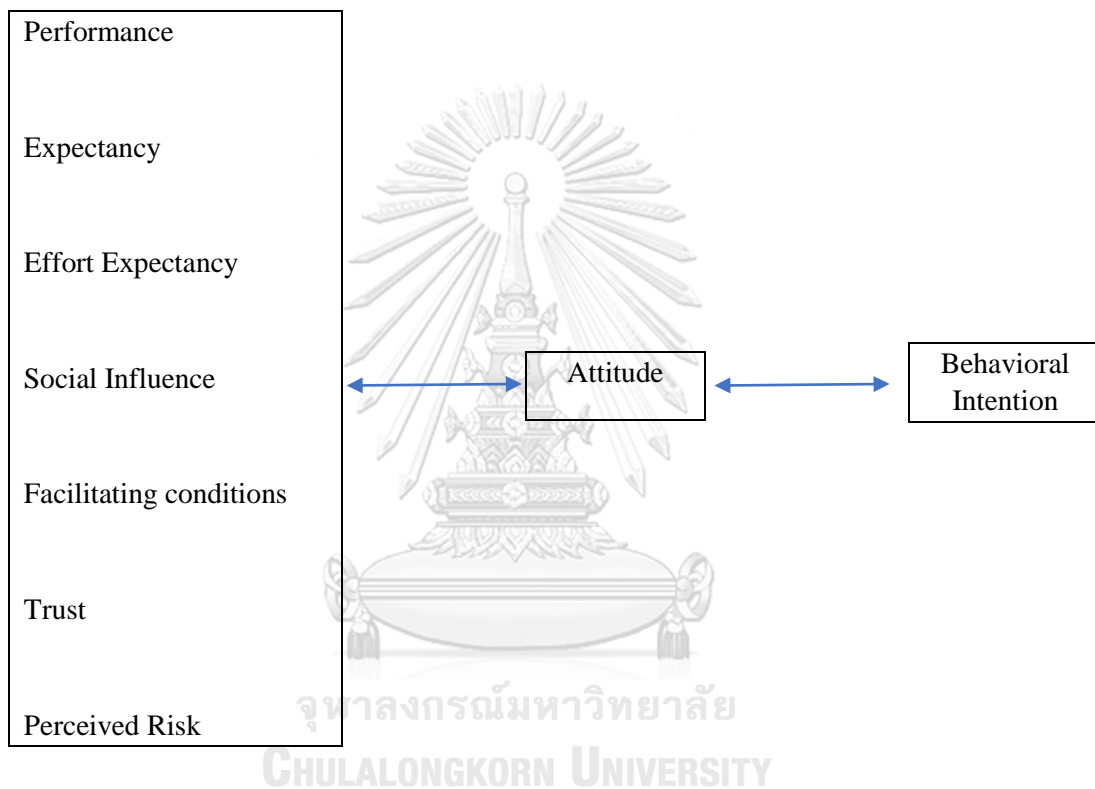
The last stage in consumer decision-making process is post-purchase evaluation. At this stage, consumer will either be satisfied or dissatisfied with their purchases. The experiences they have will have an impact on their future decision-making process for similar purchases during the information search phase.

2.4 Conceptual Framework

The conceptual framework of this research is portrayed in Figure 2.11 below. The illustration represents the relationship between personal factors and consumer's attitudes and behavioral intentions on the uses of K Plus mobile banking service. This research takes in the adaptation of the UTAUT (Unified Theory of Acceptance and Use of Technology) model as the basis of the study, important personal factors are performance expectancy, effort expectancy, social influence, and facilitating conditions, plus two new potential factors, that are trust and perceived risk. The personal factors are expected to have a relationship with consumer's attitude. In

connection, attitude of the consumer is also expected to be related to the behavioral intentions, which determines the willingness and intentions of using K Plus mobile banking service. Figure 2.11 shows the conceptual framework of this study.

Figure 2.11 Conceptual framework of study



CHAPTER 3

METHODOLOGY

Chapter two analyzes the literatures on service marketing, concepts and theories of technology acceptance and consumer behavior. These aspects are the concepts, which provides a foundation for this study. The study on the relationship between personal factors and consumer's attitudes and behavioral intentions on the uses of K Plus mobile banking service applies a quantitative approach through the distribution of online survey questionnaire. This chapter encompasses on the details of research sample and sampling method, questionnaire format, measurement of the variables, reliability and validity of the research instrument, and data collection and data analysis.

3.1 Research Sample and Sampling Method

Quantitative approach is applied in this research. According to Saunders, Lewis, and Thornhill (2009) a quantitative model is used to generate data in a numerical form in order to test a general theory. For this study, a quantitative method is adopted through the distribution of survey via online. Respondents are able to complete the questionnaires at their time of convenience.

The total number of 263 respondents that took part in this research comprised of K Plus mobile banking service users. Respondents are both Thai female and male consumers under the category of Generation Y. In the context of this study, Generation Y are the group of consumers who are currently within the age range between 25 and 35 years old, who are born into a technological society. Non-

probability purposive sampling technique is adopted to gather respondents for this study. In relation to this, respondents have to fall under specific requirement in order to be qualified as the right sample. Firstly, respondents either male or female have to be from generation Y with ages between 25 and 35 years old. Secondly, they have to be users of K Plus mobile banking service within the past six months. Thirdly, it is required that they have been residing in Bangkok and vicinity. Fourthly, respondents have to be using K Plus mobile banking service for more than three times per month. Respondents, who do not meet the mentioned criteria, will not be taken in consideration as qualified for this research.

3.2 Questionnaire Format

In this research, a questionnaire is used as a research instrument. It is formulated in English and Thai versions (see Appendix A). The questionnaire consists of four sections, including screening questions, demographic profile, personal factors, attitudes, and behavioral intentions.

Part one consists of screening questions that are used to screen out the respondents who are not qualified for this research. The respondents, who did not meet the requirements at this screening stage, were directed to end the survey. There are altogether four items. Screening questions are presented below.

Question 1 Asks the respondents if their age ranges are between 25 and 35 years old.

Question 2 Asks the respondents if they have been residing in Bangkok and capital's vicinity.

Question 3 Asks the respondents if they have been using K Plus mobile banking service for the past six months.

Question 4 Asks respondents if they have used K Plus mobile banking service for more than three times per month.

Part two contains questions on the respondents' demographic information. There are altogether five items that are asked on respondent's gender, age, education level completed, occupation and monthly income.

Part three comprises of questions pertaining the personal factors. Key factors measured are performance expectancy, effort expectancy, social influence, facilitating conditions, trust and perceived risk. The first four personal factors are adapted from the theory of UTAUT. Trust and perceived risk were added as an addition. There are altogether twenty-four items in this part.

Part four comprises of questions pertaining consumer's attitude and behavioral intentions. There are altogether eight items in this part.

3.3 Measurement of the Variables

Questionnaire items were adapted from previous studies that used the UTAUT model in examining technology acceptance. All scales were measured on a five-point Likert scale, with 5 (strongly agree), 4 (agree), 3 (neither agree nor disagree), 2 (disagree), 1 (strongly disagree). There are altogether 34 statements from the questionnaire pertaining to the construct of the six personal factors that are related to consumer's attitude, the attitude and lastly the behavioral intentions.

The construct of **performance expectancy** is adapted from Venkatesh et al. (2003) This measures how much people realize that a system such as the mobile banking technology is useful in carrying out their tasks in day-to-day work and

gaining banking performance. The scale has the reliability of .75. There are altogether four statements listed as:

1. I find K Plus mobile banking service useful.
2. Using K Plus mobile banking service will enable me to conduct financial tasks more quickly.
3. Using K Plus mobile banking service increases the quality of my banking service output at minimal efforts.
4. I could save time and need not visit the bank in person.

Effort expectancy measures on the extent of ease connected with the use of a mobile banking system. The nature of mobile banking does require a certain level of knowledge and skills, playing a crucial role in determining the customers' intention to use such technology Alawan et al. (2016). Four statements are adapted from Venkatesh et al. (2003) with the reliability .87 of listed as:

1. I believe that learning to operate K Plus mobile banking services is easy for me.
2. My interaction with K Plus mobile banking services is clear and understandable.
3. I find K Plus mobile banking services easy to use.
4. It is easy for me to become skillful at using K Plus mobile banking services.

The construct of **social influence** measures the degree of influence that opinion of others can have on the uses of a given system. As for the mobile banking service, social influence could be conceptualized as the influence of the surrounding social environment on a customers' intention to adopt mobile banking service. In addition, the surrounding social environment involves family members, friends or colleagues (Zhou et al., 2010). The statements are referred from Venkatesh et al. (2003) with the reliability of .78. There are altogether four statements listed as:

1. People who are important to me think that I should use K Plus mobile banking service.
2. People who influence my behavior think I should use K Plus mobile banking.
3. The surrounding social environment during COVID-19 situation supports the use of K Plus mobile banking service.
4. Most people surrounding with me use K Plus mobile banking service.

Facilitating conditions construct was measured as the degree to which the user believes that an organizational and technical infrastructure exists to support use of the system. This is with the adaptation from the studies of Venkatesh et al. (2003) There are altogether four statements with the reliability of .80 listed as per below.

1. K Plus mobile banking service can work properly anytime without problems
2. Help is available by network service provider when I encounter problem in using K Plus mobile banking service.
3. K Plus mobile banking service application is continuously updated.
4. All the contents in K Plus mobile banking service are easy to read and understand

The measurement of **trust** is the accumulation of user's beliefs of integrity, benevolence and ability that could enhance user's willingness to depend on the technology of mobile banking. This is in order to attain the financial transactions and any other transactions. It also involves the reliability and availability of the system. This construct is in accordance with Chao (2019) with the reliability of .73. There are altogether four statements listed as:

1. I am confident in the service and quality of K Plus mobile banking service application

2. I would trust KBank to offer secure mobile banking service under K Plus.
3. I trust in the ability of the K Plus mobile banking service to protect my privacy and personal information.
4. K Plus mobile banking service is overall, reliable.

The measurement of **perceived risk** involves with the degree to which the consumer of mobile banking services believes that he or she may be exposed to certain types of financial risks. It is related to user's consideration on security and privacy. This construct is adapted from Chao (2019) with the reliability of .75. There are altogether four statements listed as:

1. I think other people can find information about my bank online transactions if I make it through K Plus mobile banking service.
2. There is a significant risk when engaging the banking services if I use K Plus mobile banking application
3. I know that K Plus mobile banking service will handle my transactions correctly.
4. I feel that conducting my financial activities or financial business through K Plus on my mobile phone would be secure.

Attitude construct is the measurement of the individual's positive or negative feelings about performing such behavior. The statements of attitude construct were adapted from the measurements in Cheng et al. (2006) with the reliability of .90.

There are altogether four statements listed as:

1. In my opinion, it is desirable to use K Plus mobile banking service.
2. In my view, using K Plus mobile banking service is for financial transaction is a wise idea.
3. I think that using K Plus mobile banking service is a good idea

4.I would feel that using K Plus mobile banking service is pleasant.

The construct of **behavioral intentions** measures the intention of effective use by the consumer of a product or service. It involves the strength of one's intention to perform a specific behavior. The statements are adapted from Khechine et al. (2014) with the reliability of .80. Four statements are evolved listed as:

1. Using K Plus mobile banking service is something I would do.
2. I intend to use K Plus mobile banking service for my banking and related affairs.
3. The use of K Plus mobile banking service enhances work efficiency and quality of life.
4. Overall, I will use this technology of K Plus mobile banking service more.

3.4 Reliability and Validity of the Research Instrument

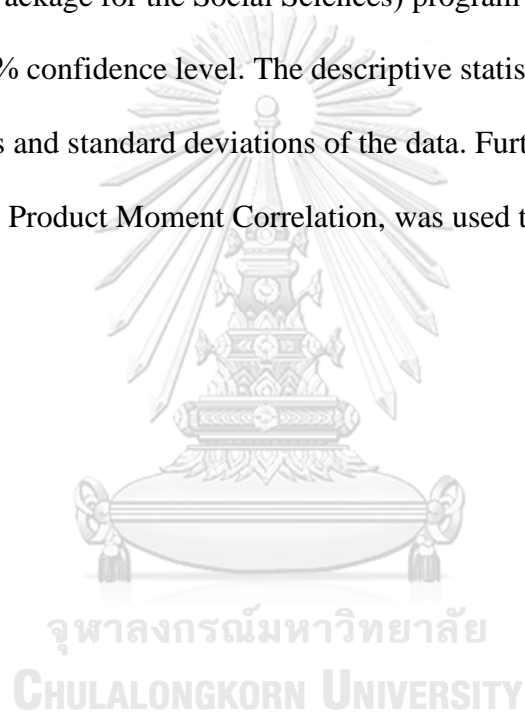
It is important to ensure that the instruments of the research used in collecting data are both valid and reliable. Ghauri and Gronhaug (2005) referred validity as the capacity of an instrument to measure what is intended to measure, without bias or interference and without being manipulated or focusing on variables other than those intended. Reliability refers to the degree to which an instrument to produce consistent outcomes for every trial conducted in the same circumstances (Carmines & Zeller, 1979). The items with regards to the measurement of variables were adapted from previous research, in which, the researchers had already conducted procedures to verify the validity and reliability of each instrument.

In order to ensure that the scales have content validity, the questionnaire was examined by the professional project advisor before conducting the pilot test. This is to make sure that the scales accurately reflect the objective of the study. In addition,

the researcher analyzed the reliability of the instrument through using Cronbach's coefficient alpha to test the internal consistency of each measure after data collection.

3.5 Data Collection and Data Analysis

Data of this research were collected using online survey distributed from mid-October to early November 2020. The analysis of the data was computed by using SPSS (Statistical Package for the Social Sciences) program and all statistical data were run at a 95.0% confidence level. The descriptive statistics were utilized to describe the means and standard deviations of the data. Furthermore, inferential statistic, Pearson's Product Moment Correlation, was used to make inferences about the data collected



CHAPTER 4

FINDINGS

The online survey was responded by 263 Generation Y male and female respondents in Bangkok. The data acquired were computed, in which the findings are reported and discussed in this chapter. The results are categorized into five sections of which are demographic profiles, personal factors (that is, performance expectancy, effort expectancy, social influence, facilitating conditions, trust and perceived risk), consumer's attitudes, behavioral intentions, and lastly the correlation analysis.

4.1 Demographic Profile

Questions regarding demographic aspects of the respondents consist of gender, age, highest educational level completed, profession, and personal average monthly income. Among the 263 respondents in the study, it is reported that female constitutes a greater portion of responses with 64.6%, which is equivalent to 170 people. On the other hand, male contributes to 35.4%, which is equivalent to 93 people (see Table 4.1).

Table 4.1 K Plus mobile banking service users by gender

Gender	<i>f</i>	%
Male	93	35.4
Female	170	64.6
Total	263	100.0

Age range for the 263 K Plus mobile banking users who responded to the survey questionnaire for this study is shown in Table 4.2, with the results establishing

that respondents aged from 25-29 years old comprising with 36.9%. Whereas respondents aged from 30 to 35 years old constitutes to the majority of 63.1% respectively.

Table 4.2 K Plus mobile banking service users by age range

Age Range	<i>f</i>	%
25-29 years old	97	36.9
30-35 years old	166	63.1
Total	263	100.0

The results for K Plus mobile banking service users, as grouped by education level in Table 4.3, shows that the majority of respondents that holds bachelor's degree is at 63.9%. Meanwhile 1.5% possessed less than a bachelor's degree. Respondents that holds higher than Bachelor's degree is at 34.6%

Table 4.3 K Plus mobile banking service users by education level

Education Level	<i>f</i>	%
High school or below	4	1.5
Bachelor's degree	168	63.9
Higher than bachelor's degree	91	34.6
Total	263	100.0

Occupations for the 263 K Plus mobile banking service users who responded to the survey questionnaire for this study is shown in Table 4.4, with the results establishing that a majority of K Plus mobile banking users were employed by private companies at 31.2%. Students or post graduate students accounted for 4.9% of respondents, while government or state enterprise employees accounted for 17.1%. Business owners accounted for 20.2%, and freelancers accounted for 10.7%. The

remaining 15.9% comprised of other occupations, including housewives or unemployed.

Table 4.4 K Plus mobile banking service users by occupation

Occupation	<i>f</i>	%
Business owner	53	20.2
Freelancers	28	10.7
Private company employees	82	31.2
Public/Government/State enterprise employees	45	17.1
Students/Post graduate students	13	4.9
Others	42	15.9
Total	263	100.0

The results for K Plus mobile banking service users, as grouped by average monthly income in Table 4.5, shows that a majority of respondents earning less than 10,000 Baht per month is at 41.8%, followed by 27.0% of respondents who made between 10,000 and 30,000 Baht per month. Respondents earning more than 50,000 Baht is at 26.6%. The smallest percentage of 4.6% are those who made between 30,001 and 50,000 Baht per month.

Table 4.5 K Plus mobile banking service users by average monthly income

Average monthly income in Thai Baht	<i>f</i>	%
Less than 10,000 Baht	110	41.8
10,000-30,000 Baht	71	27.0
30,001-50,000 Baht	12	4.6
More than 50,000 Baht	70	26.6
Total	263	100.0

4.2 Personal Factors

The personal factors that are related to consumer's attitudes and behavioral intentions comprises of performance expectancy, effort expectancy, social influence, facilitating conditions, trust, and perceived risk on the uses of K Plus mobile banking service were measured based on five-point Likert scales. According to the scale, 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, and 5 = strongly agree, with a score of 5 meaning respondents have the highest level of agreement and a score of 1 meaning they have the least level of agreement. Altogether six personal factors were analyzed accordingly along with the statements that falls under the six factors. The outcome consisted of mean score, standard deviation as well as Cronbach's alpha value.

Performance expectancy

From the analysis, among the six personal factors relating to consumer's attitudes and behavioral intentions, performance expectancy has the highest mean score of 4.63. Largely, the respondents strongly agree upon K Plus mobile banking service as being useful in carrying out their task and related banking affairs. The statement which corresponds to the highest mean score under performance expectancy is *I find K Plus mobile banking service useful* as evidenced by the score of 4.54. This is closely followed by the statement of *using K Plus mobile banking service increases the quality of my banking service output at minimal efforts*, as well as *I could save time and need not visit the bank in person*. Both were evaluated with the mean score of 4.52. In addition, respondents strongly agree that *using K Plus mobile banking service will enable me to conduct financial tasks more quickly*. This statement attained mean score of 4.51.

Table 4.6 Performance expectancy on users of K Plus mobile banking service

Performance Expectancy	M	SD
1 I find K Plus mobile banking service useful.	4.54	0.56
2 Using K Plus mobile banking service will enable me to conduct financial tasks more quickly.	4.51	0.57
3 Using K Plus mobile banking service increases the quality of my banking service output at minimal efforts.	4.52	0.58
4 I could save time and need not visit the bank in person.	4.52	0.59
Total	4.63	0.45

Note: Likert scales score 5 as the highest rank and 1 as the lowest.

Cronbach's Alpha=.85

Effort expectancy

Effort expectancy ranked the second highest among the personal factors that is related to consumer's attitudes and behavioral intention as evidenced with mean score of 4.52. Respondents strongly agree on the extent of ease connected with using K Plus mobile banking service and its system. It is found that the statement of *my interaction with K Plus mobile banking services is clear and understandable* is strongly agreed among respondents with mean score of 4.52. This is similar to the statement of *it is easy for me to become skillful at using K Plus mobile banking services*. Both statements have gained mean score of 4.52. In addition, respondents reflected as being strongly agree with statement of *I find K Plus mobile banking services easy to use*, as shown with mean score of 4.51. Other statement that is agreed among respondents as depicted with mean score of 4.49 is that *I believe that learning to operate K Plus mobile banking services is easy for me*. Table 4.7 shows the effort expectancy upon the users of K Plus mobile banking service

Table 4.7 Effort expectancy on users of K Plus mobile banking service

Effort Expectancy	M	SD
1 I believe that learning to operate K Plus mobile banking services is easy for me.	4.49	0.63
2 My interaction with K Plus mobile banking services is clear and understandable.	4.52	0.61
3 I find K Plus mobile banking services easy to use.	4.51	0.62
4 It is easy for me to become skillful at using K Plus mobile banking services.	4.52	0.62
Total	4.52	0.51

Note: Likert scales score 5 as the highest rank and 1 as the lowest.

Cronbach's Alpha = .83

Social influence

For social influence, in overall, respondents are affirmed with being strongly agree as evidenced with the mean score of 4.29. Social influence represents degree of influence that opinion of others can have on the uses K Plus mobile banking service. It is shown in Table 4.8 that the statement, *most people surrounding with me use K Plus mobile banking service* corresponds to the highest mean score of 4.70. Two statements that gained similar mean score of 4.65 comprises of *people who influence my behavior think I should use K Plus mobile banking* as well as *people who are important to me think that I should use K Plus mobile banking service*. This is followed by the last statement of *the surrounding social environment during COVID-19 situation supports the use of K Plus mobile banking service*, with mean score of 4.53.

Table 4.8 Social influence on users of K Plus mobile banking service

Social Influence	<i>M</i>	<i>SD</i>
1 People who are important to me think that I should use K Plus mobile banking service.	4.65	0.53
2 People who influence my behavior think I should use K Plus mobile banking.	4.65	0.55
3 The surrounding social environment during COVID-19 situation supports the use of K Plus mobile banking service.	4.53	0.58
4 Most people surrounding with me use K Plus mobile banking service.	4.70	0.53
Total	4.29	0.68

Note: Likert scales score 5 as the highest rank and 1 as the lowest.

Cronbach's Alpha = .83



Facilitating conditions

From Table 4.9, facilitating conditions attained overall mean score of 4.29. Facilitating conditions illustrates the degree to which K Plus mobile banking service users believes that an organizational and technical infrastructure exists to support K Plus's system. The statement that respondents shows being strongly agree towards is the statement of *K Plus mobile banking service can work properly anytime without problems* as attained with mean score of 4.57. This is followed closely by the statement *K Plus mobile banking service application is continuously updated* ($M = 4.56$). Respondents strongly agree to the statement of *help is available by KBank when I encounter problem in using K Plus mobile banking service*, showing mean score of 4.54. Lastly, respondents agree with the statement on *all the contents of mobile banking service are easy to read and understand*. This is proved with mean score of 4.40.

Table 4.9 Facilitating conditions on users of K Plus mobile banking service

Facilitating Conditions		M	SD
1	K Plus mobile banking service can work properly anytime without problems.	4.57	0.61
2	Help is available by KBank when I encounter problem in using K Plus mobile banking service.	4.54	0.58
3	K Plus mobile banking service application is continuously updated.	4.56	0.58
4	All the contents of mobile banking service are easy to read and understand.	4.40	0.69
Total		4.29	0.59

Note: Likert scales score 5 as the highest rank and 1 as the lowest.

Cronbach's Alpha=.83

Trust

The third highest overall mean score is trust. In general, respondents are aligned as represented with the total mean score at 4.34 (see Table 4.10). Trust determines mobile banking user's beliefs of integrity, benevolence and ability that could enhance their willingness to depend on K Plus mobile banking service. The statement of *I trust in the ability of the K Plus mobile banking service to protect my privacy and personal information* attained highest mean score of 4.45. This is followed by the mean score of 4.25 for both statements of *I am confident in the service and quality of K Plus mobile banking service application* and *K Plus mobile banking service is overall, reliable*. Lastly, respondents also agree with is the statement that *I would trust KBank to offer secure mobile banking service under K Plus* ($M = 4.20$).

Table 4.10 Trust on users of K Plus mobile banking service

Trust	M	SD
1 I am confident in the service and quality of K Plus mobile banking service application	4.25	0.85
2 I would trust KBank to offer secure mobile banking service under K Plus.	4.20	0.89
3 I trust in the ability of the K Plus mobile banking service to protect my privacy and personal information.	4.45	0.84
4 K Plus mobile banking service is overall, reliable.	4.25	0.83
Total	4.34	0.58

Note: Likert scales score 5 as the highest rank and 1 as the lowest.

Cronbach's Alpha = .79

Perceived risk

Lastly, the personal factor related to consumer's attitude that has comparatively the lowest mean score is perceived risk. Respondents as a whole do agree as reflected with the mean score of 4.00. Perceived risk determines the degree to which K Plus's mobile banking service users believe that they may be exposed to certain types of financial risks. It is related to their consideration on security and privacy. With this, the statement that contributes to highest mean score of 4.40 under perceived risk is *I know that K Plus mobile banking service will handle my transactions correctly*. Second highest mean score of 4.35, signified as agreed among respondents is *I feel that conducting my financial activities or financial business through K Plus on my mobile phone would be secure*. Ranking third is *there is a significant risk when engaging the banking services if I use K Plus mobile banking application* ($M = 4.27$). The last statement which gained mean score of 4.16 is *I think other people can find information about my bank online transactions if I make it through K Plus mobile banking service* (see Table 4.11).

Table 4.11 Perceived risk on users of K Plus mobile banking service.

Perceived Risk		M	SD
1	I think other people can find information about my bank online transactions if I make it through K Plus mobile banking service.	4.16	0.82
2	There is a significant risk when engaging the banking services if I use K Plus mobile banking application	4.27	0.77
3	I know that K Plus mobile banking service will handle my transactions correctly.	4.40	0.71
4	I feel that conducting my financial activities or financial business through K Plus on my mobile phone would be secure.	4.35	0.68
Total		4.00	0.72

Note: Likert scales score 5 as the highest rank and 1 as the lowest.

Cronbach's Alpha = .79

4.3 Consumer's Attitudes

This part reflects on the respondent's favorable or unfavorable feelings towards using K Plus mobile banking service. In the analysis, attitude was measured through five-point Likert scales. According to the scale, 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, and 5 = strongly agree. The score of 5 denoting that respondents have the highest level of agreement and a score of 1 referring to the least level of agreement. In this part, respondents largely agree upon attitude as evidenced with total mean score of 4.53. Results in Table 4.12 have shown that among the four statements, respondents agree to the statement of *I would feel that using K Plus mobile banking service is pleasant*. This is represented with the mean score of 4.43. As for the statement of *in my view, using K Plus mobile banking service for financial transaction is a wise idea*, respondents agree with the mean score attained at 4.38. Following slightly close, is the statement of *in my opinion, it is desirable to use K Plus mobile banking service* ($M = 4.37$). Meanwhile, the statement

of *I think that using K Plus mobile banking service is a good idea* has the lowest mean score of 4.20 among the four statements.

Table 4.12 Attitudes of users on the uses of K Plus mobile banking service

Attitudes	M	SD
1 In my opinion, it is desirable to use K Plus mobile banking service.	4.37	0.66
2 In my view, using K Plus mobile banking service for financial transaction is a wise idea.	4.38	0.63
3 I think that using K Plus mobile banking service is a good idea	4.20	0.85
4 I would feel that using K Plus mobile banking service is pleasant.	4.43	0.64
Total	4.53	0.48

Note: Likert scales score 5 as the highest rank and 1 as the lowest.

Cronbach's Alpha = .84

4.4 Behavioral intentions

Behavioral intention in this study evaluates the intention of effective use by the user towards K Plus's mobile banking service and also the user's strength to use K Plus mobile banking service. Five-point Likert scales were utilized to attain results. As reflected from the scale of 1 = strongly disagree, 2 = disagree, 3 = neither agree nor disagree, 4 = agree, and 5 = strongly agree. The score of 5 correspond to the highest level of agreement and a score of 1 mean that respondents have the least level of agreement. Result has shown that behavioral intentions has the overall mean score of 4.51, identified as strongly agree among respondents. The outcome that has mean score of 4.47 is the statement of *the use of K Plus mobile banking service enhances work efficiency and quality of life*. The second statement that respondents also agree upon and has a mean score of 4.38 is *overall, I will use this technology of K Plus*

mobile banking service more. Respondents showed being neither agree nor disagree constitute to the statement of *using K Plus mobile banking service is something I would do* ($M = 3.65$). Other statement that proved respondents being neither agree nor disagree is *I intend to use K Plus mobile banking service for my banking and related affairs* ($M = 3.51$).

Table 4.13 Behavioral intentions on users on the uses of K Plus mobile banking service

Behavioral Intentions		M	SD
1	Using K Plus mobile banking service is something I would do.	3.65	1.33
2	I intend to use K Plus mobile banking service for my banking and related affairs	3.51	1.32
3	The use of K Plus mobile banking service enhances work efficiency and quality of life.	4.47	0.62
4	Overall, I will use this technology of K Plus mobile banking service more.	4.38	0.62
Total		4.51	0.51

Note: Likert scales score 5 as the highest rank and 1 as the lowest.

Cronbach's Alpha = .64

4.5 Correlation Analysis

Correlation analyses were carried out to gain results in order to investigate the relationship between the personal factors and consumer's attitude and behavioral intentions. Analyses were done with the results showing significant correlations between the aspects concerned.

In the relationship between the personal factors and consumer's attitudes, performance expectancy showed a relatively positive relationship as evidenced by the result in Table 4.14 showing a score of .55 ($p < .05$). In connection to this, with the

score of .61 ($p < .05$), effort expectancy also showed positive relationship with attitudes. The factor of social influence appears to have positive relationship with the score of .56 ($p < .05$). Meanwhile, in the analysis of facilitating conditions factor, it has attained positive relationship with a score of .65 ($p < .05$). Trust factor has proven positive relationship as evidenced by the result of .68 ($p < .05$). Lastly, there is found to have a positive relationship on perceived risk factor with the score of .37 ($p < .05$). These factors give rise towards the favorableness and preference on using K Plus mobile banking.

Table 4.14 Correlation between personal factors and consumer's attitudes

Relationship between	<i>r</i>	<i>p</i>
Performance expectancy and consumer's attitude	.55	.00
Effort expectancy and consumer's attitude	.61	.00
Social influence and consumer's attitude	.56	.00
Facilitating conditions and consumer's attitude	.65	.00
Trust and consumer's attitude	.68	.00
Perceived risk and consumer's attitude	.37	.00

In addition, consumer's attitude and behavioral intentions showed a significant relationship. It is represented in Table 4.15, with a score of .82 ($p < .05$) thus, a significantly positive relationship. It is an indication that attitude does significantly relate to user's behavioral intention on the uses of K Plus mobile banking service.

Table 4.15 Correlation between consumer's attitude and behavioral intentions

Relationship between	<i>r</i>	<i>p</i>
Attitude and behavioral intentions	.82	.00



CHAPTER 5

SUMMARY AND DISCUSSION

A comprehensive summary of the data analysis as well as discussion integrating the literature review from preceding chapters are given in this chapter, beginning with a summary of the research results. Subsequently, an analysis on the relationship between personal factors and consumer's attitudes as well as the relationship of consumer's attitude with behavioral intentions on the uses of K Plus mobile banking service are detailed. Finally, a description is provided concerning the limitations of the current research as well as the directions for future research and implication propositions.

5.1 Summary

As reviewed in this section, the quantitative research data were collected between mid-October and early November, 2020, using online survey concerning the relationship between personal factors and consumer's attitudes and behavioral intentions on the uses of K Plus mobile banking service among 263 respondents. Demographic profile, personal factors, consumer's attitude and behavioral intention are shown in the results section with a subsequent correlation analysis.

The demographic profile concerns respondent's gender, age range, education level, occupation and average monthly income. The majority of respondents in this research were female, accounting for 64.6% of the sample, while the majority in terms of age range was between 30 and 35 years accounting for 63.1% of the sample. In terms of education level, a majority of respondents possessed bachelor's degree at

63.9% while 34.6% possessed higher than bachelor's degree and those with high school or below accounted for the least percentage at 1.5%. Further, a majority of respondents were private company employees at 31.2%, followed by business owners which has percentage of 20.2%. Public or government and state enterprise employees constitute to 17.1%. In terms of average monthly income, 41.8% of respondents earned less than 10,000 Baht per month, while 27% earned between 10,000 and 30,000 Baht per month. Those earning more than 50,000 Baht per month has a percentage of 26.6%.

In this research, the personal factors that could have relations with consumer's attitude and behavioral intentions on the uses of K Plus mobile banking service are assessed using statements from previous researchers and conforming to the present K Plus's mobile banking service and its system. The six personal factors comprised of performance expectancy, effort expectancy, social influence, facilitating conditions, trust and perceived risk. Four statements from each of the mentioned personal factors as well as attitudes and behavioral intentions were analyzed accordingly. The statements were gauged using a five- point Likert scale. For the purposes of this study, a score of 5 on the scale indicates strongly agree while a score of 1 indicates strongly disagree.

In terms of the performance expectancy, generally respondents expressed strongly agree with the statements as evidenced by the total mean score of 4.63. This factor also ranked highest as among the six factors of this study. In particularly, the statement owing to the highest mean score is *I find K Plus mobile banking service useful* ($M = 4.54$).

Ranked second highest is effort expectancy with the total mean score of 4.52. The statements that attained mean score of 4.52 is related to respondents finding mobile banking service easy to use and their interaction with K Plus mobile banking service is clear and understandable.

Another factor that ranked third is trust, with the overall mean score of 4.34. Respondents in general agree with trust. Among the statement that received highest mean score attained as compared to other statements is at 4.45 denoting on respondent's trust in the ability of K Plus mobile banking service to protect their personal privacy and information.

Ranking fourth is social influence. Respondents expressed as agreeing to this in overall, as evidenced by mean score of 4.29. The mean score achieved highest among the statements is 4.70 signifying that respondents agree that the people surrounding them use K Plus mobile banking service.

Closely tied with social influence on the basis of the mean score is the facilitating conditions ($M = 4.29$). In overall, respondents do agree with the statements under this factor and the highest mean score attained is 4.57. Respondents agree that K Plus mobile banking service can work properly at any time.

With regards to perceived risk, respondents generally expressed agreeing with the statements as evidenced by mean score of 4.00. Mean score that has been attained at 4.40 is respondents agreeing on knowing that K Plus mobile banking service will handle transactions correctly.

Attitudes were assessed in determining the respondent's positive or negative feelings towards the uses of K Plus mobile banking service. It is found that respondents, in general, expressed as being strongly agree ($M = 4.53$). The highest

mean score of 4.43 among the four statements proved upon respondents on the feeling that using K Plus mobile banking service is pleasant.

From the analysis, respondents largely strongly agree with the behavioral intentions in overall as signified with mean score of 4.51. The highest mean score attained ($M= 4.47$) from the statement depicting that the use of K Plus mobile banking service enhances work efficiency and quality of life. This is in line with respondent's intention of effective use and user's strength to use K Plus mobile banking service.

The relationship between personal factors and consumers' attitude is analyzed through correlation analysis. This is evaluated from the six personal factors of which are performance expectancy, effort expectancy, social influence, facilitating conditions, trust and perceived risk and their relationship with attitude. From the correlation analysis the outcome is obtained from each factor with the score as .55, .61, .56, .65, .68 and .37 respectively ($p < .05$). This proves positive relationship between the personal factors and consumer's attitude

As for the analysis on the relationship of attitude and the behavioral intention, the correlation analysis resulted as the score of .82 ($p < .05$). Thus, showing a significantly positive relationship of attitude towards behavioral intentions. It is an indication that attitude does significantly have a strong relationship on the user's behavioral intention upon the uses of K Plus mobile banking service in this study's context. The correlation analysis can be concluded that there is a positive relationship between personal factors and consumer's attitude, and between consumer's attitude and behavioral intentions on the uses of K Plus mobile banking service.

5.2 Discussion

An assessment of the results from data collection and appraisal are described in this section. This section also offers clarification of the data analysis, with the findings given in context with literature deemed related to the current research. The aim of the current study was to identify the relationship between personal factors and consumer's attitude and behavioral intentions on the uses of K Plus mobile banking service. Within this study, there is a relationship between personal factors and consumer's attitudes. Subsequently, attitude has a relationship with behavioral intention on using K Plus mobile banking service.

Young Thai customers as referred to Generation Y are more open than ever before in considering non-traditional alternatives for their financial services. This fact is affirmed during the past six months from respondents, which the period also covers the duration during COVID 19 lockdown and after the lockdown. This group of younger generations are engaged with the need for personalized and customized technology services, such as mobile banking services, to suit their lifestyle. According to the annual Global Digital Report year 2019, it has indicated that the penetration rate of mobile banking users in Thailand is at 74.0%, which is ahead of the global rate of 41.0% (Fang, 2019). The findings from this research showed relevancy pertaining consumer's attitude and behavioral intentions in using mobile banking service among consumers in Thai society.

In terms of performance expectancy, it is evidenced by the highest score among the six factors. According to Venkatesh et al. (2003), this factor measures the degree which an individual believes that his job performance will be improved through using innovative technologies. Aligning to this study, it is how much users

realize that a system such as mobile banking is useful in carrying out their task in day to day work, which will also help them to increasing their work performance. Relating to the Technology Acceptance Model (TAM), the concept of perceived usefulness is consistent with performance expectancy, as it is the individual's view of using such technology service as useful towards their work related activities. It is relevant to the findings from respondents, in which they find K Plus mobile banking service useful. K Plus mobile banking service is developed with certain features within its application which is compatible to the needs of the users, such as the K Plus market for purchasing goods, monetary transactions and payment for utility bills. Therefore, it helps the users in carrying out their execution and saving their time. Performance expectancy is validated to be the strongest factor which is consistent with the findings by Daud et al. (2011), Venkatesh et al. (2003), and Zhou et al. (2010). This also indicated that Generation Y users placed high concern about the performance of mobile banking and the benefits derived from it.

Effort expectancy from the findings has a relevant high score. Prior research from Venkatesh et al. (2003) have noted effort expectancy as one of the major variable from the UTAUT model. This variable encompasses on an individual's feeling on how much strength of ease is there in usage of that technology. Pertaining to this study, it is how feasible mobile banking service is in consumer's practical lives. In connection to this study, respondents agree that their interaction with K Plus mobile banking service is clear, understandable, and easy to use. Although K Plus has made advance development on its features, nevertheless, it is designed to be user friendly and not too complex to comprehend. Moreover, the buttons to navigate within the system is also applied with appropriate color that is visually attractive to

users. The easier the mobile banking is to use, the higher the chances that consumers will use it for their banking transactions and related activities. Venkatesh et al. (2003) notified that effort expectancy plays a unique role in the adoption of innovative financial services for banks. It is also the strongest variable in predicting user's technology acceptance.

Social influence is the degree of influence that opinion of others can have on the use of a given system (Venkatesh et al., 2003). This factor involves with the influence of surrounding environment and people who are of within the user's circle (family, friends and colleagues). The surrounding encourages the users to use the technology or mobile banking service. According to the study conducted by Venkatesh et al. (2003), social influence is acknowledged as one of the important variable in the adoption of technology. The reason is because as the consumers themselves are surrounded by his peers, and they could not ignore the social influence their daily life. The desire to blend in and connect with their group encourages them to adopt such technology or innovation. The use of K Plus mobile banking service is influenced by user's friends and family as clearly seen from the statement that the people surrounding respondents use K Plus.

Facilitating conditions is the factor showing the degree on the individuals believes that an organizational and technical infrastructure exists to support the use of the system (Venkatesh et al., 2003). The use of mobile banking service requires the availability of technology infrastructure, adequate resources and guidance to help whenever users encounter problems. K Plus technology recently upgraded its service to enable users to use the mobile banking service through wifi network. The service has also been upgraded to maintain their system's reliability in order prevent sudden

system failure. This fact has supported many users to use K Plus mobile banking service (Matemate, 2018) and reflected by the respondents agreeing that the K Plus mobile banking service can work properly anytime without problems. Facilitating conditions is widely accepted among previous researchers that it has a significant impact on innovative technology adoptions. Relating to the UTAUT model by Venkatesh et al. (2003), it is summarized that facilitating conditions are strong predictors which can be use in forecasting technology acceptance among consumers. Previous studies conducted by Chang et al. (2007) also found that facilitating conditions can strongly predict the consumer's acceptance of an innovation.

Trust is viewed as a three-dimensional construct composed of competence, integrity and benevolence (Gefen et al, 2003). Generation Y respondents perceived K Plus mobile banking service as having sufficient structural assurances, integrity and reliability. It is also received among respondents that K Plus could protect the user's privacy. Aligning with this study, researchers affirmed upon customer's assurance issue and have suggested that service providers should provide protection to customer in the online environment service (Mansour, 2016). Previous studies have been conducted concerning trust and mobile banking uses among Generation Y cohorts in South Africa, which has affirmed that the system quality in mobile banking service is reliable and highly competent in the view of Generation Y respondents. Therefore, respondents have trust upon K Plus mobile banking uses.

Lastly, perceived risk represents the degree to which consumer of mobile banking services or technology system believes that he or she may be exposed to certain types of financial risks. This involves the concerning security and privacy issue (Chao, 2019). Perceived risk showed comparatively lowest correlations value

with consumer's attitude as compared with other personal factors. From the findings, it is shown that respondents conform on the basis that K plus mobile banking will be able to handle their transactions correctly and that conducting financial transaction is secure. This is supported by previous study of Featherman and Pavlou (2003). Researchers supported on the notion that the younger population group such as Generation Y are more technology literate. Therefore, they are comfortable with mobile banking service transactions, despite with their acknowledgement with a degree of risk involved. Banks could further develop effective strategies on advanced level of security to attract more Generation Y consumers in using mobile banking services. Security and privacy issues, are two important aspect of perceived risk. Aligning the findings in this research, which is proven in the study conducted by Wang et al. (2003) supported that customers are more likely to adopt mobile banking services given that it is secure.

Relationship between personal factors and consumer's attitude

With respect to the aim of this study, it is important to discuss on the relationship between each of the personal factors that is related to consumer's attitude. The correlation analyses were carried out to provide a better insight on the degree of relationship between the personal factors and consumer's attitude.

Performance expectancy has significantly positive relationship with the consumer's attitude in using mobile banking service. Generations Y consumers are tech savvy and prefer to have their work done conveniently. With this, the use of K Plus mobile banking service enables them to carry out their task efficiently and hassle free. Therefore, consumers form a positive attitude towards using mobile banking

service. In addition, prior studies from Luo et al. (2010), Oliveira et al. (2014), and Riffai et al. (2012) have found that performance expectancy is a vital antecedent in consumers' acceptance of mobile banking technology. Thus, it has a positive relationship with consumer's attitude relating towards intention in using mobile banking services. In the study of Liang (2016), analytical results on Taiwanese customer's adoption of mobile banking indicated that performance expectancy is strongly related to customer's attitude towards the use and their intention to use mobile banking service.

The correlation analysis of effort expectancy and attitude reflects a positive relationship. This can be implied that increase in effort expectancy of mobile banking service will result in a development of the consumer forming positive attitude towards mobile banking service. Therefore, it is essential for banks to develop and present easy-to-use mobile banking interface or features to users. As lack of this can result in consumers discarding mobile banking service adoption. Generation Y consumers are more likely to use the mobile banking services if the mobile banking service is easy to be learned and operated. Furthermore, banking transaction features on mobile banking service should be kept short and concise so that it is more user-friendly. It is aligned with the study of Akturan and Tezcan (2012) on mobile banking adoption in youth market, which has found that effort expectancy is positively related to consumer's attitude as well as intention towards using of mobile banking service.

Sripalawat et al. (2011) and Yu (2012) both stated that social influence is the most essential determinant which relates to the user's attitude and mobile banking adoption. Sripalawat et al. (2011) mentioned that using mobile banking service would make Thai people stay trendy and become sociable as the respondents are highly

influenced by their own peer groups and interpersonal words-of-mouth. This is prevalent among Generation Y in aligned with the findings from this study, as they find that people who influences their behavior thinks that they should use K Plus mobile banking service. In connection to this, as the current society faces COVID-19 situation, hence, the surrounding social environment further supports individual the use of K Plus mobile banking service for hygienic reasons. The result from findings has shown that respondents clearly supports is fact as well. Kasikornbank (2020) has noted on the rise of K Plus's financial transaction volume amounting to 700 million transactions via mobile banking service. These transactions accounted for online shopping via K Plus market, online food delivery and health insurance purchases. People surrounding will inform their peers should there be any good campaigns to get engaged with K Plus. This further brings positive relationship towards consumer's attitude to use the mobile banking service. The bank has realized that because of the quarantine period, customers made purchases through K Plus mobile banking service much more than previous years.

The facilitating conditions factor is found to be related to customers' attitude and behavioral intention to use mobile banking services. The result of this empirical study is consistent with other researcher's findings in Lim et al. (2020), as explained that the facilitating conditions affects the attitude and the uses of mobile banking among Generation Y. In addition, the researchers also suggested that the availability of facilitating conditions will increase the perception of an individual in finding mobile banking application useful to them, thus, forming positive attitude as well as promoting their intentions on using mobile banking service.

Trust factor has a positive relationship with attitude as proven with the significant correlations value. One of K Plus's feature is to actively remind users to change their password, regularly update the system's version and to log out after using the system. This clearly shows K Plus places high concern over the user's security. Users in turn feels that K Plus mobile banking service is trustworthy. It is evidenced that the higher the level of trust factor, the more significant its affect towards attitude (Jarvenpaa et al., 2000). Subsequently, trust is fostered and has a relatively positive relationship towards attitude (Deventer et al., 2017). Therefore, it is important that K Plus mobile banking service continues providing safe and secure service. This will in turn reflect on a positive attitude towards the uses of mobile banking service. In the context of Thailand, security is the most critical issue in customers' intention on adopting mobile banking service (Rotchanakitumnuai & Speece, 2003). Kasikorn bank's mobile banking service, has continuously reinforced in keeping customers up-to-date regarding developments in cybersecurity and protecting user's security encryption. This bolstered trust and confidence among users. In connection to this, K Plus's mobile banking service has been ranked as one of the top 10 mobile application in ASEAN region. It received recognition based on consumer's trust and advanced data for user's security (W.P., 2020).

Findings demonstrate that there is a positive relationship between perceived risk and attitude on using mobile banking. Perceived risk attained a lowest range of correlations with attitude as compared to other factors. However, it can be derived that consumers formed a positive attitude towards using K Plus mobile banking service. Attitudes are influenced by risks that consumers perceive (Lu et al., 2005). In addition, Akturan et al., (2012), found that perceived risk is significantly related to

attitude of using mobile banking. Therefore, it is practical for banks to constantly enhance the authentication and security issue on mobile banking service to prevent any fraud.

Relationship between consumer's attitude and behavioral intentions

Attitude appears to be significantly showing a positive relationship to consumer's behavioral intention on using K Plus mobile banking service. An attitude towards the use of a particular technology is in accordance with individual's opinion that the use of it will elicit a particular outcome. Previous researchers have suggested that attitude has long been shown to be related to behavioral intentions (Ajzen & Fishbein, 1980). This relationship has received substantial empirical support. The evidence from the findings of the correlation analysis in this study clearly confirms the relationship of attitude and behavioral intentions.

According to the aim of this study, and due to the relevance regarding the explanation of consumer behavior on their uses of mobile banking service, attitudinal models and theories was applied and adapted from previous researchers (Davis, 1989). Both the theory of reasoned action and technology acceptance models have shown that attitude is an essential antecedent to intentions on using technology. Referring to Lutz (1991), the unidimensionalist view of consumer's attitude can be applied in this context. Attitude consists of affective construct, which is an evaluation of the brand that is stipulated to be the component which is required for an attitude formation. Aligning to this study, attitude towards the uses of K Plus mobile banking service is formed upon the personal factors respectively. In relation to this, mobile banking users goes through the process of learn-feel-do sequence.

This is whereby, users will learn all necessary information pertaining the advantages and information of using K Plus mobile banking service. Then, once users are engaged with K Plus, they will develop feelings, whether positive or negative, on the uses of mobile banking service, this part is the attitude formation. Lastly, the behavioral intention to use and actual use is the do part. This is whereby the users will accept to use or to reject K Plus mobile banking service. It is affirmed from the unidimensionalist view that behavioral intention is a consequence of the attitude.

Within the context of technology uses, the learn-feel-do sequence involves high involvement. In particular, with the mobile banking usage, it is involved with an amount lot of time and energy in considering all the alternatives and solutions given to the users (Arnould et al., 2004). High involvement has elements of risk associated, this includes financial risk, social risk and psychological risks (Lee et al., 2005). It can be observed, that when making any transactions over mobile banking service, the users have to carefully check if the payment was made correctly, to be transferred to the right recipient as well as the right amount. Therefore, with the high involvement process, mobile banking users does perceive a certain level of risk involved (Yiu et al., 2007).

Ba and Pavlou (2002) supported that attitude facilitates transactions and serves to reduce barriers toward the adoption of mobile banking services. Relating to this study, the performance expectancy, effort expectancy, social influence, facilitating conditions, perceived risk, and trust, has a positive relationship with the consumer's attitude among Generation Y cohorts in overall. It is prevalent that there is a significant relationship between consumer's attitudes and the behavioral intention to

use K Plus mobile banking service, shown by a high correlation value with behavioral intentions.

Behavioral intention are motivational factors that capture how hard people are willing to try to perform a behavior (Ajzen, 1991). Within the context of this study, respondents in overall has a positive attitude, which is related towards the favorableness in the actual usage of K Plus mobile banking service, as reflected with acknowledgment among respondents with high intentions that they will use this technology. With reference to theory of planned behavior, it is suggested that behavioral intention is the influential predictor of behavior. Venkatesh et al. (2012) confirmed behavioral intention as a significant and positive predictor of users' technology innovation adoption which is aligned with the current study.

5.3 Limitations and Directions for Future Research

In the context of this research, there were certain unavoidable limitations. Due to the restricted sample size, various limitations may exist in the ability to gain complete accuracy. The current study surveyed 263 respondents concerning their level of agreement with the study topics. However, for greater accuracy, future studies should firstly, expand the sample size. Study can be conducted not to focus on the capital city in Thailand, but to expand to cover all over regions for generalizability. Through this way, it will give a wider coverage of respondents. In addition, the population can also include in Generation X or other generation cohorts. This could give additional insights on the wider scope of demographic profile.

Secondly, methods used for data collection can be done through qualitative approach. This includes in-depth interviews and focus group. Analysis should be

carried out in conjunction with the survey. Qualitative approach will be able to enhance this research by gaining deeper and more insightful information.

Moreover, future research can be conducted by comparing K Plus mobile banking service with other financial brands' mobile banking service. The comparison between K Plus and other brand's mobile banking service will provide a thorough understanding of the relationship between personal factors and consumer' attitude and their behavioral intentions.

5.4 Practical Implications

Generation Y is a key current and future customer segment to engage. To build positive and long term relationships with this segment, banks may want to reconsider a number of their strategies. Having a thorough understanding of the values that drive this generation's banking needs and preferences is paramount. This study provides practical guidance for designing mobile banking services by understanding consumer's attitudes and behavior.

From this study, performance expectancy has the highest mean score and significantly positive correlations with attitude. In particular, on the usefulness aspects of mobile banking service, which has attained the highest mean score. From this result, it can be implied that KBank can further take into account by playing an active role in promoting, organizing campaigns and developing more features that can accommodate to the Generation Y consumers on K Plus mobile banking service. The campaigns could be conducted in order to instill the presence of K Plus and the benefits that can be derived from its mobile banking service. In order to demonstrate the usefulness of K Plus mobile banking service, technology developer at Kasikorn

bank could develop on the features of K Plus that could further enhance work performance for Generation Y individuals. For example, to monitor spending patterns in order to calculate monthly expenditures, savings, to remind users of what needs to be spent on monthly basis as well as to notify users to transfer money to their family members. To further leverage on the usefulness of K Plus mobile banking service, the service provider could collaborate with major private and government hospitals and petrol stations to better assists users in executing any healthcare and travel related activities. Lastly, K Plus can partner with leading private firms to link K Plus mobile banking service as their payroll platform for their employees to better assist them on receiving monthly income and annual bonus.

In connection to promote that by using K Plus mobile banking service, consumers need not visit the bank in person to get their transactions done or could easily execute trades, K Plus can collaborate with different financial domestic and international trading platform for the ease of trading securities and equities for young finance traders. Through this way, it would serve the users to find K Plus much more useful and impactful, aligning with the goal of KBanks's business on placing their focus on customer's centricity (Kasikornbank, 2020).

As for the personal factor that has lowest value in correlation coefficient with consumer's attitude when compared to other personal factors is perceived risk. Although Generation Y consumers perceived K Plus on having the ability to handle transactions correctly, there is found to have consumers agreeing that there is a significant risk when engaging with K Plus mobile application. From this information, Kasikornbank can reinforce on implementing advanced technology in tracking cyber threats through the use of artificial intelligence (AI). This can be done through

incorporating multiple authentication factors or biometric authentication to tighten and improve security level. Through this way, it will allow users to feel safe and secure to use K Plus mobile banking service.

From this study it can also be concluded that the relationship between personal factors and consumer's attitude is essential in determining and maintaining customer's attitude as well as their behavioral intentions to use K Plus mobile banking service, particularly the Generation Y consumers. Kasikornbank could further enforce and integrate K Plus mobile banking service to be a part of the consumer's life. This could be done through various strategies to form a strong customer's experience and involvement with K Plus. Moreover, the bank could further improve on the areas that needs to be addressed. Through this way, K Plus will be projected among consumers as having a positive perspective towards it as well as good emotional feelings on using K Plus mobile banking as part of every stage in their lives.

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APPENDIX

จุฬาลงกรณ์มหาวิทยาลัย
CHULALONGKORN UNIVERSITY

APPENDIX A SURVEY QUESTIONNAIRE

(ENGLISH VERSION)

Consumer Behavior on K Plus Mobile Banking Service

This research is conducted as a part of Professional Project, run by a master's student in the Strategic Communication Management program at the Faculty of Communication Arts, Chulalongkorn University.

The purpose of this survey is to study consumer behavior on K Plus mobile banking service. The questionnaire is voluntary and the data collected will be kept confidentially. Participants are NOT going to be identified and are given the option not to answer any particular question. Data collected will be analyzed and used for the purposes of educational only and will be implemented appropriately.

PART 1

Please tick (✓) your selection of answer.

1. Is your age between 25 and 35 years in 2020?

1) Yes

2) No (End of survey)

2. Are you currently staying in Bangkok?

1) Yes

2) No (End of survey)

3. Have you been using K Plus mobile banking service for over the past six months?

1) Yes

2) No (End of survey)

4. Do you use K Plus mobile banking service more than three times per month?

1) Yes

2) No (End of survey)

PART 2

Please tick (✓) your selection of answer

1. What is your gender?

1) Male

2) Female

2. What is your age?

1) 25- 29 years

2) 30-35 years

3. What is your highest level of education completed?

1) High school or below

2) Bachelor's degree

3) Higher than bachelor's degree

4. What is your profession?

1) Business owner

2) Freelancer

3) Public/government/state enterprise employees

4) Private/Company employees

5) Student/postgraduate student

6) Others, please specify_____

5. What is your personal average monthly income in Thai Baht?

1) Less than 10,000 THB

2) 10,000 – 30,000THB

3) 30,001 – 50,000THB

4) More than 50,000THB

PART 3

Please tick (✓) your selection of answer.

How would you rate your opinion on the uses of K Plus mobile banking service based on the following statements?

(1 = strongly disagree / 2 = disagree / 3 = neither agree nor disagree / 4 = agree / 5 = strongly agree)

	Strongly agree 5	4	3	2	Strongly disagree 1
1. I find K Plus mobile banking service useful.					
2. Using K Plus mobile banking service will enable me to conduct financial tasks more quickly.					
3. Using K Plus mobile banking service increases the quality of my banking service output at minimal efforts.					
4. I could save time and need not visit the bank in person.					
5. I believe that learning to operate K Plus mobile banking services is easy for me.					
6. My interaction with K Plus mobile banking services is clear and understandable.					
7. I find K Plus mobile banking services easy to use.					
8. It is easy for me to become skillful at using K Plus mobile banking services.					
9. People who are important to me think that I should use K Plus mobile banking service.					
10. People who influence my behavior think I should use K Plus mobile banking.					
11. The surrounding social environment during COVID-19 situation supports the use of K Plus mobile banking service.					

	Strongly agree 5	4	3	2	Strongly disagree 1
12. Most people surrounding with me use K Plus mobile banking service.					
13. K Plus mobile banking service can work properly anytime without problems.					
14. Help is available by KBank when I encounter problem in using K Plus mobile banking service.					
15. K Plus mobile banking service application is continuously updated.					
16. All the contents of mobile banking service are easy to read and understand.					
17. I am confident in the service and quality of K Plus mobile banking service application.					
18. I would trust KBank to offer secure mobile banking service under K Plus.					
19. I trust in the ability of the K Plus mobile banking service to protect my privacy and personal information.					
20. K Plus mobile banking service is overall, reliable.					
21. I think other people can find information about my bank online transactions if I make it through K Plus mobile banking service.					
22. There is a significant risk when engaging the banking services if I use K Plus mobile banking application					
23. I know that K Plus mobile banking service will handle my transactions correctly.					
24. I feel that conducting my financial activities or financial business through K Plus on my mobile phone would be secure.					

PART 4

Please tick (✓) your selection of answer.

How would you rate your opinion on the uses of K Plus mobile banking service based on the following statements?

(1 = strongly disagree / 2 = disagree / 3 = neither agree nor disagree / 4 = agree / 5 = strongly agree)

	Strongly agree 5	4	3	2	Strongly disagree 1
1. In my opinion, it is desirable to use K Plus mobile banking service.					
2. In my view, using K Plus mobile banking service for financial transaction is a wise idea.					
3. I think that using K Plus mobile banking service is a good idea					
4. I would feel that using K Plus mobile banking service is pleasant.					
5. Using K Plus mobile banking service is something I would do.					
6. I intend to use K Plus mobile banking service for my banking and related affairs.					
7. The use of K Plus mobile banking service enhances work efficiency and quality of life.					
8. Overall, I will use this technology of K Plus mobile banking service more.					

Thank you for your valuable time in completing this survey.

APPENDIX B SURVEY QUESTIONNAIRE

(THAI VERSION)

แบบสอบถาม

เรื่อง พฤติกรรมของผู้บริโภคในการใช้งานบริการเคพลัสโมบายแบงก์กิ้ง

แบบสอบถามนี้เป็นส่วนหนึ่งของการศึกษาเพื่อจัดทำโครงการวิชาชีพของนิสิตระดับ
มหาบัณฑิตคณะนิเทศศาสตร์ จุฬาลงกรณ์มหาวิทยาลัย ผู้วิจัยจึงใคร่ขอความร่วมมือจากท่านในการ
ตอบแบบสอบถามตามความเป็นจริงหรือตามความคิดเห็นของท่าน ทั้งนี้ข้อมูลของผู้ตอบ
แบบสอบถามทั้งหมดจะถูกเก็บเป็นความลับและจะถูกนำไปวิเคราะห์ในภาพรวมเพื่อนำไปใช้
ประโยชน์ในเชิงการศึกษาเท่านั้น

ส่วนที่ 1

โปรดเติมเครื่องหมาย (✓) ในช่องที่ตรงกับคำตอบของท่านมากที่สุด

1. ในปีปัจจุบันนี้ท่านมีอายุระหว่าง 25 – 35 ปีหรือไม่?

1) ใช่

2) ไม่ (จบแบบสอบถาม)

2. คุณอาศัยอยู่ในกรุงเทพและปริมณฑลหรือไม่?

1) ใช่

2) ไม่ (จบแบบสอบถาม)

3. คุณได้ใช้บริการเคพลัสโมบายแบงก์กิ้ง ภายใน 6 เดือนที่ผ่านมาหรือไม่?

1) ใช่

2) ไม่ (จบแบบสอบถาม)

4. คุณได้ใช้บริการเคพลัสโมบายแบงก์กิ้งมากกว่า 3 ครั้งต่อเดือนหรือไม่?

1) ใช่

2) ไม่ (จบแบบสอบถาม)

ส่วนที่ 2

โปรดระบุข้อมูลส่วนตัวของท่าน

1. เพศ

 1) ชาย 2) หญิง

2. อายุของท่าน

 1) 25- 29 ปี 2) 30-35 ปี

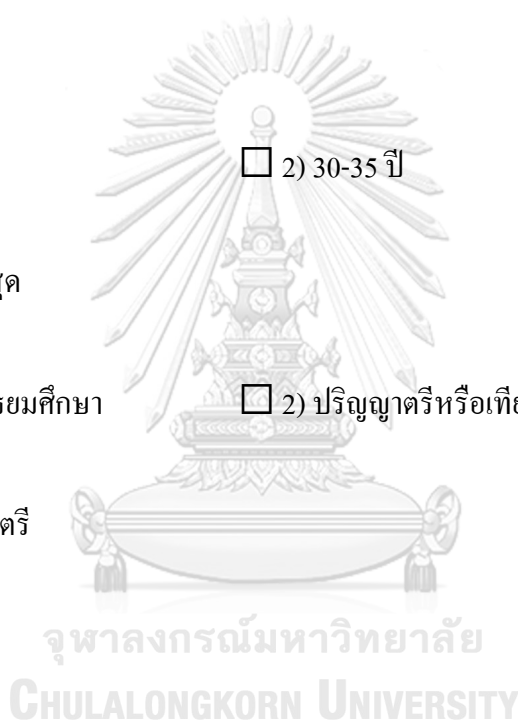
3.ระดับการศึกษาสูงสุด

 1) ต่ำกว่าระดับมัธยมศึกษา 2) ปริญญาตรีหรือเทียบเท่า 3) สูงกว่าปริญญาตรี

4. อาชีพ

 1) ธุรกิจส่วนตัว 2) ประกอบอาชีพอิสระ(เช่น ฟรีแลนซ์) 3) ข้าราชการ รัฐวิสาหกิจ 4) พนักงานบริษัทเอกชน 5) นักเรียน/นิสิต นักศึกษา 6) อื่นๆ_____

5. รายได้เฉลี่ยต่อเดือน

 1) ต่ำกว่า 10,000 บาท 2) 10,000-30,000 บาท

3) 30,001 – 50,000 บาท

4) สูงกว่า 50,000 บาท



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ส่วนที่ 3

คำชี้แจง - โปรดตอบคำถามและแสดงความคิดเห็นของท่านเกี่ยวกับการใช้บริการเคพลัสโมบายแบงก์กิ้ง

โปรดเติมเครื่องหมาย (✓) ในช่องที่ตรงกับคำตอบของท่านมากที่สุด

ท่านเห็นด้วยกับแต่ละข้อความต่อไปนี้มากน้อยเพียงใด เพียงข้อละ 1 คำตอบ

โดยที่ 1=ไม่เห็นด้วยอย่างยิ่ง, 2=ไม่เห็นด้วย, 3=เฉยๆ, 4=เห็นด้วย, 5=เห็นด้วยอย่างยิ่ง

	เห็นด้วย อย่างยิ่ง 5	4	3	2	ไม่เห็นด้วย อย่างยิ่ง 1
1. การใช้เคพลัสโมบายแบงก์กิ้งเป็นประโยชน์					
2. การใช้เคพลัสโมบายแบงก์กิ้งช่วยทำให้การทำธุรกรรมทางการเงินเร็วขึ้น					
3. การใช้เคพลัสโมบายแบงก์กิ้งช่วยทำให้เพิ่มประสิทธิภาพในการทำธุรกรรมทางการเงิน					
4. ฉันสามารถประหยัดเวลาโดยไม่ต้องไปที่ธนาคารด้วยตนเอง					
5. ฉันเชื่อว่าการเรียนรู้การใช้งานเคพลัสโมบายแบงก์กิ้งเป็นสิ่งที่ง่ายสำหรับฉัน					
6. การใช้บริการเคพลัสโมบายแบงก์กิ้งเป็นที่เข้าใจง่าย					
7. ฉันพบว่าการใช้บริการเคพลัสโมบายแบงก์กิ้งเป็นสิ่งที่ง่ายสำหรับฉัน					
8. สำหรับฉันการใช้บริการเคพลัสโมบายแบงก์กิ้งเป็นสิ่งที่ง่ายเพราะฉันมีความชำนาญในการใช้					
9. บุคคลที่สำคัญต่อฉันคิดว่าฉันควรใช้บริการเคพลัสโมบายแบงก์กิ้ง					
10. บุคคลที่มีอิทธิพลต่อพฤติกรรมของฉันคิดว่าฉันควรใช้บริการเคพลัสโมบายแบงก์กิ้ง					

		เห็นด้วย อย่างยิ่ง 5	4	3	2	ไม่เห็นด้วย อย่างยิ่ง 1
11.	สถานภาพแวดล้อมของสังคมและสถานการณ์โควิด 19 ได้ส่งเสริมให้ใช้บริการเคพลัส โบบายแบงก์กิ้ง					
12.	บุคคลใกล้ตัวฉันใช้บริการเคพลัส โบบายแบงก์กิ้ง					
13.	บริการเคพลัส โบบายแบงก์กิ้งสามารถใช้งานได้ ตามปกติโดยไม่มีปัญหา					
14.	ธนาคารกสิกรามีบริการช่วยเหลือเมื่อฉันเจอปัญหา ในการใช้งานเคพลัส โบบายแบงก์กิ้ง					
15.	บริการเคพลัส โบบายแบงก์กิ้งมีการพัฒนาการใช้ งานแอปพลิเคชันอย่างสม่ำเสมอ					
16.	เนื้อหาในบริการเคพลัส โบบายแบงก์กิ้ง สามารถ อ่านและเข้าใจได้ง่าย					
17.	ฉันมั่นใจในการบริการและคุณภาพของเคพลัส โบบาย แบงก์กิ้งแอปพลิเคชัน					
18.	ฉันเชื่อมั่นในธนาคารกสิกรที่จะนำเสนอระบบ ความปลอดภัยในการบริการเคพลัส โบบายแบงก์ กิ้ง					
19.	ฉันเชื่อมั่นว่าบริการเคพลัส โบบายแบงก์กิ้งจะ คุ้มครองความปลอดภัยและไม่เปิดเผยข้อมูล ส่วนตัวของฉัน					
20.	ฉันเชื่อมั่นว่าบริการเคพลัส โบบายแบงก์กิ้ง โดยรวมน่าเชื่อถือ					
21.	ฉันคิดว่าผู้อื่นสามารถเข้าถึงข้อมูลการทำรายการ ธุรกรรมออนไลน์ของฉันในบริการเคพลัส โบบาย แบงก์กิ้งได้					
22.	ฉันคิดว่า การเข้าใช้บริการเคพลัส โบบายแบงก์กิ้งมี ความเสี่ยงอย่างมีนัยสำคัญ					

	เห็นด้วย อย่างยิ่ง 5	4	3	2	ไม่เห็นด้วย อย่างยิ่ง 1
23. ฉันรู้ว่าเคพลัสโมบายแบงก์ก็จะช่วยการทำ ธุรกรรมของฉันได้อย่างถูกต้อง					
24. ฉันรู้สึกว่าการทำธุรกรรมทางธนาคารผ่าน โทรศัพท์มือถือโดยใช้บริการเคพลัสโมบายแบงก์ ก็มีความปลอดภัย					



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ส่วนที่ 4

คำชี้แจง - โปรดตอบคำถามและแสดงความคิดเห็นของท่านเกี่ยวกับการใช้แพลตฟอร์มบายเบงกิ้ง

โปรดเติมเครื่องหมาย (✓) ในช่องที่ตรงกับคำตอบของท่านมากที่สุด

ท่านเห็นด้วยกับแต่ละข้อความต่อไปนี้มากน้อยเพียงใด เพียงข้อละ 1 คำตอบ

โดยที่ 1=ไม่เห็นด้วยอย่างยิ่ง, 2=ไม่เห็นด้วย, 3=เฉยๆ, 4=เห็นด้วย, 5=เห็นด้วยอย่างยิ่ง

	เห็นด้วย อย่างยิ่ง 5	4	3	2	ไม่เห็นด้วย อย่างยิ่ง 1
1. ในความคิดของฉัน บริการแพลตฟอร์มบายเบงกิ้งโดยภาพรวมน่าใช้					
2. ในความคิดเห็นของฉัน การใช้งานบริการแพลตฟอร์มบายเบงกิ้ง สำหรับการทำธุรกรรมทางการเงินเป็นความคิดที่ดี					
3. ฉันคิดว่าการใช้บริการแพลตฟอร์มบายเบงกิ้งเป็นสิ่งที่ดี					
4. ฉันรู้สึกว่าคุณมีประสบการณ์ที่ดีที่สุดที่ได้ใช้บริการแพลตฟอร์มบายเบงกิ้ง					
5. การใช้งานแพลตฟอร์มบายเบงกิ้งเป็นตัวเลือกแอปพลิเคชันที่ฉันอยากใช้					
6. ฉันมีความตั้งใจที่จะใช้บริการแพลตฟอร์มบายเบงกิ้ง สำหรับการทำธุรกรรมทางธนาคาร และการเงินที่เกี่ยวข้อง					
7. การใช้บริการแพลตฟอร์มบายเบงกิ้งสามารถเพิ่มประสิทธิภาพและคุณภาพการดำเนินชีวิตของฉัน					
8. โดยรวม ฉันจะใช้เทคโนโลยีแพลตฟอร์มบายเบงกิ้งให้มากยิ่งขึ้น					

ขอบคุณที่ให้ความร่วมมือในการทำแบบสอบถามค่ะ

VITA

NAME Pitchaya Hautavanija Limsakul

DATE OF BIRTH 12 December 1989

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