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**Factors Affecting to Decision-Making to use Mobile Banking Application  
of Siam Commercial Bank Public Company Limited In Bangkok**



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## **Abstract**

The purpose of this individualized study is to study factors affecting the decision to use mobile banking application of Siam Commercial Bank Public Company Limited of users in Bangkok. Sample group used in the study Is the group of users of the Mobile Banking application of Siam Commercial Bank Public Company Limited in Bangkok Questionnaires were used as a tool for collecting data from 400 samples and analyzed by using Multiple Regression Analysis. The results showed that most of the sample groups are female. Between the ages of 20-30 years, graduating with a bachelor's degree and having an average monthly income of 20,001-30,000 baht and work as a private company employee The results of the hypothesis testing showed that The different demographic characteristics of age and income affect the decision to use the Mobile Banking application of Siam Commercial Bank of users in Bangkok differently. As for the demographic characteristics of sex Differences in education and occupation affect the decision to use the Mobile Banking application of Siam Commercial Bank of users in Bangkok not different. Different behaviors affect the decision to use the mobile banking application. In addition, the hypothesis testing found that The service marketing mix factors affecting the decision to use the mobile banking application of Siam Commercial Bank Public Company Limited are physical factors As for the service marketing mix, most choose to use the money transfer service Because of convenience The rapidity of service usage affects the decision to use the Mobile Banking application.

**Keywords:** Mobile Banking, Service Decision

## **1. Introduction**

Mobile Banking is an important digital aid that facilitates financial transactions. Can happen anywhere, anytime And bring about social change consumer behavior And the world economy According to a survey of payment transactions via mobile banking services of the Bank of Thailand, in June 2018, Thailand has more than 37 million customers using Mobile Banking, an increase of over 11 million from the same period last year, reflecting To see the increasing popularity of This

towards this service This is a good sign that shows how to become a 4.0 and the cashless society of Thailand throughout October 2018, the 3 leading banks in the country such as Siam Commercial Bank (SCB), Siam Commercial Bank (KBANK) and Krung Thai Bank (KTB) have continuously announced the launch of new forms of mobile banking for each bank. By having to change the look to be modern Increase system security Siam Commercial Bank is a financial institution that provides services and has important duties in economic and social development. At present, Siam Commercial Bank has more roles. With more branches being expanded, the competition is therefore full of intense concentration. Due to the society of the majority of the city that is full of hustle And when going to do transactions at the bank, users need convenience and speed In which each day Providers cannot predict individual transactions. Because each branch has different users And due to time constraints in transactions may cause dissatisfaction When this situation occurs As a result, Siam Commercial Bank must have a strategy regarding the application. New technology in order to compete to dominate the service market in the business must therefore be adjusted to keep up with the changes. The new online banking service of Siam Commercial Bank Public Company Limited is transforming the application into more than just a transaction channel. Via Mobile Banking, convenient, safe, just have a mobile phone with ID card and Passpost, which has many additional functions to meet the lifestyle of consumers Beginning in time More modern and convenient to use Which customers can customize the menu on the homepage to suit the work of the customer Can customize the menu on the homepage to suit the customer's experience. In addition, the new application also has many functions such as money-saving, non-cardless ATMs, Pay Alert customers can scan the QR Code and pay for services without money. Or barcode scanning for payment slips, payment via credit line, contact pay and online top-up is also convenient And faster than ever. Just download the app to your smartphone and connect to the internet, you can apply for the first time immediately by logging in name and password or applying for a wallet for those who Not a customer of Siam Commercial Bank Which is another new marketing channel for the bank to receive service fee income Although the service through the internet will have obstacles Both the cost of technology development and marketing But banks will be able to reduce costs in the long run And also receive non-monetary benefits, especially Matters relating to image creation, public relations, reputation, and marketing benefits Various ways to promote other services of the bank to get a good image as well.

From the above information, it shows that Siam Commercial Bank is the first bank that uses Mobile Banking technology to conduct financial transactions using the One Stop Service model as a one-stop service. Bringing all related service providers together in a single location, in a manner that is instantly forwarded or completed at one service point To make the service faster on mobile phones Which is adding a new service channel for customers And helps increase (Customer Loyalty) customer loyalty As well as creating (Brand Awareness) allowing users to remember the brand name of the product And other banking services The service bank therefore has to maintain the old user base and expand the base. New users added Therefore, the researcher is interested to study the factors that affect the selection. Mobile Banking application service of Siam Commercial Bank Public Company Limited in Bangkok, which the information received will be very useful for service providers banks to use research results to develop and improve the quality of services. This is to create the bank's competitive advantage. And in accordance with the needs and satisfaction of users as much as possible.

## **Objectives**

To study factors affecting the decision to use mobile banking application of Siam Commercial Bank Public Company Limited in Bangkok

## **Research Hypothesis**

1. Different demographic characteristics Affect the decision to use mobile banking application of Siam Commercial Bank Public Company Limited of users in Bangkok differently.
2. Service mix factors affecting the decision to use the service. Mobile Banking Applications of Siam Commercial Bank Public Company Limited of service users in Bangkok
3. The behavior of the transaction affects the decision to use the application service Offers Mobile Banking Bank of Thailand (s) of service users in Bangkok.

## **Conceptual framework**

The researcher combines various variables including independent variables such as demographic characteristics of users of the Mobile Banking application of Siam Commercial Bank Public Company Limited, the behavior of transactions with Siam Commercial Bank Public Company Limited in Bangkok And service marketing mix factors, variable according to Is the decision to use the mobile banking application of Siam Commercial Bank Public Company Limited

## **2. Research Methodology**

This research is quantitative analysis to study the factors that affect the decision to use mobile banking application of Siam Commercial Bank. Public Company Limited of the users in Bangkok. The operating process. The researcher reviewed the relevant literature. And using questionnaires as a tool for data collection The researcher has specified the research methodology as follows

### **Experiment**

The researcher collected data from 400 samples by using the following steps.

3.1 Specify the sample group, consisting of 400 users of the Mobile Banking application of Siam Commercial Bank Public Company Limited in Bangkok.

3.2 400 sets of questionnaires used as data collection tools

3.3 Data collection from sample The researcher used simple random sampling by specifying the number of 400 respondents living in Bangkok. Who responded to the questionnaire via Google Forms and the researchers distributed the questionnaire online By the application line and facebook, the researcher then collected the data from the questionnaire distribution by using the convenience sampling method.

### **Research Instrument**

The researcher used the questionnaire. (Questionnaire) is a tool used in this study, the questionnaire is a question about the decision to use the mobile banking application of Siam Commercial Bank Public Company Limited of users of the Siam Commercial Bank in Bangkok. The questionnaire is a questionnaire consisting of closed-ended questions. In which the researcher

has researched and adapted the questionnaires from the research concept similar to the ones already being researched. The researcher has arranged the content of the questionnaire to cover the information that needs to be studied by dividing the questionnaire into 4 parts.

Part 1 Personal data is a questionnaire regarding demographic characteristics of Answerer

Part 2 Marketing mix factors affecting the decision to use the Mobile Banking application of Siam Commercial Bank Public Company Limited

Part 3 Behavior in doing transactions with Siam Commercial Bank Public Company Limited in Bangkok

### **3. Research Results**

Hypothesis 1: The different demographic characteristics affect the selection of mobile banking services of Siam Commercial Bank Public Company Limited of users in Bangkok differently.

1.1 Different genders affect the selection of mobile banking services of Siam Commercial Bank Public Company Limited of the users in Bangkok which are different from the study found that the sample group that has. The overall selection of the mobile banking services of Siam Commercial Bank Public Company Limited is no different.

1.2 Different age affects the selection of mobile banking services of Siam Commercial Bank Public Company Limited. Users in Bangkok are different from the study found that the sample group at the market. Foreign countries have chosen to use the mobile banking services of Siam Commercial Bank Public Company Limited in general differently, with samples collected between 31-40 years with the level of. It was more important for the decision to choose the Mobile Banking application service of Siam Commercial Bank Public Company Limited than the sample aged less than 20 years and the sample aged between 41-50 years had the opinion level towards the decision. Choose to use mobile banking services of Siam Commercial Bank Public Company Limited more than the sample group less than 20 years.

1.3 Different educational levels affect the selection of mobile banking services of Siam Commercial Bank Public Company Limited of users in Bangkok which are different from the study found that the sample group. Who have different educational levels with different educational levels, the selection of mobile banking services of Siam Commercial Bank Public Company Limited in general is not different.

1.4 The monthly income differs, affecting the selection of mobile banking services of Siam Commercial Bank Public Company Limited of users in Bangkok differently from the study found that the sample group. The respondents have different monthly income, choosing to use mobile banking services of Siam Commercial Bank Public Company Limited differently, with the sample group receiving income 50,001-70,000. The respondents have more opinions towards the selection of mobile banking services of Siam Commercial Bank Public Company Limited more than the sample group with incomes lower than 10,000 baht and the sample group with income between 50,001-70,000 Baht had more level of opinions towards the selection of mobile banking services of Siam Commercial Bank Public Company Limited than samples with income between 10,001-30,000 baht.

1.5 Different professions affect the selection of mobile banking services of Siam Commercial Bank Public Company Limited. Users in Bangkok are different from the study found that the sample group that has There is no difference in the selection of the mobile banking services of Siam Commercial Bank in general.

Hypothesis 2: The marketing mix affects the selection of mobile banking services of Siam Commercial Bank Public Company Limited of service users in Bangkok. From the study, it is found that marketing mix participation affects the selection of mobile banking services of many Siam Commercial Bank. In terms of service provision, the most important part is physical assistance. Personal services and the rest are part of the mobile financial services of Siam Commercial Bank Public Company Limited regarding marketing promotion.

Hypothesis 3: Behavior in service selection affects the selection of mobile banking services of Siam Commercial Bank Public Company Limited of service users in Bangkok. From the data study, it is found that the majority of the sample group that uses the savings service will receive during 1-5 years. Siam Commercial Bank maximum 1 time / month. The most preferred channel is Mobile Banking service. Reasons for choosing mobile banking services It's because of the convenience, speed and the most selective services in the mobile banking application. It's a money transfer service.

#### **4. Research Discussion**

From the study of factors affecting the decision to use mobile banking services of Siam Commercial Bank of users in Bangkok, the study has suggestions for improvement and development as follows: Most product samples are The highest level of importance on overall product factors Especially considering the reputation and credibility of the bank And considering the security of personal information Therefore, the bank should publicize for service users to be aware and understand about the safety of using mobile banking services of Siam Commercial Bank. In order to give the users confidence in the security system and the confidence in using the service of the bank, most of the price factors focus on the overall price factor at the highest level in all factors, so the bank should be with research surveys and plan operations related to price factors as appropriate and can create the most satisfaction for users. To increase the amount or frequency of using the service, such as activating the service without charge explanation of service fees clearly and setting service rates to suit the quality of service etc.

#### **5. Recommendation**

1. This study is conducted only for service users in Bangkok, therefore may Causing the study results to not be meaningful in the overall picture of the group of users of all Siam Commercial Bank mobile banking applications. Therefore, the scope of education should be extended to sample groups in other areas, such as mobile banking users of Siam Commercial Bank in the metropolitan area. And provincial areas

2. This study conducted only for a sample group that used the Mobile Banking application service of Siam Commercial Bank. Therefore should conduct a study of sample groups that have not used additional services to study the reasons for not using the service, which is one way that can increase the number of users

3. Should study the problems encountered by users from using the Mobile Banking application service of Siam Commercial Bank. In order to be aware of various problems arising from using the service so that the information obtained can be processed and improved and develop appropriate Mobile Banking application services of Siam Commercial Bank And truly meet the needs of users

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