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**Factors Effecting MyMo Application Service Decision of
Government Saving Bank's Customer in Bangkok Metropolis**



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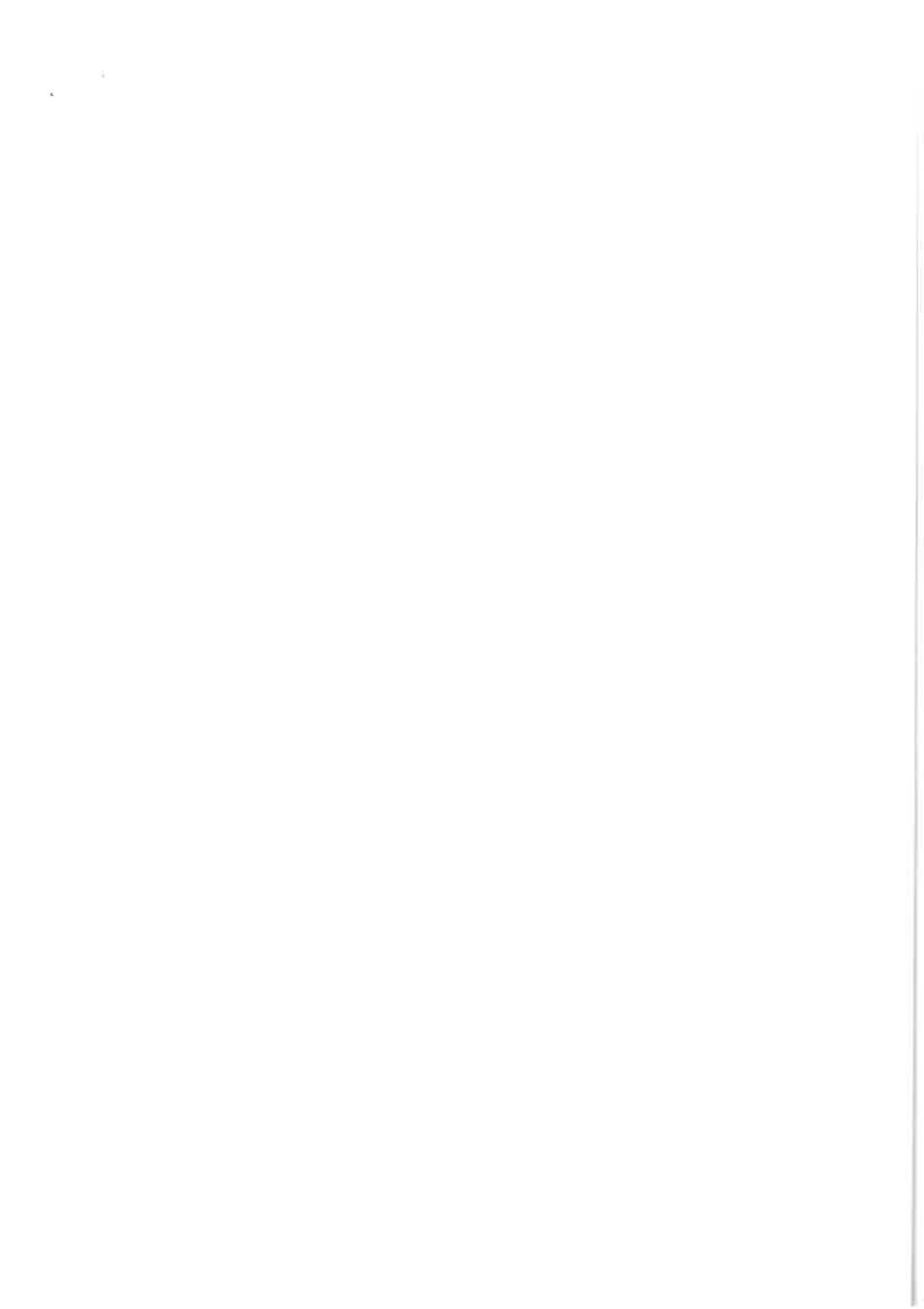
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by

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Abstract

The objectives of the study were to 1) investigate the personal factors effecting MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. 2) Study the marketing mix factor effecting MyMo application service decision of Government Saving Bank's customer, and 3) find out the influence of technological acceptance toward MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. The 400 customers in Bangkok Metropolis using MyMo application service decision of Government Saving Bank were the sample of the study. The questionnaire was the instrument in the data collecting. The questionnaire was tested for validity by the experts. The descriptive statistics such as percentage, mean, and standard deviation, and the inferential statistics such as multiple regression analysis were used as the statistical analysis. The result of the study found that marketing mix factors effecting MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis as most level. The technological acceptance factors effecting MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis as most level. MyMo application service decisions of Government Saving Bank's customer in Bangkok Metropolis as most level. Factors of the profession consisted of commerce profession, own business, student, private officer, employee, government official and state enterprise selected MyMo application service decision more than other profession. Marketing mix effected to MyMo application service decision and the technological acceptance factors effected to MyMo application service decision.

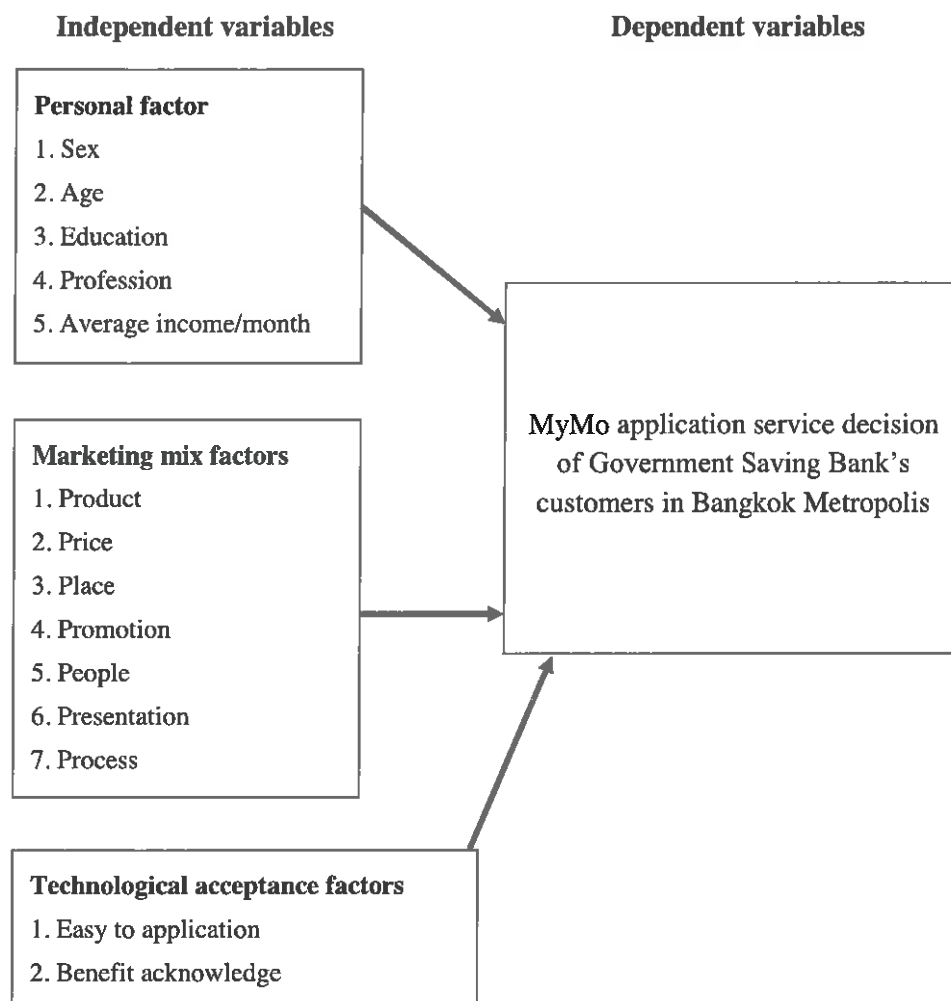
Keywords: Marketing Mix, Technological Acceptance, Application Service Decision

1. Introduction

World online current change behavior and attitude of consumer concerning the financial business. Moreover, the technological change of financial world effecting the financial services with the accommodation and serve the life style of new generation consumer. Specifically, the new financial business available to make financial business in everywhere and every time rapidly via electronic equipment such as mobile telephone or tablet etc. The mobile banking service is the accommodation and able to make financial business rapidly without going to the branch of bank. In the year 2015 compare to the year 2014 found that the financial payment via the mobile banking with increasing rate at 126.90% which is higher than the financial payment via internet banking which has the growth rate 7.91%. It revealed that the financial business by mobile banking has higher than financial business by internet banking (Piyaphong Tangchintanakan, 2016). MyMo is the channel of financial business via mobile banking which the growth rate rapidly. The platform, therefore, develop on smart phone as mobile banking application providing new solution serve need of the user with high security for every bank, will maintain the customer.

The researcher is interested in studying “Factors effecting MyMo application service decision of Government Saving Bank’s customer in Bangkok Metropolis” in order to study the personal factors, MyMo application service behavior, compare the marketing mix factors, technological acceptance factors and customer attitude effecting MyMo application service decision, the guideline of improvement and development MyMo application service of the customer. The result of the study may acknowledge the marketing mix factors and technological acceptance relating the service decision, the understanding of personal factor and MyMo application service behavior able to collect the information for system development as the safety and the efficiency serve the business growth, public relation, marketing strategic development agreed with need of customer, serve the high competition efficiently. The objectives of the study were to: 1) study personal factors effecting MyMo application service decision of Government Saving Bank’s customer in Bangkok Metropolis, 2) investigate marketing mix factors effecting MyMo application service decision of Government Saving Bank’s customer in Bangkok Metropolis, and 3) find out the technological acceptance effecting MyMo application service decision of Government Saving Bank’s customer in Bangkok Metropolis.

2. Conceptual Framework



3. Research methodology

This research, the researcher use the quantitative research as the objective attainment using the survey research. The questionnaire is the instrument for the data collection. The study of relationship among various variables as the hypothesis determination. The result of the study as quantitative approach able to analyse clearly. The researcher determine the procedure of research as follows:

3.1 The population and the sample

The population used in the study is Government Saving Bank's customer in Bangkok Metropolis using MyMo application service of Government Saving Bank.

The sample use in the study is Government Saving Bank's customer in Bangkok Metropolis using MyMo application service of Government Saving Bank. The researcher had determined the

sample size from the infinite population of Taro Yamane (1973) referred to Thanin Sincharu, 2014, p. 46). The 400 customers was the sample of the study.

3.2 The statistics use in the analysis

From the determined variables and data collection, the researcher processed the analysis by the statistic packages program. The statistics were as follows:

1. The descriptive statistics consist of frequency count, percentage, mean, and standard deviation.
2. The inferential statistics consist of the multiple regression analysis.

4. Conclusion

1) The personal factors effecting MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. Majority of the respondent were female, 26-33 years of age, got the bachelor degree, government official / state enterprise, and has average income 15,001-30,000 baht/month.

2) Marketing mix factors effecting MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. Marketing mix factors effecting MyMo application service decision of Government Saving Bank's customer, the respondent agreed as most level.

2.1 The product aspect, the respondent agreed as most level and found that the service receiver agreed in financial business via mobile telephone which has accommodation and safe time as most average level.

2.2 The price aspect, the respondent agreed as most level and found that the service receiver agreed in the first fee for financial business via mobile telephone as most average level.

2.3 The channel of distribution aspect, the respondent agreed as most level and found that the service receiver able to download the application easily as most average level.

2.4 The presentation aspect, the respondent agreed as most level and found that the application functions use easily, non-complexity, and support bank image and the belief effecting the service decision as most average level.

2.5 The process aspect, the respondent agreed as most level and found that the procedure of financial business by mobile telephone easily, and no complexity as most average level.

2.6 The marketing promotion aspect, the respondent agreed as most level and found that the product payment using application by promotion, the customer interest more as most average level.

2.7 The people aspect, the respondent agreed as most level and found that the bank officer has to take care the customer interest more as most average level.

3) The technological acceptance factor effecting MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. The respondent agreed as most level and found that the benefit acknowledge factor was the most level; the rest was the easy to application factors.

3.1 The easy to application factor, the respondent agreed as most level and found that the customer able to download MyMo application conveniently, and able to use all the time.

3.2 The benefit acknowledge factor, the respondent agreed as most level and found that MyMo application service able to safe time of financial business as most level, the rest was MyMo application service decreasing the cost concerning the financial business of the customer.

4) MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. The respondent agreed as most level and found that MyMo application service decision of Government Saving Bank concerning every time for financial business, the customer use MyMo application as most level, the rest was the customer suggest to relatives / kinship / friends for MyMo application service, even they has others bank application. The respondent confirm to select MyMo application service.

5. Discussion and Suggestion

5.1 Discussion

1. The result of the study concluded that the personal factors effecting MyMo application service decision. The personal factors has the same direction of relationship with the dependent variables which consisted of the profession providing commerce, own business, pupil/student, private officer/employee and government official/state enterprise will select MyMo application service decision more than other profession.

2. The result of the study concluded that the marketing mix factor effecting MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. The respondent agreed as most level. The 4 rank as the priority were as follows; 1st rank the promotion; 2nd rank the people; 3rd rank the process and 4th rank the price. The increasing importance of the 4 aspects of marketing mix factor, the customer has opportunity of MyMo application service decision of Government Saving Bank's customer increasingly. The result of the study agreed with the research of Therathon Phukheiw (2012) study on "Smartphone Purchase Decision Process of Consumer in Bangkok Metropolis". This study found that marketing promotion and product factors effected to Smartphone purchase decision of the customer. The independent variables able to explain the variation of Smartphone purchase decision process. Government Saving Bank, therefore, should promote the public relation for information receiving concerning MyMo application service to the bank's customer continuously. Moreover, MyMo application should develop the design which easy to application and more symbolic increment for the belief of the working system.

3. The result of the study concluded that the technological acceptance factors effecting MyMo application service decision. The respondent focused on the technological acceptance in the easy to application at .01 level of statistical significance by agreed as most level. The respondent focused on 3 ranks of priority; able to download MyMo application conveniently (4.30) MyMo application service providing financial business rapidly (4.25) and MyMo application providing the convenience and apply all the time (4.24) The result of the study agreed with the research of Thanatphon Chindamanerot and Preyanut Aphibunyophat (2012) study on "Factors Effecting Smartphone Mobile Telephone Application of Bachelor Degree Students in Bangkok Metropolis". The result of this study found that majority of bachelor degree student used Iphone, use the application more than 16 times/day, duration of using about 2-15 minute and using both daytime and nighttime, like to use free download more than the expense application. Three ranks of marketing

mix factors were able to purchase and easy to download the rest were able to setting by himself and the various of application. From some research found that Smartphone application behavior and factor effecting application operation on mobile telephone as Smartphone can explain that Government Saving Bank's customer in Bangkok Metropolis agreed in the technological acceptance effecting MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. Therefore, Government Saving Bank should enhance the technological acceptance in MyMo application service by version improvement of MyMo application regularly including setting the safety and security care for MyMo application regularly.

4. The result of the study concluded that MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. The respondent agreed as most level. It revealed that MyMo application service decision of Government Saving Bank's customer in Bangkok Metropolis. The respondent decided MyMo application service for financial business and suggested to relatives/kinship/friend in order to use MyMo application service. Even they use other bank, the respondent still use MyMo application service. The respondent focused on MyMo application, then the life style will be easier than the previous time. The result of the study agreed with the research of Phatthraphon Nuamdi (2008) study on "Factors Effecting Note Book Purchase Decision in Bangkok Metropolis". The decision of note book purchase differ in the selection before purchase. The consumer has different educational level, income earning, profession, selection place, using computer work and budget effected to the different factor using the note book purchase decision at .05 level of statistical significance.

5.2 Suggestion

The suggestion from the study

1. From marketing mix factor concluded that will of the factors the respondent agreed as most level. The customer of Government Saving Bank should focus on the advertising via various media from television, radio, newspaper and internet. Moreover, the promotion concern product payment with the shop as the new application.

2. From technological acceptance factor concluded that the easy to application factor, the respondent agreed as most level. The customer of Government Saving Bank should enhance the officer to have good relationship, polite and willing to use application. The officer serves after the service in order to solving the problem and giving the consulting.

3. From MyMo application service decision concluded that the respondent agreed as most level. Government Saving Bank should cancel the fee of various service of MyMo application. The bank will receive the increasing customer.

4. From technological acceptance factor concluded that the benefit acknowledge factor, the respondent agreed as most level. Government Saving Bank should adjust the procedure of mobile phone financial business easily, no complexity, the menu processing rapidly and correctly, provide the safety protection, the confidential keeping including the download MyMo application should make it conveniently.

5. From MyMo application service decision concluded that the respondent agreed as most level. The customer of Government Saving Bank should focus on MyMo application and the bank should improve the application easily.

The suggestion for further study

The result of the study concerned MyMo application service decision of Government Saving Bank's customer. The researcher suggests the topic for the further study as follows:

1. The research should study with other population/sample in the different location in order to comparing with variously location. The result of study may determine the strategic of development MyMo application.

2. The research should select the other variables relating this study such as Efficiency of MyMo application of Government Saving Bank. The result will receive the difference of application and bring the result for determine the strategy concerning MyMo application development of Government Study Bank.

6. Acknowledgment

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