

**THE IMPACT OF THE ABSENCE OF INTERPERSONAL COMMUNICATION:  
A CASE STUDY OF INTERNET BANKING  
USAGE IN A THAI UNIVERSITY**

**A MASTER'S PROJECT  
BY  
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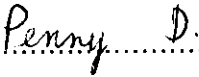
**Presented in Partial Fulfillment of the Requirements for the  
Master of Arts Degree in Business English for International Communication  
at Srinakharinwirot University**

**March 2004**

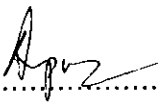
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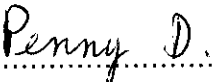
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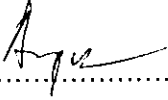
  
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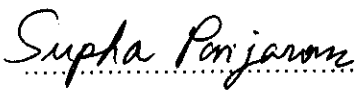
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MARCH 13, 2004

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## TABLE OF CONTENTS

| Chapter   | Page |
|---|------|
| 1 INTRODUCTION.....                                 | 1    |
| Background.....                                     | 1    |
| Research Questions.....                             | 3    |
| Objectives of the Study.....                        | 4    |
| Significance of the Study.....                      | 4    |
| Scope of the Study.....                             | 4    |
| Expected Outcome.....                               | 4    |
| Definition of Terms.....                            | 5    |
| 2 RELATED LITERATURE REVIEW.....                    | 7    |
| 3 METHODOLOGY.....                                  | 14   |
| 4 FINDINGS OF THE STUDY.....                        | 16   |
| 5 CONCLUSION : DISCUSSIONS AND RECOMMENDATIONS..... | 26   |
| BIBILOGRAPHY.....                                   | 29   |
| APPENDIX.....                                       | 32   |
| VISTA.....  | 39   |

## LIST OF TABLES

| Table   | Page |
|---|------|
| 1 Reasons for Using I-Banking.....  | 17   |
| 2 How the Population Rate the Convenience of Using I-Banking.....           | 18   |
| 3 Kinds of Banking Services Used by the Population.....                     | 18   |
| 4 The Effect of I-Banking Services on Customers' Loyalty.....               | 19   |
| 5 Kinds of I-Banking Services Used by Customers.....                        | 19   |
| 6 Number of Times that the Population Use I-Banking Services per Month..... | 21   |
| 7 Opinions about the English Language Used in I-Banking Services..          | 21   |
| 8 Degree of Understanding on the Web of I-Banking.....                      | 22   |
| 9 Problems Encountered During I-Banking Usage.....                          | 23   |
| 10 Frequency of Problems Occurred.....                                      | 24   |
| 11 Suggestions for the Improvement of I-Banking Services.....               | 24   |

## LIST OF FIGURES

| Figure  | Page |
|---|------|
| 1 Reasons for Using I-Banking.....                      | 17   |
| 2 Kinds of Banking Services Used by the Population..... | 20   |

# Chapter 1

## Introduction

### Background

The increasing competition among banks forces them to develop new technologies and tools to help to stay competitive, or even survive and serve the changing demands of their customers. "Internet banking is an example of the latest significant technology, considered an innovation in the banking industry, since the development of the ATM." (Wungvanitchakorn. 2001)

"Internet banking has emerged for at least two crucial reasons. First, it serves as a new alternative channel to the traditional branch network. Nowadays, more and more customers, especially younger ones who are quicker to accept new technology, are accessing telephone banking, computer banking and other virtual banking to conduct their financial affairs. These on-line customers demand more control over their personal finances and value "anytime, anyplace, anywhere" customized access to financial services. Another reason for the emergence of Internet banking is due to the increase in electronic commerce, which generates a corresponding demand of electronic payment processes offered by financial institutions and banks." (Wungvanitchakorn. 2001)

The communication innovation, such as self-service technology employed in Thai society tremendously affects the change in society and culture, even our daily life. This research is about Internet banking and its effect in lessening the human communication. In business, the innovation is brought into use but the emphasis should not depend solely on technology. The organization or the bank should pay attention to innovation, products' or services' quality and customers-organization relationship as well as the relationship of the employees within the organization. All of these are the crucial elements leading to eventual customer satisfaction and loyalty with the organization.

### The Opportunity for Internet Banking ([www.dynamicnet.net](http://www.dynamicnet.net))

"The Internet poses enormous opportunities for banks, thrifts and other financial service institutions to fundamentally reshape their organizations. The benefits of the Internet permeate an organization – from marketing and sales to back office and operational functions. These benefits have caused financial organizations to view the Internet as more than a marketing communications tool and to begin to successfully employ the Internet as a new channel for their services. Some of the most relevant benefits of Internet banking are as follows:

**1. Increase Customer Satisfaction** Internet banking allows customers to access banking services 24 hours a day, 7 days a week. Like ATMs, Internet banking empowers customers to choose when and where they conduct their banking.

**2. Expand Product Offerings** Internet banking allows financial service institutions to capture a larger percentage of their customers' asset base. Today, banks and thrifts compete with brokerage houses, insurance companies and mutual fund companies for a growing share of consumers' financial assets. The Internet allows banks to offer new services - brokerage, mutual funds, insurance, mortgages, car loans and credit cards – either directly or indirectly from their Web sites.

**3. Reduce Overall Costs** Internet banking reduces a bank's costs in two fundamental ways: it minimizes the cost of processing transactions and reduces the number of branches required to service an equivalent number of customers. The savings associated with Internet transactions are even greater due to the small incremental cost of servicing additional Internet customers compared to the large cost of opening a new branch.

**4. Identify New Fee Services** Some banks use Internet banking as an opportunity to generate additional revenue from customers.

#### **The Biggest Obstacle to Success of Internet Banking ([www.dynamicnet.net](http://www.dynamicnet.net))**

"While there's little question that Internet banking offers substantive advantages to both consumers and financial institutions, the issue of security is often cited as a major barrier to widespread consumer adoption. While many of the actual security issues today have been addressed with recent technical advances, financial institutions may find that consumers still perceive a bigger problem than there really is. A comprehensive online banking solution must address real security issues as well as the psychological or perceived security fears of consumers."

Although Internet banking offers ease and efficiency of servicing customers, it lessens the chance of interpersonal relationship between customers and the officers of the bank. It seems that in the future, Internet banking will border on self-service technologies. Thus, when there is a frequent use of Internet banking by customers, there is an increasing chance of the deterioration of customer-officer interpersonal relationship ultimately affecting customers loyalty.

At universities in Thailand, most students both undergraduate and graduate use telebanking and Internet banking as the alternatives for their academic registration and enrolment



payment. For Internet banking, the bank will have a contract with the University to link the system for the students to get in to confirm payment by deducting the money from the students' bank account. However, most students prefer to use telebanking as it is more convenient and it has less problems than Internet banking. Another reason is that, perhaps some students coming from upcountry, are unable to afford to buy a personal computer. Some students state that using Internet banking as one channel of accessing to Internet payment with the bank, the system occasionally hangs because the bank's server and the network service of the University are not sufficient. Sometimes during the registration and enrolment period, students try to connect to the Internet and get into the bank's Web site. This high number of demands at the busy time leads to the problem of being unable to connect to the Internet using the University's network service and unable to enter the bank's Web site as well due to insufficiency of the bank's server. In this study, the researcher will survey from the group of undergraduate students of the Faculty of Education and the Faculty of Humanities of Srinakharinwirot University including 2 native teachers of the same University. The number of the sample group is 25 students and 2 native teachers totalling 27 persons. This group of students use Internet banking of Krung Thai Bank which has a contract in linking online payment with the University whereas 2 native teachers using i-banking of Siam Commercial Bank and Thai Military Bank.

Moreover, the problems or barriers of the customers using Internet banking are the vital points that we should not overlook. Such problems are language problem, the server hangs or is down, unreliable security system or hacking, inaccessible Web site and unclear explanation of functions, etc. The bank should try to find out in depth the causes of these problems and attempt to solve them in order to maintain good communications with the customers.

### **Research Questions**

This study aims to answer the following questions:

1. How does the lack of communication between officers and customers from the use of Internet banking affect the loyalty of the customers?
2. What are the barriers or problems of the University students and teachers using Internet banking derived from the lack of interpersonal communication?

## **Objectives of the Study**

1. To find out the effect of customers' loyalty from using Internet banking when there is an absence of interpersonal communication.
2. To find out the barriers or problems of the customers using Internet banking arising from the lack of interpersonal communication in order to solve those problems.

## **Significance of the Study**

It seems that in the future, Internet banking will broaden self-service technology and it may lessen interpersonal relationship between the customers and the officers of the bank. Thus, when there is a frequent use of Internet banking by customers, there is an increasing chance of the deterioration of customer-officer interpersonal relationship. As the university will be more commercialized and competitive and the service is the heart of the business as well. It is, therefore, significant and beneficial to study whether Internet banking affects the customers' loyalty in order that the bank can improve its services to satisfy the customers' needs. The researcher has interviewed some students of Srinakharinwirot University about the sources of the I-banking usage problems. Therefore it may be helpful for the authorities of the bank to have this research and attempt to solve those problems at the right points and provide better services for its customers to inspire them to continue using the services of the bank.

## **Scope of the Study**

The sample comprises 27 persons who are undergraduate students of the Faculty of Education and the Faculty of Humanities of Srinakharinwirot University who use Internet banking of Krung Thai Bank while 2 native teachers of the same University using Internet banking of Siam Commercial Bank and Thai Military Bank.

## **Expected Outcome**

This study should bring out the result that there is no effect on the loyalty of customers from the use of I-banking. People still pay their loyalty to the bank even though the bank does not offer I-banking service. People prefer using bank teller to machine which has no personal interaction and they would rather rely more on humans than machine. Internet banking is the only

alternative channel when people want a fast and convenient way to contact the bank. The greatest problem that the respondents often found while using I-banking perhaps is the hanging problem of the bank's server system due to the great demand in using banking transactions.

### Definition of Terms

The following explanation and clarification of some of the terminology used in this research is to give a precise coherent and undisputed definition of terms used throughout this research. In fact, the definition of terms come from different and various sources but in this research, the researcher would like to present the definition of terms from the sources as follows :-

**Electronic banking (E-Banking)** is the provision of banking services via electronic tools which needs software, connecting hardware and bank networking as its backbones. There is no time limit on the services; it can be accessed 24 hrs. with no holiday. Thus, distance is no longer a problem. There are various medias in which E banking is used: phones, ATM, Express Deposit Box, Passbook Update Machine including Internet banking." (Phuangphakdee. 2000)

**Internet banking (I-Banking)** is a part of E-Banking. "It is a banking electronic service that enables bank customers to access accounts and general information on bank products and services through a personal computer (PC) or other intelligent devices." (Wungvanitchakom. 2001)

**Firewalls** are used to shield networks from the Internet." ([www.BankOne.com](http://www.BankOne.com))

**128-Bit Encryption** is a method of scrambling information while it moves from one source to another to prevent others from reading it. 128-bit encryption should be strong enough to prevent security breaches for more than 20 years." ([www.BankOne.com](http://www.BankOne.com))

**Secure Socket Layer (SSL)** is a form of encryption that protects information being transmitted over the Internet to prevent tampering while it's in transit." ([www.BankOne.com](http://www.BankOne.com))

**Customer relationship management or CRM** implies marketing operations focusing on creating and maintaining a good customer relationship. It includes taking good care of customers in terms of services and equally values every customer without bias to create and maintain sustainable customer satisfaction." (Phuangphakdee. 2000)

**Customer loyalty** is the condition where customers have the confidence and trust in the company in providing them with products and/or services. Due to this confidence and trust, they will keep returning to the company for products and/or services without changing to other companies. Factors such as location, the ease of purchasing process, the quality of the product, pricing or efficiency of payment system play an important role in creating customer loyalty even if

at times they might be dissatisfied with a certain given product or services.” (Phuangphakdee. 2000)

**“Interpersonal Communication** is the communication which there are few participants involved, the interactants are in close physical proximity to each other and feedback is immediate. We engage in interpersonal communication so that we can gain knowledge about another individual.” ([www.abacon.com](http://www.abacon.com))

## Chapter 2

### Related Literature Review

In this chapter, the general background of Internet banking services of some Thai commercial banks and the functionality of their Internet banking services will be presented. Moreover, in relation to Internet banking, the researcher has described the marketing theories that affect the use of Internet banking which are customer relationship management, intimacy, customer loyalty, and technology. All of these can be presented as follows:

#### 1. General Background of Internet Banking Services of Some Thai Commercial Banks

Details of some Thai commercial banks' background of Internet banking services can be described as follows:

##### **KTB Smart Banking ([www.ktb.co.th](http://www.ktb.co.th))**

Krung Thai Bank Public Company Limited currently is operating 511 domestic and 12 foreign branches and representative offices. As the government's only commercial bank, Krung Thai Bank pays the benefits reaped from its business transactions to the government in the form of taxes, but it also pays dividends to the Ministry of Finance, and engages in many aspects of social, educational and religious. Krung Thai Internet Banking is the service to process the financial transaction for customer via the Internet. You can have your funds transferred, inquire about account balance, make payments and do other transactions conveniently and speedily.

##### **SCB Easy (<http://www.scbeasy.com>)**

"Siam Commercial Bank Public Company Limited has over 479 branches across Thailand. The Internet banking service is called "SCB Easy Net". The on-line data communications between customers and banks are controlled by technology to facilitate customers' services such as bill payment, account management and statement services. The security of Internet banking service includes a use of more than one firewall to secure usage of the system and services apart from data encryption using strong 128-bit. Furthermore, the system has special programs to protect and maintain data privacy, such as browser control and auto logoff as well as having auditors periodically checking system processing."

### **TMB Direct Internet Banking ([www.tmbdirect.com](http://www.tmbdirect.com))**

The Thai Military Bank Public Company Limited was the brainchild of the late Field Marshal Sarisdi Dhanarajata. The concept was to consolidate various off-budget funds managed separately by military units without any central control procedure. TMB Direct Internet Banking is a new style of financial management service, allowing customers to make financial transactions by Internet services including account inquiries, money transfers, bill payment, cheque services, TMB bank form inquiries, interest rate inquiries, foreign exchange rate inquiries and download of account information.

### **The Functionality of Internet Banking Services**

In general, Internet banking in Thai commercial banks offer services as follows (<http://www.bangkokbank.com>).

1. Check the status of your accounts
2. Make payment for goods and services on-line (including credit card bills).
3. Fund transfers
4. View the list of cheques
5. Other services such as suspension of the use of your lost passbook.

In the US, I-banking is already well established or successful as the American people widely use the Internet as a part of their daily lives. According to Bank One, the well-known US bank, some services they provide are as follows: ([www.BankOne.com](http://www.BankOne.com))

1. "Bill payment – available for checking accounts only, after activating bill payment service.
2. Order check copy – available for checking accounts only.
3. Order new checks – available for checking accounts only.
4. Transfer Funds – available for checking, savings and money market accounts.
5. View account activity – available for checking, savings and money market accounts.
6. Order statement copy – available for checking, savings and money market accounts.
7. Change your mailing address – available for checking, savings and money market accounts.
8. Download activity – available for checking, savings, money market and credit card accounts."

## **The Significant Marketing Factors that Affect the Use of Internet Banking**

### **1. Customer Relationship Management**

Berry (1983 : 2) defined customer relationship management (CRM) as "the attraction, maintenance and formation of customers' relationships by an organization that provides various services for the customers." He believed customers are able to relate to other human beings rather than the products offered. From this concept, customer relationship management is dramatically different from the traditional one, which emphasizes on profit maximization. Customer relationship management, on the other hand, is aimed at psychologically pleasing customers and valuing them, as they deserve. Gamble, Stone, and woodcock (1999 : 9) gave of the concept of customer relationship management as "commitments or promises between consumers and an organization. Both customers and the organization shall receive long-term benefits from such relationship."

Gamble, stone and Woodcock (1999) also contribute that "From the 18<sup>th</sup> century onwards, customer relationship management has been popular among various modern marketing researchers or marketing related personals: marketing managers, management department, advertising department and sales managers." From 1990 on, technology has influenced a dramatic change in the way in which marketing is conducted. Customers can now order products via Internet providers, shop within their living room by TV shopping channels or via call centers. The long-term success of customer relationship management can be summarized by new innovations utilizing: the qualities of such innovations and the proper management of customer relationships. That is, whenever an organization chooses to integrate new innovation into its operation, it must ensure that these innovations are qualified and of high quality for the functions, especially if these innovations are used for consumer services. When such management can be obtained, customers will have a positive attitude towards the organization resulting in the facilitation and maintenance of customer loyalty.

### **2. Intimacy**

Stern (1997: 7 - 17) proposed that "Organization should integrate the concept of customer intimacy into their communication with the customers along with service provision." The intimacy concept, which is used to create customer familiarity resulting in customer loyalty, is composed of five Cs which are as follows :

|  |  |
|--|--|
| 1. Communication:Self-Disclosure & Sympathetic Listening | Showing sincerity & truthfulness in the service  |
| 2. Caring and Giving                                     | Means warmth, protectiveness & empathy   |
| 3. Customer Commitment                                   | Sacrifice profits to maintain good relations with the customers such as refund or replace with the new product upon dissatisfaction of customers |
| 4. Comfort or Compatibility                              | Such as ready to serve, near or far  |
| 5. Conflict Resolution and Trust                         | Show responsibility by preventing conflicts or solving them  |

### 3. Customer loyalty

Gamble, Stone and Woodcock (1999 : 168) stated that "Customer loyalty is comparable to the image of unquestioning commitment." It formulates through the loyalty of individuals to attitudes, personal beliefs and other cognitive factors. Customer relationship management does not mean that every customer must be loyal to the company but rather is the improvement of the processes of the company to enable customers to express their reflection on the company. Also, to understand the customers better.

Customer loyalty can be categorized into two groups:

#### 1) Emotional loyalty

Emotional loyalty is the emotional status, attitude, belief and requirement of customers toward the organization, products offered or services provided. The organization can gain benefits when it can perceive the customers' attitude and beliefs. When such loyalty is concerned, the organization must be able to maintain commitment by rewarding customers with the best treatment in servicing processes.



## 2) Rational Loyalty

This type of loyalty occurs from favorability and rationality of the consumers; it assists the organization in preventing customers becoming loyal to other companies. However, a customer may be loyal to one or more companies, products or services depending on their feelings, situation and circumstances. In managing this type of loyalty, schemes or coordinated system that stimulate loyalty must be present.

In the research by Ganesh, Arnold and Reynolds (2000; 65 - 87), "Understanding the basics of customer services: a comparison between discontinued customers and loyal customers, state that the formation and maintenance of customer loyalty to the products and/or the organization is still the best strategy of CRM." Customers are valued differently by each company, therefore, the maintenance and formation of customer loyalty should not focus on using one single strategy in managing the whole body of customers. Thus, each organization must pay close attention in understanding the basic of the differences. Another conclusion made from the research is that customer loyalty is strongly associated with customer satisfaction and dissatisfaction.

## 4. Technology

The following supported information let us realize that customers are satisfied with technologies because of the rapidness in doing banking activities. That is the outcome from the research titled "The relationship between the marketing communication and the satisfaction of the customers on the service of Kasikom Bank (public) Co., Ltd." of Supanee Assawasirilert (1997). It was concluded that the first factor in bringing technology in use which gave the most customer satisfaction was rapid service. Other factors were the number of branches and the trusted or reliable service. Whereas providing gifts, souvenirs, special programs, car parks and high interests were the factors that should be improved.

Shoemaker (1979:218) the idea leader of proper technology, pointed out that "The progress of sciences and technologies in too large level had destroyed the knowledge, the responsibility and the capability in using the brain and hands of humans." Technologies had violence and hidden unkindness which were hard to correct in case of difficulties. Moreover, technologies made humans become slaves of technologies as well. Although information technology such as computers was criticized that it could build and affect human relationships in a

negative way, there were still a lot of scholars suggesting that we view computers in a good way in order to get the greatest benefit of daily communication.

Meuter, Ostrom, Roundtree and Bitner (2000:50-62) proposed the research titled "Self-service technology: Understanding customer satisfaction with technology-based service encounters" saying that there were more researches of interpersonal interactions than researches of human relations with technology. As not many researchers study the interaction process of self-service technology and how effective to the evaluation and behavior of the customers, it therefore should be studied more. The researcher is interested in the point whether technology will lessen the human interrelationship or not and will it affect customer loyalty to one given bank or not.

### **Barriers or Problems of the Customers Using Internet Banking**

There are some problems that users may confront while using Internet banking. Those problems can be collected and presented as follows:

#### **1. Language Problem**

The survey of Internet User Profile of Thailand 2000 done by NECTEC reported that there are 22.7% of Internet users who have language problems. However, in fact, the bank also provides Thai language for the customers who don't find it convenient to use English language.

#### **2. The Web site is not interesting or difficult to use**

Good Web site should be easy and convenient to use. The banks should design interesting homepages and these should not be too wordy.

#### **3. Unreliable Security System ([www.students.indlaw.com](http://www.students.indlaw.com))**

"Some people still do not trust the security system of the bank although the bank has put in place:

3.1 Usage of SSL (Secured Socket Layer), which ensures server authentication and use of client side certificates issued by the banks themselves.

3.2 The use of at least 128-bit SSL for securing browser to web server communications and, in addition, encryption of sensitive data like passwords in transit within the enterprise itself.

3.3 It is also recommended that all unnecessary services on the application server such as FTP (File Transfer Protocol), telnet should be disabled. The application server should be isolated from the e-mail server.

3.4 All computer accesses, including messages received, should be logged. The bank should review their security infrastructure and security policies regularly and

optimize them in the light of their own experiences and changing technologies. They should educate their security personnel and also the end-users on a continuous basis." "Breaches of security and disruptions to the system's availability can damage a bank's reputation. The more a bank relies on electronic delivery channels, the greater the potential for reputational risks. If one electronic bank encounters problems that cause customers to lose confidence in electronic delivery channels as a whole or to view bank failures as systemwide supervisory deficiencies, these problems can potentially affect other providers of electronic banking services." ([www.inf.org](http://www.inf.org))

4. The system occasionally hangs because of the bank's server.

Sometimes the network service of the bank is insufficient because a lot of students enter the Web to register and make payments during the registration and enrolment period.

5. The server system of the University is insufficient.

As there are a large number of students using the Internet provided by the University, they will find it hard to connect to the Internet of the University during busy times.

6. The functionality or instructions are not clear, making people confused.

The bank should add new functionality to give more variety of services and improve the present functionality such as making the instructions clear or easy to understand in order to enhance users' experiences and increase the service's value.

7. Lack of Law for Internet Business Transaction.

This is the weak point of Internet banking as there is still no law to support Internet business transactions.

8. Time Consuming for each transaction

If they have to spend long time doing each transaction, people will get bored and will not continue using the services.

9. Hacking

People are still not confident about disclosing the personal information especially credit card numbers through Internet banking. This is because hackers attack the system and hack the customer's information. The bank should acquire tools for monitoring systems and the networks against intrusions and attacks.

All of these problems are the starting point activating the researcher to do this study in order to know what the actual barriers are or problems that the users confront and how often they face such problems while using I-banking.

## **Chapter 3**

### **Methodology**

This chapter is about research methodology which provides the procedure as to how this research has been conducted. Inside this chapter, the following subjects have been briefly described namely, method of research used, respondents and sampling of the study, data collection, instrument for collecting data, data analysis and presentation. All of them can be shown as follows:

#### **Method of Research Used**

The Impact of the Absence of Interpersonal Communication: A case study of Internet banking usage in a Thai University, is conducted as a quantitative research. The questionnaires were distributed to 25 undergraduate students of the Faculty of Education and the Faculty of Humanities of Srinakharinwirot University who have the experience of enrolment payment through Internet banking with Krung Thai Bank whereas another 2 native teachers of the same University filled in the same questionnaires about their usages of Internet banking with Siam Commercial Bank and Thai Military Bank.

#### **Respondents and Sampling of the Population**

The target population for this research is defined as follows:

- Sampling Unit: Undergraduate students of the Faculty of Education and the Faculty of Humanities including 2 native teachers of Srinakharinwirot University who use Internet banking and hold bank accounts of namely Krung Thai Bank, Siam Commercial Bank and Thai Military Bank.
- Venue: Srinakharinwirot University, Bangkok
- Time: Within the end of 2003

Twenty-five undergraduate students who use I-banking were selected from the Faculty of Education and the Faculty of Humanities of Srinakharinwirot University. Another 2 native teachers of the same University were chosen as well. All of them answered the questionnaires regarding the behaviour and the barriers or problems of using I-banking.

**Data collection**

The researcher used questionnaires as the equipment to collect base data and to separate the group of customers. The questionnaire is divided into 3 parts comprising, personal information, the behaviour in using I-banking and the barriers or problems of the users.

**Instrument for collecting data**

Instrument for collecting data in research consisted of questionnaires which had closed and open-ended questions.

**Data analysis**

The data were analysed by employing percentage calculation.

**Presentation**

The data were presented in the form of tables, bar charts, data discussion and conclusion.

## Chapter 4

### Findings of the Study

The data obtained from the questionnaire is presented in this chapter. It is presented in narrative, tabular and graphic form. The result of the study is presented in two categories – the behavior in using I-banking and the use problems.

#### **The Behavior in Using I-Banking**

25 undergraduate students of the Faculty of Education and the Faculty of Humanities of Srinakharinwirot University plus 2 native teachers of the same university were selected to fill in the questionnaire. The respondents rate the convenience through using I-banking as convenient 48.15%, neutral 25.93%, very convenient 14.81% and inconvenient 11.11%. They prefer to use I-banking and ATM with equal percentage 44.44% and telebanking with 11.12%. The result whether I-banking affects customers' loyalty or not can be concluded that most of the population commented that there is no effect of their loyalty from using I-banking 85.19% while the rest 14.81% say that I-banking affects their loyalty. 52.38% say that they use I-banking because of its convenience whereas speed, no queue waiting, safe and confidential and economy are the second, the third, the fourth and last reasons for using I-banking. The service of I-banking that they use most is "enrolment payment" followed by "account balance inquiry", "inter-account funds transfer", "goods or service payment", "cheque status inquiry" and finally "credit card payment". When the respondents enter the bank's Web, 66.67% prefer to use Thai whereas the remaining 33.33% use English. Most of the users that use English found that 50% of the English language used in I-banking is easy to understand, 30%, 10% and 10% are well-prepared, clear & precise and unclear respectively. 77.78% of the English language user group found no grammatical mistakes in the bank's Web site while 22.22% found grammatical mistakes but these do not affect confidence in using I-banking.

The data given by the respondents on several aspects have been calculated and presented in tabular form as shown in the following Tables 1-10.

Table 1: Reasons for Using I-Banking

| Reasons for Using I-Banking | Rank No. 1 | Rank No. 2 | Rank No. 3 | Rank No. 4 | Rank No. 5 |
|-----------------------------|------------|------------|------------|------------|------------|
| Convenient                  | 52.38%     | 38.10%     | 4.76%      | 4.76%      | -          |
| Fast                        | 14.29%     | 38.10%     | 23.81%     | 19.05%     | 4.76%      |
| No Queue Waiting            | 28.57%     | 9.52%      | 42.86%     | 14.28%     | 4.76%      |
| Safe & Confidential         | 4.76%      | 9.52%      | 9.52%      | 42.86%     | 33.33%     |
| Economical                  | -          | 4.76%      | 19.05%     | 19.05%     | 57.15%     |
| Total                       | 100%       | 100%       | 100%       | 100%       | 100%       |

Data in Table 1 will be shown in Bar Chart Figure 1 as follow :-

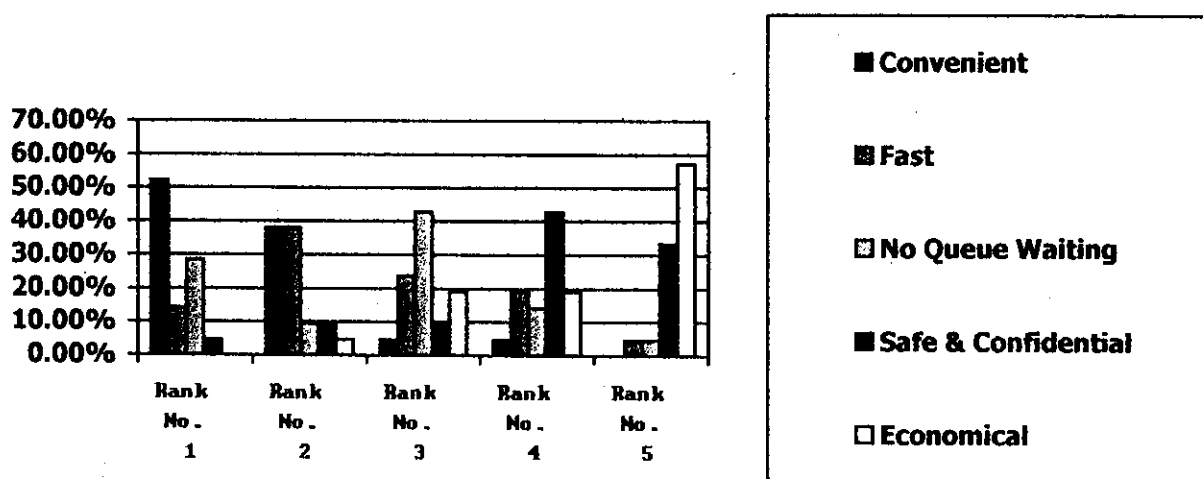


Figure 1 : Reasons for Using I-Banking

From Table 1 and the corresponding bar chart it can be seen that convenience with 52.38% of the votes was voted the most important. In the second rank, speed received 38.10% of the votes. Thirdly no waiting in queues received 42.86%. The fourth factor security and confidentiality received 42.86% and finally economy received 57.15% of the votes.

**Table 2 : How the Population Rate the Convenience of Using I-Banking**

| <b>Rate of Convenience</b> | <b>Number</b> | <b>Percentage</b> |
|----------------------------|---------------|-------------------|
| <b>Very Inconvenient</b>   | -             | -                 |
| <b>Inconvenient</b>        | 3             | 11.11             |
| <b>Neutral</b>             | 7             | 25.93             |
| <b>Convenient</b>          | 13            | 48.15             |
| <b>Very Convenient</b>     | 4             | 14.81             |
| <b>Total</b>               | <b>27</b>     | <b>100</b>        |

From Table 2, it can be seen that most of the population (48.15%) thought that using I-banking was convenient whereas the remaining thought that it was neutral (25.93%), very convenient (14.81%) and inconvenient (11.11%).

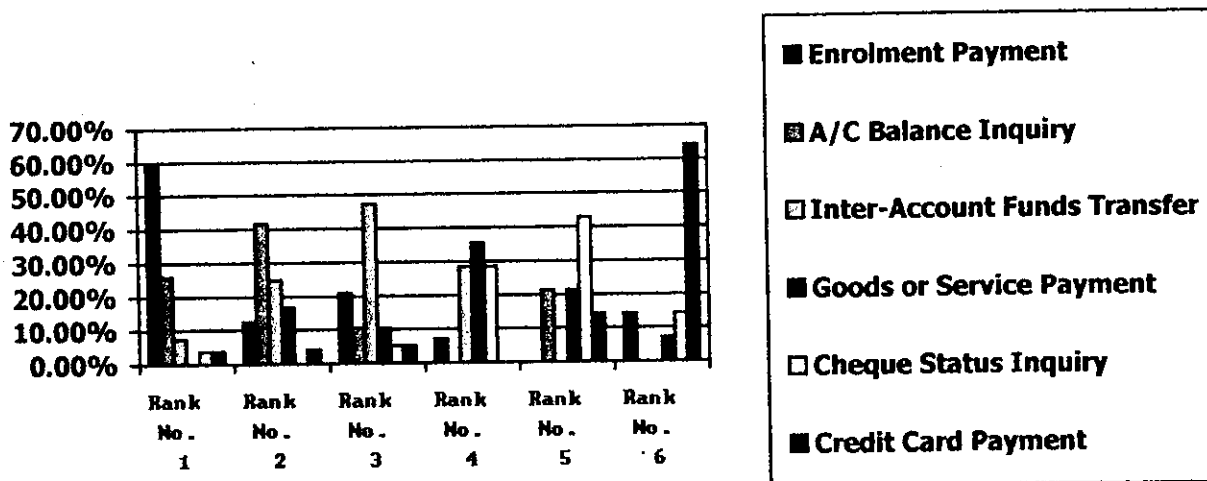
**Table 3 : Kinds of Banking Services Used by the Population**

| <b>Kinds of Banking Services</b>       | <b>Number</b> | <b>Percentage</b> |
|--|---------------|-------------------|
| <b>Direct Contact with Bank Teller</b> | -             | -                 |
| <b>I-Banking</b>                       | 12            | 44.44             |
| <b>Telebanking</b>                     | 3             | 11.12             |
| <b>ATM</b>                             | 12            | 44.44             |
| <b>Total</b>                           | <b>27</b>     | <b>100</b>        |

According to Table 3, it can be seen that the population prefer to use I-banking and ATM equally at the percentage of 44.44% whereas telebanking is the final choice for them to choose but it is quite strange that nobody selected direct contact with the bank teller, not even one person. This, perhaps, can tell us that people prefer to use electronic machines more than human contact if it can reduce distance and time and thus creating more convenience with no human interaction problems.







**Figure 2 : Kinds of I-Banking Services Used by Customers**

Table 5 and its bar chart of Figure 2 specify that enrolment payment with a score of 59.26% received highest vote of the respondents when voting for the service of I-banking that they use most. This is probably because most of the respondents are students who have to pay their tuition fees for each semester. Ranking second is account balance inquiry which has a score of 41.67%. The third rank is inter-account funds transfer which received 47.37% of the votes. The fourth rank is goods or service payment with a score of 35.72%. The fifth rank is cheque status inquiry which has a score of 42.86%. The last service of I-banking that is used less is credit card payment which received a score of 64.28%. The data in Table 4 and Figure 2 tells that enrolment payment, account balance inquiry and inter-account funds transfer are the initial rank which are the most popular services of I-banking for the respondents to use more often, whereas they will use less services of goods or service payment, cheque status inquiry and credit card payment which perhaps is because they are uncertain about disclosing the credit card number. They are probably afraid of information being hacked or such services are still not popular and these transactions, for safety reasons are more suitably done at the bank.

**Table 6 : Number of Times that the Population Use I-Banking Services per Month**

| The Number of Times | Number    | Percentage |
|---------------------|-----------|------------|
| 1 Time              | 16        | 59.26      |
| 2 Times             | 6         | 22.22      |
| 3 Times             | 3         | 11.11      |
| 4 Times             | -         | -          |
| More than 4 Times   | 2         | 7.41       |
| <b>Total</b>        | <b>27</b> | <b>100</b> |

From Table 6, it means that there are 59.26% of the population who use the service of I-banking once a month, 22.22% who use the service twice a month, 11.11% who use the service 3 times and 7.41% use the service more than 4 times. From the data of questionnaire, it shows that 2 native teachers use the service of I-banking more than students (more than 4 times a month) whereas most of the students use the service of I-banking once a month for their enrolment payment.

**Table 7 : Opinions about the English Language used in I-Banking Services**

| The Opinions About English Language Used in I-Banking | Number    | Percentage |
|---|-----------|------------|
| Clear & Precise                                       | 1         | 10         |
| Unclear   | 1         | 10         |
| Well-prepared   | 3         | 30         |
| Easy to Understand                                    | 5         | 50         |
| Too Many Technical Terms                              | -         | -          |
| <b>Total</b>  | <b>10</b> | <b>100</b> |

As can be seen from Table 7, the respondents think that English used in I-banking is easy to understand 50%, 30% think that it is well prepared and opinion for clear & precise and unclear have the same percentage namely 10%. Thus it can be said that the English language used in I-banking is easy to understand and quite well-prepared with no difficult technical terms.

**Table 8 : Degree of Understanding on the Web of I-Banking**

| Degree of Understanding      | Number   | Percentage |
|------------------------------|----------|------------|
| Very Difficult to Understand | -        | -          |
| Difficult to Understand      | 1        | 11.11      |
| Neutral                      | 5        | 55.56      |
| Easy to Understand           | 3        | 33.33      |
| Very Easy to Understand      | -        | -          |
| <b>Total</b>                 | <b>9</b> | <b>100</b> |

According to Table 8, after finishing reading the Web of I-banking, 55.56% were neutral in their understanding whereas 33.33% gave to understand and the last 11.11% difficult to understand. We can summarize that the English language used in the bank's Web site is quite clear and easy to understand.

In addition, there are also some points that are not mentioned in tabular form but will be presented in narrative form from now on. 85.19% of the respondents agree that I-banking does not affect their customers' loyalty while 14.81% said that it will affect their customers' loyalty which is a great difference. This means that if there was no Internet banking service, they would still pay loyalty to the bank or they would still want to be the bank's regular customers, no matter whether the bank has an Internet banking service or not. The second point is that, if the bank charges for the bank teller's service, 48.15% of the customers will still continue to use the service of bank teller whereas the rest have the opposite opinion, 51.85% would not use the service of bank teller. This result means that if the bank starts to charge for the bank teller's service, half of the overall customers will refuse the use of that service.

Regarding the requirements of the population about using I-banking service, there are several points that are requested, such as being able to transfer funds to other banks and countries and pay more bills online with no service charge, having several complete services like actually going to the bank, having enough service network so that the system does not hang, improving the Web site's design to be more interesting and improving the speed of doing transactions to be faster and keeping the system to be safe and more confidential. 66.67% of the population in selecting the language used in the bank's Web site said that they would choose to use Thai since the Thai

language is their mother tongue while 33.33% would select English. The group that selects the English language is 2 native teachers and the students of Humanities Faculty majoring English as they want to practice their English proficiencies. 22.22% of the respondents using the English language found grammatical mistakes in the bank's Web site whereas 77.78% did not find any grammatical mistakes. The group of 22.22% that found grammatical mistakes in the bank's Web site said that those mistakes would not affect their confidences in using I-banking.

### Barriers or Problems of the Users

85.19% of the population indicated that they encountered problems while using I-banking whereas 14.81% faced no problems. A high amount (40.43%) of the problems that the respondents encountered was that the system hangs because of the bank's server whereas the rest of the problems are university's server system is insufficient (21.28%), unclear explanation of functions (17.02%) and time consuming for each transaction (10.64%). 43.48% said that these problems make them less likely to use I-banking while 56.52% are still willing to use I-banking even though these problems have not been resolved. 52.63% of the population often faced such problems whereas 42.11% said that they sometimes faced the problems and 5.26% always faced such problems.

**Table 9 : Problems Encountered During I-Banking Usage**

| Kinds of Problems                                  | Number    | Percentage |
|--|-----------|------------|
| Design of Web site is Complicated or Uninteresting | 2         | 4.25       |
| Unreliable Security System                         | 2         | 4.25       |
| Unclear Explanation of Functions                   | 8         | 17.02      |
| System Hangs Because Of Bank's Server              | 19        | 40.43      |
| University's Server System is Insufficient         | 10        | 21.28      |
| Time Consuming for Each Transaction                | 5         | 10.64      |
| Other Reasons                                      | 1         | 2.13       |
| <b>Total</b>                                       | <b>47</b> | <b>100</b> |

According to Table 9, 40.43% of the population mentioned that most of the problems that they found while using I-banking is that the system often hangs because of the bank's server whereas the second problem is the university's server system is insufficient (21.28%) thus users using the Internet provided by the University are unable to connect to the Internet. The third problem is unclear explanation of functions (17.02%) while the fourth problem is time consuming for each transaction (10.64%), the fifth problem is unreliable security system and the design of Web site is complicated or uninteresting which have the same percentage 4.25%. The final problem is other reason and is explained by payment option being a little complicated (2.13%).

**Table 10 : Frequency of Problems Occurred**

| Frequency of Problems Occurred | Number | Percentage |
|--------------------------------|--------|------------|
| Always                         | 1      | 5.26       |
| Often                          | 10     | 52.63      |
| Sometimes                      | 8      | 42.11      |
| Seldom                         | -      | -          |
| Total                          | 19     | 100        |

As can be seen from Table 10, 52.63% of the respondents often faced problems whereas 42.11% sometimes encountered problems and 5.26% always faced such problems. It can be concluded that from the frequency of the problems they faced often and sometimes that the bank should make an effort to reduce those problems before it is too late.

**Table 11 : Suggestions for the Improvement of I-Banking Services**

| Kinds of Services that Should be Improved                | Number | Percentage |
|--|--------|------------|
| Design of Web site                                       | 7      | 13.73      |
| Security System  | 7      | 13.73      |
| Bank's Server System                                     | 15     | 29.41      |
| Add More Transaction                                     | 8      | 15.68      |
| Improve General Services :<br>Speed of Doing Transaction | 13     | 25.49      |
| Other Services   | 1      | 1.96       |
| Total  | 51     | 100        |

From Table 11, the first thing the respondents (29.41%) would like the banks to improve in their services is to provide a sufficient bank server system so that there is no problem of hanging. The second thing is to improve general service such as the speed of doing transactions (25.49%). The third is to add more transactions thus creating alternative services for the customers. The fourth is to improve the security system to be more safe & confidential and to improve the design of the Web site to be more interesting (13.73% each). The last thing is other service which is inter-bank transfer (1.96%).

Besides, 66.67% of the respondents use the Internet provided by the University while 33.33% use the Internet by other providers. 70.37% of the respondents have the problems of system hanging when entering the bank's Web site whereas 29.63% do not have such problems. This can be differentiated elaborately that the respondents who use the Internet provided by the University and face the problem of system hanging is 77.78% whereas the respondents who use the University's Internet and do not face such problems is 22.22%. The respondents who do not use the University's Internet but face the problem of system hanging is 55.56% while 44.44% do not face such problems. In other words, this implies that no matter whether they use the Internet provided by the University or not, there is still a problem of the system hanging. However, using the Internet provided by the University causes the system to hang more than using other Internet providers as can be seen from the difference ratio mentioned above. Moreover, the population have stated their own opinions that the good points of using Internet banking service are: easy to pay credit cards, convenient, fast & personal, easy to understand with less mistakes and no need to travel to the bank. The weak points of Internet banking are: payment options, service charge, inadequate freedom to do every kind of banking transaction, system hanging problems, uncertainty of safety system and of whether the transaction that has been made will be completed or not, difficult to understand instructions and slow speed of doing transactions.

## Chapter 5

### Conclusion, Discussions and Recommendations

This chapter first summarises and discusses the main findings of the study with reference to the research questions the study aims to answer. This chapter also briefly considers the limitations of the study and the recommendations for further studies.

#### 5.1 Summary and Discussions of Findings

The aims of the study, as mentioned in Chapter 1, are:

1. How does the lack of communication between officers and customers from the use of Internet banking affect the loyalty of the customers?
2. What are the barriers or problems of the University students and teachers using Internet banking derived from the lack of interpersonal communication?

Concerning the first question, the study tells us that the lack of communication between officers and customers from the use of I-banking does not affect the loyalty of the customers. Regarding the barriers or problems of the students and the teachers from the sample group using I-banking derived from the lack of interpersonal communication, it can be summarized that the highest vote is system hanging problem whereas the rest of the problems are insufficient university's server system, unclear explanation of function, time consuming for each transaction, unreliable security system and complicated or uninteresting design of Web site.

Based on the findings of the study, the following conclusion about the behavior in using I-banking and the barriers or problems of the users can be drawn:

1. The kind of banking services that the customers prefer to use are I-banking and ATM. The reasons that they use I-banking are because of its convenience, high speed, no queue waiting and it is safe & confidential. The services of I-banking that the sample group use most are enrolment payment, account balance inquiry, inter-account funds transfer to owner or other accounts, goods or service payment, cheque status inquiry and credit card payment respectively. The sample group prefer to use Thai language on the bank's Web site. The English language used in I-banking is quite clear and easy to understand with no difficult technical terms. If the bank starts to charge a teller service, half of the overall customers will refuse to use the service.



The requests that the population would like to make about using I-banking service are the ability to transfer funds to other banks and other countries and pay more bills online with no service charge, the bank should have several complete services like actually going to the bank and have enough service network so that the system does not hang, the bank should improve the Web site's design to be more interesting and enhance the speed of doing transactions to be faster and should improve the system to be more safe & confidential.

2. The problems of the users from using I-banking are the system hanging, insufficient university's server system, unclear explanation of functions and time consuming for each transaction. Such problems make nearly half of the users unwilling to use I-banking anymore. The frequency that the users face such problems are often and sometimes. These results show that if the bank does not attempt to solve these problems, there will be tremendous problems and obstacles in developing the growth of I-banking system in the future. If the bank can develop the system of I-banking completely, people will go to the bank less often allowing the bank to reduce staff expenses (Internet Banking System in Thailand, Weekly Manager, Oct. 14-20, 2002). This will also expand the shares of the customers and thus increase the sales volume and the net profit of the bank (Why I-Banking in Thailand does not grow?, Weekly Manager, Jan. 20-26, 2003). The number of U.S. people using I-banking is expected to increase from 4.5 million in 2002 to 33.5 million – nearly 31% of all U.S. households – by 2005 ([www.dynamicnet.net](http://www.dynamicnet.net)). Although we cannot apply the same rules with Thai customers as the tendency of the growing rate of the number of Thai people using I-banking has increased gradually but some Thai bank's executives said that the figure would be clearly seen in the next ten years and would change the overall outlook of Thai banking. That's why every bank must be concerned about these problems before problems that are difficult to solve are created.

## 5.2 Limitations of the Study and Recommendations for Future Research

First, the study was conducted in a limited time frame and the researcher had to complete the data collection within a period of one month. It was probably unfair to have data relying on only 25 students and 2 teachers. Hence, future research should widen the sample group to other sources of customers with variety of occupations such as businessmen, officers of the government sectors or of the private companies, housewives, doctors and nurses, etc. Alternatively, future research should increase the number of the teachers to at least 10 to provide more reliable data. Another limitation of the study is the way the questions were designed in the questionnaire. Some questions required the respondents to choose from a list of items provided whereas the

respondents perhaps had other alternatives in their minds. In addition, the questionnaire should have more open-ended questions. The next limitation is concerned with the reliability of the respondents' answers. It is obvious that the respondents were not consistent in their answers, making it difficult to understand what they really meant to say. This difficulty could have been surpassed by discussing it with the respondents in a verbal interview. Unfortunately, because of the limited time, the researcher was unable to take interviews as the method of conducting the research. Nevertheless, future studies should also include data generated from the interviews with the sample group based on their opinions with the use of I-banking and the barriers or problems of using it.

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|   |                   |
|---|-------------------|
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| <a href="http://www.ktb.co.th">http://www.ktb.co.th</a>                     | November 7, 2003  |
| <a href="http://www.tmbdirect.com">http://www.tmbdirect.com</a>             | November 19, 2003 |
| <a href="http://www.dynamicnet.net">http://www.dynamicnet.net</a>           | December 13, 2003 |

# **APPENDIX**

**Appendix 1 :Questionnaire (For native teachers and students whose majors are English)**

**QUESTIONNAIRE**

The main objective of this questionnaire is to explore and collect information about the students and the teachers who use Internet banking. Your co-operation will be much appreciated and your answers will be kept confidentially.

**Personal Information**

1. Sex             Male       Female
2. Age            ..... years
- |   |  |
|---|--|
| <p>3. Occupation   <input type="checkbox"/> Student</p> <p>                    Faculty .....</p> <p>                    Major .....</p> <p>                    Level of Year Study <input type="checkbox"/>1   <input type="checkbox"/> 2   <input type="checkbox"/> 3   <input type="checkbox"/> 4</p> | <p><input type="checkbox"/> Teacher</p> <p>                    Faculty .....</p> <p>                    Working Experience .....</p> |
|---|--|
4. Thai I-Banking Used    Krung Thai Bank    Siam Commercial Bank    Thai Military Bank

**The Behaviour In Using I-banking**

5. What is your reason for using I-banking? (Rank from 1-5)
- Convenient    Fast    Safe & Confidential    Economical    No queue waiting
6. How do you rate the convenience through using I-banking?
- Very Inconvenient    Inconvenient    Neutral    Convenient    Very Convenient
7. What kind of services do you prefer to use?
- Direct Contact with bank teller    via Internet banking    via telebanking    via ATM
8. Does the use of I-banking affect your loyalty?
- Yes       No
9. If there was no Internet banking service, would you still pay loyalty to the bank or still want to be the bank's regular customer?
- Yes       No
10. Would you continue to use the service of the bank teller if the bank charged you for that service?
- Yes       No

11. Is there any request you would like to make about using I-banking service?

.....

.....

12. What services or transactions of the following I-banking do you use most? (Rank from number 1,2,3,4,5,6 according to the frequency of usage: The most frequency of usage is 1, the least frequency of usage is 6; leave it blank for any services that you do not use)

- Enrolment Payment
- Account Balance Inquiry
- Inter-Account Funds Transfer to owner or other account
- Cheque Status Inquiry
- Goods or Service Payment
- Credit Card Payment

13. How often do you use the services of I-banking within a month?

- 1 time     2 times     3 times     4 times     more than 4 times

14. When you enter the Web of Internet banking, which language do you use?

- Thai     English

15. If the answer of No. 14 is English, what is your opinion about the English language used in I-banking? (You can choose more than 1)

- Clear & Precise     Unclear     Well-prepared     Easy to Understand
- Too Many Technical Terms

16. Can you rate the degree of your understanding after finishing reading the Web of I-banking?

- Very Difficult to Understand     Difficult to Understand     Neutral     Easy to Understand
- Very Easy to Understand

17. Are there any grammatical mistakes in the bank's Web site?

- Yes     No

18. If the answer of No.17 is yes, does it affect your confidence in using I-banking?

- Yes     No

#### Problems of Users

19. Do you encounter any problems while using I-banking?

- Yes     No



20. If the answer No.19 is yes, what are the problems? (You can choose more than 1)

- The Design of the Web site is complicated or uninteresting to use
- Unreliable Security System
- Unclear Explanation of Functions
- The System often hangs because of the bank's server
- The university's server system is insufficient thus users are unable to connect to the Internet
- Time consuming for each transaction
- Other reasons, please specify .....

21. Do these problems make you unwilling or hesitant to use Internet banking in the future?

- Yes       No

22. Do you use Internet provided by the University for doing transaction of I-banking?

- Yes       No

23. Do you have the problem of the system hanging when entering the bank's Web site?

- Yes       No

24. If the answer of No. 23 is yes, how often do you face such a problem?

- Always     Often     Sometimes     Seldom

25. Do you have any suggestions for the banks to improve their services of I-banking? Please mention what kind of the services you want the banks to improve. (You can choose more than 1)

- Design of Web Site
- Security System
- Bank's Server System
- Add More Transactions
- Improve general services such as the speed of doing transactions
- Others services, please specify .....

26. Please state any good points of using Internet banking service?

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27. Please state any weak points of using Internet banking service?

.....

.....

.....

## Appendix 2 :Questionnaire (For students whose majors are not English)

### แบบสอบถาม

จุดประสงค์ของแบบสอบถามนี้เพื่อสำรวจและรวบรวมข้อมูลของนิสิตผู้ใช้ธนาคารอินเทอร์เน็ต ผู้วิจัยขอขอบคุณอย่างสูงในความร่วมมือของท่าน คำตอบของท่านจะถูกเก็บรักษาไว้เป็นความลับ

#### ข้อมูลส่วนบุคคล

1. เพศ ชาย หญิง
2. อายุ ..... ปี
3. คณะ .....
- วิชาเอก.....
- ระดับชั้นปีการศึกษา 1 2 3 4
4. ธนาคารอินเทอร์เน็ตของ ธนาคารกรุงไทย ธนาคารไทยพาณิชย์ ธนาคารทหารไทย

#### พฤติกรรมในการใช้ธนาคารอินเทอร์เน็ต

5. เหตุผลที่ทำให้คุณใช้ธนาคารอินเทอร์เน็ต? (ให้ลำดับคะแนน จาก 1-5)  
สะดวกสบาย รวดเร็ว ปลอดภัยและเป็นความลับ ประหยัดเงิน ไม่ต้องรอคิว
6. คุณจัดระดับความมากน้อยของความสะดวกสบายในการใช้ธนาคารอินเทอร์เน็ตอย่างไร?  
ไม่สะดวกมาก ไม่สะดวก กลาง ๆ สะดวก สะดวกมาก
7. การบริการชนิดใดที่คุณชอบที่จะเลือกใช้?  
ติดต่อกับเจ้าหน้าที่ธนาคาร ใช้ธนาคารอินเทอร์เน็ต ใช้โทรแบงก์ ใช้เอทีเอ็ม
8. การใช้ธนาคารอินเทอร์เน็ตมีผลกระทบต่อความจงรักภักดีของคุณหรือไม่?  
 มี  ไม่มี
9. ถ้าไม่มีบริการธนาคารอินเทอร์เน็ต คุณจะยังมีความจงรักภักดีต่อธนาคารหรือยังคงเป็นลูกค้าประจำของธนาคารหรือไม่?  
 เป็น  ไม่เป็น
10. คุณจะยังใช้บริการของเจ้าหน้าที่ธนาคารไหม ถ้าธนาคารคิดค่าธรรมเนียมสำหรับการติดต่อกับเจ้าหน้าที่ธนาคาร?  
 ใช่  ไม่ใช่
11. ถ้าคุณสามารถขอสิ่งหนึ่งสิ่งใดเกี่ยวกับการบริการธนาคารอินเทอร์เน็ต คุณจะขออะไร?

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12. การบริการอะไรของธนาคารอินเทอร์เน็ตตามรายการข้างล่างนี้ที่คุณใช้บริการมากที่สุด? (เรียงตามลำดับจาก 1,2,3,4,5,6 ตามความถี่ของการใช้ ใช้บ่อยที่สุดให้ 1 ใช้น้อยที่สุดให้ 6 โดยเว้นว่างสำหรับรายการที่ไม่ได้ใช้)
- จ่ายค่าเทอมการศึกษา
  - สอบถามยอดบัญชี
  - โอนเงินไปยังบัญชีอื่น
  - สอบถามสถานะเช็ค
  - จ่ายค่าสินค้าหรือค่าบริการต่าง ๆ
  - จ่ายค่าบริการเครดิต
13. คุณใช้บริการของธนาคารอินเทอร์เน็ตกี่ครั้งภายในเวลา 1 เดือน?
- 1 ครั้ง    2 ครั้ง    3 ครั้ง    4 ครั้ง    มากกว่า 4 ครั้ง
14. เมื่อคุณเข้าสู่เว็บไซต์ของธนาคารอินเทอร์เน็ต ภาษาอะไรที่คุณเลือกใช้?
- ภาษาไทย    ภาษาอังกฤษ
15. ถ้าคำตอบข้อ 14 คือคุณเลือกใช้ภาษาอังกฤษ คุณมีความคิดเห็นอย่างไรเกี่ยวกับภาษาอังกฤษที่ใช้ในธนาคารอินเทอร์เน็ต? (คุณสามารถเลือกได้มากกว่า 1 ข้อ)
- ชัดเจนและกระชับ    ไม่ชัดเจน    ครอบคลุมความหมายดี    เข้าใจง่าย    ใช้ศัพท์ทางเทคนิคมากเกินไป
16. กรุณาบอกความมากน้อยของความเข้าใจของคุณหลังจากอ่านภาษาอังกฤษที่ใช้ในเว็บไซต์ของธนาคารอินเทอร์เน็ต
- ไม่เข้าใจอย่างมาก    ไม่เข้าใจ    เฉย ๆ    เข้าใจดี    เข้าใจอย่างมาก
17. ภาษาอังกฤษที่ใช้ในเว็บไซต์ของธนาคารมีข้อผิดพลาดทางหลักไวยากรณ์ไหม?
- มี    ไม่มี
18. ถ้าคำตอบของข้อ 17 คือมี อยากทราบว่าสิ่งดังกล่าวมีผลกระทบต่อความเชื่อมั่นในการใช้ธนาคารอินเทอร์เน็ตของคุณหรือไม่?
- มีผลกระทบ    ไม่มีผลกระทบ

### ปัญหาของผู้ใช้

19. คุณพบปัญหาระหว่างการใช้ธนาคารอินเทอร์เน็ตใช่ไหม?
- พบ    ไม่พบ

20. ถ้าคำตอบข้อ 19 คือใช่ อะไรคือปัญหาเหล่านั้น? (คุณสามารถเลือกได้มากกว่า 1 ข้อ)

- การออกแบบเว็บไซต์ซับซ้อนหรือน่าสนใจที่จะใช้
- ระบบความปลอดภัยไม่น่าไว้วางใจ
- คำแนะนำในการใช้บริการต่าง ๆ อธิบายไม่ชัดเจน
- ระบบจะล่มบ่อยเพราะบริการเครือข่ายของธนาคารไม่เพียงพอ
- ความยากลำบากในการต่อเน็ต เพราะบริการเครือข่ายของมหาวิทยาลัยไม่เพียงพอ
- เวลาในการทำรายการแต่ละครั้งนานเกินไป
- เหตุผลอื่น ๆ โปรดระบุ .....

21. ปัญหาเหล่านี้ทำให้คุณไม่เต็มใจหรือลังเลที่จะใช้ธนาคารอินเทอร์เน็ตอีกในอนาคตใช่หรือไม่?

- ใช่       ไม่ใช่

22. คุณใช้บริการอินเทอร์เน็ตที่เป็นของมหาวิทยาลัยสำหรับการทำรายการธนาคารอินเทอร์เน็ตใช่หรือไม่?

- ใช่       ไม่ใช่

23. คุณประสบปัญหาของระบบล่มเมื่อเข้าไปในเว็บไซต์ของธนาคารใช่หรือไม่?

- ใช่       ไม่ใช่

24. ถ้าคำตอบข้อ 23 คือใช่ คุณประสบปัญหาดังกล่าวบ่อยครั้งหรือไม่

- เสมอ ๆ     บ่อยครั้ง     บางครั้ง     นาน ๆ ครั้ง

25. คุณมีข้อเสนอแนะสำหรับธนาคารว่าควรปรับปรุงบริการอะไรบ้างหรือเปล่า กรุณาระบุชนิดของการบริการที่คุณอยากให้ธนาคารปรับปรุง (คุณสามารถเลือกได้มากกว่า 1 ข้อ)

- การออกแบบเว็บไซต์ให้ใช้งานง่ายและน่าสนใจ
- ระบบความปลอดภัย
- บริการเครือข่ายของธนาคารให้เพียงพอ
- การเพิ่มเติมบริการหรือการทำรายการอย่างอื่น ๆ อีก
- การปรับปรุงการบริการทั่วไป เช่น ความรวดเร็วในการทำรายการ
- การบริการอื่น ๆ โปรดระบุ .....

26. ช่วยบอกข้อดีของการใช้บริการธนาคารอินเทอร์เน็ตอย่างน้อย 1 ข้อ

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27. ช่วยบอกข้อเสียของการใช้บริการธนาคารอินเทอร์เน็ตอย่างน้อย 1 ข้อ

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**THE IMPACT OF THE ABSENCE OF INTERPERSONAL COMMUNICATION:  
A CASE STUDY OF INTERNET BANKING  
USAGE IN A THAI UNIVERSITY**

**AN ABSTRACT**

**BY**

**MISS JARUNUN SUMATHVIT**

15 ๓.๓. 2547

**Presented in partial fulfillment of the requirements for the  
Master of Arts Degree in Business English for International Communication  
at Srinakharinwirot University**

**March 2004**

Jarunun Sumathivit. (2004). *The Impact of the Absence of Interpersonal Communication:*

*A Case Study of Internet Banking Usage in a Thai University.* Master's Project, M.A.

(Business English for International Communication). Bangkok: Graduate School,

Srinakharinwirot University. Advisor: Assist. Prof. Penny Diskaparakai.

The purpose of this study was to explore the effect of customers' loyalty from using Internet banking where there was an absence of interpersonal communication as well as to collect information about the barriers or problems of the customers using Internet banking in order to help the banks solve their problems at the right points. The questionnaires were distributed to 25 students of the Faculty of Education and the Faculty of Humanities of Srinakharinwirot University and 2 native teachers of the same University. The results revealed that the use of Internet banking did not affect the loyalty of the customers. People still pay their loyalty to the bank even though the bank does not offer I-banking service. I-banking is the only alternative channel when people want a fast and convenient way to contact the bank. Most of the barriers or problems of the students and the teachers using Internet banking were system hanging problems which received the highest complaints whereas the rest of the problems were insufficient university's server system, unclear explanation of function, time consuming for each transaction, unreliable security system and complicated or uninteresting design of Web site.

ผลกระทบของการขาดการติดต่อสื่อสารระหว่างบุคคล:  
กรณีศึกษาของการใช้ธนาคารอินเทอร์เน็ตในมหาวิทยาลัยไทยแห่งหนึ่ง

บทคัดย่อ  
ของ  
น.ส. จารุพันธ์ สุเมธีวิทย์

เสนอต่อบัณฑิตวิทยาลัย มหาวิทยาลัยศรีนครินทรวิโรฒ เพื่อเป็นส่วนหนึ่งของการศึกษา  
ตามหลักสูตรปริญญาศิลปศาสตรมหาบัณฑิต สาขาวิชาภาษาอังกฤษธุรกิจเพื่อการสื่อสารนานาชาติ  
มีนาคม 2547



จารุพันธ์ สุเมธีวิทย์. (2547). ผลกระทบของการขาดการติดต่อสื่อสารระหว่างบุคคล: กรณีศึกษาของการใช้  
ธนาคารอินเทอร์เน็ตในมหาวิทยาลัยไทยแห่งหนึ่ง. สารนิพนธ์ ศศ.ม. (ภาษาอังกฤษธุรกิจเพื่อการ  
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ปรึกษาสารนิพนธ์ : ผู้ช่วยศาสตราจารย์ เพ็ญณี ดิสกะประกาย.

สารนิพนธ์ฉบับนี้มีจุดมุ่งหมายเพื่อที่จะสำรวจผลกระทบของความจงรักภักดีของลูกค้าจากการ  
ใช้ธนาคารอินเทอร์เน็ตเมื่อขาดการติดต่อสื่อสารระหว่างบุคคลรวมทั้งเพื่อเก็บรวบรวมข้อมูลเกี่ยวกับ  
อุปสรรคหรือปัญหาของลูกค้าผู้ใช้ธนาคารอินเทอร์เน็ตเพื่อที่จะช่วยให้ธนาคารแก้ไขปัญหาได้ตรงจุด  
ผู้วิจัยส่งแบบสอบถามไปยังนักศึกษา 25 คนของคณะศึกษาศาสตร์และคณะมนุษยศาสตร์ มหาวิทยาลัย  
ศรีนครินทรวิโรฒ รวมทั้งอาจารย์ชาวต่างชาติ 2 ท่านของมหาวิทยาลัยเดียวกัน ผลลัพธ์ที่ได้คือการใช้  
ธนาคารอินเทอร์เน็ตไม่ได้มีผลกระทบต่อความจงรักภักดีของลูกค้า ลูกค้ายังคงจงรักภักดีต่อธนาคารถึง  
แม้ว่าธนาคารจะไม่ได้ให้บริการธนาคารอินเทอร์เน็ต ธนาคารอินเทอร์เน็ตเป็นเพียงแค่ช่องทางของทาง  
เลือกหนึ่งเมื่อคนต้องการความสะดวกและรวดเร็วในการติดต่อกับธนาคาร อุปสรรคหรือปัญหาส่วนใหญ่  
ของนักศึกษาและอาจารย์ต่อการใช้ธนาคารอินเทอร์เน็ตก็คือปัญหาระบบล่มซึ่งได้รับคะแนนการร้องเรียน  
สูงที่สุด ขณะที่ปัญหาอื่น ๆ ก็คือ บริการเครือข่ายของมหาวิทยาลัยไม่เพียงพอ, คำแนะนำในการใช้  
บริการต่าง ๆ อธิบายไม่ชัดเจน, เวลาในการทำรายการแต่ละครั้งนานเกินไป, ระบบความปลอดภัยไม่น่า  
ไว้วางใจ และการออกแบบเว็บไซต์ซับซ้อนหรือไม่น่าสนใจที่จะใช้