

# Factors influencing to Mobile Banking' Service Quality Satisfaction in Thailand

**Busaya Vongchavalitkul1\***  
**Ampol Navavongsathian2**  
**Tanakorn Limsarun3 Worapat**  
**Paireekreng4**

1\* Vongchavalitkul University; 2 Southeast Bangkok College;

3 Siam University 4 Dhurakij Pundit University

\* Corresponding author: [busaya2001@gmail.com](mailto:busaya2001@gmail.com)

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## Abstract:

The advancement of mobile technology development has increased its capabilities to allow mobile users making their monetary transactions via communication devices. At the same time, commercial banks have also developed mobile banking services to support, cover the needs and expectations of their customers. Thus, these would be one of the survival factors which lead to be more intense competition among commercial banks. With these significant, this research has been studied the factors influencing to mobile banking' service quality satisfaction in Thailand. The quantitative research was adopted in this study. By using online questionnaires, 400 samples were drawn by random sampling. The data was analyzed by multiple regression, the results have shown that the mobile banking' service quality satisfaction was influenced by customer's perceived utilization, perceived ease of use and expectation. Not limit to the commercial banks, other mobile services industry would be applicable to apply these research results to improve their mobile banking services and marketing strategies, also to find new opportunities and creating a competitive advantage for their business in the future.

**Keywords:** Mobile banking, perceived usefulness, perceived ease of use, expectation usage, service quality satisfaction.

## I. INTRODUCTION

The advancement of mobile technology development has increased its capabilities that allow mobile users making monetary transactions via their communication devices, also enabling banks to create new markets, identify marketing gaps from existing financial services and reduce their operating costs (Rotchanakitumnuai, 2019). The number of worldwide mobile banking users has increased dramatically, the competition of bank industry will more intense and based on the mobile banking services quality, therefore, commercial banks must develop mobile banking services that cover the needs and expectations of their customers. (Jeong & Yoon, 2013; Crowe, Tavilla & McGuire, 2017). The wireless network technology also allowed banks to respond to various transactions more quickly and conveniently for customers in anywhere, anytime, without restrictions on time and location, these services also provided the customers capability for their online shopping payment, utilities payment, funds transfer, E-wallet etc. In addition, banks must accelerate the development of applications and platforms, including studies to understand acceptance, behavior of using the service via smartphone in order to support their services and to create a competitive capability for the commercial banks themselves urgently (Laforet & Li, 2005). Although, there were various of research articles on usage of mobile services (Puriwat & Tripopsakul, 2017; Rotchanakitumnuai, 2019; Chanwong, Wingwon & Piriyakul, 2019), but there was a limit number of research studies who have been done on the influencing

factors to customer satisfaction in the mobile banking service quality (Kumar, Adlakaha & Mukherjee, 2018). Thus, this research study would be able to fill the research gap by studying the factors influencing to service quality satisfaction of mobile banking in Thailand. This study would beneficial to commercial bank to apply this research results as a guideline to improve their mobile banking service quality, also respond to the needs of customers and create a competitive ability for the bank as well.

## II. THEORETICAL FOUNDATION, LITERATURE REVIEWS AND HYPOTHESES DEVELOPMENT

### Mobile Banking

Mobile banking services first began in Finland in 1992, commercial bank in Finland used these mobile banking services to manage financial transactions and payment for goods or services (Barnes & Corbitt, 2003). The rapidly growth of smart phone and mobile banking have been increasing global financial transactions (Safeena, Date, Kammani & Hundewale, 2012). The development of new applications that were modern, convenient and quick respond to various services, would help the bank to expanding their customer base, building loyalty and increasing market share (Karjaluoto, Riquelme & Rios, 2010). Bank of Thailand conducted a survey of payment transactions via mobile banking services in Thailand, the result was found that at the end of March 2019, the number of customer accounts using mobile banking services were

totalled 43.882 million, transaction volume was 347.853 million, transaction value was 1.875 billion THB. These has shown the increasing and popularity of mobile banking service that showed the steps towards Thailand 4.0 and cashless society (Bank of Thailand, 2019)

### Customer Satisfaction in Banking Industry

Customer satisfaction is about assessing customer attitudes toward products or services, providing and maintaining customer satisfaction is one of the most important challenges facing in business today, especially in banking industry (Parasuraman, Zeithaml & Berry, 1988; Mill, 2002). The satisfied customers would have more loyalty and they were significantly recommending the bank's services to their acquaintances that would consider to be customer in the future (Chochol'áková, Gabcová, Belás & Sipko, 2015)

### Service Quality in Banking Industry

Service quality is a main characterized by its intangibility (Hai, Le Duc Toan & Thuong, 2017), especially for the banking industry (Pakurár, Haddad, Nagy, Popp & Oláh, 2019). Thus, the more offering in a high-quality service, the more differentiate from its rivals (Bahia & Nantel, 2000). Service quality can be defined as how companies meet or exceed customer expectations (Parasuraman et al, 1988). The development of SERVQUAL model was change from ten detail dimensions (Parasuraman, Zeithaml & Berry, 1985), to five dimensions which were tangibles, reliability, responsibility, assurance, and empathy (Parasuraman et al, 1988). SERVQUAL model was used by many industry including hotel, banking and other service sectors, also has been confirmed by many research studies that SERVQUAL were important to evaluate the service quality in banking industry (Parasuraman, 2000; Sangeetha & Mahalingam, 2011). Moreover, Pakurár, Haddad, Nagy, Popp & Oláh (2019) have extracted and modified the initial SERVQUAL model into four subscales which were the following factors; first subscale contained four dimensions (assurance, reliability, access and employee competences), second subscale contained two dimensions (responsiveness and empathy), third and fourth subscale were financial aspect and tangibility respectively.

### Technology Acceptance in Banking Industry

The Technology Acceptance Model (TAM) was a technique and theory of behavioral science proposed by Davis in 1989 that shown the impact of two main independent variables which were perceived ease of use (PEOU) and perceived usefulness (PU) on individuals' use of Information Technology (Puriwat & Tripopsakul, 2017; Lanlan, Ahmi & Popoola, 2019). Perceived usefulness (PU) was the degree to which a person believes that using a system would enhance his or her job performance, while perceived ease of use (PEOU) was the degree to which a person believed in using a particular system would be free from effort (Davis, 1989).

However, various researches have been carried out on mobile banking adoption (Laforet & Li, 2005; Akturan & Tezcan, 2012; Tung, 2013) and investigate the driving factors of mobile banking acceptance (Karjaluoto, Koenig, Lewis, Palmer & Moll, 2010; Sharma, 2019; Lanlan, Ahmi & Popoola, 2019) also perceived ease of use (PEOU) and perceived usefulness (PU) (Hanafizadeh, Keating & Khedmatgozar, 2014; Shaikh & Karjaluoto, 2015; Raza, Umer & Shah, 2017). Thus, there were only few studies have been carried out about mobile banking adoption Thailand (Puriwat & Tripopsakul, 2017). A few studies have been investigated only in Bangkok (Rotchanakitumnuai, 2019)

Since many research studies have shown the positive relationship among users' satisfaction, service quality and perceive usefulness (Tung, 2013; Kumar et al., 2018; Lim, Kim, Hur & Park, 2019; Rezvani, Khosravi & Dong, 2017), especially in banking and service industries (George & Kumar, 2014). Therefore, this research study expected that service quality would have a positive effect on perceived usefulness as the following hypothesis:

*H1: There was a positive association between perceived usefulness and the service quality satisfaction of mobile banking service.*

Moreover, Tung (2013) and Chen, Chang, Kao and Huang (2016) have shown the positively correlated between service quality and perceived ease for use (PEOU). Therefore, service quality satisfaction was expected to impact consumers' perceived ease of use as shown in the following hypothesis

*H2: There was a positive association between service quality satisfaction and perceived ease for use.*

### Expectation-Confirmation Theory

In the Expectation-confirmation theory (ECT), the difference between customer expectation and perception was interpreted to the customer satisfaction level (Oliver, 1980; Bhattacharjee, 2001). Consumers would have repurchased intentions by determining whether the product or service met their expectations (Oliver, 1980). ECT has received more attention for study of M-banking (Susanto, Lee, Zo & Ciganek, 2013; Susanto, Chang & Ha, 2016) and continuous use in Information Technology (Hsu & Lin, 2015; Kumar et al., 2018). Moreover, Almsalam (2014) and Rod, Ashill, Shao & Carruthers (2009) found that customer expectation has a positive effect on customer satisfaction of service quality. Therefore, expectation of the usage of M-banking significant factor which positive relationship customers' satisfaction in service quality of M-banking.

*H3: The expectation of the usage of M-banking has a significant impact on customers' satisfaction in service quality of M-banking.*

Results from an intensive literature review, a conceptual framework of the relationships of variable in this study was shown in the conceptual framework in Figure 1.

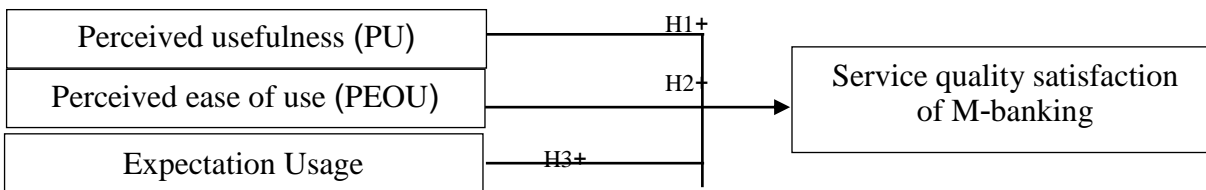


Figure 1: Conceptual Framework, applied from Parasuraman et al., 1988; Davis,1989; Oliver,1996; Venkatesh, Morris, Davis & Davis, 2003; Dasgupta et.al.,2011.

### III. RESEARCH METHODOLOGY

The objectives of this research were to study the factors influencing to satisfaction service quality of mobile banking in Thailand. By using random and purposive sampling technique, researchers have selected the 400 samples from mobile banking users of commercial banks in Thailand that lived in 4 regions and 13 provinces of Thailand which including in Bangkok and metropolitan areas, also divided according to the proportion of population in each region which were Bangkok and suburbs (50%), the Northeast (24%), the North (14%) and the South (12%). The online questionnaires were used as a research tool in order to collect the data from the samples and was checked the scale accuracy by 5 experts. Moreover, researcher has tested the reliability and validity of research tool (Davis,1989; Venkatesh, Morris, Davis & Davis, 2003; Cronbach, 1963). Cronbach's alpha coefficient value used to measure the

reliability or internal consistency of this research, there was a mean correlation between the alpha values of .889 and .947. Since 16 questions were shown the Cronbach's alpha coefficient as .931 which was regarded as the questionnaire used in this research had a high level of reliability.

### IV. RESULTS

The characteristic of the most respondents were female who work in the private companies while their age was in between 22 - 30 years old, using mobile banking between 6-8 times per month for deposit, withdraw and transfer money respectively. The data has also shown that Siam Commercial Bank and Kasikorn Bank have the most users. In order to answer the research questions, the dependent variable was satisfaction of service quality (Y), while the independent variables were Perceived Usefulness (X<sub>1</sub>), Perceived ease of use (X<sub>2</sub>) and Expectation Usage (X<sub>3</sub>).

Table 1: Analysis of variance (ANOVA) of multiple regression models.

Predators	B	Std Error	Beta	t	Sig	VIF
(Constant)	.020	.194		.105	.000	
Perceived Usefulness (X <sub>1</sub> )	.040	.052	.035	.756	.000	1.551
Perceived ease of use (X <sub>2</sub> )	.589	.053	.511	11.114	.000	1.486
Expectation Usage (X <sub>3</sub> )	.375	.037	.403	10.277	.000	1.447

Dependent variable: satisfaction of service quality (Y)  
R<sup>2</sup> = 0.619, Adjust R<sup>2</sup> = 0.615, F = 165.068, p < 0.05

From Table 1, the result has shown that the analysis of variance (ANOVA) of the multiple regression model, which describes the coefficients of the three independent variables: perceived usefulness (X<sub>1</sub>), perceived ease of use (X<sub>2</sub>) and expectation usage (X<sub>3</sub>), which describes the correlated with dependent variables which were customers' satisfaction of service quality of M Banking in Thailand (Y). The multiple regression model equations was shown in the following equation

$$Y = .020 + .040X_1 + .589X_2 + .375X_3$$

From the above multiple regression model equations has shown that the perception of ease-of-use (X<sub>2</sub>) has influenced the following variables which were the consumer's satisfaction of mobile banking in Thailand (Y) that has the highest statistical t (11.114) and p = 0.000 followed by expectation for use (X<sub>3</sub>) with has t statistic (10.277) and p = 0.000, and the least utilization perception variable (X<sub>1</sub>) with statistic t (.756) and p = 0.000.

### V. DISCUSSIONS

There were two main influenced factors in technology adoption behavior which were users perceive ease of use and benefits of using the new technology, that resulted in attitudes and leads to further adoption behaviors (Davis, 1989). The result of this study has found that perceived ease of use (PEOU) has influenced to consumer satisfaction that was based on H2 hypothesis, these has been supported from many research studies that service quality had impact on perceived ease of use (PEOU) (Tung, 2013; Chen, Chang, Kao & Huang, 2016). Also perceived ease of use in technology would be able to create perceived usefulness (PU), that more likely to succeeded in marketing in terms of service quality satisfaction (Venkatesh et al, 2003). While usage expectation has influenced to consumer satisfaction, that was based on H3 hypothesis of this research. Thus, customer expectation had a positive effect on customer satisfaction and service quality (Almsalam, 2014; Rod et al, 2009). The usage expectation was the ability to provide faster and efficiently services to the customers, also response to customer satisfaction when service was required such as modern technology system, high security,

instantaneous, alert system, ubiquitous and reliable (Mallat, Rossi & Tuunainen, 2004; Dasgupta, Paul & Fuloria, 2011). In addition, Venkatesh & Davies (2000) and Navavongsathian, Vongchavalitkul, Limsarun, YenYuak & Naewjumpa (2020) study found that the convenience expectation of mobile banking services, security, reliable and up to date application would comply with the customer usage expectation and impact to mobile banking's user acceptance. Thus, usage expectation needed to be well managed to have a result of customer satisfaction (Parasuraman et al, 1988; Kotler and Anderson, 1987; Zarifopoulos and Economides (2009) also found that user interface, navigation, content and technical aspects were useful for customers to evaluate the mobile banking services. In addition, there was an evidence that user experience was the important factors towards user acceptance in the application design (Yu & Kong, 2016; Yousaf, Arshad, Nouman & Arshad, 2017). Therefore, the mobile banking should consider these factors as well. Thus, the more user-friendly mobile banking application, the more higher user acceptance and user experience. Perceived usefulness (PU) has influenced to consumer satisfaction on mobile banking, that was based on H1 hypothesis. The service quality was related to perceived usefulness (Naidoo & Leonard, 2007; Tung, 2013). The positive relationship between user's satisfaction and PU has been determined by several studies (Kumar et al., 2018; Lim et al., 2019; Rezvani et al., 2017). Moreover, perceived usefulness has significant positive effect on service quality on internet banking (George & Kumar, 2014). Thus, customers required the service provider to create the reliability that takes place with benefits of using products or services (Malhotra and Malhotra, 2013) as well as having a concrete service (Jun & Palacios, 2016). Also, able to respond and give confidence to customers in term of transfer payment, payment of utilities bills, notification system and electronic wallet (Lu, Zhang & Wang, 2009)

## VI. CONCLUSION

The study of factors Influencing to satisfaction on service quality of the mobile banking in Thailand has found that perceived ease of use (PEOU) was the most influenced to the satisfaction of mobile banking's service quality, followed by usage expectation. While the perceived usefulness (PU) was the least significant to customer satisfaction. The results of the study were analyzed to the following research recommendations:

1. Perceived ease of use was the most influenced to the satisfaction of mobile banking user in Thailand. Thai commercial banks should design mobile banking to be easy to use, these would be able to create perceived usefulness and would have more opportunity to succeed in the marketing in term of service quality satisfaction, also easy to access, fast in downloading or uploading application pages in use. Also, highly availability for users in order to gain awareness, easy access to use, convenient and fast.
2. Followed by usage Expectation that influenced the satisfaction of mobile banking user in Thailand. Therefore, Thai commercial banks should pay more

attention to the satisfaction of the service quality. In which the consumer will compare the performance of the product or service with the predetermined standard based on the standard view of their usage expectation. Hence, Thai commercial banks would have to raise their service quality to higher than the minimum expectation set by users. Usage expectation was the ability to provide faster and efficiently services to the customers, also response to customer satisfaction when service was required such as modern technology system, high security, instantaneous, alert system, ubiquitous, reliable, constant, no restrictions for provide services, and exceeding customer usage expectations

3. For the perceived usefulness, Thai commercial bank should design the mobile banking system to have easy to access and secure, these would be able to create perceived usefulness, and have more opportunity to succeed in market. Because the awareness of the use arises in the mind of the service recipient. This is often due to satisfaction or dissatisfaction, comparing the performance from the use of a product or service with a predetermined standard of performance based on a predetermined standard view. And to make service users aware that the mobile banking was useful and would create value in the mindset of users.
4. Not only limit to the factors that shown in this research study, commercial banks might have to consider other complimentary success factors which were technology management, technological marketing strategies and lifestyle marketing strategies, thus these would help bank to gain insights information that could support decision-making.

## 5. RECOMMENDATION FOR THE NEXT RESEACH

The results of this study could be further expanded in a broader perspective. Therefore, the research team would like to suggest points for the next research as follows.

1. This research study on mobile banking users was only for Thai citizens in Thailand. In the future, there should be a study of foreigners who were using different applications and lifestyles. As a result, application Service Providers would be better understanding consumers and develop the application in accordance with the type of financial transactions among the international users.
2. This research used multiple regressions as the main statistical tool which in the future should focus on in-depth research through qualitative research such as in-depth interviews with additional users. In order to deepen understanding opinions, attitude and behavior of application users.
3. This research focused on using the concept, technology acceptance theory (TAM Model), and expectations, which in the future would expand to the framework to Technology Management, Technological Marketing Strategies and Lifestyle Marketing strategies. To gain insights along the guidelines and focus on having technology that provides consumers with complete and

analytical information. To support decision-making in financial transactions appropriately.

4. The occurrence of COVID 19 was a factor that motivates consumers to increase the use of food delivery and reduce cash, but increased spending by M banking. The important of experience has started the consumers into the design of service, from which users may obtain knowledge, feeling and skills. With perceived ease of use (PEOU) factor, there are important issues towards the user satisfaction of mobile banking service. This may refer to the design for User Experience (UX) and User Interface (UI) of mobile banking apps. Recently, many of mobile banking apps in Thailand has changed their user interface and focused on re-design mobile banking process to enhance user experience. From the primary survey of mobile banking apps in Thailand, the top 5 mobile banking apps in Thailand has changed the user interface and user experience in order to increase user satisfaction. It also encourages users to engage with banking's services. Thus, the future research should consider user experience (UX) and user interface (UI) of mobile banking apps.

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