

ABSTRACT

The purpose of this research is to study consumer behavior that affect on services use of Internet Banking at bank of Ayudhya and the important level of marketing mix factors related to differences in personal demographic data. The results of this research concluded that most of respondents were female, aged 30-39 years, single, educational level at bachelor degree or equivalent, worked as private company employee, monthly income between 20,001-30,000 baht. Most of the customer use internet banking service for the fast service. They firstly know this service from bank's officer. The internet banking feature that is frequently used is account balance enquiry. The frequency of internet banking service using is 1 to 3 times per week and the amounts of transaction are 1 to 3 transactions per using each time. The range of the money amounts for the money transfer service is between 1,001 and 5,000 baht. The range of the amount of money for the bill payment service is about 1,001-5,000 baht. The most favorite period and place of KOL service using is between 9.01 and 16.00 at the customer's working office. Most of our customers are not the members of other bank service. There are only some customers that use the Internet banking service from the others Bank. From the market mix factors analysis, we found that the respondents give the most important level with price factor followed by place factor, process factor, product factor, people factor and the least important level with promotion factor respectively.

Finally, the result of the hypotheses testing research can assume that there are no relationships between the differences group of respondent's gender, marital status and education with the important level of marketing mix factor of internet banking service but there are relationships between the group of respondent's age range, occupation and monthly income range with the important level of marketing mix factors of internet banking service which leads to the conclusion.