

SERVICE SATISFACTION OF ELECTRONIC-CASH CARDHOLDERS OF
ONELIFE CARD

by

Ms. Nisa Kasemphiphatchai

A Final Report of the Three-Credit Course
CE 6998 Project

Submitted in Partial Fulfillment
of the Requirements for the Degree of
Master of Science
in Computer and Engineering Management
Assumption University

November 2002

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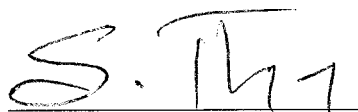
Project Title	Service Satisfaction of Electronic-Cash Cardholders of Onelife Card
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Academic Year	November 2002

The Graduate School of Assumption University has approved this final report of the three-credit course, CE 6998 PROJECT, submitted in partial fulfillment of the requirements for the degree of Master of Science in Computer and Engineering Management.

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ABSTRACT

The study of service satisfaction of Onelife cardholders is carried out to evaluate the level of satisfaction of the card holders towards the use of Onelife card, identify the factors which are related to the satisfaction of the card holders, and make use of the result obtained from this research to improve the service of Onelife card.

A total of 350 Onelife cardholders have been selected to elicit the data by using a questionnaire. The following are the findings:

- (1) On average, most of the Onelife cardholders are satisfied with the service provided. They are most satisfied with application process of the company and least satisfied with Indication of Partner Shop' Symbols.
- (2) Background variables such as age, status, education, occupation, monthly income, period of card holding, and frequency of using card per month are found to be significantly related to service satisfaction.
- (3) In terms of the areas for improvement, the company should make indication of partner shops' symbol to be more obvious, expand the business type of partner shops such as sport and health club, furniture and travel, improve the method of checking by sending monthly balanced e-cash mails, increase the number of partner shops, decrease cost of new card (when a card is damaged or lost), and improve the method of annual fee payment.

The study reveals the feelings of Onelife cardholders about their service satisfaction. The company should make cardholders satisfied with the service so as to increase sale volume and success in business.

ACKNOWLEDGEMENTS

Many persons help and guide me until this study project is achieved. I wish to express my gratefulness to Dr. Chamnong Jungthirapanich, my major advisor, who encourages and make recommendations in every way.

My grateful thank is also rendered to the staff at the Graduate School for their help in providing additional information necessary in doing this project.

I would like to thank Onelife cardholders who have helped me in answering the questionnaire. This study will not be successful without their valuable time and information.



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I. INTRODUCTION

1.1 Background

Nowadays, there are many businesses in the market. Moreover, the number of companies has continued to increase and competition in the market becomes more intense. Therefore, in order to be successful under such competitive market, businesses need to ensure that their affairs are well managed. These affairs include competition in marketing by trying to use many strategies, strong and more advantageous points, giving free samples or sale promotion and spending more advertisement expense, competition of forming product development, competition of pricing, and creating a good picture or brand loyalty in the long term. Service is an important composition to make the customer confident and satisfied so as to create brand loyalty.

Onelife card is the one kind of innovated product in the market. It is the first electronic-cash card in Thailand offered by Oneempower Company, 11th floor Ethon Tower 2034/57 Phetburituda Road Bangkok.

The benefit of the card is card holders can get accumulated score by purchasing goods or services from stores or businesses which are partners of Onelife card. A score is same as a baht. After purchasing goods or services from partners of Onelife card, card holders can immediately get accumulated score. Then, card holders can use the score for discount on goods or services of partners of this card. Moreover there is a company website(www.onelifeclub.com) for card holders to check their accumulated score and search for more information about Onelife card.

Oneempower is a world-leading provider of end-to-end Customer Value Management(CVM) solution. Uniquely engineered by Oneempower, CVM is a science that revolutionises existing loyalty reward, customer relationship management (CRM)

and payment processes. CVM is a state-of-the-art technology-based process that integrates customer acquisition management, customer intelligence management and customer relationship management with payment across multiple channels, multiple customer touch points and multiple card media-smart card, magnetic stripe card or virtual card. It aims at maximizing the value of customers to businesses and vice-versa. Oneempower's CVM solution is the only end-to-end solution available in the market today that integrates direct sales, targeted marketing, payment, loyalty rewards, CRM and chip card applications seamlessly across the worlds of brick, click and mobile commerce. It involves an on-going process of identifying, targeting and acquiring the right customers, profiling and selling them the right products and services, interacting and actively engaging them through the right channels and touch points, providing them with the right payment instruments, and driving sales and activities through personalized loyalty rewards and CRM tools.

Oneempower's definitive experience in payment products, chip card applications, e-commerce, CRM and loyalty programs bring together both business and technology skill to offer business clients analytic and innovative capabilities to help them develop an approach that is appropriate for their market.

The technology behind Oneempower's propriety software applications underscores the standpoint on future standards of excellence and creative and operational discipline. Oneempower's products are modular and highly scaleable. The open system design and web-based architecture make them flexible and powerful CVM tools that can be fully integrated seamlessly across multiple channels in the worlds of brick, click and mobile commerce.

Oneempower's services range from consulting, direct sales, direct marketing, software licensing to outsourcing. With a comprehensive suite of innovative and

cutting-edge solutions and services, Oneempower has empowered some of the largest corporations across Asia, such as Prudential Assurance, Hang Seng Bank, LG Capital, HSBC, Siam Commercial Bank, Overseas Union Bank, Visa International and Pacific Internet.

As a vendor partner of Visa's 3-D Secure e-commerce program, Oneempower has been recognized as one of the world's top Internet solution providers. Oneempower has also been working closely with the major international payment associations on various chip card and new payment initiatives. Headquartered in Singapore with offices in Hong Kong, Korea, Thailand and Shanghai, Oneempower has over 130 creative and talented full-time professionals and another 700 direct sales agents, all committed to pushing their limits to ensure the success of the clients' businesses. Oneempower's management and executive team is made up of top-calibre professionals from the financial services and IT industries, each brings to Oneempower many years' experience in consumer financial services, consumer marketing, payment services, card business, smart card applications, loyalty programmes, database management and e-commerce.

Onelife card is an innovated product, so the company has to build brand awareness, brand image and brand loyalty. In addition to good promotion campaigns, service quality is also an important strategy to lead Onelife card to success in this business. Consequently, the researcher realizes the importance of service quality. Therefore, the researcher tries to learn the problem of card holders in card service focusing on the level of satisfaction of card holders of Onelife card. Researcher would like to understand how much card holders prefer Onelife card and also need to get suggestions from card holders.

1.2 Objectives

Based on the above research problem, the following objectives are considered in order to acquire the answer to this research problem

- (1) To evaluate the level of satisfaction of the card holders towards the use of Onelife card.
- (2) To identify the factors which are related to the satisfaction of the card holders towards the use of Onelife card.
- (3) To make use of the result obtained from this research in order to improve the service of Onelife card.

1.3 Scope

- (1) The scope of information will be concentrated on the service satisfaction of Onelife card holders. In this case, researcher will concentrate on 2 parts of satisfaction. These are satisfaction of stores or businesses which are partners of the card and service.
- (2) The scope of area will be concentrated in Bangkok.
- (3) The scope of time will be concentrated between May 2002 to June 2002.

H. LITERATURE RED MW

2.1 Definition and Theories of Customer Satisfaction

Locke (1969) defines customer satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job and what one perceives as relationship between what one wants from one's job and what one perceives it as offering or entailing.

Kotler (1994) defines that customers will be satisfied if they get what they want, when, where they want and how they want. This does not mean that a service provider will be able to meet the customer's wishes. The service provider faces a trade-off between customer satisfaction and company profitability. The service as the intangible product is a tool which can satisfy the customer's needs.

Chang and Kelly (1995) define that **keeping** the customers satisfied is the key to ensuring they come back. And making sure they keep coming back is, as we will see, vitally important to the bottom line. Customer satisfaction doesn't only apply to the end user of the organization's products or services; it also applies to the people in the organization, and how they work together to produce products and services.

Customer satisfaction from the inside out

On an external level, there is a Supplier-Producer-Customer relationship between organizations and a final customer. For example, Company A supplies materials, services, or information to Company **B**, which incorporates those inputs into a new package of goods or services for Company C, the end user (or customer).

SUPPLIER emm!%b PRODUCER immew CUSTOMER

Figure 2.1. Relationship between Organizations and Final Customer.

Satisfying Internal Customers

Gaining and keeping customer loyalty through customer-satisfaction efforts starts with activities along your organization's internal chain of events.

YOUR ORGANIZATION iimui=iimonalmOs.- EXTERNAL CUSTOMERS

CUSTOMER SATISFACTION FEEDBACK

4

Figure 2.2. Organization's Internal Chain of Event.

Each of these internal events, or processes, overlap each other at the hand-off points between internal customers, producers, and suppliers. These overlap points, shown here as the intersection points of the circles, form links in a chain. Each link represents a point where internal customer satisfaction can be tracked and improved.



Figure 2.3. Overlap Points.

The goal of any customer-satisfaction effort should be to improve external satisfaction levels by first improving internal customer relationships.

One of the key ingredients for determining and managing customer satisfaction, both inside and outside the organization, is feedback.

Customer Feedback

Customer feedback speaks in many voices from a whisper to a shout. If you have not set up a system of communication with your customers, you may not have a means of recognizing and interpreting the warning signs of low satisfaction levels. Instead you may see the end results, such as reduced sales, high rates of customer turnover, and so on. Low satisfaction levels end up costing your organization money in two ways:

- u=> Loss of revenue from former customers, and
- n—> Investment in advertising, marketing, and sales efforts required to replace their business

Figure 2.4. Two Ways That Will Add Cost to the Organization.

While you could consider these signs a customer feedback, they are not exactly the type of feedback that is best for your organization. To maintain customer satisfaction, you must manage the customer feedback loop.

Customer Loyalty

Creating and maintaining customer loyalty is the knowledge that is important for business.

SATISFACTION + EFFECTIVE FEEDBACK = CUSTOMER LOYALTY
MANAGEMENT

Figure 2.5. Factors Contributing to Customer Loyalty.

Customer loyalty is the result of satisfaction and effective feedback management inside and outside of the organization. It is more than just a concept, it can be measured financially.

Oliver defines customer satisfaction in the disconfirmation paradigm using two other cognitive variables being pre-purchase expectation and disconfirmation. Pre-purchase expectation is the belief about anticipated performance of the product/service while disconfirmation is the difference between the pre-purchase expectations and the perceptions of post-purchase. Satisfaction may best be understood as an evaluation of the surprise inherent in a product acquisition and/or consumption experience.

The model on cognitive antecedents and consequence of customer satisfaction developed by Oliver is exemplified in the following diagram:

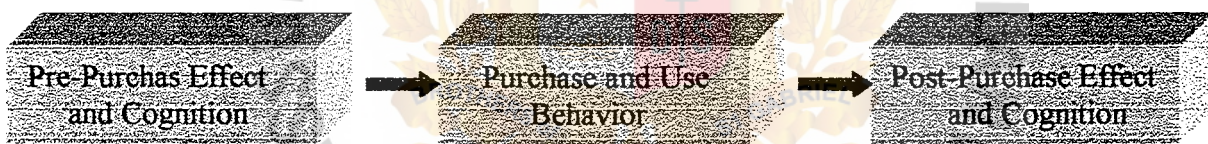


Figure 2.6. Cognitive Antecedents and Consequence of Satisfaction.

(Source: Journal of Marketing Research 17 Nov 1980, p.482)

Based on Oliver's "Cognitive Antecedents and Consequences of Satisfaction Model," the inter-related behavior and cognitive variables are the function of the following areas:

- (1) Post Purchase Effect and Cognition is function of pre-purchase expectations, pre-purchase attitudes and pre-intentions.
- (2) Purchase and Use Behavior is function of product performance or experiences from using the service/product.

(3) **Post Purchase Effect and Cognition is function of positive**

Disconfirmation/confirmation negative, satisfaction/dissatisfaction, post-purchase intention.

2.2 Customer Service

Great service is about attitude. And a service attitude leads to a richer quality of life, not only in the commercial sector. (Leonard Berry cited Paul R. Timm be 1998:1)

The Characteristics of Service Markets (Chaston 1993)

Further studies by academics such as Lovelock have demonstrated that in addition to the heterogeneous nature of customer needs, most service markets exhibit the following unique characteristics:

- (1) The product exhibits a varying degree of intangibility (or, as proposed by Lovelock, a good is an object, an advice, a thing: a service is a deed, a performance, an effort).
- (2) The product is perishable and hence if unsold is lost forever because it cannot be stored for later consumption (e.g. an empty theatre seat).
- (3) Production and consumption are often inseparable.
- (4) The provider usually retains ownership and the customer has only temporary access (e.g. renting a car from Hertz).

The Role of Customer Service in Your Success (Timm 1998)

No One Succeeds without Customer Satisfaction

No business or organization can succeed without building customer satisfaction and loyalty. Likewise, no person can make a good living without meeting the needs of customers.

Those statements may seem to be rather broad generalizations, but if we consider this argument a bit further, most people would agree that a business needs customers-

however, not everyone works in business. What about other kinds of organizations? Does a government agency need customer satisfaction to succeed? Does a civic organization, church congregation, political party, family, service club, school, or fraternity need satisfied customers to succeed?

To answer these questions, we need first to define what we mean by a customer. The common perception is that a customer is someone who buys something from you.

Customers by Any Other Name

We have a lot of names for customers, varying by the nature of our business or organization. Some examples: clients, patients, passengers, patrons, members, associates, users, buyers, subscribers, readers, viewers, purchasers, end-users, patrons, guests, cases, and students.

The commonality in all these customers is that they engage in some sort of transaction with us or our organization. They give us something (often money) in exchange for something of value (usually services or goods).

The different names we use for customers convey various goods or services provided. A higher level of service intimacy exists between a consultant and her client. The notion that a student is a customer is gaining grudging acceptance in academia. The relationship here is quite different than, say, a passenger who purchases transportation. The professor engages in a transaction to be sure. In exchange for tuition money he or she gives the student/customer information. But the relationship gets more complex when one considers that the professor also gives or withholds certification that a student has mastered some material. This reflects a higher service intimacy. In other words, one cannot just buy a college education via a simple cash-for-a-degree exchange.

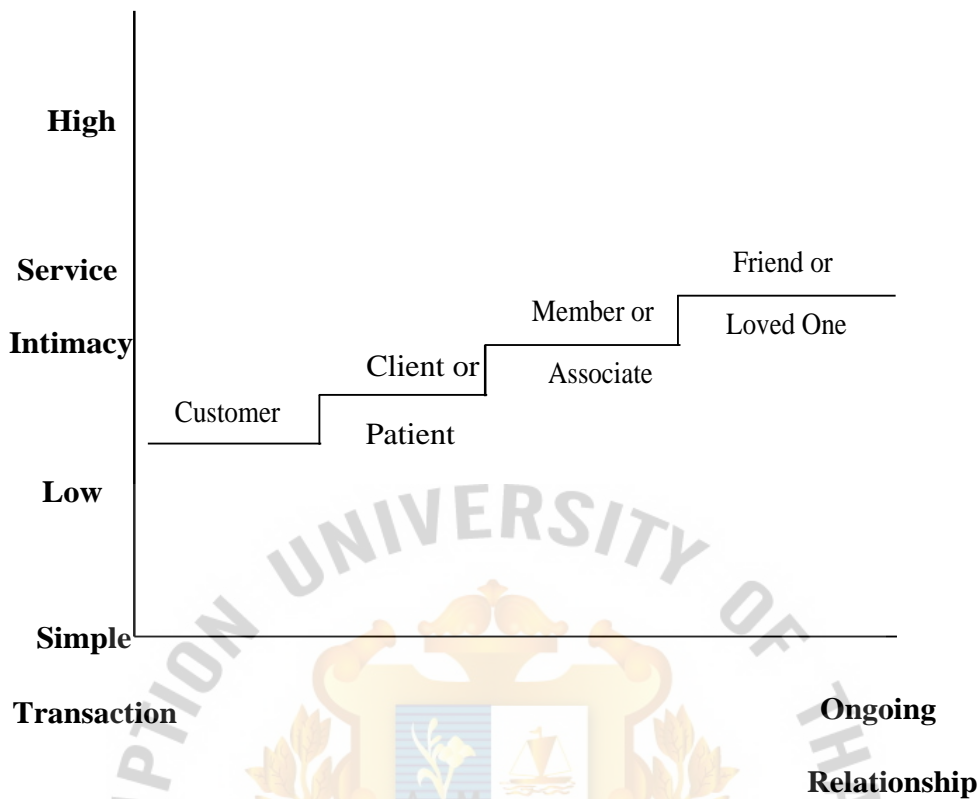


Figure 2.7. Levels of "Customer" Relationships.

Similarly, a physician's patient is both a health-care buyer and one who chooses whether or not he or she wants to really "consume" the doctor's product. Dealing with the doctor can be a life-changing event with high service intimacy. Calling this critical relationship just another customer exchange may, in the eyes of some, cheapen it. The professional bears an obligation of stewardship that exceeds what is implied in the broader term "customer" used here.

Figure 2.2 shows examples of the kinds of terms we use to refer to the customer under different levels of service intimacy and relationship development. The further we move to the upper right section of the chart, the more crucial the customer-service process becomes.

Customers as Partners

Relationships with customers can evolve into rich and fulfilling partnerships. Consultant-author Chip Bell contends that such a customer partnership arises from certain attitudes or orientations. Among these, he says that such partnerships are

- (1) anchored in an attitude of generosity, a "giver" perspective that finds pleasure in extending the relationship beyond just meeting a need or requirement
- (2) grounded in trust
- (3) bolstered by a joint purpose
- (4) marked by truth, candor, and straight talk mixed with compassion and care
- (5) based on balance and pursuit of equality
- (6) grounded in grace, which Bell describes as "an artistic flow that gives participants a sense of familiarity and care."

Not every customer relationship becomes a partnership, of course. But such partnerships represent the highest level of customer-provider affiliation.

Notwithstanding the semantic distinctions about customers, it remains useful to agree that everyone has customers- we interact with people who depend upon us to provide them with information, guidance, services, products, or social support. In exchange for these, we give something back. This exchange system defines, on the most basic level, what it means to be a customer. When this exchange evolves into something more- when we move up the steps of service intimacy and relationship building- we will enjoy immense levels of career and personal satisfaction.

Customers in Social Exchanges

As human beings we are constantly exchanging value with each other. We are, by nature, social beings. We give and take from one another. When we exchange money for a product or service we are customers. When we provide work in exchange for a wage our boss and our company are our customers. When we participate in a civic organization or church group, the people to whom we give support, advice, ideas, information and the like are our customers. When we give of ourselves to contribute to a strong family, our spouse, parents, kids and others become our customers. When we build and maintain networks of friends and associates we become each others' customers.

By accepting this broader view of what it means to be and have customers, we will see that applying the principles of customer service results in much more than business or financial success. Customer service is a key to career success but, more importantly, it is a master key to success in all phases of one's life. By applying the customer service principles to every aspect of your life, you will gain exceptional levels of success and life-satisfaction.

Customer service skills—the ability to create value—are easy to develop and apply. Your success depends largely on your attitude and a willingness to try new behaviors. By mastering key skills you will get the kinds of results that will help you achieve new levels of success.

Getting and Keeping Customers

If you have started a new business, you see a demand for your products or services and you have lined up your first few customers. Without customers—people willing to exchange something of value for the products or services your business is

offering—your venture will not last long. Some enterprises can exist with only a few customers, but most find it advantageous to get a larger customer base.

New customers can be tough to get. An oft-quoted statistic says that it costs five or six times as much to get a new customer than to keep an existing one. So logically, it makes sense to focus on satisfying customers you already have, thus encouraging repeat business. Barring that, you will spend a lot of time and effort refilling a leaky bucket as you chase an ever-replenishing supply of new customers. (This is the dilemma faced by companies that offer shoddy products. People may buy from them one time but will not come back.)

Some people think that advertising is a good way to induce people to buy. In fact, U.S. business spends about \$11.5 billion a year on advertising. Yet a recent survey showed that only 25 percent of those polled said that a television ad would induce them to buy. Likewise only 15 percent and 13 percent respectively said that newspaper or magazine ads caused them to buy. In short, traditional advertising has little confidence among consumers. Advice or the recommendation from a friend or relative, however, scored 63 percent as a determinant of people's buying a new product. This confirms what people have long known: Word-of-mouth is still the best way to attract customers.

To sustain repeat business, it is important to generate positive word-of-mouth "advertising" with great service. People talk to others about a service experience when it is exceptional, out of the ordinary. You can have the best products available, but if you fail to supplement them with a positive service experience, few people will notice the difference between you and your competition. Service success is a matter of setting yourself apart from other sources of products through unexpected excellence.

The Customer Is Always Right and Other Baloney

Most people accept, or at least give lip service to the idea that "the customer is the boss;" that he or she is a king or queen (or at least a prince or princess). They talk about the customer "always being right." They say that the customer is "our reason for existing" as an organization.

The real challenge lies in translating such slogans into actions that convey these feeling and beliefs to the customer. Even when leaders truly believe in the importance of customer service, they still face the difficulty of getting the customer contact people to do what customers want- even when the customer's request may be a bit unusual.

Why Service Is Important to You.?

Businesses benefit from good service- but suppose you don't own a business. As "just an employee," what can you gain from developing service skill?

The short answer is that customer service skills are the same skills that bring success and satisfaction to all aspects of life. The best reason for learning the process of customer satisfaction is that it will make you feel better about your life and yourself. Sure, there are solid business reasons as we have already discussed. But ultimately, the personal advantage can be even greater.

People who apply the kinds of skills discussed are happier, more productive, more successful and, yes, wealthier than people who choose to ignore the power of customer service.

The Ultimate Goal: Customers for Life

The ultimate goal of customer service is to create customer loyalty. Understanding loyalty- what makes your customer loyal and how to measure this- enables a company or person to improve customer-driven service quality.

What Customer Loyalty Is Not

Customer loyalty is sometimes mistaken for:

- (1) Customer satisfaction alone. Satisfaction is a necessary component but a customer may be satisfied today but not necessarily loyal to you in the future.
- (2) A response to some trial offer or special incentive. You can not buy loyalty, you earn it.
- (3) Large share of the market. You may have a large percentage of the customers for a particular product or service for reasons other than customer loyalty to you. Perhaps your competitors are poor or your current prices more attractive.
- (4) Repeat buying alone. Some people buy as a result of habit, convenience, or price but would be quick to defect to an alternative.

What Customer Loyalty Is

Customer loyalty can better be understood as a composite of three important characteristics:

- (1) It is driven by overall satisfaction. Low or erratic satisfaction disqualify the company for earning customer loyalty.
- (2) It involves a commitment on the part of the customer to make a sustained investment in an ongoing relationship with a company.
- (3) It is reflected by a combination of attitudes and behaviors including
 - (a) repeat buying (or the intention to do so as needed)
 - (b) willingness to recommend the company to others, and
 - (c) commitment to the company demonstrated by a resistance to switch to a competitor.

A Final Thought

Customer service skill development provides the most significant arena for career success. Whether you work for a high corporation or you run a lemonade stand, the principles of customer service remain the same, You live and die by what your customers think of you.

In fact, your number-one tasks, regardless of your job title, organizational position, experience, or seniority will always be to attract, satisfy, and preserve loyal customers.

2.3 Theories of Human Motivation

Psychologists have developed theories of human motivation. Three of the best known- the theories of Sigmund Freud, Abraham Maslow and Frederick Herzberg- carry quite different implications for consumer analysis and marketing strategy.

Freud's Theory of Motivation: Freud assumes that the real psychological forces shaping people's behavior are largely unconscious. Freud sees the person as repressing many urges in the process of growing up and accepting social rules. These urges are never eliminated or perfectly controlled; they emerge in dreams, in slips of the tongue, in neurotic behavior.

Thus a person cannot fully understand his or her own motivations. If Linda Brown wants to purchase a personal computer, she may describe her motive as wanting a hobby or furthering her career. At a deeper level, she may be purchasing a computer to impress others. At a still deeper level, she may be buying the computer because it helps her feel smart and sophisticated.

When Linda looks at a particular computer, she will react not only to its stated capabilities but also to other cues. The computer's shape, size, weight, material, color, and brand name can all trigger certain emotions. The manufacturer, in designing the

computer, should be aware of the impact of visual, auditory, and tactile elements in triggering consumer emotions that could stimulate or inhibit purchase.

Maslow's Theory of Motivation: Abraham Maslow sought to explain why people are driven by particular needs at particular times. Why does one person spend considerable time and energy on personal safety and another on purchasing the esteem of others? His answer is that human needs are arranged in a hierarchy, from the most pressing to the least pressing. Maslow's hierarchy of needs is shown in Figure 2.3 . In their order of importance, they are physiological needs, safety needs, social needs, esteem needs, and self-actualization needs. A person will try to satisfy the most important needs first. When a person succeeds in satisfying an important need, it will cease being a current motivator, and the person will try to satisfy 'the next-most-important need.

For example, a starving man (need 1) will not take an interest in the latest happenings in the art world (need 5), nor in how he is viewed or esteemed by others (need 3 or 4), nor even in whether he is breathing clean air (need 2). But as each important need is satisfied, the next-most-important need will become salient.

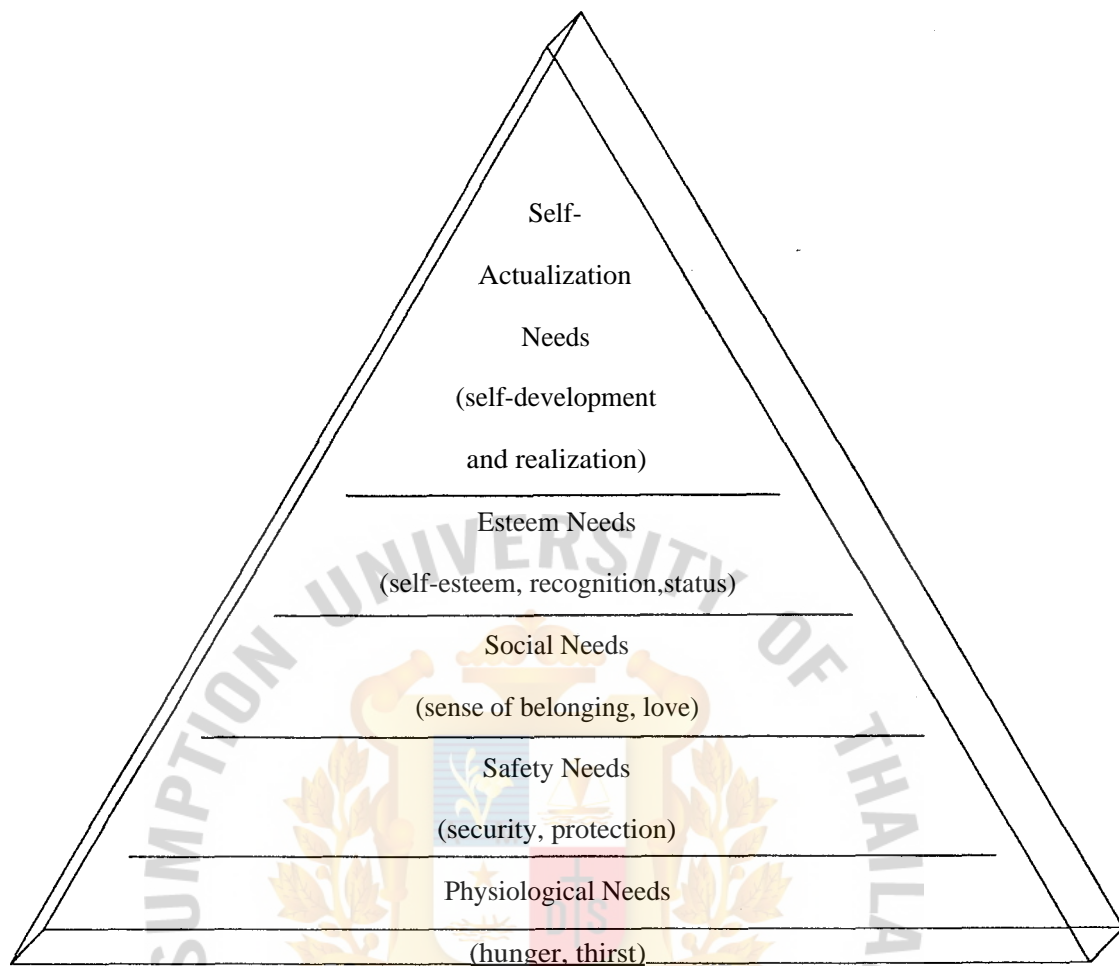


Figure 2.8 Maslow's Hierarchy of Needs

Herzberg's Theory of Motivation: Frederick Herzberg developed a "two-factor theory" of motivation, which distinguishes dissatisfiers (factors that cause dissatisfaction) and satisfiers (factors that cause satisfaction). For example, if an Apple computer did not come with a warranty, that would be a dissatisfier. Yet the presence of a product warranty would not act as a satisfier or motivator of Linda's purchase, since it is not a source of intrinsic satisfaction with Apple computer. The Apple computer's fine color graphics would be a satisfier and enhance Linda's enjoyment of the computer.

This theory of motivation has two implications. First, sellers should do their best to avoid dissatisfiers such as a poor training manual or a poor service policy. While these things will not sell the computer, they might easily unsell the computer. Second, the manufacturer should identify the major satisfiers or motivators of purchase in the computer market and be sure to supply them. These satisfiers will make the major difference as to which computer brand the customer buys.

2.4 Quality

The definition presented by Montgomery (1996 cited **Bob E. Hayes** 1998): Quality is the extent to which products meet the requirements of people who use them. He further distinguishes between two types of quality: quality of design and quality of conformance.

Quality of design reflects the extent to which a product or service possesses an intended feature. For example, an automobile with power steering, a sun roof, and many other luxury options would be considered to have better quality of design than a car without these options. Quality of conformance reflects the extent to which the product or service conforms to the intent of the design.

Dimensions of Quality; David Garvin (1987 cited Stephen R. Rosenthal 1992: 58) has defined eight dimensions of quality as follows:

- (1) Performance: Product's primary operating characteristics.
- (2) Features: Supplementary characteristics of a product.
- (3) Reliability: Probability of product failing over time (mean time between Failure).
- (4) Conformance: Meeting established specifications.
- (5) Durability: Measure of product life (to replacement).
- (6) Serviceability: Ease-of-repair (downtown, mean time to repair).

- (7) Aesthetics: The look, feel, sound, and so forth, of a product.
- (8) Perceived quality: Subjective reputation of a product, which includes aspects such as ease-of-use and product integrity.

2.5 Dealing with Dissatisfied Customers

Those who enter to buy, support me. Those who come to flatter, please me. Those who complain, teach me how I may please others so that more will come. Those only hurt me who are displeased but do not complain. They refuse me permission to correct my errors and thus improve my service (Marshall Field cited in Paul R. Timm be 1998: 40)

Customer service is easy when nothing goes wrong. However, a study by the Technical Assistance Research Program (TARP) estimates that approximately one in every four purchases results in some form of customer-problem experience. Employees often underestimate the negative ripple effects caused by even one unhappy buyer. To reduce the impact of such ripples, we need to develop "recovery skills". As the name implies, we are here trying to recover the potentially lost customer. We can best do this by:

(1) Feeling their pain

The first step in developing such skills is to recognize that upset customers are likely to be disappointed, angry, frustrated or even in pain, and to blame you to some extent. Typically they want you to do some or all of the following:

- (a) Listen to their concerns and take them seriously
- (b) Understand their problems and the reasons why they are upset
- (c) Compensate them or provide restitution for the unsatisfactory product or service
- (d) Share their sense of urgency; get their problems handled quickly

- (e) Avoid further inconvenience to them
- (f) Treat them with respect and empathy
- (g) Have someone punished for the problems (sometimes)
- (h) Assure the customers the problems will not happen again

(2) Doing all you can to resolve the problems

When attempting to recover an unhappy customer, the icing on the cake is the "something extra" you give by way of making up for the problem. Jeffery Mount's restaurant recovered the customer who ordered too little food by rushing in with the "bodacious sandwich platter". No matter that they tried to dissuade the customer from ordering the wrong food in the first place. They fixed it with something extra- a quick rescue.

Suppose you buy a new pair of shoes and the heel falls off. You call the shoe store and the owner says to bring them back and he'll replace them. You take time off from work, drive downtown to the store, battle for a parking space and spend about an hour doing this. He cheerfully gives you a new pair of shoes. Are you satisfied now?

Probably not. Why? Because he really hasn't repaid you for the inconvenience. Sure, he stood behind the product and perhaps even did so in a pleasant manner, but you still came out on the short end.

(3) Going beyond: offering "symbolic atonement"

What kinds of things can we do to reconcile for the problem? Meanwhile, here are a few possible ideas that could be seen as going the extra mile in the eyes of a customer:

- (a) Offer to pick up or deliver goods to be replaced or repaired. Lexus got a lot of mileage out of offering to pick up the recalled car rather than have the customer bring it in.

- (b) Give a gift of merchandise to repay for the inconvenience. The gift may be small but the thought will be appreciated. Customer service expert Ron Zemke calls this "symbolic atonement". Things like a free dessert for the restaurant customer who endures slow service or extra copies of a print job to offset a minor delay are examples. It's the thought that counts.
- (c) Reimburse for cost of returning merchandise such as parking fees, etc. (many mail-order retailers pay all return postage fees to reduce customer annoyance and inconvenience.)
- (d) Acknowledge the customer's inconvenience and thank him for giving you the opportunity to try to make it right. A sincere apology can go a long way. Make the wording of the apology sincere and personal. Say "I'm sorry you had to wait," rather than "The company regrets the delay." Empathy can be expressed with statements like, "I know how aggravating it can be to..." or "I hate when that happens and I'm sorry you had to go through..."
- (e) Follow up to see that problem was handled. Don't assume the customer's difficulty has been fixed unless you handled it yourself and have checked with the customer to see that the fix held up.

You may not have the authority to do all of these things (although many of these cost practically nothing) but you can go to bat for the customer with your boss. Just being the customer's advocate can help reduce much of the problem. If all goes well, you should feel a genuine sense of satisfaction after handling an unhappy or irate customer.

2.6 The Power of Expectation

Customers have learned to expect quality products and services. What more must you give them?

Why Customers Do What They Do

At a basic psychological level, people are motivated to act in a particular way because their action will either result in a gain (reward) or avoid a loss (punishment). Customers are rational people. If a buying experience is positive, they will see it as a gain and probably come back; if negative, they'll regard it as a loss and try to avoid returning.

The Crucial Role of Customer Expectations

As customers entering into a transaction, they expect (albeit perhaps unconsciously) to be treated a particular way. What they expect is often based on their past associations with this business, person, organization, or ones they see as similar. If they had a good experience in the past, they'll probably expect something satisfactory. If the last transaction wasn't so positive, they might assume the next one won't be better.

The part of all this that frustrates customer service people is that expectations are perceptual. They exist in the mind of our customer. Sometimes they are accurate and rational, sometimes they aren't. And to make matters worse, they are ever-changing. They present a moving, hard-to-define target.

Expectations of Products, Services, and the Customer Experience

When people judge the quality of a tangible product, they use fairly objective and somewhat predictable standards. For example, if a person buys a new automobile, they'll be likely to judge its quality by things like:

- (1) driving and handling characteristics
- (2) low frequency of repair (it seldom has to be fixed)
- (3) appropriate size (it holds my family comfortably)

(4) a good price relative to its quality (it looks nice but didn't cost an arm and a leg)

(5) workmanship (it seems to be well built, nice paint job)

Likewise when we judge the quality of a service (say a house painter's job) we measure it by such standards as

(1) the work was done on time (he met the deadline)

(2) the surfaces to be painted were carefully prepared

(3) the paints were mixed and applied neatly

(4) the painter cleaned up after the job, etc.

These kinds of standards are pretty predictable. They're much the same for each customer.

But evaluating the degree of customer satisfaction goes beyond the core product or service bought. It involves the entire buying experience. The standards by which customers measure satisfaction are more ambiguous.

To further complicate matters, expectations will be different among different organizations or under differing circumstances. When purchasing a tangible product, people expect different treatment from a "hightouch", full-service retailer than they do from a warehouse store. They expect different service from a prestigious law firm than from a state auto license bureau.

For that matter, they probably expect something different from the same store at different times. Perhaps a little less personal attention is anticipated during busy periods (like Christmas shoppers or end-of-month license plate buyers).

Different Expectations from Different Businesses

Suppose you intend to shop at a low cost, self-service, discount store, like a Kmart, Target, or Fred Meyers. Going into the store, you expect to be treated in a

particular way. You do not necessarily expect that the clerk in the clothing department (if you can find one) will be an expert in fitting clothing. Nor would you be likely to expect that person to be particularly helpful in choosing or color coordinating items we may want to purchase. This is not to say that some people who work there would not have these skills, but we probably wouldn't expect them as a general rule.

If we simply select some clothing items from a rack and take them to a checkout for purchase, we are not surprised nor particularly disappointed. That's about what we expected and if other aspects of the store are okay (it seems clean and well-stocked, for instance) we could be perfectly satisfied.

By contrast, if we were to go to a full-service department store, or to an expensive boutique, we would expect a different kind of transaction. We would probably expect to have a person working in a clothing department who has considerable expertise in clothing fit, color, and materials. We would realistically expect that service person to give us some attention and assistance as we make our purchases.

When we find situations like these just described, our expectations are met. Dissatisfaction is probably avoided; we are in that zone of indifference.

The key to exceptional customer satisfaction and a corresponding motivation to return (loyalty), however, lies not in meeting expectations but in exceeding them.

One of three situations may arise as we compare our expectations with the service received:

- | | | |
|--|--------------------|---|
| • Positive expectations not fulfilled (experience not as good as expected) | • Expectations met | • Negative expectations not fulfilled (experience not as bad as expected) |
| • Experience more negative than expected | | • Experience more positive than expected |

Figure 2.9. Comparison of Expectation with Actual Service Received.

In the condition described in the left column, the customer's experience was as bad or worse than expected. She's dissatisfied and likely to defect to another provider, if she has a rational alternative. The middle column customer is neither dissatisfied nor particularly motivated to return. This is the zone of indifference we discussed earlier.

In the right column situation, the transaction was better than expected. Either the customer thought it would be pretty good and it was very good, or the customer thought it wouldn't be good but it wasn't as bad as expected. If positive expectations were sufficiently exceeded (or negative ones shown to be unfounded), this customer is a very good candidate for repeat business.

The right column situation is what we'll call an E-PLUS experience customer, expectations were exceeded.

Why E-Plus Leads to Customer Retention

A solid theoretical basis for predicting that the E-Plus (right column) customer will become a repeat customer exists in a theory founded in social psychology called Equity Theory. Psychologist J. Stacy Adams first articulated this theory in the mid 1960s. It has stood the test of time to be widely accepted as a predictor of some kinds of human behavior. Here is a quick summary of the theory:

Equity theory starts with the premise that human beings constantly go into and out of various kinds of relationship ranging from the intimate to the cursory. Long-term relationships like best friendships and family are on one end of the continuum. Brief, even momentary "relationships", like buying something from a convenience store on a cross-country trip or chatting with someone in an airport, are on the other end of the continuum. The buyer-seller relationship is germane to this discussion.

Once in a relationship, even a brief one, people immediately and regularly assess the relative equity or fairness of their involvement compared to other people. They check to see if what they give to the relationship balances with what they are getting out of it. A very simple example of a relationship that is out of balance (inequitable) would arise if you pass another person in the hallway or on the street and say hello to him but he ignores your greeting and walks on. You've given something and received nothing in return. You'll feel funny about this awkward state. A higher level experience might be if you invite a new friend and his family to your home for dinner and he never even thanks you, let alone invites you to his place for a meal. Common courtesy demands that he does something to "rebalance" the relationship. Perhaps he could bring a gift, something to share at the meal, or the like. People who take but never give are soon found lonely.

Initially, much testing of this theory focused on the workplace where workers' perceptions of fairness (equity) were correlated with certain behaviors. Not surprisingly, studies found that people who were paid less for doing the same work as others, for example, felt a sense of inequity. Employees who sensed that their supervisor communicated more often and more positively with other employees in the workgroup felt a clear sense of inequity.

But the theory goes beyond simply citing situations where people may feel inequitably treated. It also predicts what people would do about it. When inequity is sensed, people will respond with one or some combination of the following:

- (1) Ignore or rationalize the inequity. ("He deserves to be treated better than I," "The world isn't fair but I'm not going to fight it," or "I guess he didn't hear me say hello.")
- (2) Demand restitution. (The offended person goes to the boss to demand a fairer pay, or the customer wants her money back when product quality is poor.)
- (3) Rataliation (This can range from telling others about how bad the organization is, doing harm to the person seen as the cause of the inequity, to outright sabotage.)
- (4) Withdraw from the relationship. (Quit and don't come back.)

The Positive Side of Equity Theory

Another finding of equity theory predicts this: People who feel that they are receiving more than they "deserve" from a transaction also experience a psychological need to restore the balance of fairness. A simple illustration of this is the social pressure you may feel to reciprocate when someone invites you to their home for dinner. The relationship will remain unbalanced until you rebalance it with a similar kindness: bringing wine or flowers, inviting them to your home, or at least sending a thank you note.

Herein lies the theoretical basis for exceeding customer expectations. By going beyond the expected, you are creating an imbalance that, for many people, will require action on their part to rebalance. The logical options are the opposite of what the victim of a negative imbalance feels: They could rationalize or ignore it, of course, but

attempts to restore the balance could also take the form of telling others of the positive experience, paying a premium for the goods received, or, in short, becoming a loyal customer.

The challenge, then, is to create positive imbalances by exceeding customer expectations. This is the master key called E-Plus. Using this master key requires two kinds of ongoing actions:

- (1) Continually work to anticipate customer expectations, and then
- (2) exceed these expectations.



III. RESEARCH METHODOLOGY

This chapter is concerned about the tool, techniques and method in different steps to specify populations and sample group. This chapter also covers the research instrument, sampling data, statistical and mathematical tool to be used and the process development into data analysis.

3.1 Population and Sample Group in Research

This research is a study about service satisfaction of electronic-cash card of onelife card. The population studied is the onelife card holders that are in Bangkok (4,000 card holders).

Sample group consists of 350 onelife card holders (from opening a table for determining sample size that is theory of Krejcie & Morgan). The survey is undertaken in 6 areas including:

- (a) Game Freaks, 4th floor Siam Center.
- (b) Steak Lao, Sammakorn Branch.
- (c) Steak Lao, Asoke Branch.
- (d) Steak Lao, Ramintra Branch.
- (e) Kozosushi, Thaniya Plaza Building.
- (f) Daily Fresh Supermarket, Imperial World Samrong.

The sample group consists of onelife card holders who are customers of the above 6 areas. Questionnaires are used as a research tool in gathering data. Data was gathered between May 2002 to June 2002. Choosing of the sample group is done by using accidental sampling method.

3.2 Research Concept

From the study of the definition of consumer satisfaction concept theory about consumer satisfaction and research output enabled the researcher to select independent interesting factors to study the relationship which covers 2 factors of consumer satisfaction.

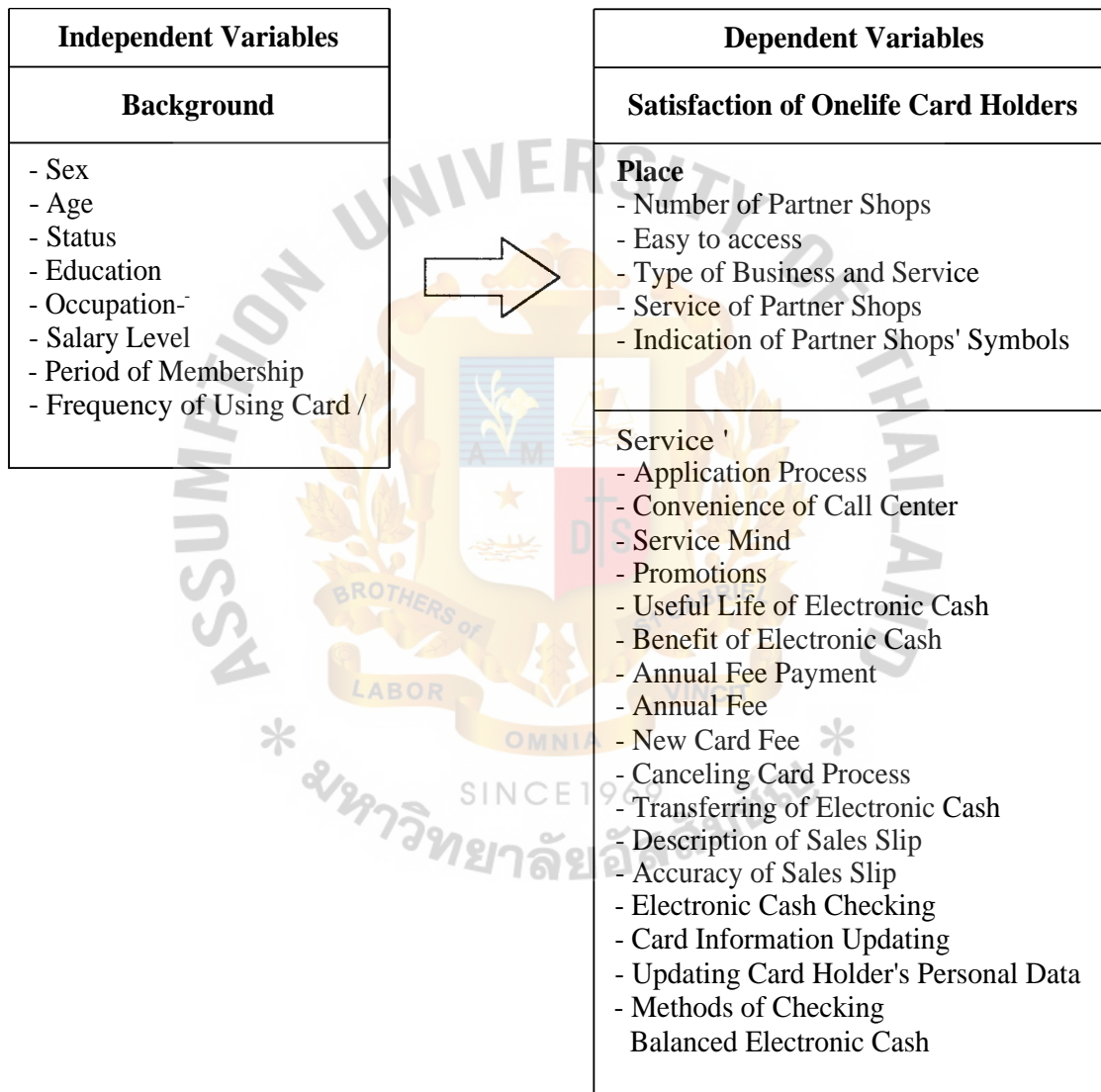


Figure 3.1. Relationship between Independent Variables and Dependent Variables.

3.3 Research Method

The tool of research is questionnaire which consist of 2 parts, background questionnaire and consumer satisfaction measurement. The researcher studies and follows the theory of Herzberg on only 2 factors of consumer satisfaction which are place and service. The step created 22 items which cover both factors of consumer satisfaction of questionnaire and this measurement is created as attitude measurement, and the Likert's Summated Rating Scale which will be balanced both positively and negatively. a h question consists of 5 levels of opinion: Strongly Agree, Agree, Uncertain, Disagree and Strongly Disagree.

The criteria of scores will be divided into 2 parts: if positive, criteria will be; strongly agree = 5, agree = 4, uncertain = 3, disagree = 2 and strongly disagree = 1 respectively. If negative, criteria will be the opposite to positive.

Analysis of consumer satisfaction will consider from an average (\bar{x}) of the total score of all items which cover 2 factors of consumer satisfaction and sometimes will consider the average separated from the factors.

A criteria we use as mean of consumer satisfaction will be specified into 5 intervals as follows:

1.00 — 1.80 = Least Level

1.81 — 2.60 = Less Level

2.61 — 3.40 = Moderate Level

3.41 — 4.20 = High Level

4.21 — 5.00 = Highest Level

3.4 Research Analysis

Questionnaire for this research is especially on consumer satisfaction, and reliability testing that results in Cronbach's Alpha Coefficient = 0.9355. For using the

tool for studying, we will select 22 items of consumer satisfaction which cover 2 factors as detailed in Table 3.1.

Table 3.1. Indication of Consumer Satisfaction.

Types of consumer satisfaction	Message or Sentence in Measurement		Total Quantity
	Positive	Negative	
1. Place	5	-	5
2. Service	17	-	17

3.5 Statistics from Data Analyses

We used the following statistics:

- (1) Frequency, percentage and average (\bar{x}) for background data as variable factors.
- (2) Average (\bar{x}) and Standard Deviation (S.D.) for total consumer satisfaction and for each factor.
- (3) T-test or One-Way Analysis of Variance or F-test for a relationship between consumer satisfaction and free background factors i.e. age, status, education, salary level, period of membership, occupation and frequency of using card.

3.6 Hypotheses

H1: Different sex of Onelife card holders have different consumer satisfaction.

H2: Different age of Onelife card holders have different consumer satisfaction.

H3: Different status of Onelife card holders have different consumer satisfaction.

H4: Different education of Onelife card holders have different consumer satisfaction.

H5: Different occupation of Onelife card holders have different consumer satisfaction.

H6: Different salary level of Onelife card holders have different consumer satisfaction.

H7: Different period of member of Onelife card holders have different consumer satisfaction.

H8: Different frequency of using card of Onelife card holders have different consumer satisfaction.



IV. RESULTS AND DISCUSSION

To study service satisfaction of Onelife Card holders, researcher used the data analysis results which are collected from 350 samples. They include background of the sample group, service satisfaction and the relationship between background factor with consumer satisfaction.

4.1 Data Analysis Results and Consumer Satisfaction Data

Background of the sample group (Table 4.1) result is as follows:

Table 4.1. Background of the Sample Group.

Variable	Frequency (350)	Percent (100%)
1. Sex		
Male	167	47.7
Female	183	52.3
Total	350	100
2. Age		
20 years or less	43	12.3
21-25 years	162	46.3
26-30 years	87	24.9
31-35 years	33	9.4
More than 35 years	25	7.1
Total	350	100

Table 4.1. Background of the Sample Group. (Continued)

Variable	Frequency (350)	Percent (100%)
3. Status		
Single	298	85.1
Married	47	13.4
Widow	3	0.9
Separated	2	0.6
Total	350	100
4. Highest Education		
Lower than Bachelor Degree	17	4.9
Bachelor Degree	266	76.0
Master Degree	65	18.6
Higher than Master Degree	2	0.6
Total	350	100
5. Occupation		
Student	128	36.6
National Service	20	5.7
Employee	149	42.6
Self Employed	53	15.1
Total	350	100

Table 4.1. Background of the Sample Group. (Continued)

Variable	Frequency (350)	Percent (100%)
6. Monthly Income		
Less than 5,000 Baht	14	4.0
5,001-15,000 Baht	175	50.0
15,001-25,000 Baht	77	22.0
More than 25,000 Baht	84	24.0
Total	350	100
7. Period of Card Holding		
0-6 Months	133	38.0
6-12 Months	113	32.3
12-18 Months	88	25.1
More than 18 Months	16	4.6
Total	350	100
8. Frequency of Using Card		
0-5 Times	229	65.4
6-10 Times	67	19.1
11-15 Times	46	13.1
More than 15 Times	8	2.3
Total	350	100

Sex

The sample group comprised of more females than males. Of the total sample of 350 persons, 183 persons (52.3%) are females and 167 persons (47.7%) are males. (Figure 4.1)

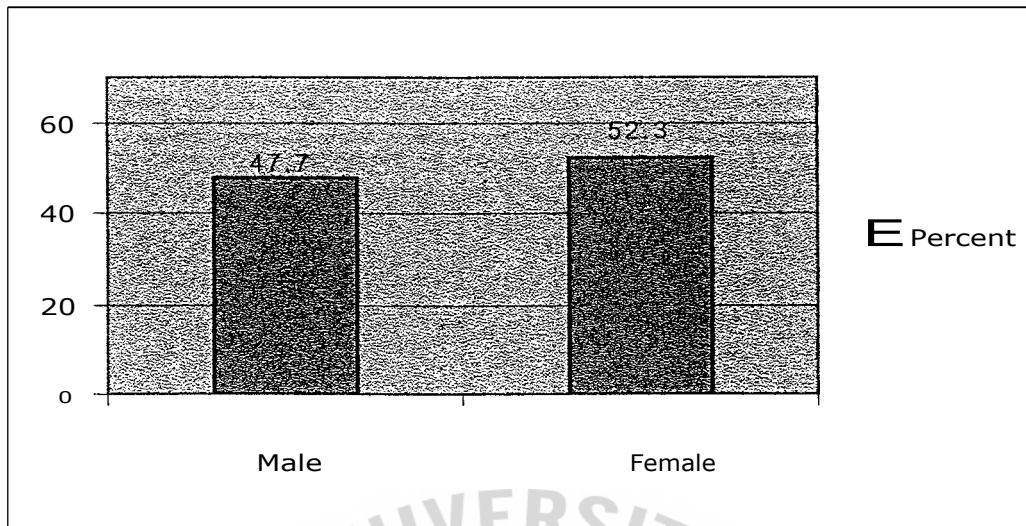


Figure 4.1. Distribution of Consumer Satisfaction (with respect to gender).

Age

From the sample group of 350 persons, if we consider by age, we found that the highest of 46.3% are 21-25 years, 24.9% are 26-30 years, 12.3% are 20 years or less, 9.4% are 31-35 years and the smallest of 7.1% are more than 35 years respectively. (Figure 4.2)

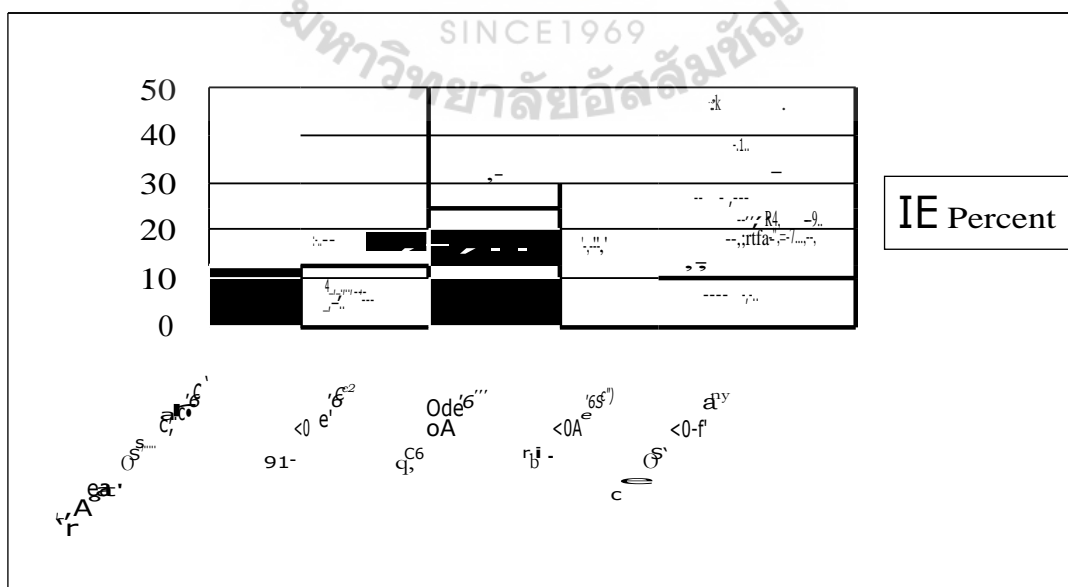


Figure 4.2. Distribution of Consumer Satisfaction (with respect to age).

Status

From the sample group of 350 persons, we found that 85.1% are single, 13.4% are married, 0.9% are widow and 0.6% are separated respectively. (Figure 4.3)

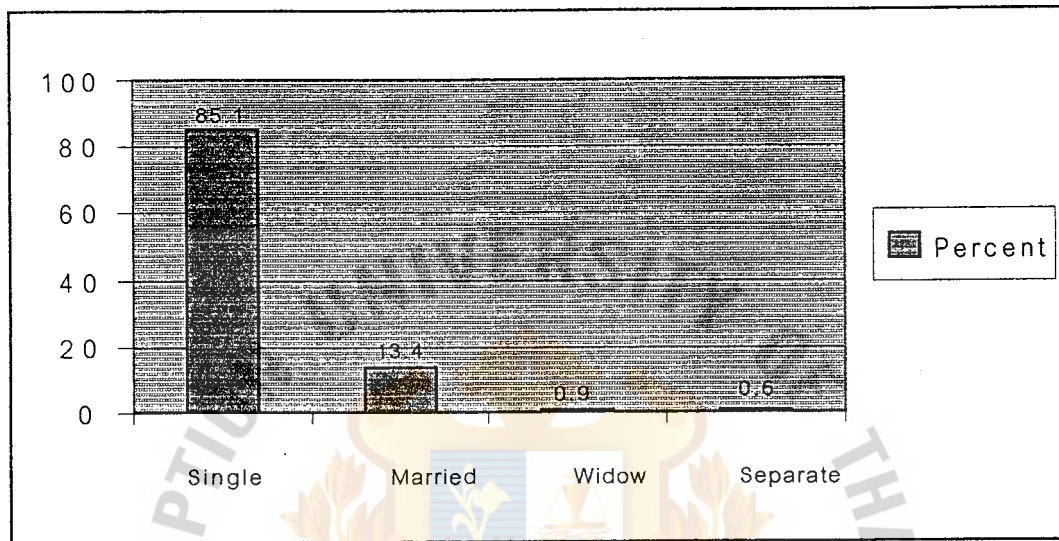


Figure 4.3. Distribution of Consumer Satisfaction (with respect to marital status).

Highest Education

From the total sample, we found that the highest of 76.0% are Bachelor Degree, 18.6% are Master Degree, 4.9% are lower than Bachelor Degree and the lowest of 0.6% are higher than Master Degree respectively. (Figure 4.4)

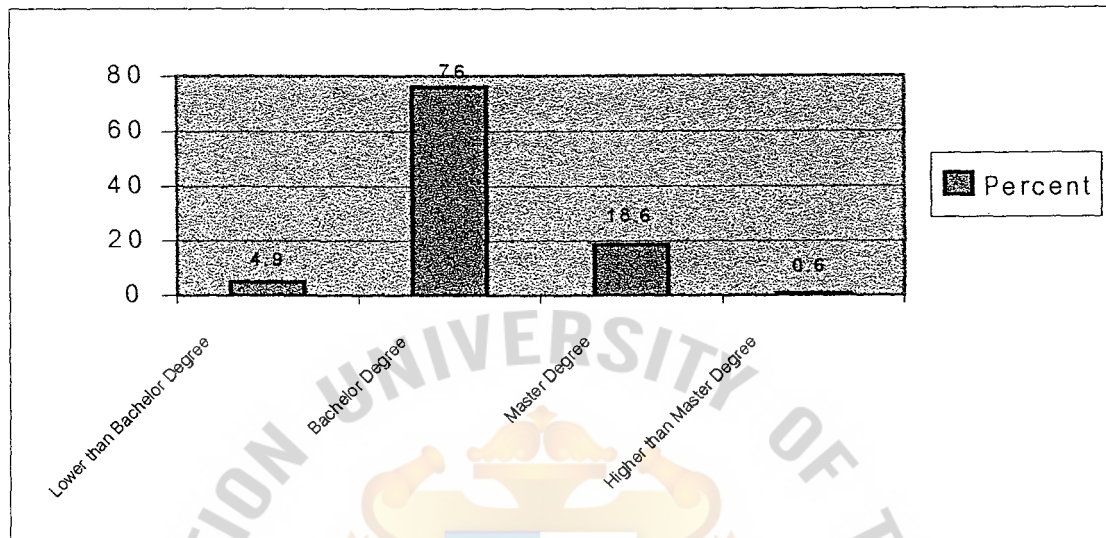


Figure 4.4. Distribution of Consumer Satisfaction (with respect to education level).

Occupation

From the sample group, we found that 42.6% are Employees, 36.6% are Students, 15.1% are Self-Employed and the smallest of 5.7% are National Service respectively. (Figure 4.5)

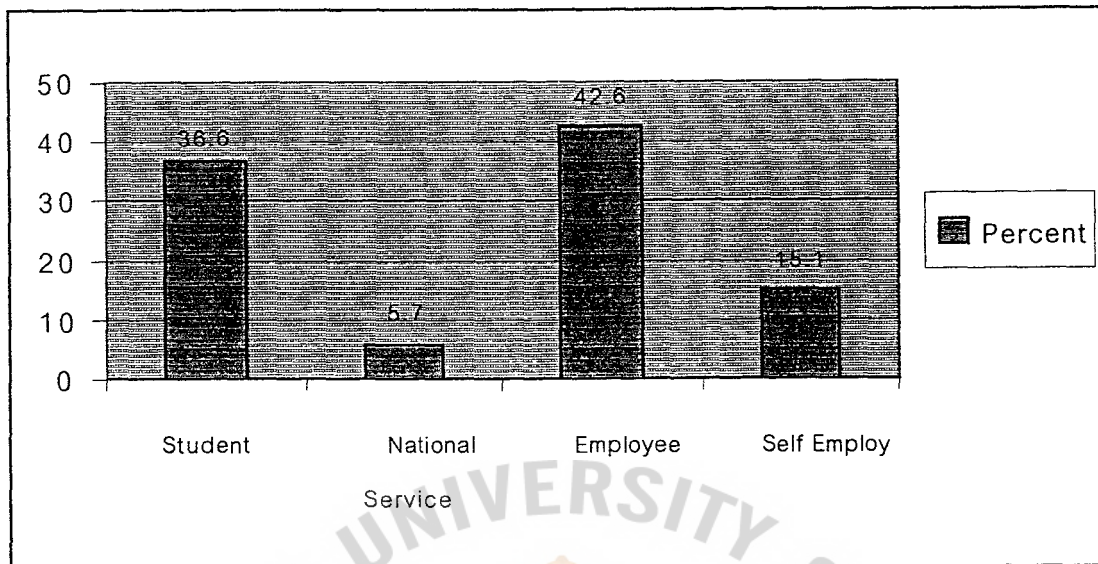


Figure 4.5. Distribution of Consumer Satisfaction (with respect to occupation).

Monthly Income

From the sample group, we found that 50.0% of Onelife Card holders receive 5,001-15,000 Baht, 24.0% receive more than 25,000 Baht, 22.0% receive 15,001-25,000 Baht and the smallest of 4.0% receive less than 5,000 Baht respectively. (Figure 4.6)

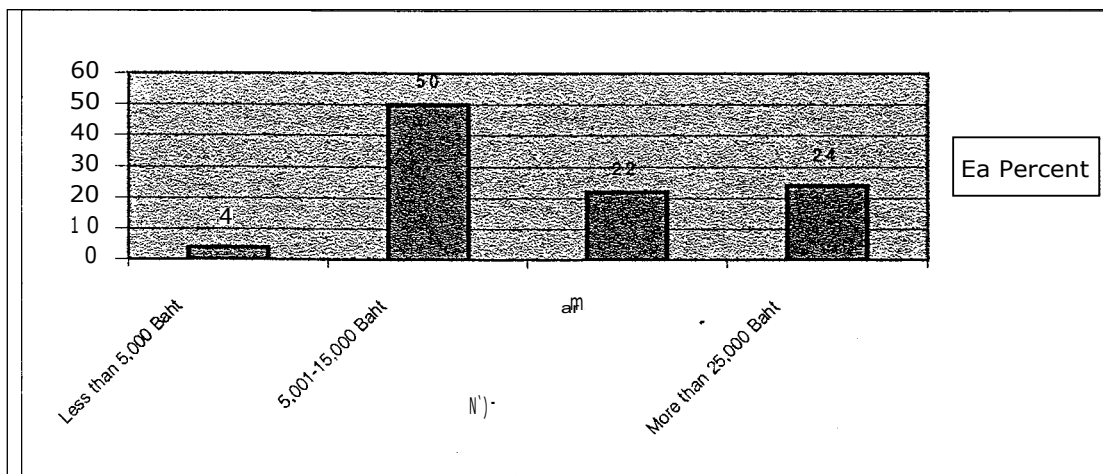


Figure 4.6. Distribution of Consumer Satisfaction (with respect to monthly income).

Period of Card Holding

From the sample group, we found that the highest of 38.0% are 0-6 months, 32.3% are more than 6-12 months, 25.1% are more than 12-18 months and 4.6% are more than 18 months respectively. (Figure 4.7)

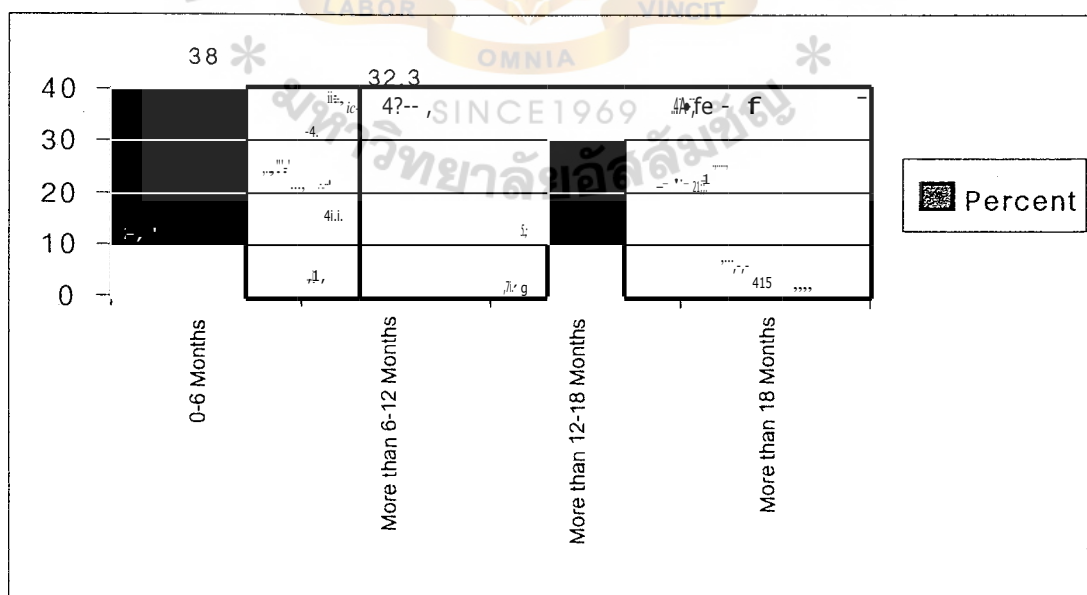


Figure 4.7. Distribution of Consumer Satisfaction (with respect to period of card holding).

Frequency of Using Card / Month

From the sample group, we found that 65.4% are 0-5 times, 19.1% are 6-10 times, 13.1% are 11-15 times and the last of 2.3% are more than 15 times respectively. (Figure 4.8)



Figure 4.8. Distribution of Consumer Satisfaction (with respect to frequency of using card per month).

4.2 Consumer Satisfaction Factors

We consider consumer satisfaction in terms of 2 factors, namely place and service provided by Onelife Card. Average scores of consumer satisfaction (per each number) of Onelife Card holders will be 3.421 which consists of satisfaction towards place (averaging 3.262) and towards service (averaging 3.58). It is found that card holders are least satisfied with Indication of Partner Shops' Symbol (average 3.060), and most satisfied with Service of Partner Shops (average 3.483). In the part of Service the card holder has the least satisfaction will be New Card Fee (Damaged or Loss), average 3.143. The most satisfied will be Description of Sales Slip (average 3.997).

If we consider level of consumer satisfaction in detail about Indication of Partner Shops' Symbol and New Card Fee (Damaged or Loss), we found that the card holder has no satisfaction.

When we consider the level of consumer satisfaction, the card holder is most satisfied with the Service of Partner Shops. Another factor card holders are satisfied is Description of Sales Slip.

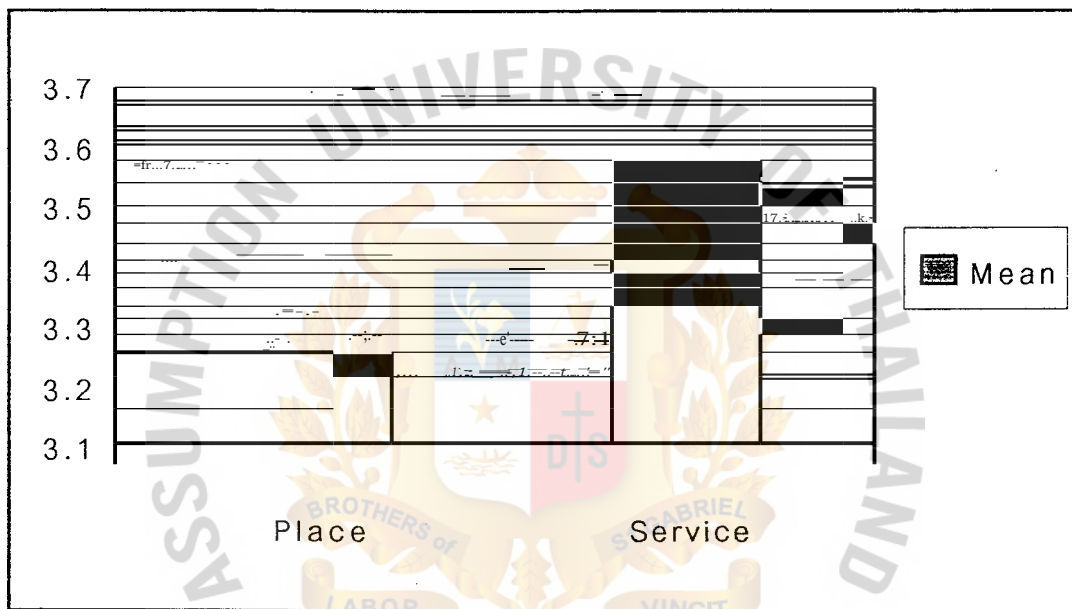


Figure 4.9. Average of Consumer Satisfaction.

Table 4.2. Average of Consumer Satisfaction.

Consumer Satisfaction Factor	Mean N=350	Rank From Most to Least	Satisfaction Level
1. Place	3.262		Medium
Number of Partner Shops	3.314	18	Medium
Easy to access	3.343	17	Medium
Variety of Partner Shop Type	3.109	21	Medium
Service of Partner Shops	3.483	9	Agree
Indication of Partner Shops' Symbols	3.060	22	Medium
2. Service	3.580		Agree
Application Process	4.117	1	Agree
Convenience of Call Service	3.486	8	Agree
Customer Service by Staff	3.774	5	Agree
Sales Promotion	3.634	7	Agree
Valid Time of Electronic Cash	3.408	13	Agree
Benefit of Electronic Cash	3.789	4	Agree
Annual Fee Payment	3.311	19	Medium
Annual Fee Rate	3.417	12	Agree
New Card Rate	3.143	20	Medium
Canceling Card Process (damaged,lost)	3.391	14	Medium
Transferring of Electronic Cash	3.769	6	Agree
Description of Sales Slip	3.997	2	Agree
Accuracy of Sales Slip	3.974	3	Agree
Convenience of E-Cash Checking	3.443	11	Agree

Table 4.2. Average of Consumer Satisfaction. (Continued)

Consumer Satisfaction Factor	Mean N=350	Rank From Most to Least	Satisfaction Level
Details of Card Information	3.463	10	Agree
Updating Card Holders' Personal Data	3.360	16	Medium
Methods of Checking Balanced E-Cash	3.383	15	Medium
Total Satisfaction	3.421		Agree

4.3 Data Analysis of Related Variables

Data analysis of related variables is between independent variables and dependent variables and we use the method of statistic which will be different for each factor.

4.3.1 Sex

Consideration of average of consumer satisfaction for Onelife card holder which is classified by Sex (Table 4.3) found that female card holder has the highest average which is 3.44 and male card holder has the average which is 3.40.

Table 4.3. Average of Consumer Satisfaction Classified by Sex.

Sex	N	Mean	Std. Deviation
Male	167	3.40	0.54
Female	183	3.44	0.55
Total	350	3.42	0.55

Table 4.4. Independent Sample Test.

	F	Sig.	t	df	Sig. (2-tailed)
Equal variance assumed	0.903	0.343	-0.617	348	0.538
Equal variance not assumed			-0.618	346.622	0.537

From the hypotheses, 'Different Sex of Onelife Card holders have different variance satisfaction'.

H0= Different Sex of Onelife Card holders have variances which are not different.

H1= Different Sex of Onelife Card holders have variances which are different.

From different variance test, T-test (Table 4.4), it was found that the significance level from the test is higher than the significance level in T-test table which is 0.05. So hypothesis H1 is rejected and hypothesis H0 is accepted which means variance of Male is equal to variance of Female.

Table 4.5. Comparison of the Average of Consumer Satisfaction classified by Sex.

Sex	N	Mean	Std. Deviation	T	df	Sig. (2-tailed)
Male	167	3.40	0.54	-0.617	348	0.538*
Female /	183	3.44	0.55			

From Hypotheses 1, 'Different sex of Onelife Card holders have consumer satisfaction which are different'.

H0 = Different sex of card holders have consumer satisfaction which are not different.

H1 = Different sex of card holders have consumer satisfaction which are different.

Different mean test by statistic T-test (Table 4.5) found that the significance level from the test is higher than statistic significance level as specified (0.05). So reject hypotheses H1 is rejected and hypotheses HO is accepted which means that different sex of Onelife Card holders have satisfaction which are not different.

4.3.2 Age

Consideration of average of service satisfaction of card holders classified by age (Table 4.6) found that average of service satisfaction of card holders who are aged 31-35 years, have the highest average which is 3.72. The average of card holders who are aged more than 35 years is 3.64 and card holders card holders who are aged 20 years or younger, 21-25 years, 26-30 years have the average of 3.48, 3.39, 3.28 respectively.

Table 4.6. Average of Consumer Satisfaction classified by Age.

Age	N	Mean	Std. Deviation
20 years or less	43	3.48	0.45
21-25 years	162	3.39	0.54
26-30 years	87	3.28	0.54
31-35 years	33	3.72	0.35
More than 35 years	25	3.64	0.77
Total	350	3.42	0.55

Table 4.7. Analysis of Variance (F-test) among Different Age Groups regarding Consumer Satisfaction.

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	6.217	4	1.554	5.493	0.000*
Within Groups	97.619	345	0.283		
Total	103.836	349			

From hypotheses 2, "Different age of Onelife Card holders have different consumer satisfaction."

HO = Different age of card holders have consumer satisfaction which are not different.

H1 = Different age of card holders have consumer satisfaction which are different.

Different mean test by statistic F-test (Table 4.7) found that the significance level from the test is less than statistic significance level as specified (0.05). So hypotheses H1 is accepted which means that different age of card holders have consumer satisfaction which are different at a significance level of 0.05. This result supports this hypotheses.

For variance test (one-way ANOVA) as a match by using Scheffe' method with all information in Table 4.8, when we consider Mean Difference with the significance level less than (0.05) as specified, we found that card holders who are 26-30 years have consumer satisfaction which is different from card holders who are 20 years or younger, 31-35 years and more than 35 years. It shows that card holders who are 26-30 years have consumer satisfaction less than card holders who are 20 years or younger and customers who are 3 lyers or older. And we found that card holders who are 21-25

years have consumer satisfaction which is different from those who are 31-35 years and those who are 35 years and older. It shows that card holders who are 21-25 years have consumer satisfaction less than card holders who are 31 years or older.



Table 52. Multiple Comparison by Scheffe' Method.

Age	Mean Difference						Age			
	Mean Difference	95% CI	95% CI	95% CI	95% CI	95% CI	20-25	26-30	31-35	36-40
20 Years or Less							0.044	0.044	0.044	0.044
21-25 Years							0.044	0.044	0.044	0.044
26-30 Years							0.044	0.044	0.044	0.044
31-35 Years							0.044	0.044	0.044	0.044
More than 35 Years							0.044	0.044	0.044	0.044

4.3.3 Status

Consideration of average of consumer satisfaction of card holders classified by marital status (Table 4.9) found that average of consumer satisfaction of card holders who are married, have the highest average which is 3.49. The average of cardholders who are single is 3.42, and card holders who are separated and widow have the average of 3.20 and 2.45 respectively.

Table 4.9. Average of Consumer Satisfaction Classified by Marital Status.

Marital Status	N	Mean	Std. Deviation
Single	298	3.42	0.52
Married	47	3.49	0.64
Widow	3	2.45	0.00
Separated	2	3.20	1.05
Total	350	3.42	0.55

Table 4.10. Analysis of Variance (F-test) among Card Holders with Different Marital Status regarding Consumer Satisfaction.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	3.149	3	105.0	3.607	0.014*
Within Groups	100.688	346	0.291		
Total	103.836	349			

From hypotheses 3, 'Different status of Onelife card holders have consumer satisfaction which are different.'

Ho = Different marital status of Onelife card holders have consumer satisfaction which are not different.

H1 = Different marital status of Onelife card holders have consumer satisfaction which are different.

Different mean test by statistic F-test (Table 4.10) found that the significance level from the test is less than statistic significance level as specified (0.05). So hypotheses H1 is accepted which means that different status of card holders have consumer satisfaction which are different at a significance level of 0.05. This result supports hypotheses 3.

For variance test (one-way ANOVA) as a match by using Scheffe' method with all information in Table 4.11, when we consider Mean Difference with the significance level less than (0.05) as specified, we found that card holders who are widows have consumer satisfaction which are different to card holders who are single and married. It shows that card holders who are widows have consumer satisfaction less than card holders who are single and married.

Multiple Comparison by Scheffe' Method.

Status	Mean Difference				S			
	Status				Status			
	Single	Married	Widow	Separate	Single	Married	Widow	Separate
Single		0.000	0.000	0.224	0.000	0.000	0.000	0.000
Married	0.000		0.000	0.2949	0.000	0.000	0.000	0.449
Widow	0.000	0.000		0.000	0.000	0.000		0.132
Separate	0.000	0.000	0.000		0.000	0.449	0.82	

4.3.4 Education Level

Consideration of consumer satisfaction for card holders which is classified by education level (Table 4.12) found that the average of consumer satisfaction of card holders who have education higher than Master Degree have the highest average of 3.94, those who have Master Degree, Bachelor Degree and lower than Bachelor Degree have the average of 3.60, 3.42 and 3.37 respectively.

Table 4.12. Average of Consumer Satisfaction Classified by Education Level.

Highest Education	N	Mean	Std. Deviation
Lower than Bachelor Degree	17	3.42	0.51
Bachelor Degree	266	3.37	0.51
Master Degree	65	3.60	0.67
Higher than Master Degree	2	3.94	0.00
Total	350	3.42	0.55

Table 4.13. Analysis of Variance (F-test) among Card Holders with Different Education Level regarding Consumer Satisfaction.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	3.193	3	1.064	3.658	0.013*
Within Groups	100.644	346	0.291		
Total	103.836	349			

From hypotheses 4, 'Different education level of Onelife Card holders have consumer satisfaction which are different'.

HO = Different education level of Onelife Card holders have consumer satisfaction which are not different.

H1 = Different education level of Onelife Card holders have consumer satisfaction which are different.

Different mean test by statistic F-test (Table 4.13) found that the significance level from the test is less than statistic significance level as specified (0.05). So H1 is accepted and hypotheses HO is rejected which means that different education level of card holders have consumer satisfaction which are different at a significance level of 0.05. This result supports hypotheses 4.

For variance test (one-way ANOVA) as a match by using Scheffe' method with all information in Table 4.14, when we consider Mean Difference with the significance level less than (0.05) as specified, we found that card holders who graduated with Bachelor's Degree have consumer satisfaction which are different to card holders who graduated with Master's Degree. It shows that card holders who graduated with Bachelor's Degree have consumer satisfaction less than card holders who graduated with Master's Degree.

Multiple Comparison by Scheffe' Method.

Highest Education	Mean Difference					Sig.			
	Highest Education					Highest Education			
	Mean Difference	Lower Bound	Upper Bound	Mean Difference	Mean Difference	Mean Difference	Mean Difference	Mean Difference	Mean Difference
Lower than Bachelor Degree	4.91E-02	0.000	0.000	-0.5187	0.000	0.000	0.000	0.000	0.000
Bachelor Degree	0.000	0.000	0.000	-0.5678	0.000	0.000	0.000	0.000	0.000
(Master Degree	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Higher than Master Degree	0.5187	0.000	0.000	0.3426	0.000	0.000	0.000	0.000	0.000

4.3.5 Occupation

Consideration of consumer satisfaction of card holders classified by occupation (Table 4.15) found that the average of consumer satisfaction for card holders who are Self-Employed have the highest average of 3.59, Employee, Student and National Service have the average of 3.44, 3.34 and 3.30 respectively.

Table 4.15. Average of Consumer Satisfaction Classified by Occupation.

Occupation	N	Mean	Std. Deviation
Student	128	3.34	0.48
National Service	20	3.30	0.29
Employee	149	3.44	0.57
Self-Employed	53	3.59	0.65
Total	350	3.42	0.55

Table 4.16. Average of Variance (F-test) among Card Holders with Different Occupation regarding Consumer Satisfaction.

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.583	3	0.861	2.942	0.033*
Within Groups	101.254	346	0.293		
Total	103.836	349			

From hypotheses 5, "Different occupation of Onelife Card holders have different consumer satisfaction".

HO = Different occupation of card holders have consumer satisfaction which are not different.

f11 = Different occupation of card holders have consumer satisfaction which are different.

Different mean test by statistic F-test (Table 4.16) found that the significance level from the test is less than statistic significance level as specified (0.05). So hypotheses H1 is accepted and hypotheses H0 is rejected which means that different occupation of card holders have consumer satisfaction which are different at a significance level of 0.05. This result supports hypotheses 5.

For variance test (one-way ANOVA) as a match by using Scheffe' method with all information in Table 4.17, when we consider Mean Difference with the significance level less than (0.05) as specified, we found that card holders who are Self-Employed have consumer satisfaction which are different to card holders who are National Service and Student. It shows that card holders who are Self-Employed have consumer satisfaction more than card holders who are National Service and Student.

๘ Z

Occupation	Mean Difference					๘			
	Occupation					Occupation			
	Student	National Service	Employee	Self-Employ		Student	National Service	Employee	Self-Employ
Student		๐.๐๐๐	๐.๐๐๐	-0.2438*			๐.๐๐๐	๐.๐๐๐	๐.๐๐๐
National Service	๐.๐๐๐		๐.๐๐๐	๐.๐๐๐		๐.๐๐๐		๐.๐๐๐	๐.๐๐๐
(Employee	๐.๐๐๐	๐.๐๐๐		-0.1432		๐.๐๐๐	๐.๐๐๐		๐.๐๐๐
Self-Employed	๐.๐๐๐	๐.๐๐๐	๐.๐๐๐			๐.๐๐๐	๐.๐๐๐	๐.๐๐๐	

4.3.6 Monthly Income

Consideration of consumer satisfaction for card holders which is classified by monthly income (Table 4.18) found that the average of consumer satisfaction for card holders who have monthly income more than 25,000 Baht have the highest average of 3.67, monthly income 15,001-25,000 Baht, monthly income 5,001-15,00 Baht and monthly income less than 5,000 Baht will be 3.39, 3.33 and 3.22 respectively.

Table 4.18. Average of Consumer Satisfaction Classified by Monthly Income.

Monthly Income	N	Mean	Std. Deviation
Less than 5,000 Baht	14	3.22	0.21
5,001-15,000 Baht	175	3.33	0.45
15,001-25,000 Baht	77	3.39	0.64
More than 25,000 Baht	84	3.67	0.59
Total	350	3.42	0.55

Table 4.19. Analysis of Variance (F-test) among Card Holders with Different Monthly Income regarding Consumer Satisfaction.

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.280	3	2.427	8.695	0.000*
Within Groups	96.557	346	0.279		
Total	103.836	349			

From hypotheses 6, 'Different monthly income of card holders have different consumer satisfaction'.

HO = Different monthly income of card holders have consumer satisfaction which are not different.

Hi = Different monthly income of card holders have consumer satisfaction which are different.

Different mean test by statistic F-test (Table 4.19) found that the significance level from the test is less than statistic significance level as specified (0.05). So hypotheses H1 is accepted and hypotheses HO is rejected which means that different monthly income of card holders have consumer satisfaction which are different at a significance level of 0.05. This result supports hypotheses 6.

For variance test (one-way ANOVA) as a match by using Scheffe' method with all information in Table 4.20, when we consider Mean Difference with the significance level less than (0.05) as specified, we found that card holders who have monthly income more than 25,000 Baht have consumer satisfaction which are different to card holders who have monthly income less than 5,000 Baht, 5,001-15,000 Baht and 15,001-25,000 Baht. It shows that card holders who have monthly income more than 25,000 Baht have consumer satisfaction higher than card holders who have monthly income less than or equal to 25,000 Baht.

Multiple Comparison by Scheffe' Method.

Monthly Income	Mean Difference				CI			
	Monthly Income				Monthly Income			
	Less than 5,000 Baht	5,001-25,000 Baht	25,001-50,000 Baht	More than 50,000 Baht	Less than 5,000 Baht	5,001-25,000 Baht	25,001-50,000 Baht	More than 50,000 Baht
Less than 5,000 Baht		-0.1114	0.1114	0.1114		0.448	0.256	0.008
5,001-25,000 Baht			0.0888	0.0888		0.448	0.008	0.008
25,001-50,000 Baht			0.1746	0.1746		0.008		0.008
More than 50,000 Baht						0.008	0.008	

4.3.7 Period of Card Holding

Consideration of consumer satisfaction for card holders which is classified by period of card holding (Table 4.21) found that the average of consumer satisfaction for card holders who have a period of card holding of 6-12 months have the highest average of 3.59, period of card holding of more than 18 months have an average of 3.53, 12-18 months and 0-6 months will be 3.44 and 3.25 respectively.

Table 4.21. Average of Consumer Satisfaction Classified by Period of Card Holding.

Period of Card Holding	N	Mean	Std. Deviation
0-6 Months	133	3.25	0.49
6-12 Months	113	3.59	0.58
12-18 Months	88	3.44	0.52
More than 18 Months	16	3.53	0.44
Total	350	3.42	0.55

Table 4.22. Analysis of Variance (F-test) among Card Holders with Different Period of Card Holding regarding Consumer Satisfaction.

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	7.342	3	2.447	8.775	0.000*
Within Groups	96.495	346	0.279		
Total	103.836	349			

From hypotheses 7, "Different period of card holding of card holders have different consumer satisfaction".

HO = Different period of card holding of card holders have CONsiii satisfaction which are not different.

H1 = Different period of card holding of card holders have consumer satisfaction which are different.

Different mean test by statistic F-test (Table 4.22) found that the significance level from the test is less than statistic significance level as specified (0.05). So hypotheses H1 is accepted and hypotheses HO is rejected which means that different period of card holding of card holders have consumer satisfaction which are different at a significance level of 0.05. This result supports hypotheses 7.

For variance test (one-way ANOVA) as a match by using Scheffe' method with all information in Table 4.23, when we consider Mean Difference with the significance level less than (0.05) as specified, we found that card holders who have period of card holding of 0-6 months have consumer satisfaction which are different to card holders who have period of card holding of 6-12 months, 12-18 months and more than 18 months. It shows that card holders who have period of card holding of 0-6 months have consumer satisfaction less than card holders who have period of card holding of more than 6 months. And we found that card holders who have period of card holding of 12-18 months have consumer satisfaction which are different to card holders of 6-12 months. It shows that card holders who have period of card holding of 12-18 months have consumer satisfaction less than card holding of 6-12 months.

Multiple Comparison by Scheffe' Method.

Period of Card Holding	Mean Difference					F _h			
	Period of Card Holding					Period of Card Holding			
	0-6 Months	6-12 Months	12-18 Months	More than 18 Months	0-6 Months	6-12 Months	12-18 Months	More than 18 Months	0-6 Months
0-6 Months		-0.3405*			-0.2750*				0.00E+00
6-12 Months	0.3405*				0.00E+00				0.00E+00
12-18 Months					0.00E+00				0.00E+00
More than 18 Months					0.00E+00				0.00E+00

4.3.8 Frequency of Using Card / Month

Consideration of consumer satisfaction for card holders which is classified by frequency of using card per month (Table 4.24) found that the average of consumer satisfaction for card holders who have frequency of using card per month 6-10 times is the highest average 3.85, frequency of using card per month more than 15 times, 11-15 times and 0-5 time will be 3.79, 3.67 and 3.23 respectively.

Table 4.24. Average of Consumer Satisfaction Classified by Frequency of Using Card per Month.

Frequency of Using Card / Month	N	Mean	Std. Deviation
0-5 Times	229	3.23	0.43
6-10 Times	67	3.85	0.46
11-15 Times	46	3.67	0.73
More than 15 Times	8	3.79	0.12
Total	350	3.42	0.55

Table 4.25. Analysis of Variance (F-test) among Card Holders of Different Frequency of Using Card per Month regarding Consumer Satisfaction.

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	24.252	3	8.084	35.145	0.000*
Within Groups	79.585	346	0.230		
Total	103.836	349			

From hypotheses 8, 'Different frequency of using card per month of card holders have different consumer satisfaction'.

HO = Different frequency of using card per month have consumer satisfaction which are not different.

H1 = Different frequency of using card per month have consumer satisfaction which are different.

Different mean test by statistic F-test (Table 4.25) found that the significance level from the test is less than statistic significance level as specified (0.05). So hypotheses H1 is accepted and hypotheses HO is rejected which means that different frequency of using card per month of card holders have consumer satisfaction which are different at a significance level of 0.05. This result supports hypotheses 8.

For variance test (one-way ANOVA) as a match by using Scheffe' method with all information in Table 4.26, when we consider Mean Difference with the significance level less than (0.05) as specified, we found that card holders who have frequency of using card per month 0-5 times have consumer satisfaction which are different to frequency of using card per month 6-10 times, 11-15 times and more than 15 times. It shows that card holders who have frequency of using card per month 0-5 times have consumer satisfaction less than the frequency of using card per month more than 5 times.

Table 1 Multiple Comparison by Scheffe's Method.

Frequency of Using Card/ Month	Mean Difference				Frequency of Using Card/ Month			
	Frequency of Using Card/ Month				Frequency of Using Card/ Month			
	0-5 Times	6-10 Times	More than 11 Times	More than 15 Times	0-5 Times	6-10 Times	More than 11 Times	More than 15 Times
0-5 Times		0.4359*	-0.4359*	0.8718*	1.00	0.000	0.000	0.000
6-10 Times	0.4359*		0.8718*	0.000	0.000	0.052	0.000	0.000
11-15 Times	0.4359*	0.17911	-0.1252		0.052			0.000
More than 15 Times	0.4359*	0.8718*	0.17911		0.764	0.001	0.000	0.000

4.4 Opinion and Suggestion

Card holders are highest satisfied with Application Process or 24.86%.

Card holders are least satisfied with Indication of Partner Shops' Symbol or 22.29%.

Suggestion for further improving consumer satisfaction in order to make card holders more satisfied with service of Onelife card is concerned with Indication of Partner Shops' Symbol or 22.29%. Card holders cited that indications of partner shops' symbol are not obvious.



V. CONCLUSION AND RECOMMENDATIONS

There are 3 purposes in doing the research on consumer satisfaction of Onelife Card holders:

- (1) To evaluate the level of satisfaction of card holders towards the use of Onelife Card.
- (2) To identify the factors which are related to the satisfaction of card holders towards the use of Onelife Card.
- (3) To make use of the result obtained from this research in order to improve the service of Onelife Card.

To understand the problems and obstacle in providing service of Onelife Card, this research collects all data from 350 Onelife Card holders in Bangkok by using questionnaire which is separated into 2 parts: background and measurement of consumer satisfaction.

5.1 Conclusions

For background, of the sample group of 350 persons, 52.3% are females. Most of them are between 21-25 years (46.3%), single (85.1%), graduate with a Bachelor Degree (76.0%), employee (42.6%), monthly income 5,001-15,000 Baht (50.0%), period of card holding 0-6 months (38.0%) and frequency of using card 0-5 times/month (65.4%).

For consumer satisfaction, we found that Onelife Card holders have satisfaction in 22 aspects which are classified from most satisfaction in application process (average = 4.117), description of sales slip (average = 3.997), accuracy of sales slip (average = 3.974), benefit of electronic cash (average = 3.789), customer service by staff (average = 3.774), transferring of electronic cash (average = 3.769), sales promotion (average =

3.634), convenience of information call service (average = 3.486), service of partner shops (average = 3.483), detail of card information (average = 3.463), convenience of electronic cash checking (average = 3.443), annual fee rate (average = 3.417), valid time of electronic cash (average = 3.409), canceling card process (average = 3.391), method of checking balance of electronic cash (average = 3.383), updating card holders' personal data (average = 3.360), easy to access to partner shops (average = 3.343), number of partner shops (average = 3.314), convenience of annual fee payment (average = 3.311), new card fee when damaged or loss (average = 3.143), variety of partner shop types (average = 3.109) and indication of partner shops' symbol (average = 3.060) respectively.

5.2 Result of Relationship with Variables

- (1) Hypotheses 1 that is 'Different sex of card holders have consumer satisfaction which are different' is rejected.
- (2) Hypotheses 2 that is 'Different age of card holders have consumer satisfaction which are different' is accepted.
- (3) Hypotheses 3 that is 'Different status of card holders have consumer satisfaction which are different' is accepted.
- (4) Hypotheses 4 that is 'Different highest education of card holders have consumer satisfaction which are different' is accepted.
- (5) Hypotheses 5 that is 'Different occupation of card holders have consumer satisfaction which are different' is accepted.
- (6) Hypotheses 6 that is 'Different monthly income of card holders have consumer satisfaction which are different' is accepted.
- (7) Hypotheses 7 that is 'Different period of card holding of card holders have consumer satisfaction which are different' is accepted.

(8) Hypotheses 8 that is 'Different frequency of using card per month of card holders have consumer satisfaction which are different' is accepted.

5.3 Recommendations

To build consumer satisfaction for card holders with Onelife Card's service, we have to realize this point because if card holders are satisfied with our service, we can increase sales volume and have success in this business. This result supports other recommendations as follows:

Indication of Partner Shops' Symbol

From the result, it shows that card holders have the least satisfaction with indication of partner shops' symbols. The company should improve their Onelife symbols to be more obvious so that the card holders can observe them easily and select to enter the correct shop.

Variety of Partner Shops Type

From the result, it shows that card holders have low satisfaction with the variety of partner shop types. The company should expand the business type of partner shops, for example: sports and health club, furniture, travel, etc.

Method of Checking Balanced Electronic Cash

From the result, it shows that card holders have low satisfaction with the method of checking balanced electronic cash. The company should improve the method of checking by sending monthly balanced e-cash mails.

Number of Partner Shops

From the result, it shows that card holders have low satisfaction with the number of partner shops. The company should increase the number of partner shops, so that card holders can choose to enter satisfactor shops.

New Card Rate

From the result, it shows that card holders are not satisfied with the rate of new card (when card is damaged or lost). The company should decrease the rate of new card because the current rate of new card is very expensive.

Annual Fee Payment

In the case of annual fee payment, the company should improve the method of annual fee payment, so that card holders can pay annual fee by internet (the company's web site).

From the result of relationship between factors and consumer satisfaction, it is found that age, marital status, education level, occupation, monthly income, period of card holding and frequency of using card/month are important factors which make each card holder to be differently satisfied with service of Onelife card. It is found that card holders who are 31-35 years, married, graduate with a Master's Degree or higher, self-employed, monthly income of more than 25,000 baht, period of card holding for more than 6 months and frequency of using card per month more than 5 times to have more satisfaction than others.

From the above, it is found that card holders are satisfied with Onelife card service. To increase consumer satisfaction, the company should concentrate especially on card holders who are 31-35 years, married, graduate with a Master's Degree or higher, self employed and having monthly income of more than 25,000 baht so that we can increase much more sale volume from this target group.



APPENDIX A

TABLES

Average of Consumer Satisfaction on Each Aspect Classified by Sex.

Consumer Satisfaction	Sex				Total
	Mean				
	Male	Female	Sample Size		
	N=110	N=183			
Place	3.31	3.31			3.31
1.1 Number of Partner Shops	3.31	3.31			3.31
1.2 Easy to access	3.31	3.31			3.31
1.3 Variety of Partner Shop Type	3.07	3.09			3.08
1.4 Service of Partner Shops	3.31	3.31			3.31
1.5 Indication of Partner Shops' Symbol	3.08	3.09			3.09
Service	3.6	3.6			3.6
2.1 Application Process	4.1	4.09			4.1
2.2 Convenience of Information Call Service	3.3	3.47			3.38
2.3 Customer Service by Staff	3.08	3.1			3.09
2.4 Sales Promotion	3.3	3.58			3.44
2.5 Valid Time of Electronic Cash	3.33	3.43			3.38
2.6 Benefit of Electronic Cash	3.3	3.3			3.3
2.7 Convenience of Annual Fee Payment	3.24	3.3			3.27
2.8 Annual Fee Rate	3.1	3.1			3.1

88. Average of Consumer Satisfaction on Each Aspect Classified by Sex. (Continued)

Consumer Satisfaction	C/D			44	
	82				
	4)	O 4-1	74		
	82	N 7	00		
2.9 New Card Fee (Damaged or Lost)			71	Δ	0.888
2.10 Canceling Card Process (Damaged or Lost)	0	4	00	0	0.000
2.11 Tranfering of Electronic Cash	3.87			0	0.000
2.12 Description of Sales Slip	3.99			-0.079	0.000
2.13 Accuracy of Sales Slip	4.01			0	0.000
2.14 Convenience of Electronic Cash Checking	0	0		0	0.436
2.15 Details of Card Information	0	0		0	0.000
2.16 Updating Card Holder's Personal Data	0	0		0	0.000
2.17 Methods of Checking Balanced Electronic Cash	0	0		0	0.359
Total Satisfaction				0	0.538

Table A.2. Average of Consumer Satisfaction on Each Aspect Classified by Age.

Consumer Satisfaction		Mean					Sig.	P ₂₁	Sig.
		Mean							
		20 or less than 20	21-30	31-40	41-50	more than 50			
		N=8	N=8	N=8	N=8	N=25			
Place		3.71	3.31	3.31	3.31	3.31	0.002	0	0
1.1 Number of Partner Shops		3.28	3.31	3.31	3.31	3.31	0.002	0	0
1.2 Easy to access		3.63	3.31	3.31	3.31	3.31	0.002	0	0
1.3 Variety of Partner Shop Type		2.77	2.92	2.92	2.92	2.92	0.001	0	0
1.4 Service of Partner Shops		3.87	3.85	3.85	3.85	3.85	0.002	0	0
1.5 Indication of Partner Shops' Symbol		3.79	3.79	3.79	3.79	3.79	0.065	0	0
Service		3.49	3.49	3.49	3.49	3.49	0	0	0
2.1 Application Process		3.36	3.36	3.36	3.36	3.36	0	0	0
2.2 Convenience of Information Call Service		3.68	3.68	3.68	3.68	3.68	0	0	0
2.3 Customer Service by Staff		3.58	3.58	3.58	3.58	3.58	0	0	0
2.4 Sales Promotion		3.73	3.73	3.73	3.73	3.73	0	0	0
2.5 Valid Time of Electronic Cash		3.73	3.73	3.73	3.73	3.73	0	0	0
2.6 Benefit of Electronic Cash		3.73	3.73	3.73	3.73	3.73	0	0	0
2.7 Convenience of Annual Fee Payment		3.73	3.73	3.73	3.73	3.73	0	0	0
2.8 Annual Fee Rate		3.73	3.73	3.73	3.73	3.73	0	0	0

Consumer Satisfaction	Age						Sig.
	mean						
	20 or less than 30	31-40	41-50	51-60	61-70	more than 70	
	N	Mean	SD	N	Mean	SD	
12.9 New Card Fee (Damaged or Lost)	3.07	3.47	0.70	29	3.33	0.71	0.001
12.10 Canceling Card Process (Damaged or Lost)	3.67	3.47	0.70	29	3.33	0.71	0.002
2.11 Tranfering of Electronic Cash	4	3.47	0.70	29	3.33	0.71	0
2.12 Description of Sales Slip	4	3.47	0.70	29	3.33	0.71	0.434
2.13 Accuracy of Sales Slip	4	3.47	0.70	29	3.33	0.71	0.812
2.14 Convenience of Electronic Cash Checking	4	3.47	0.70	29	3.33	0.71	0.108
2.15 Details of Card Information	4	3.47	0.70	29	3.33	0.71	(z)
12.16 Updating Card Holder's Personal Data	4	3.47	0.70	29	3.33	0.71	0.1
12.17 Methods of Checking Balanced Electronic Cash	4	3.47	0.70	29	3.33	0.71	0.023
Total Satisfaction							0

Average of Consumer Satisfaction on Each Aspect Classified by Status.

Consumer Satisfaction	Status				4 ₁	Q ₉
	Mean					
	single	married	widow	divorced		
	N=238	N=124	N=3	N=2		
1. Place	3.27	3.27	3.27	3.27	3.095	3.022
1.1 Number of Partner Shops	3.27	3.27	3.27	3.27	2.127	3.026
1.2 Easy to access	3.27	3.27	3.27	3.27	3.095	3.008
1.3 Variety of Partner Shop Type	3.27	3.27	3.27	3.27	3.095	3.028
1.4 Service of Partner Shops	3.27	3.27	3.27	3.27	3.095	3.028
1.5 Indication of Partner Shops' Symbol	3.27	3.27	3.27	3.27	3.095	3.028
2. Service	3.59	3.59	3.59	3.59	3.095	3.028
2.1 Application Process	4.08	4.08	4.08	4.08	3.095	3.028
2.2 Convenience of Information Call Service	3.52	3.52	3.52	3.52	3.095	3.028
2.3 Customer Service by Staff	3.52	3.52	3.52	3.52	3.095	3.028
2.4 Sales Promotion	3.52	3.52	3.52	3.52	3.095	3.028
2.5 Valid Time of Electronic Cash	3.52	3.52	3.52	3.52	3.095	3.028
2.6 Benefit of Electronic Cash	3.52	3.52	3.52	3.52	3.095	3.028
2.7 Convenience of Annual Fee Payment	3.52	3.52	3.52	3.52	3.095	3.028
2.8 Annual Fee Rate	3.52	3.52	3.52	3.52	3.095	3.028

Average of Consumer Satisfaction on Each Aspect Classified by Status. (Continued)

Consumer Satisfaction	Status				40	
	or					
	single	married	widow	divorced		
	N=228	N=47	N=5	N=2		
2.9 New Card Fee (Damaged or Lost)	3.12	3.15	4	3	7.8521	0
2.10 Canceling Card Process (Damaged or Lost)	3.39	3.32	3.1	3.2	2.6091	0.0311
2.11 Tranfering of Electronic Cash	3.31	3.94	3	3.1	3.1035	3.1
2.12 Description of Sales Slip	3.42	3.28	3	3.1	3.125	3.00
2.13 Accuracy of Sales Slip	3.98	4.02	3	3.5	3.92	3.05
2.14 Convenience of Electronic Cash Checking	3.49	3.32	3.1	3.1	3.130	3.11
2.15 Details of Card Information	3.32	3.19	3	3	3.125	0
2.16 Updating Card Holder's Personal Data	3.38	3.29	3.1	3.1	3.03	0.71
2.17 Methods of Checking Balanced Electronic Cash	3.33	3.14	3.1	3.1	3.131	0.32
Total Satisfaction	3.42	3.42	3.1	3.1	3.02	3.02

Table A.4. Average of Consumer Satisfaction on Each Aspect Classified by Education Level.

Consumer Satisfaction	Education Level				4.4	
	Mean					
	Lower than Bachelor	Bachelor	Higher than Master	Higher than Master		
	N=12	N=6	N=4	N=2		
1. Place	3.29	3.28	3.28	3.28	3.28	0.02M
1.1 Number of Partner Shops	3.29	3.28	3.28	3.28	3.28	0.01
1.2 Easy to access	3.29	3.28	3.28	3.28	3.28	0.05H
1.3 Variety of Partner Shop Type	3.29	3.06	3.28	3.28	3.28	0.082I
1.4 Service of Partner Shops	3.29	3.1	3.28	3.28	3.28	0.02Z
1.5 Indication of Partner Shops' Symbol	3.29	3.06	3.15	3.15	3.15	0.134I
2. Service	3.29	3.1	3.74	3.74	3.74	0.023
2.1 Application Process	3.29	4.03	4.48	4.48	4.48	0
2.2 Convenience of Information Call Service	3.29	3.1	3.28	3.28	3.28	0.1Z
2.3 Customer Service by Staff	3.82	3.1	3.0	3.0	3.0	0.05
2.4 Sales Promotion	3.82	3.1	4.09	4.09	4.09	0
2.5 Valid Time of Electronic Cash	3.82	3.1	3.28	3.28	3.28	0.082I
2.6 Benefit of Electronic Cash	3.82	3.1	3.28	3.28	3.28	0.082I
2.7 Convenience of Annual Fee Payment	3.35	3.29	3.38	3.38	3.38	0.082I
2.8 Annual Fee Rate	3.35	3.1	3.0	3.0	3.0	0

Table A.4. Average of Consumer Satisfaction on Each Aspect Classified by Education Level. (Continued)

Consumer Satisfaction	Education Level				W	Sig.
	OE					
	Bachelor	Master	Higher than Master			
	N=2	N=35	41=Z			
2.9 New Card Fee (Damage or Lost)	2.94	3.1	en		0.87	0.001
12.10 Canceling Card Process (Damaged or Lost)	3.1	3.2	71		0.825	0.001
2.11 Tranfering of Electronic Cash	3.3	3.4			25.37	0.000
12.12 Description of Sales Slip	3.3	3.91	4.38		0.001	0.001
12.13 Accuracy of Sales Slip	3.3	3.91	4.38		0.001	0.001
2.14 Convenience of Electronic Cash Checking	3.24	3.4	3.7	71	0.001	0.001
12.15 Details of Card Information	3.88	3.47	3.5	71	0.025	
2.16 Updating Card Holder's Personal Data	3.35	3.4	3.34	71	0.63	
2.17 Methods of Checking Balanced Electronic Cash	3.35	3.4	3.29	41	0.972	0.406
Total Satisfaction	3.42	3.4	3.4	C.N. EN	0.001	0.001

Average of Consumer Satisfaction on Each Aspect Classified by Occupation.

Consumer Satisfaction	Occupation				11. Σ	Sig.
	Mean					
	Student	National Service	Self-Employ	Self-Employ		
	120	NZ 0	110	N=53		
Place	en 10	en N	- 3.29	3.73	2.379	0.04
1.1 Number of Partner Shops	en 07	en 10	en	en 11	0.137	0
1.2 Easy to access	en 02	(-)	3.18	3.74	2.927	0
1.3 Variety of Partner Shop Type	3.04	en 0	3.19	en	1.208	0.14
1.4 Service of Partner Shops	en 10	en 11	3.38	en 12	2.503	0.014
1.5 Indication of Partner Shops' Symbol	2.79	3.15	en	2.5	(7.802)	0
Service	en 39	en N	en 10	3.74	en 249	0.012
2.1 Application Process	4.21	en 0	en	4.42	2.112	0
2.2 Convenience of Information Call Service	en 24	en 00	en 11	en 11	en 1	0
2.3 Customer Service by Staff	en 00	en 11	en 2	4.09	en 50	0
2.4 Sales Promotion	3.42	en	en	4.17	en 104	0
2.5 Valid Time of Electronic Cash	en 06	en 0	en 10	3.58	en 101	0
2.6 Benefit of Electronic Cash	3.42	4.15	en 11	en 11	en 102	0
2.7 Convenience of Annual Fee Payment	en 15	en	en 11	en 11	en 11	0.002
2.8 Annual Fee Rate	3.23	en	en 11	en 11	en 11	0.004

Consumer Satisfaction	Monthly Income					Mean	Standard Deviation
	Monthly Income						
	Less than 5,000	5,000 to 15,000	15,000 to 25,000	More than 25,000			
N=111							
1. Place	71	21	15	3	N=111	11.849	0
1.1 Number of Partner Shops	71	21	15	3	N=111	3.984	0.008
1.2 Easy to access	71	21	15	3	N=111	3.984	0.008
1.3 Variety of Partner Shop Type	71	21	15	3	N=111	3.984	0.008
1.4 Service of Partner Shops	71	21	15	3	N=111	3.984	0.008
1.5 Indication of Partner Shops' Symbol	71	21	15	3	N=111	3.984	0.008
2. Service	71	21	15	3	N=111	3.984	0.008
2.1 Application Process	71	21	15	3	N=111	3.984	0.008
2.2 Convenience of Information Call Service	71	21	15	3	N=111	3.984	0.008
2.3 Customer Service by Staff	71	21	15	3	N=111	3.984	0.008
2.4 Sales Promotion	71	21	15	3	N=111	3.984	0.008
2.5 Valid Time of Electronic Cash	71	21	15	3	N=111	3.984	0.008
2.6 Benefit of Electronic Cash	71	21	15	3	N=111	3.984	0.008
2.7 Convenience of Annual Fee Payment	71	21	15	3	N=111	3.984	0.008
2.8 Annual Fee Rate	71	21	15	3	N=111	3.984	0.008

Average of Consumer Satisfaction on Each Aspect Classified by Monthly Income. (Continued)

Consumer Satisfaction	Monthly Income				4-I	Sig
	Sig.					
	Less than 5,000 N=14	5,000 - 12,000 N=40	12,000 - 25,000 N=107	More than 25,000 N=87		
2.9 New Card Fee (Damaged or Lost)	2.64	2.96	3.32	3.32	14.239	0.000
2.10 Canceling Card Process (Damaged or Lost)	3.79	3.79	3.79	3.79	14.239	0.001
2.11 Tranfering of Electronic Cash	3.79	3.79	3.79	3.79	14.239	0
2.12 Description of Sales Slip	3.79	3.79	3.79	3.79	14.239	0
2.13 Accuracy of Sales Slip	3.79	3.79	3.79	3.79	14.239	0.009
2.14 Convenience of Electronic Cash Checking	3.79	3.79	3.79	3.79	14.239	0.007
2.15 Details of Card Information	3.79	3.79	3.79	3.79	14.239	0.004
2.16 Updating Card Holder's Personal Data	3.79	3.79	3.79	3.79	14.239	0.005
2.17 Methods of Checking Balanced Electronic Cash	3.79	3.79	3.79	3.79	14.239	0.021
Total Satisfaction	3.79	3.79	3.79	3.79	14.239	0

Table A.7. Average of Consumer Satisfaction on Each Aspect Classified by Period of Card Holding.

Consumer Satisfaction		Period of Card Holding (month)				Mean	Standard Deviation	t-value	Significance
		Mean							
		more than 6-12	more than 12-18	more than 18	more than 24				
		more than 6-12	more than 12-18	more than 18	more than 24				
Place	3.08	3.27	3.27	3.27	3.27	0.446	0.000	0.000	
1.1 Number of Partner Shops	3.03	3.32	3.32	3.32	3.32	0.446	0.000	0.000	
1.2 Easy to access	3.26	3.29	3.29	3.29	3.29	0.446	0.000	0.000	
1.3 Variety of Partner Shop Type	3.09	3.29	3.29	3.29	3.29	0.446	0.000	0.000	
1.4 Service of Partner Shops	3.03	3.32	3.32	3.32	3.32	0.446	0.000	0.000	
1.5 Indication of Partner Shops' Symbol	3.03	3.32	3.32	3.32	3.32	0.446	0.000	0.000	
Service	3.03	3.32	3.32	3.32	3.32	0.446	0.000	0.000	
2.1 Application Process	4.02	4.12	4.12	4.12	4.12	0.446	0.000	0.000	
2.2 Convenience of Information Call Service	3.79	3.55	3.55	3.55	3.55	0.446	0.000	0.000	
2.3 Customer Service by Staff	3.79	3.55	3.55	3.55	3.55	0.446	0.000	0.000	
2.4 Sales Promotion	3.38	3.55	3.55	3.55	3.55	0.446	0.000	0.000	
2.5 Valid Time of Electronic Cash	3.02	3.32	3.32	3.32	3.32	0.446	0.000	0.000	
2.6 Benefit of Electronic Cash	3.03	3.32	3.32	3.32	3.32	0.446	0.000	0.000	
2.7 Convenience of Annual Fee Payment	3.03	3.32	3.32	3.32	3.32	0.446	0.000	0.000	
2.8 Annual Fee Rate	3.03	3.32	3.32	3.32	3.32	0.446	0.000	0.000	

Consumer Satisfaction	Period of Card Holding (month)				Total	Weighted Average
	more than 6-12			more than 12-18		
	more than 6-12	more than 12-18	more than 18			
	N=133					
2.9 New Card Fee (Damaged or Lost)	2.95	3.30	3.15	3.19	3.28	0.002
2.10 Canceling Card Process (Damaged or Lost)	3.26	3.48	3.47	3.47	3.47	0.035
2.11 Tranfering of Electronic Cash	3.47	3.90	3.98	3.94		
2.12 Description of Sales Slip	3.87	4.10		4.19	4.15	0
2.13 Accuracy of Sales Slip	3.80	3.75	3.89	3.88	3.89	0
2.14 Convenience of Electronic Cash Checking	3.80	3.52	3.60	3.88	3.843	0
2.15 Details of Card Information	3.81	3.80	3.89	3.87	3.89	0.005
2.16 Updating Card Holder's Personal Data	3.80	3.75	3.89	3.69	3.80	0.03
2.17 Methods of Checking Balanced Electronic Cash	3.80	3.43		3.81	0.713	0.015
Total Satisfaction	3.87	3.81	3.89	3.87	3.87	

Average of Consumer Satisfaction on Each Aspect Classified by Frequency of Using Card per Month.

Consumer Satisfaction	Frequency of Using Card / month				44	Mean
	less than 15	15-30	31-45	more than 45		
	N=15	N=15	N=14	N=8		
Overall	3.07	3.96	3.45	4	34.144	3.0
1.1 Number of Partner Shops	3.07	3.96	3.45	4	34.144	3.0
1.2 Easy to access	3.07	3.96	3.67	4	32.738	3.0
1.3 Variety of Partner Shop Type	3.07	3.96	3.67	4	11.732	3.0
1.4 Service of Partner Shops	3.29	4.04	3.57	4	17.547	3.0
1.5 Indication of Partner Shops' Symbol	2.91	3.4	3.67	4	7.74	3.0
2. Service	3.29	3.96	3.67	3.38	30.883	3.0
2.1 Application Process	3.29	4.49	4.24	4	1.1	3.0
2.2 Convenience of Information Call Service	3.29	3.96	3.67	3.38	8.09	3.0
2.3 Customer Service by Staff	3.29	4.49	4.24	4	20.817	3.0
2.4 Sales Promotion	3.29	3.96	4.24	4	2.01	3.0
2.5 Valid Time of Electronic Cash	3.28	3.96	3.67	3.38	7.447	3.0
2.6 Benefit of Electronic Cash	3.28	4.13	4.22	3.38	1.89	3.0
2.7 Convenience of Annual Fee Payment	3.28	3.96	3.67	3.38	2.1	3.0
2.8 Annual Fee Rate	3.28	3.96	4.04		4.00	3.0

Table 2.9 Average of Consumer Satisfaction on Each Aspect Classified by Frequency of Using Card per Month. (Continued)

Consumer Satisfaction	Frequency of Using Card / month				Σ	Mean
	Mean					
	0- N=229	1-3 N=46	more than 15 N=60	more than 15 N=60		
2.9 New Card Fee (Damaged or Lost)	3.45	4.4	4.55	4.17	45.322	4.17
2.10 Canceling Card Process (Damaged or Lost)	3.45	4.4	4.55	4.17	45.322	4.17
2.11 Tranfering of Electronic Cash	3.45	4.4	4.55	4.17	45.322	4.17
2.12 Description of Sales Slip	3.45	4.4	4.55	4.17	45.322	4.17
2.13 Accuracy of Sales Slip	3.45	4.4	4.55	4.17	45.322	4.17
2.14 Convenience of Electronic Cash Checking	3.45	4.4	4.55	4.17	45.322	4.17
2.15 Details of Card Information	3.45	4.4	4.55	4.17	45.322	4.17
2.16 Updating Card Holder's Personal Data	3.45	4.4	4.55	4.17	45.322	4.17
2.17 Methods of Checking Balanced Electronic Cash	3.45	4.4	4.55	4.17	45.322	4.17
Total Satisfaction	3.45	4.4	4.55	4.17	45.322	4.17



APPENDIX B

QUESTIONNAIRES

Service Satisfaction of Onelife Card Holders

Part I

Personal Information

Explain: Please check / in () in front of the factor which is true to your status.

- d) More than 25,000 Baht

7. Period of Card Holding

- | | |
|-------------------|------------------------|
| a) 0 — 6 Months | b) 6 — 12 Months |
| c) 12 — 18 Months | d) More than 18 Months |

8. Frequency of Using Card / month

- | | |
|------------------|-----------------------|
| a) 0 — 5 Times | b) 6 — 10 Times |
| c) 11 — 15 Times | d) More than 15 Times |



Part II

Questions of Consumer Satisfaction

I. The purpose of this questionnaire is to study your feeling on Onelife Card service.

Each number is classified by 5 levels: Strongly Agree, Agree, Uncertain, Disagree, Very Disagree.

IL Please check (/) on the actual feeling of yours. Please check only one.

1. Place

TOPIC	Satisfaction				
	strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
1.1 Number of Partner Shops					
1.2 Easy to access					
1.3 Variety of Partner Shop Type					
1.4 Service of Partner Shops					
1.5 Indication of Partner Shops' Symbols					

2. Service

TOPIC	Satisfaction				
	Strongly Agree	Agree	Uncertain	Disagree	Strongly Disagree
2.1 Application Process					
2.2 Convenience of Information Call Service					
2.3 Customer Service by Staff					
2.4 Sales Promotion					
2.5 Valid Time of Electronic Cash					
2.6 Benefit of Electronic Cash					
2.7 Convenience of Annual Fee Payment					
2.8 Annual Fee Rate					
2.9 New Card Fee (Damaged or Lost)					
2.10 Canceling Card Process (Damaged or Lost)					
2.11 Transferring of Electronic Cash					
2.12 Description of Sales Slip					
2.13 Accuracy of Sales Slip					
2.14 Convenience of Electronic Cash Checking					
2.15 Details of Card Information					
2.16 Updating Card Holder's Personal Data					
2.17 Methods of Checking Balanced Electronic Cash					

Part III

Opinion and Suggestion about Onelife Card Services

1. Which benefits or services make you most satisfied?

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.....

.....

2. Which benefits or services make you most unsatisfied?

.....

.....

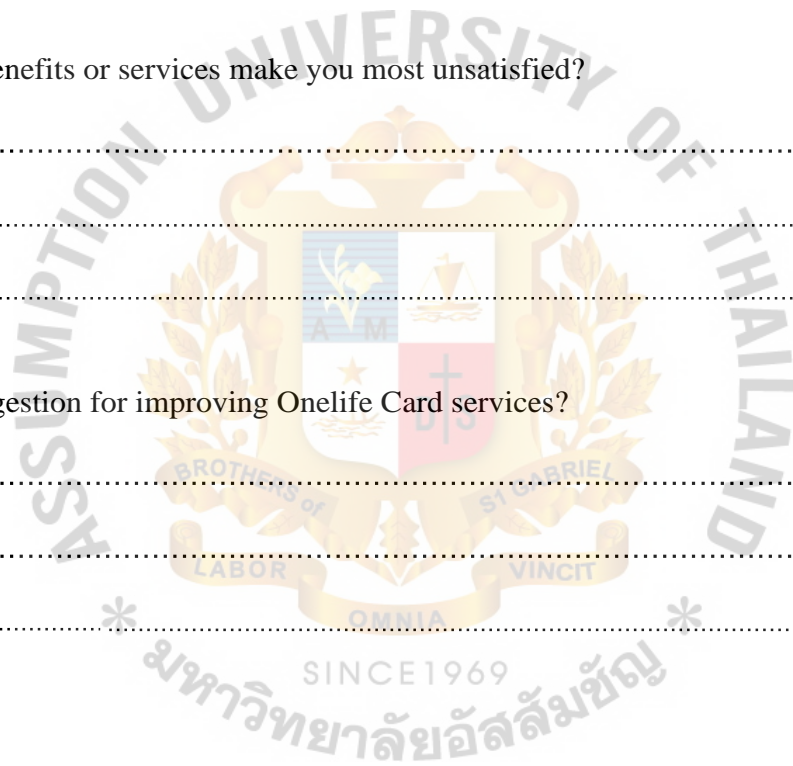
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3. Any suggestion for improving Onelife Card services?

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