

Abstract

In the modern financial world, technology becomes an indispensable service product for customers. Global Electronic Banking Services has focused on evolutionary modification in the financial system. A major force behind this development is based on customers' satisfaction and need which are important components in determining customers' behavior toward such system. Therefore, the purpose of this research is to describe customers' attitudes toward Global Electronic Banking Services – one product of banking service system.

The study was undertaken on corporate customers of Japanese banks in Thailand because of its modern technologies. Theory of Reasoned Action model (TRA) has been applied to the diagram of framework in this study. Accuracy, user-friendliness, security, connectivity and technical support are the independent variables of the framework. Attitude, the dependent variable is composed of cognitive, affective and behavioral. The attitude may be positive or negative depending on evaluation of each variable. The hypotheses showed the relationship between customers' attitudes and those variables implied the quality of such system. Data are collected by Phone Structured Interview to the individual companies. The Spearman's Rank Correlation Coefficient is used to test the hypotheses on this research.

The Statistical Package for Social Science (SPSS) is used to analyze and interpret the data. The results from this study can be concluded that there is a relationship between each variable (accuracy, user-friendliness, security, connectivity and technical support)

and customers' attitudes. However, some variables such as security, connectivity and technical support were found dissatisfied by the customers because of its inconsistency.

Based on the findings of this research, it can be concluded that the consistency of those variables will enhance bank's revenue and retained customers.

