Chapter 3

Research Methodology

The first part of the research is to compare the services and features of five Thailand banks regarding their Internet Banking systems. This is an objective evaluation that aims to examine whether there is any difference among the five Thailand banks. The study is an attempt to examine the performance of Thai banks in terms of providing banking products and services through their Web sites. This section explains in detail the objectives, period and sample of the study.

The primary source of the information in this research study is individual interview conducted by face to face of banking officer was primary resource by using of related of the services questions and availability features also included. Secondly resources on the World Wide Web are using a combination of knowledge of Web sites and search tools to discover the main Web sites of banks comprising on five Thai banks by using judgment sampling.

Type of investigation is non casual by establishing of comparative study and non-probability sample size by longitudinal time horizon was employed on comparing systems Internet Banking among five Thai Banks. Around five banks of sampling data were collected from 18th April to 28th May 2015. The secondary data, which are the available information on internet regarding the internet banking products and services, has been extensively used to complete the dissertation report. All the available researches, Journals, Articles, papers provided necessary economic development of information to finalize the research study.

3.1 Research design

This research is qualitative in nature because of the fact that data is used in this research is not numerical but rather abstract in nature. This research is also qualitative because it is subjective in its existence. This research will use secondary data and this is also a sign of qualitative research in most of research studies. This research will be carried out by collecting data from different secondary data sources and analyze it with the thematic analysis method that will generate the results for this research in the fourth chapter.

Further discussion has been divided into five sections. Section one the comparison is carried out by investigating the availability of basic services of Internet banking among five commercial banks in Thailand. Section two appraises the current literature. Section three describes the database and research methodology designed for the study. Section four describes the present status and profile of five Thai banks offering Internet banking systems such as products, service, benefits, barriers and availability of features among five commercial banks in Thailand along with a description of the number and size distribution of five Thai banks offering of Internet banking systems. This section also compares the systems of five Thai banks offering on Internet banking. Section Five explains an empirical test of
whether offering Internet banking affects bank profitability and summarizes the major findings.

### 3.1.1 Sampling design

This study is the result of qualitative research using comparative and analytical methods. The comparative research was conducted in two ways: Firstly, the comparison is carried out by investigating the availability of basic services by individual interview of banking officer of Internet banking in five commercial Thai Banks. Secondly, the comparison is also carried out by investigating the different features offered by banking institutions in five Thailand banks. For that purpose, reviews of website from selected banks are conducted.

In order to satisfy the objective of this study, by interview of banking officers who have full knowledge on internet banking system within 5 banks from Thailand are investigated such as, Krung Thai Bank, Bank of Ayudhya, Siam Commercial Bank, Kasikorn Bank and Bangkok Bank are chosen by judgment sampling design in this study. The reasons of choosing these five Thai banks are based on their commitment to provide a comprehensive Internet banking, also core banks for banking industry in Thailand.

According to (Sekaran UMA, 2000) described that Judgment sampling involves the choice of subjects who are in the best position to provide the information required. Judgment sampling may curtail the generalizability of finding because we are using a sample of experts who are conveniently available to us. However, it is the only viable sampling method for obtaining the type of informational that is required from very specific pockets of people who alone posses the needed facts and give the information sought. Thus, this sampling design may be the only useful one for answering certain types of research question. And also described that subjects selected on the basic of their expertise in the subject investigated, advantage by only sometime meaningful way to investigate, disadvantage as generalize to questionable, not generalize to entire population.

The following illustrate of figure 2; to obtain information relevant to and available only with certain groups.
Choice Points in Sampling Design

Is Representativeness of sample critical for the study?

Yes

No

To obtain information relevant to and available only with certain groups.

Looking for information that only a few “experts” can provide?

Choose judgment sampling

Figure 3
3.1.2 Data collection

A content analysis is conducted for the selected bank from 24 May 2015. From the raw data received on 28 May 2015, so the process was only completed in 28 May 2015. Various Internet banking services are considered for the purpose of making comparative analysis and ranking among five Thai banks. Procedures for selecting and testing appropriate samples are processed as follows:

- Questionnaires are distributed to sample group.
- Collect questionnaire and consider on literature review
- Define the term related research from secondary resources
- Interpret and analysis the data

The interview questionnaires were given to internet banking officer on each person of each bank, according to their offer service time, particularly on only five commercial banks of Thailand. The respondents were selected from Bangkok area such as Siam University and Secon Bangkae in Thailand.

3.2 Designing questionnaire

According to (Michael Quinn Patton and Michael Cochran, 2002) Interviews resemble everyday conversations, although they are focused (to a greater or lesser extent) on the researcher’s needs for data. They also differ from everyday conversation because we are concerned to conduct them in the most rigorous way we can in order to ensure reliability and validity (i.e. ‘trustworthiness’). In-depth (also referred to as qualitative or unstructured) type of interview is used to explore in detail the respondent’s own perceptions and accounts. This method is used on topics for which little is known and where it is important to gain an in-depth understanding. (Michael Quinn Patton and Michael Cochran, 2002).

There are three parts of questionnaire; it is related to the information of availability Service offer and features. Details are as below:

**Part 1: Informational**

Independent Variable 1; It contains ease of Use (Informational), as noted means “specify the physical features an internet banking system option to have for its customers”.

**Part 2: Textures (Transactional)**

For this part, independent variable.2; this part contains the questions about the means “the features assisting customers’ transactions.”
Part 3: Extra Mile Service (Communicative).

This part, independent variable 3; is concerning on the means “the added values offered by banks”.

3.3 Reliability and Validity of this research

The reliability and validity are not two different concepts but it can be said that they are the two sides of the same coin. The researcher uses a data collection tool in his/her research based on the subject in order to get data and analyze it. If the data collection tool is not reliable, the researcher will use corrupted data and eventually the research will not be considered validate. The term ‘Reliability’ is a concept used for testing or evaluating quantitative research, the idea is most often used in all kinds of research. The idea of testing in qualitative paradigm is viewed as a way of information elicitation. Therefore most important test of any qualitative study is its quality. (Bashir, Afzal & Azeem, 2009). Validity in qualitative research means the extent to which the data is plausible, credible and trustworthy; and thus can be defended when challenged.

McMillan & Schumacher (2006) stated that validity refers to the degree of congruence between the explanations of the phenomena and the realities of the world. Disagreement occurs between the names of specific concepts; reflexivity and extension of findings are the other words that can be used in this regard. Reliability and validity remain appropriate concepts for attaining rigor in qualitative research. Qualitative researchers have to salvage responsibility for reliability and validity by implementing verification strategies integral and self-correcting during the conduct of inquiry itself. This ensures the attainment of rigor using strategies inherent within each qualitative design, and moves the responsibility for incorporating and maintaining reliability and validity from external reviewers’ judgments to the investigators themselves.

The researcher of this research will use selection criteria of data type as a measurement scale in order to check reliability of data and validity of his own research.