

## ABSTRACT

**Title of Research Paper** : Image of Thai Commercial Banks : A Case Study of the  
Yala Branch of the Bangkok (Public) Bank Limited

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**Degree** : Master of Arts (Social Development)

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The purposes of the study were (1) to find out the image of the Yala branch of the Bangkok (Public) Bank Ltd. concerning its financial security, service quality, and social role, and (2) to identify the factors affecting its image. The sample group included 400 customers at the Yala branch. A questionnaire was used to collect the data. Percentage, mean, standard deviation, t-test and F-test were employed for data analysis.

The findings were briefly stated as follows :

1. The overall image of the Yala branch of the Bangkok (Public) Bank Ltd. was found to be at a very high level, whether financial security, service quality, or social role was considered.
2. The factors significantly related to the overall image of the Bangkok (Public) Bank Ltd. at a very high level were modernization of the services, service standard and efficiency, service officers' quality and reception, and readiness of the office building.
3. The factors significantly affecting the image of the Yala branch of the Bangkok (Public) Bank Ltd. were service standard and efficiency, readiness of the office building, service officers' quality and reception, and modernization of the services, respectively.

The researcher made the following recommendations :

1. At present a large number of bank customers have cars and the bank branch's location is near a department store, so the problem of car parking has arisen. Therefore, the parking system should be organized. There should be some employees who provide customers with parking convenience, for example. Or the parking lot should be expanded.

2. The Yala branch is quite old. It has offered services for a long time, and the office interior was not spacious and modern enough. Therefore, the office interior should be improved by making it more spacious and modern.

3. At present the bank uses the single queue system in all the branches over the country. In some branches like the Yala branch there are many customers because it is the only branch of the Bangkok Bank in town. Using the single queue system is not practical, since the customers have to waste time standing in the queue, thus feeling tense and tired. It is recommended that the bank review the queuing method. It should use a queue card system rather than have the customers stand in line.

4. The use of the single queue system has some limitations. It is not suitable for the elderly, monks and pregnant women, for example, therefore, a special window should be available to serve these people.

5. Modern equipment and technology which speed up the services should be introduced.

6. The bank should not charge the customers who make a deposit in coins because this upsets them.

7. More waiting seats should be available to accommodate the customers.

8. The bank employees should be kind and friendly. They should speak politely to the customers