

ABSTRACT

Title of Research Paper : The Customers' Opinion on Service
and Service Satisfaction
of Krung Thai Bank Co.Ltd. (Public) Yala Branch
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This research aims to study clients' opinion and satisfaction in the bank's services in order to improve the bank's service to the highest utility and satisfaction.

Samples for this study comprise 200 clients of Krung Thai Bank, Yala branch, who came to seek services in June 2001 ; data collecting instrument is a questionnaire constructed specially for this purpose ; the data collected were then analysed statistically with percentage , mean , standard deviation and the uses of t – test and F – test for hypothesis testing.

Results of the study can be summarized as follows:

1. The clients' opinion on the bank's services, physical condition and public relation in general is at the middle level.

In the bank's physical condition, the clients are in the opinion that the location is most suitable because it is situated in downtown area with convenient traffic but the space within is not wide enough because of it's old building , not appropriate for expanding.

In the public relation aspect, the clients think TV is the most appropriate channel because almost every household now has TV. As for radio, it is the least appropriate for present day public relation work because of it's smaller audiences.

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2. The 'levels of clients' satisfaction in the service process and the officials rendering services are in the moderate levels because of their ability to keep clients' secrets and their honesty.

3. Factors relating to service satisfaction are clients' age, occupation, income, opinion or the bank's physical condition and it's public relation.

4. Among problems and obstacles found are the bank's ITM machine is too old , often breaking down , it's officials being rude to customers, narrow space within, too many steps in providing service, and inadequate parking space.

Important recommendations emerged from this study among others, are expanding the inner area of the bank's office appropriately, clearer steps of service, advice clients on time loss in waiting for services with greater benefits in return.