

ABSTRACT

Title of Research Paper : Customers' Satisfaction with the Services of the Bank for Agriculture and Agricultural Cooperatives : A Case Study of Banglane Branch in Nakornprathom Province

Author : Mr. Surapun Dedkad

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The study was aimed at finding out the customers' satisfaction with the services of the Banglane Branch of the Bank of Agriculture and Agricultural Cooperatives in Nakornprathom Province, including the factors related to their satisfactions, in order to use the research results as a guideline to improve bank's operation. A questionnaire was employed to collect the data from 400 customers. t test and F-test were used to test the hypotheses with the 0.05 level of statistical significance.

The findings are briefly stated as follows :

Satisfaction with bank services. As a whole, the customers were found to be moderately satisfied with the bank services. But when individual services were considered separately, it was found that additional types of services were quite satisfactory while the credit service and the deposit service were moderately satisfactory.

The factors found to be significantly related to the bank customer's satisfaction were sex, age, education of the customers and the bank's giving importance to causal factors of the customer's satisfaction or dissatisfaction, and the general characteristics of the bank, i.e., speed, punctuality readiness in providing services, service employees knowing their role, and equal treatment given to customers were all found to be significantly related to the satisfaction of the bank services.

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The following recommendations were made :

1. For the three types of service at Banglane Branch to be greatly satisfying to the customers, the branch manager must set some public relations strategy to make the customers learn about these services clearly and thoroughly, and to advertise new products of the banks, such as credit extension or types of deposit that are in line with the economic situation.

2. The bank should make improvements in speed, readiness in providing services, and equal treatment, tidiness and cleanliness of the office building, as all these affect the customer's satisfaction with the services. The branch manager must develop the service-mindedness in all the bank employees by creating a good service culture.