

ABSTRACT

Title of Research Paper : Factors Related to the Attitude of the Customers and the Employees toward the Mobile Service Units of the Bank for Agriculture and Agricultural Cooperatives

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The four major objectives of the survey were as follows : 1) to find out the attitude of the bank customers toward the mobile service units of the Bank for Agriculture and Agricultural Cooperatives (BAAC), 2) to identify the factors related to the customers' attitude toward the BAAC mobile service units, 3) of find out the attitude of the bank employees toward the BAAC mobile service units, and 4) to identify the factors related to the employees' attitude toward the BAAC mobile service units.

The sample group consisted of two subgroups : 97 customers of the BAAC mobile service units of Sawaengha and Phothong Branches in Anghong Province and 38 employees in the two branches. Two questionnaires were used as research instruments. The first questionnaire used to interview the customers consisted of three parts. The first part concerned the customers' background information and environmental factors (i.e., sex, age, education, occupation, income, purpose of depositing money, number of years as a customer of the mobile service unit, length of time travelling to the BAAC branch, expense in travelling to the BAAC branch, type of service used and amount of each deposit). The second part measured the customers' attitude toward the BAAC mobile service unit. The measurement covered 6 aspects : convenience, speed, service rendering, punctuality, service facilities and bank employees' human relations. The last part contained open-ended questions about their service satisfaction or dissatisfaction and suggestions on improving the operation of the BAAC mobile unit.

The second questionnaire to collect the data from the bank employees also consisted of three parts. The first part had questions about their background

information and environmental factors (i.e., sex, age, marital status, education, work line salary, number of working years, appraisal of office facilities, the detailed work manual, work period, time spent travelling to work and number of mobile service points). The second part dealt with the attitude of the employees toward the BAAC mobile service units. The measurement covered four aspects : work performance, work regulations, office facilities and equipment, pay, and usefulness of the mobile service units. The last part contained open-ended questions about their satisfaction or dissatisfaction, including suggestions.

The findings were summed up as follows :

1. The overall attitude of the customers toward the BAAC mobile service units was found to be very good ($\bar{X} = 4.08$). When all the six components were considered separately, it was found that the most satisfactory was service facilities ($\bar{X} = 4.59$), followed by speed ($\bar{X} = 4.00$), the bank employees human relations ($\bar{X} = 4.00$), and convenience ($\bar{X} = 3.87$), respectively.

The overall attitude of the bank employees toward the BAAC mobile service units was found to be moderate ($\bar{X} = 2.99$). When all the four components were considered separately, the most satisfactory was usefulness of the mobile service units ($\bar{X} = 3.21$), followed by pay ($\bar{X} = 3.10$), and work regulations and office facilities ($\bar{X} = 2.60$), respectively.

2. Factors found to be significantly related to the customers' attitude toward the BAAC mobile service units were age, purpose of depositing money and expense in travelling to the BAAC branch. That is, the old customers (aged above 41.00) had a better attitude toward the mobile service units than the younger customers (below 41.00 years). The customers depositing money for other purposes than saving (such as for investment and for use in old age or in times of illness) had a better attitude toward the BAAC mobile service units than those who deposited money for their children's education. The customers who spent a lot of money in travelling to the BAAC branch had a better attitude toward the mobile service units than those who spent a little money in travelling to the BAAC branch.

As for the bank employee group, the factors significantly related to their attitude toward the mobile service units were sex, appraisal of the suitability of office facilities and equipment. That is, the female employees were found to have a better attitude toward the BAAC mobile service units than the male counterparts. The

employees who considered the service facilities and equipment suitable had a better attitude toward the mobile service units than those who thought the service facilities and equipment were not suitable enough and needed improvement.

3. From the replies to the open-ended questions, the customers were found to be satisfied with the deposit/withdrawal service. No services were unsatisfactory. However, they suggested that the mobile service units provide more than deposit and withdrawal service. As for the bank employees, they were the most satisfied with providing convenience to the customers but were the least satisfied with the narrowness and heat in the service automobiles. They suggested that the service automobiles be equipped with modern equipment and better air-conditioners be installed, including reduction of work procedures.

It was found that the customers had a better attitude toward the BAAC mobile service units than the bank employees because the customers directly benefited from the BAAC mobile service units in terms of convenience, speed and expense in travelling to the bank branch. On the other hand, the bank employees had to work outside the office building, using out-of-date facilities and equipment. They also had to take a risk of being robbed while working. It was thus recommended that a better attitude of both the customers and the bank employees be built by also providing other services apart from the deposit and withdrawal service, Modern service facilities and equipment should be used and the work procedures be reduced to render more effective service to small customers in order to satisfy their needs to the full extent.