## **ABSTRACT**

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The study of customers' satisfaction regarding services offered by Thai Farmers Bank, Rachawong Branch, Chiang Mai has the objective to know how customers are satisfied with the services of that branch based on factors in the marketing mix. The study is to be used to improve the services offered by Thai Farmers Bank Rachawong Branch.

The data was collected by sampling questionaire of 300 customers of the Rachawong Branch: 15 customers were sampled each day for a 20 day period. The questionaire asked customers about personal data and service satisfaction; the data was analyzed based on marketing mix factors. The SPSS and descriptive statistic were used in the form of percentage and mean.

The result of the study found that 50.70 % of the sampling group are females and 49.30 % are Males, 39.30 % are aged between 26-35 years old, 49.30 % are employed. Period of being the customer at Rachawong Branch: between 1-5 years is 31.70%. Service type: saving deposit is 60.40 %. Loan and Overdraw is 37.90 %, and other services such as ATM card is 46.30 %.

The study of customers' satisfaction regarding services of Thai Farmers Bank, Rachawong Branch found that the level of the satisfaction of the customer for the marketing factors in the marketing mix is mostly at on average level of satisfaction. There are a few factors

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for high satisfaction. A lower level of satisfaction from customer response included, factors of price, deposit interest rate and loan interest, service procedure, the number of service staff. The low level of satisfaction will be a problem for the business in the future.

The bank should consider improving all services regarding marketing competition and for survival by considering the marketing mix factors: the product. The bank should increase promotional materials and promotional value to inform customers how they will receive more benefits from banking at Thai Farmers Bank, Rachawong Branch. The price factor, the interest rate and fees should be considered based on market competition. Others factors that should be improved are the public relations and procedures. It means that the bank should increase its public relations and allocate the position in service property to increase customer satisfaction. The important thing is aggressive marketing as well as strengthening the banks sales force by strengthening the relationship to the customers directly. Also the bank must be more aware of their service staff training to serve the customers and to give the customers the best quality.