

This independent study focused on customer satisfaction towards service quality of Thai Commercial banks in the Muang District of Phitsanulok Province. The method used in this study was collecting data from 402 questionnaires distributed to consumers in the Muang District of Phitsanulok Province. The data was analyzed by percentage and mean statistics.

The result showed that most of the data providers are at the age range of 21 - 25 years old, with Bachelor's degrees, and earn less than 10,000 Baht / month. For the past 3 months, the data providers had used the banks' services 2 - 5 times. The services used by most of the data providers were depositing and withdrawing. The bank most frequented by the data providers was Krungthai Bank.

The factors most expected by the data providers of the service quality were reliability, reaction, and trustworthiness. For customer satisfaction, the followings rank high: physical appearance of the bank, reliability, reaction, trustworthiness, and attention to customers.

Problems faced by customers were found at a low level, except those concerning inconveniences during the services. The problem concerning customers outnumbering the clerks resulting in long wait was found at a medium level.