

**THE COMPARATIVE MARKETING FACTORS OF
BANKTELLER TOWARDS CUSTOMERS BETWEEN SIAM
COMMERCIAL BANK AND KASIKORN BANK IN BANGKOK
METROPOLITAN AREA**



**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE GRADUATE SCHOOL
STAMFORD INTERNATIONAL UNIVERSITY
MASTER OF BUSINESS ADMINISTRATION
ACADEMIC YEAR 2014**

International University
The Research has been approved by
Stamford The Graduate School

Title: The Comparative Marketing Factors of Bank Teller Towards Customers
Between Siam Commercial Bank and Kasikorn Bank in Bangkok
Metropolitan Area.

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Abstract

The objectives of this study are 1. To study comparative of marketing factors of bank teller towards customers between Siam Commercial Bank and Kasikorn Bank in Bangkok metropolitan area; 2. To study the problems and comments of customer towards bank teller that affecting customer's decision to choose Siam Commercial Bank and Kasikorn Bank in Bangkok metropolitan area. 3. To study external factor towards bank teller that affecting customer's decision to choose Siam Commercial Bank and Kasikorn Bank in Bangkok metropolitan area.

Questionnaire was used for data collection. Statistical analysis is involved frequency, percentage, mean, standard deviation, t-test and One-Way Analysis of Variance. The Geographic aspect, influence the main respondents has percent of the respondent are female (53.3%), age between 21-30 (30.5%), education Bachelor's degree (68.3%), marital status single (66.0%), occupation are clerk (59.5%), salary are between 15,001-35,000 Baht (44.5%). The Marketing mix strategies, that is, product, price, place, promotion, people, process, physical influencing the main respondents has percent of the respondent are agreed with the strategy. Hypothesis testing showed that the difference of geographic, marketing mix strategy and external factors significantly influencing towards customer's decision to choose the bank service of bank teller.

After consider in 3 factors indicate that Geographic, Marketing Mix and external factor is affecting to service quality and bank performance of bank teller considering by the mean value for mostly agree and no complain or comment about problem of the bank.

ACKNOWLEDGEMENT

This study could not be completed without the assistance of many people.

First of all may I express my deepest gratitude to Dr. Tanompong Panich , my major advisor for his support, responsiveness and understand throughout this study.

I would like to express my heartfelt esteem to all Member of the Committee for offering constructive criticisms and suggestion towards my research.

My thanks also go to grateful managers and staffs in Siam Commercial Bank and Kasikorn Bank who is the part have helped and give me the useful suggestion and information of the research.

Finally, I would like to express my special gratitude and my live to my parents who believed in me capability to be success.



Tanyaporn Puttapiwat

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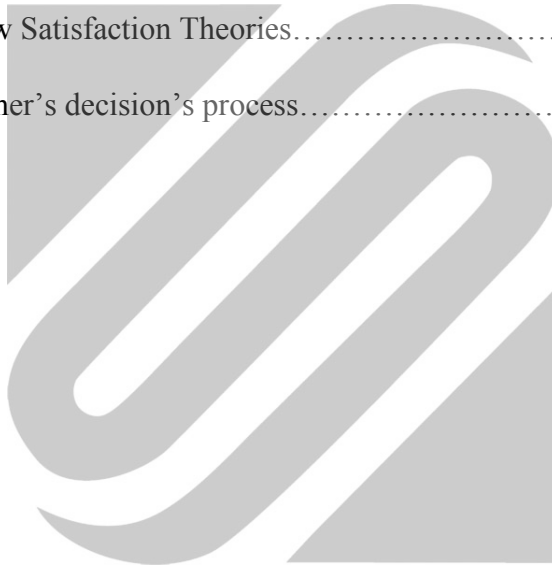
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CHAPTER 1

INTRODUCTION

Business banking is a company's financial dealings with an institution that provides business loans, credit, savings and checking accounts that specifically for companies and not for individuals. Business banking is also known as commercial banking and occurs when a bank, or division of a bank, only deals with businesses. A bank that deals mainly with individuals is generally called a retail bank, while a bank that deals with the capital markets is also known as an investment bank. In the past, investment banks and retail / commercial banks had to be separate entities, but now a single bank can deal with business banking, retail banking and investment banking. (www.investopedia.com:2012:Online)

Bank Teller is considered as the first step or window that customers have to encounter and can feel first impression because teller is an employee of a bank who deals directly with most customers. In some places, this employee is known as a cashier. Nowadays, some customers have complained and unsatisfied about bank teller, so the researcher choose to study the banks that considered as the greatest bank and least complaining to understand their strategies to be the competitive banking.

Bank Tellers are considered a "front line" in the banking business. This is because they are the first people that a customer sees at the bank and are also the people most likely to detect and stop fraudulent transactions in order to prevent losses at a bank (counterfeit currency and checks, identity theft, confidence tricks, etc.). The position also requires tellers to be friendly and interact with the customers, providing them with information about customers' accounts and bank services.

(http://en.wikipedia.org/wiki/Bank_teller)

Tellers work from a station, usually located on a Teller Line. Most stations have: A teller system, which includes cash drawers, receipt valuator/printers, proof work

sorters, and paperwork used for completing bank transactions. These transactions include:

- Check cashing, depositing, transfers, wire transfers
- Savings deposits, withdrawals
- Issuing negotiable items (cashier's checks, traveler's cheques, money orders, federal draft issuances, etc.)
- Payment collecting
- Promotion of the financial institution's products (loans, mortgages, etc.)
- Business referrals (trust, insurance, lending, etc.)
- Cash advances
- Savings bond purchase or redemption
- Resolving customer issues
- Balancing the vault, cash drawers, ATMs, and TAUs
- Batching and Processing Proof Work (On-Us/Not-On-Us Checks, Payment Coupons, Counter Slips, etc.)
- May include ordering products for the customer (checks, deposit slips, etc.)

The researcher has divided bank teller into 3 kinds, that is,

1. Service

- 1.1 Line up

- 1.2 Ticket queue

2. Product Direct Selling

3. Other Service

- 3.1 Deposit

- 3.2 Investment ; There are two kinds of investment as following;

- 3.2.1 Short Term Paper

- 3.2.2 Long Term

3.3 There are three kinds of Fund service as below details

Mutual funds are an investment option that pools capital from investors and invests it in various kinds of securities, so as to obtain capital gains matching investment goals. A mutual fund management company must register funds with the Securities and Exchange Commission (SEC). The pooled capital will be sold in the form of unit trusts. There are two kinds of fund services as followings;

3.3.1 Retirement Mutual Fund (RMF)

3.3.2 Long Term Equity Fund (LTF)

3.4 Collection and Payment

3.5 Trade Finance and Remittance

The researcher has chosen Siam Commercial Bank and Kasikorn Bank because both two banks are considered as the main competitors because as every year, Money and Banking Magazine would annually arrange ranking Bank of the Year for encouraging and compliment the greatest profits and outstanding business achievement in each year. For the year 2013, Money and Banking Magazine has gathered data and revenues of Siam Commercial Bank in all year 2012 from 1 January 2013 – 31 December 2013 for considering about ranking. The factor of ranking is still international standard regulation that is considered as the financial average for measuring of efficiency of the strong performance and strong balance sheet showing the efficient performance and management, competitive, capability and stability of each bank.

Siam Commercial Bank have done very well gaining profits more 1.7 hundred thousand million baht, after undergo a big flood crisis in the end of the year 2012. The bank was able to expand profits about 6.4% helping the bank business be able to create high net profit 170,538.90 Baht which up from last year that gained only 30,400 million baht or 27.2 %. The increased profit come from both net interest and fee from Thai people. However, it's still considered quite risky because of global in fluctuated economic in European and unstable policy of American Financial Ministry causing the risk of inflation in domestic, Thai baht appreciation, affecting

delayed situation of export which is considered as a very challenging condition of Siam Commercial Business has to continue encountering. Therefore, maintaining capability of gaining profits among risk factors is critical proposition that the bank has to be able to undergo in the year 2013.

In the year 2012, Siam Commercial Bank gained 40,000,000 Baht being the champion Bank of the Year 2012 to be outstanding performance by gaining the most net profit margin in the history of SCB total amount 40,219.90 million Baht upping about 28.9 % and earning net profit margin in number one, 28.76%.

All the year 2012, Siam Commercial Bank had Quarter net profit about 10,000 million baht which come from mainly the expanding factor of growth loaning increasing about 19.7% affecting adding of net interest profit 22.9% and 15.3% of duty fee, financial and management salary and insurance premium.

Providing satisfies service is the key factor to make the organization successful because customers will be the one who decide to choose service . Therefore, the bank must create the strategic to reach customer's need as much as they possibly can. Listening customer's comments is a good way to truly comprehend about customer's satisfaction. If customers are not satisfies, the organization have to find the solution and improve to be better. Moreover, the media and building a good relationship is another way to maintain loyalty customers.

As the service is the heart of business of bank in both Siam Commercial Bank and Kasikorn Bank because people mostly contract the bank for using their service such as deposit and withdraw money, premises loan auto finance and insurance which all included in terms of service. All bankers are servicer , so offering the good and satisfied service is the main reason of customer come to use the service and this would create the reputation and the frame not only to the bank but also employees and organization publicly that leads to be satisfaction of the bank service. (Ref: Thipsuda Witchayaarphar. (2010). The relationship between service marketing mix and Service quality of Siam Commercial Bank, Chaiyaphum Province.)

Also, this would convince and influence people to use service again and become customer loyalty. As a result of being accepted from people, this would

precisely generate more profits and will be able to compete with other competitors effectively. The researcher has considered that Siam Commercial Bank and K Bank is the only bank that use line up service, so it is interesting to understand the reason and efficiency of the service e comparing to other banks. The researcher choose Kasikorn Bank to compare to Siam Commercial Bank because both banks are direct competitors.

It's clearly seen that both Siam Commercial Bank and Kasikorn Bank has been succeed and keep continually growing in competitive condition of many banks. In 2013 year, it is showed that Siam Commercial Bank ranking had increasingly been improving to be better and finally be number one of Bank of the Year in term of customer's decision to use the service. Therefore, the researcher considered it's interesting to study about market strategies and methods that affect to customer's satisfaction to Siam Commercial Bank service. The researcher also needs to study the factors of marketing strategy affecting to customer's decision and satisfaction of the both bank teller towards customers and related services then comparing to Kasikorn Bank in term of effectively and efficiently. It can be useful to other researchers and the banks or related business to utilize some of the data for analyzing and applying in terms of strategic planning and marketing of service to develop the service to be more competitive in the future.

1.1Statement of the Problems

Bank Teller is consider as the first step to attract and satisfies customers as it is directly contract to customers. Customers will whether choose the service or not depending on bank teller service as all people would like to be wanted and accepted, unsatisfied service will surely causes customers feel not to choose the service again because it's the first thing customers can see and sense when they enter a bank, having a strong communication and customer service ability can help to succeed bank teller. Nowadays, some customers have complained and unsatisfied about bank teller, so the researcher choose to study the banks that considered as the greatest bank and least complaining to understand their strategies to be the competitive banking.

1.2 Objectives of Research

1. To study the comparative of marketing factors of bank teller towards customers between Siam Commercial Bank and Kasikorn Bank in Bangkok metropolitan area.
2. To study satisfaction of customers towards bank teller of Siam Commercial Bank and Kasikorn Bank in Bangkok metropolitan area.
3. To study external factor towards bank teller that affecting customer's decision to choose Siam Commercial Bank and Kasikorn in Bangkok metropolitan area.

1.3 Scopes of Research

Contents

The researcher study the marketing factors of bank teller affecting to customer's decision making to Siam commercial Bank and Kasikorn Bank in Bangkok metropolitan area.

Population and Sampling

The population and Sampling is to study about customers who come to use Siam Commercial Bank and Thai Farmer Bank service in Bangkok Metropolitan Area. The population is 400 persons by dividing each 200 questionnaires per bank equally and come up with analyzing the comparison result of the bank tell

Periods of Time

The research has been processed from June,2013 to April,2014

Variables of the Research

The factors the researcher aim to study and analyze is divided into 3 groups; 1. Demographic factors 2. Marketing Mix Strategies 3. External factors

1. Independent Variables

1.1 Demographic factors

- 1.1.1 Gender
- 1.1.2 Age
- 1.1.3 Occupation
- 1.1.4 Marital status
- 1.1.5 Education
- 1.1.6 Salary

1.2 Marketing Mix Strategies (7Ps)

- 1.2.1 Product
- 1.2.2 Price
- 1.2.3 Place
- 1.2.4 Promotion
- 1.2.5 People
- 1.2.6 Process
- 1.2.7 Physical evidence

1.3 External Factors

- 1.3.1 Politics
- 1.3.2 Environment
- 1.3.3 Economic

2. Dependent Variable : Factors of customer's decision making

1.4 Conceptual Framework

From study of related literatures and theories about customer's satisfaction , marketing management, quality of service can be concluded into the Conceptual Framework as follows ;

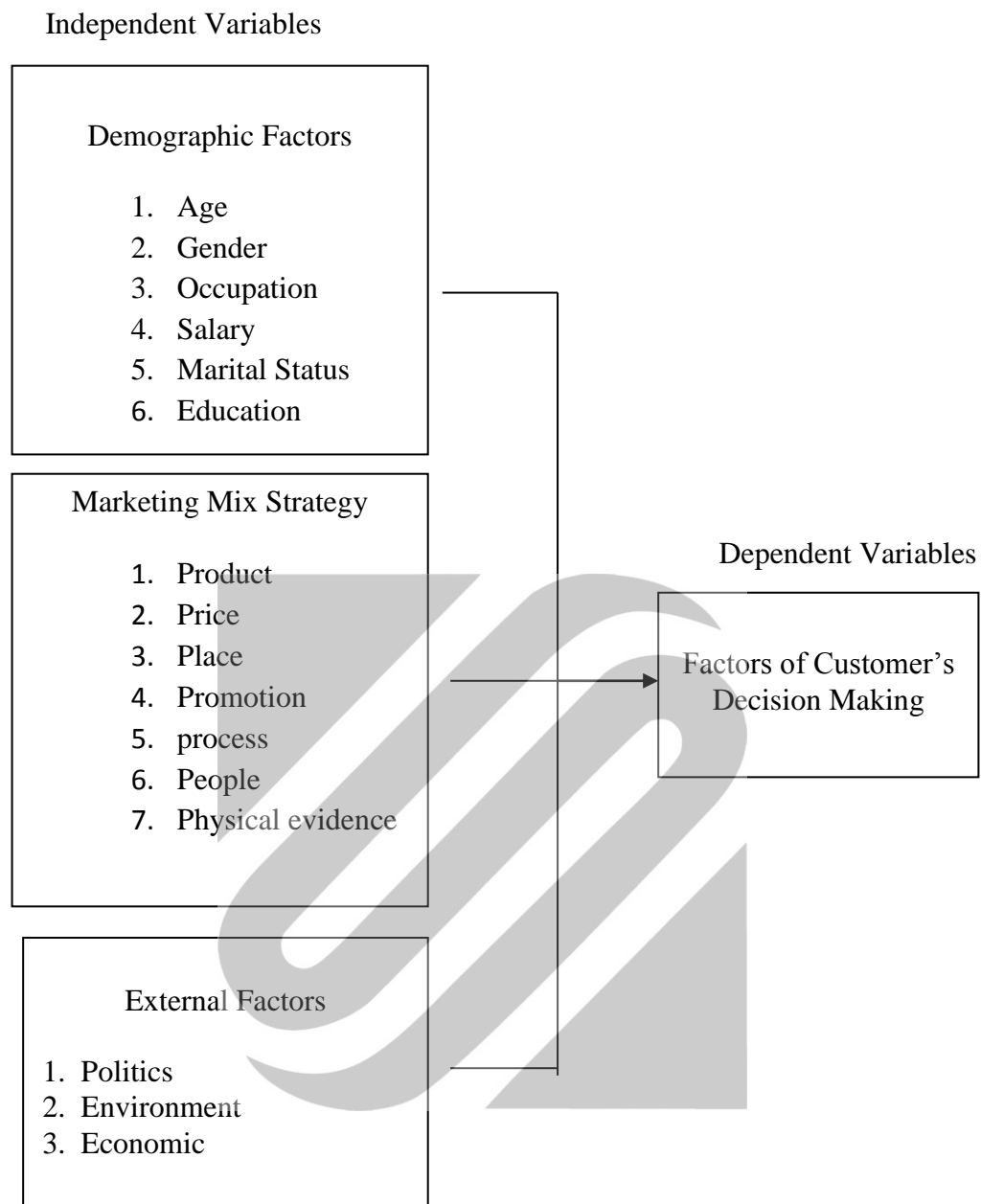


Figure 1.1: Conceptual Framework

1.5 Hypotheses

1. Demographic factor is affecting to customer's decision to choose Siam Commercial Bank and Kasikorn Bank.
2. Marketing Factors (7Ps) is affecting to customer decision to choose Siam Commercial Bank and Kasikorn Bank.
3. External factors is affecting to customer decision to choose Siam Commercial Bank and Kasikorn Bank.

1.6 Limitations of the research

The researcher has divided bank teller into 3 kinds, that is,

- Service → 1. Line up
2. Ticket queue

1.7 Definitions of Term

1. Bank Teller means bank teller of Siam Commercial Bank and Kasikorn Bank dividing into 3 groups, that is, 1. Service 2. Product Direct Selling 3. Other services.

2. SCB means Siam Commercial Bank located in Bangkok metropolitan area and open formally from Monday to Friday.

3. K Bank means Kasikorn Bank located in Bangkok metropolitan area and open formally from Monday to Friday.

4. Comparative Marketing means marketing mix 7 Ps and external factors that use to compare both banks in term of customer's decision making. Marketing mix 7 Ps → 1. Product 2. Price 3. Place 4. Promotion 5. Process 6. People 7. Physical evidence. External factors → 1. Politics 2. Environment 3. Economic.

5. Customers means customers who come decide to choose Siam Commercial Bank and Kasikorn Bank in Bangkok metropolitan area.

6. Product Direct Selling means

6.1 Insurance : for business credit insurance and business loan service at the same time

6.2 Credit for Business : the service included Term Loan, Trade Finance, Certificate of Finance and Guarantee Service.

7. Deposit means Saving Accounts, Long Term Deposit Accounts, Smart Kids Saving and Fix Deposit Accounts.

8. Investment means there are three kinds of investment service as

8.1. Short Term Paper → 1. Treasury Bills (T-Bill) is a short-term security issued by the Ministry of Finance to seek lending from the public, usually with a maturity of less than 1 year. The Investors in treasury bills are creditors to the government. Instead of an interest return, there is a discount rate determined by

the government. Payback is made according to a treasury bill's face value when it reaches maturity. Investors receive the payback amount on the maturity date. 2. Bill of Exchange is such a certificate of lending and repayment issued for a specific time period. A drawer (the party who needs money, known as the issuer of the bill of exchange) orders a drawee (a bank) to pay a sum of money to a payee (the party investing in a bill of exchange). SCB offers bills of exchange in 2 types of endorsement:

8.2 Long Term Paper → 1. Debentures is corporate bonds, are debt instruments with a maturity of more than one year, issued by private companies to raise capital from the public. Issuers are referred to as "debtors", while investors are "creditors". The purpose is to raise capital from the public. Bonds are debt instruments, normally with a maturity of more than one year, issued by the government or government enterprises. Issuers are referred to as "debtors", while investors are "creditors". The purpose of a bond is to raise capital from the public.

8.3. Retirement Mutual Fund (RMF) is a new type of mutual fund that promotes savings and long-term investment for a comfortable life after retirement. RMFs are suitable for individuals earning income in such forms as wages, salary, and freelance income. It is particularly suitable for those who are not a member of a provident fund.

10. Long Term Equity Fund (LTF) is the investments to alleviate your tax burden benefits.

11. Collection and Payment : the service is to facilitate the business of the company or customers.

12. Trade Finance and Remittance: Services for importers have agreed to purchase from overseas.

1.8 Contributions of the research

1. The result and comments of the research will be beneficial to both Siam Commercial Bank and Kasikorn Banks to improve bank teller and plan its performance to satisfy and attract more customers.

2. This research will also be beneficial to other related organizations that would like to know and apply marketing factors of bank teller influencing to customer's decision making.



CHAPTER 2

LITERATURE REVIEWS

The researcher has studied related literatures, theories, researched of comparative study of bank teller between Siam Commercial Bank and Kasikorn Bank in Bangkok area as followings ;

2.1 Related Literatures and Theories

2.1.1 Related Literatures and Theories of Marketing

Mix Modeling and Marketing Communication Mix

2.1.2 Related Literatures and Theories of satisfaction and service

2.1.3 Related Literatures of Customer's Decision Process

2.2 Related Literatures

2.1 Related Literatures and theories

2.1.1 Marketing Mix Modeling



Figure 2.1 Marketing mix theories
Source: www.learnmarketing.net,2011:online

The researcher choose 7 P strategy because banking business is consider as the service that is the key factor to make the organization successful because customers will be the one who decide to choose the service . Therefore, the bank must create the strategic to reach customer's need as much as they possibly can. Listening customer's comments is a good way to truly comprehend customer's satisfaction. If customers are not satisfies, the organization have to find solution and improve to be better. Moreover, media and building a good relationship is another way to maintain loyalty customers.

The marketing plan can function from two points: strategy and tactics (P. Kotler, K.L. Keller). In most organizations, "strategic planning" is the an annual process, typically covering just the year ahead. Occasionally, a few organizations may look at a practical plan which stretches three or more years ahead. (Ref:en/Wikipedia.org/wiki/ marketing. Plan). Marketing Strategy means as a process that can allow an organization to concentrate its resources on the optimal opportunities with the goals of increasing sales, profit and achieving a sustainable competitive advantage. Marketing strategy includes all the basic and long-term activities in the field of marketing that deal with the analysis of the strategic initial situation of a company and the formulation, evaluation and selection of market-oriented strategies and therefore contribute to the goals of the company and its marketing objectives (Ref:en.wikipedia.org/wiki/marketing strategy). Marketing refers to efforts to create, develop, and defend markets that satisfy all the needs and wants of individual and business customers. Supply Chain is the flow of products, service, finances and information that passes the ser of entities from a source to the customer. Supply Chain Management refers to activities to plan, organize, lead and control the supply chain (Mike W. Peng,2008,444 pages). The marketing strategies is also served as the fundamental underpinning of marketing plans designed to fulfill market needs and to reach marketing objectives. Also, its strategy (7Ps) involves careful scanning of the internal and external environmental and internal environmental factors include the marketing mix and marketing mix modeling, plus performance analysis and strategic constraints. External environmental factors include all customers analysis, competitor analysis, target market analysis, as well as the evaluation of any elements of the technological, economic,

cultural or political / legal environment likely to impact success. A key component of marketing strategy is to keep marketing in line with a company's overarching mission statement once a thorough environmental scan is complete, a strategic plan can be constructed to identify the business alternatives, establish challenging goals, determine the optimal marketing mix to attain these goals, and detail implementation. A final step in developing a marketing strategy is to create a plan to monitor the progress and a set of all contingencies if problems arise in the implementation of the plan. (Ref:[en.wikipedia.org/wiki/marketing strategy](http://en.wikipedia.org/wiki/marketing_strategy)).

Marketing plan is a comprehensive blueprint which outlines an organization's overall marketing efforts. A marketing process can be realized by the marketing mix, which is outlined in step 4. The last step in process is the marketing controlling.

Marketing Mix Modeling is often used to help determine about the optimal marketing budget and how to allocate across the marketing mix for achieving these strategic goals. Moreover, such models can help allocate spend across a portfolio of brands and manage brands to create value.

The marketing mix is a business tool that is used in marketing and by marketing professionals. The marketing mix is often crucial when determining a product or brand's offering, and is often synonymous with the four Ps: price, product, promotion, and place; in service marketing, however, the four Ps have been expanded to the Seven Ps or eight Ps to address the different nature of services (www.en/Wikipedia.org/wiki/marketing_mix)

The good marketing strategy affecting to smooth operation business which is one of the most important things for keeping business survive. If the business runs inefficiency, there's impossible that customers to choose the service since there are various choice for them to choose.

The Important and benefit of operational efficiency as follows ;

1. It helps managers to active for developing and see wide opportunities, problems or obstacles that would be likely happening. It makes organization able to adapt to fluctuated situation and environment.

2. Organization will have clearly direction of its procession , so it makes organization have more strength and competitive advantage.

3. Organization have more power to create profit and gain more market share which is the affective from competitive advantage.

4. Manager can achieve of both efficiency and effectiveness of operating organization.

5. Manager will have more advantage to work as proactive and reactive or defensive.

Therefore, this means smooth business operation will support and clarify direction of management and be more proactive than reactive.

Siam Commercial Bank and Kasikorn Bank Marketing Mix Theory is including
(Source : P. Kotler, K.L. Keller)

1.Product : As the product is the item being sold to the customer, the thing that will bring in money, its features and design need careful consideration. Whether the firm is manufacturing the product or purchasing the product for resale, they need to determine more what product features will appeal to their target market. Planning the service need to reach directly customer's needs. The organization focus on more niche market to reach customer target surly and covertly. It would be more possibility to have loyalty customers.

2.Price : For planning the price above of a cost capital about for manufacturing, the service and management, the organization need to consider mainly customer's cost. The business sometimes have to reduce cost and customer duty from the cost of product or service to other expenses related to physical , mental and negative feeling.

3.Place : As the organization is service provider, the place have to consider about the convenience for offering service to customers as easy and convenience as possible. The appropriate channel delivery of each service as the service is different, so the organization could not provide the same channel service. For example, technology and computer service, the service would be opening

website connecting to customers and supplier for fast communication. Also, Channel of distribution is important and should be arranged appropriately considering location and service delivery to make sure service is provided to customers efficiently and effectively.

4.Promotion : A successful product or service means nothing unless the benefit of such a service can be communicated clearly to the target market. Any activity to raise the awareness of a product or to encourage customers to purchase a product. Advertising is a form of promotion but not all promotions are advertisements. Promotional activities for consumers sales will be different to promotional activities for business to business sales. Advertising covers any communication that is paid for, from cinema commercials, radio and Internet advertisements through print media and billboards. Public relations is where the communication is not directly paid for and includes press releases, sponsorship deals, exhibitions, conferences, seminars or trade fairs and events. Word-of-mouth is any apparently informal communication about the product by a ordinary individuals, satisfied customers or people specifically engaged to create word of mouth momentum. Sales staff often plays an important role in word of mouth and public relations. The communication that can convince customers properly. However, there are many kinds of customers service ,so considering only 4Ps will not be adequate. Operating business to be successful or achieve the target need more 3 Ps that Marketer has to consider , that is,



Figure 2.2: Marketing mix Modeling

Source: www.learnmarketing.net, 2011:online

5.Process : The creating and delivery product or service need to have planning and set strategic systematically . The important service strategy is to provide time and management effectively. A good service processing should deliver service or product fast and effectively. Also, it should not much complicated, making it easier as much as possible for working accurately and efficiently.

6.People : Because of the simultaneity of the production and consumption in services the CEO staff occupy the key position in influencing customer's perceptions of product quality. In fact the service quality is inseparable from the quality of service provider. An important marketing task is to set standards to improve the quality of services provided by employees and monitor their performance. Without training and control employees tend to be variable in their performance leading to variable service quality. Training is crucial so that employees understand the appropriate forms of behavior and trainees adopt the best practices of the and argosy.

7.Physical evidence : This is the environment in which the service is delivered and any tangible goods that facilitate the performance and communication of the service. Customers look for clues to the likely quality of a service also by inspecting the tangible evidence. For example, prospective customers may look to the design of learning materials, the appearance of facilities, staff, etc.

Marketing Communication is a part of Marketing Mix 4 Ps, that is, Product, Price, Place and Promotion. If we consider Promotion in Marketing Mix Strategies, we will find that current process of Promotion will mostly focus on Marketing Communication. People mostly understand that Promotion means Advertising and Sales Promotion. To avoid mistaken, this could be changed to be 3Ps and 1 C → C means Marketing Communication (Seri Wongmontha,1997,P7)

From both two strategies, you will see a relationship between Marketing Mix and Promotion as followings ;

1. Promotion is one of the achieved strategy in Marketing Mix

2. Marketing Mix is the communication between vendor and supplier. The details for communication can be product, price, place and promotion

3 . Both Marketing Mix and Promotion is applied to achieve target market and customer's needs

Marketing Communication means messages and related media that used to communicate with a market. Marketing communications is the "promotion" part of the "marketing mix" or the "four Ps" : price, place, promotion, and product. The concept of communication is about advertising, branding, brand language, direct marketing graphic design, marketing, a packaging, promotion, publicity, sponsorship, public relations, sales, sales promotion and online marketing are termed of marketing communicators , marketing communication managers, or more briefly, macro managers.

(Ref:en.wikipedia.org/wiki/marketing_communications)

Nickels (1984:7) said Marketing Mix is exchanging messages and convincing consumers supporting marketing process operated smoothly and efficiently.

Shimp (1990:7) said understanding the meaning of Marketing Communication has to consider composition 2 parts, that is, Communication → is the activity of conveying information through the exchange of thoughts, messages between persons or organization with person and Marketing → is the process of communicating the value of a product or service to customers, for the purpose of selling the product or service. It is a critical business function for attracting customers. Most marketing activities are all related to marketing communication.

Suwathana Wongkaphan (1987:55) said Marketing Communication means marketing activities that sending messages, creating understanding and accepting between business and consumer. The organization expected the consumer's responsiveness as desired.

Marketing Communication : For efficient result and achieve target market. It needs to apply and adapt communication tools and strategies called Promotion Mix that contained main 4 parts ;

Advertising is a public mode of communication. Because it is communicated with simultaneously to a large number of people and people will know that the same communication is going to many people, they feel their motives for buying are understood by the advertiser Advertising messages can be repeated number of times. Buyers also can compare advertisements of various companies selling the same product. The media offers the facility to add color, sound etc. to the message and dramatize the message. But advertising cannot have dialogue with the people. People may not see and pay attention to the advertisement.

1. Advertising messages can be repeated number of times. Buyers also can compare advertisements of various companies selling the same product. The media offers the facility to add color, sound etc. to the message and dramatize the message. But advertising cannot have dialogue with the people. People may not see and pay attention to the advertisement

2. Public relations and publicity is news , stories and feature articles are more authentic and credible than advertisements to the readers. The articles act is as testimonials. The message usually gets through to the potential buyers as news and they may not turn away from it as they turn away from the advertisement

3. Personal selling is like as a communicative channel that involves a live, immediate, and interactive relationship between persons. Personal selling leads to relationships. The listener feels obligated to respond to the salesman at least with a polite

4. Direct Marketing is the alternatives that are direct mail, Email, and telemarketing. In these cases the message is addressed to a specific person. The message can be customized. Even though the mailing folders and email are normally standardized to gain efficiency. The message can be up to date. In case of telemarketing, message can be altered depending on the response. In the case of other alternatives subsequent communication can be altered depending on the response.

Refer to Phonphimon Kankanok (1982:37) : Marketing Communication means

1. The process of stimulation methods leading to achieve target market focusing on customer's responsiveness as desired. These expected responsiveness can be divided into 6 kinds.
 - 1.1 Making customers feel interested to product or service
 - 1.2 Making customers aware of that brand product or service in positive way and feeling compliment and satisfied
 - 1.3 Making customers remember the brand accurately
 - 1.4 Emphasizing customer's confident to choose the product or service
 - 1.5 Stimulating customers to need and buy product more
 - 1.6 Making customers to be loyalty customers
2. Mention the exact channels of market to easily gathering and accumulate data from that target market and come up with analysis for finding new ways or opportunity channels.

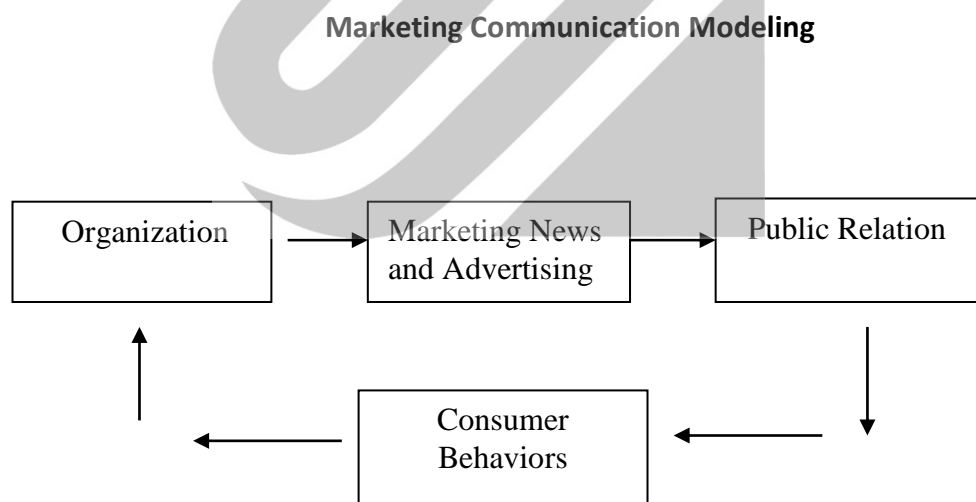


Figure 2.3: Marketing Communication Modeling Theories

Source: <http://marketingins.com>

Marketing Communication applies many processes of the way to attract and stimulate consumers as expected in positive responsiveness (Desired Response)

The Planning Process of Marketing Communication

Planning Marketing Communication has almost same process as Marketing planning and can be applied to other Marketing Communication Planning. The process of Marketing Communication Planning is divided as below (Pradit Jumphansatian,2544,38-39)

1. **An analysis of Problem or Opportunities** is considered to correcting data from marketing research or experienced people and bring them for analyzing problem situation and opportunities for communication. In this step, SWOT analysis can be applied to analyze the situations. SWOT analysis (alternatively SWOT Matrix) is a structured planning method used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project or in a business venture. A SWOT analysis can be carried out for a product, place, industry or person. It also involves specifying the objective of the business venture or project and identifying the internal and external factors that are favorable and unfavorable to achieving that objective.

Setting the objective should be done after the SWOT analysis has been performed.

This would allow achievable goals or objectives to be set for the organization.

- Strengths: characteristics of the business or project that give it an advantage over others
- Weaknesses: are characteristics that place the team at a disadvantage relative to others
- Opportunities: elements that the project could exploit to its advantage
- Threats: elements in the environment that could cause trouble for the business or project

1.Determine the Objectives is the proposal of communication about solving problem in terms of image, attitude, brand awareness. Marketing Communication will not be able to create much profits, if the product or service has weakness of quality

, inappropriate price for the target market and distribution channel. Marketing Communication mostly focusing on a good promotion to attract target market and convince them to accept and interested product and service. The proposal of general marketing communication contained;

- 1.1 Creating Awareness
- 1.2 Creating Understanding
- 1.3 Creating Changes in Attitudes and perception
- 1.4 Creating changes in Behavior
- 1.5 Reinforcing Previous Decision and Attitudes

2. Select the Target Audience The target of Marketing Communication is target group that has purchasing power and really interested in product or service. Communication planner has to study depth details about product or service and the target market such as who produces, who sells, who buys. Moreover, they have to create good image of organization by considering sales representative shareholders and related financial institution. Also, they should consider about finding ways to reach each group of audiences. Setting target audience will precisely help and support to make planning goes smoothly and properly.

3. Select the Marketing Communication Mix Select the marketing communication mix depends on kind of each audience, product or service, problems. Communication planner will consider and study simultaneously.

4. Select the message strategy Transferring messages to target market to understand about product or service and organization is the most difficult step as there are may different target groups (in case of many target groups) as each customer target has different needs because of knowledge, position, gender, age and education. Siam Commercial Bank has to create its own strategic management process to achieve the target of being the one of the customer's satisfaction.

5. Determine a Budget The budget is precisely important thing as it mainly depend on marketing proposal, organization policy and competitive condition.

6.Implementation the Strategy Implementation the strategy as in below details ;

6.1 Being confident the marketing communication will be processed accurately and be assigned to related persons

6.2 Setting details in planning such as kind of communication, date, time and size

6.3Controlling related persons and activities to make sure that it is operated properly to avoid upcoming problems.

1. Evaluate the Result After planning, we need to evaluate that the result is achieved as expected or not for improving to be better next time

Marketing Communication is product, price, place and promotion including planning process is brought to explained in Marketing Communication Strategy. This is the tools and activities for marketing to attract customers and convince them to decide to choose Siam Commercial Bank's service.

The strategic process is a six-step process that encompasses strategy planning, implementation, and evaluation. Although the first four steps describe the planning that must take place, implementation and evaluation are just as important. Even the best strategies can fail if management does not complement or evaluate them properly.

Step 1 : Identifying the Organization's Current Mission, Goals and Strategies.

SCB mission is to be the premier universal bank in Thailand, with a strong focus on key financial markets and customer segments, maximizing the leverage from the SCB group franchise and strongly committed to social responsibility. These statements provide clues to what these organization sees as their purpose.

Step 2 : Doing an External Analysis

External analysis is a critical step in the strategic management process as the firm should examine the economic, demographic, political/legal, sociocultural, technological and global components to see the trends and changes. Also, it should know about the competition is doing, the legislation might affect the organization. The firm needs to pinpoint opportunities that the organization can exploit and threats that it might counteract or buffer against. Opportunities are positive trends in the external environment, but threats are negative trends.

Step 3 : Doing the Internal Analysis

After completing an internal analysis, the firm should be able to identify about the organizational strengths and weakness. Any activities organization does well or has unique resources that it has are called Strengths. Weakness are activities the organization doesn't do well or resources it needs but not process. An organization's resources are its assets-financial, physical, human and intangible that it uses to develop, manufacture and deliver product to customers. On the other hand, the capabilities are its skills and abilities in doing the work activities need in its business. The major value-creating capability of the organization are known as core competencies. Both resources and core competencies are the tools determining the organization's competitive weapon.

It can be concluded that business operation included service precisely needs strategic or basic principle to support the organization to achieve their target setting or net profit margin. The most possible way to utilize in reality is Marketing Mix Strategy that obviously be able to convince and reach customer's need. Therefore, encourage business to be successful is not only operate systematically, but also focus on marketing mix for customer service.

2.1.2 Related Literatures and Theories about Satisfaction

One important factor indicating of successful business is making or convince customers feel satisfied and happy to use product and service. First of all, we need

to understand the meaning of satisfaction clearly for knowing if customers feel satisfied or not.

Many people give definition of the word “satisfaction” in various meaning.

Refer to Thai advanced meaning (Theanchai Aiamwonramet, 2001: 750) gave definition of the word “satisfaction” that it means desire, need or expectation.

Chaisonphan Chaoprasert (2006 : 141) concluded the word “satisfaction” that it means the emotion of happiness and worth choosing service. That emotion leads to the need of using service again and finally be the loyalty customers.

Anek Suwonbanthit (2005 : 160) gave definition of the word “satisfaction” that it means the level of positive feeling or passion of someone of something. The behavior expression of people estimate the differentiation between expectation before using service and perception after using service in reality.

Pathipol Tangchakwaranon (2006 : 23) mentioned the meaning of “satisfaction” that or is measured performance of total product in the organization that satisfied customer’s needs.

Siriwon Serirat (2007 :90-93) said “satisfaction” means customer’s emotion of satisfied or unsatisfied from comparing between customer’s perception of received product or service and customer’s expectation. If the result of product or service is as good or higher than customer’s expectation, customers will feel satisfied and happy of the service.

From above definition, the researcher can concluded the meaning of satisfaction that it means the good and sufficient emotion or value of consumer and service providers that the satisfaction of consumer will be happened after buying product, receiving service as they have expected or needed. The other benefits, marketing and other related department will try to find the way to make customers feel satisfied and happy by adding the value of manufacturing, marketing, total quality, competitive differentiation. Value added must be more than cost and price.

Service Quality

Service quality is a comparison of expectations with performance. A business with high service quality will meet customer needs whilst remaining economically competitive. Improved service quality may increase economic competitiveness.

This aim may be achieved by understanding and improving operational processes; identifying problems quickly and systematically; establishing valid and reliable good service performance measures and measuring customer satisfaction and other performance outcomes. (Ref:en.wikipedia/wiki/service_quality)

Definition

From the viewpoint of business administration, service quality is an achievement in customer service. It reflects at each service encounter Customers form service expectations from past experiences, word of mouth and advertisement. In general, Customers compare perceived service with expected service in which if the former falls short of the latter the customers are disappointed.

For example, in the case of TAJ Hotels, Resorts and Palaces, wherein TAJ remaining the old world, luxury brand in the five-star category, the umbrella branding was diluting the image of the TAJ brand because although the different hotels such as *Vivanta by Taj*- the four star category, *Gateway* in the three star category and *Ginger* the two star economy brand, were positioned and categorized differently, customers still expected the high quality of Taj from all their properties.

The measurement of subjective aspects of customer service depends on the conformity of the expected benefit with the perceived result. This in turns depends upon the customer's expectation in terms of service, they might receive and the service provider's ability and talent to present this expected service. Successful Companies add benefits to their offering that not only satisfy the customers but also surprise and delight them. Delighting customers is a matter of exceeding their expectations.

Pre-defined objective criteria may be unattainable in practice, in which case, the best possible achievable result becomes the ideal. The objective ideal may still be poor, in subjective terms.

Service quality can be related to service potential I (for example, worker's qualifications); service process (for example, the quickness of service) and service result (customer satisfaction).

Dimensions of service quality

A customer's expectation of a particular service is determined by factors such as recommendations, personal needs and past experiences. The expected service and the perceived service sometimes may not be equal, thus leaving a gap. The service quality model or the 'GAP model' developed by a group of authors- Parasuraman, Zeithaml and Berry at Texas and North Carolina in 1985, highlights the main requirements for delivering high service quality. It identifies five 'gaps' that cause unsuccessful delivery. Customers generally have a tendency to compare the service they 'experience' with the service they 'expect'. If the experience does not match the expectation, there arises a gap. Ten determinants that may influence the appearance of a gap were described by Parasuraman, Zeithaml and Berry. In the SERVQUAL model: reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding the customer and tangibles. Later, the determinants were reduced to five: tangibles; reliability; responsiveness; service assurance and empathy in the so-called RATER model.

Satisfaction Theories

According to Maslow's hierarchy of needs is a theory often portrayed in the shape of a pyramid with the largest, most fundamental levels of needs at the bottom and the need for self-actualization at the top. The most fundamental and basic four layers of the pyramid contain what Maslow called "deficiency needs" or "d-needs": esteem, friendship and love, security, and physical needs. If these "deficiency needs" are not met – with the exception of the most fundamental (physiological) need – there may not be a physical indication, but the individual will feel anxious and tense. Maslow's theory suggests that the most basic level of needs must be met before the individual will strongly desire (or focus motivation upon) the secondary or higher level needs. Maslow also coined the term Met motivation to

describe the motivation of people who go beyond the scope of the basic needs and strive for constant betterment. It is divided into 5 stage models.

1. Physiological needs : Physiological needs are the physical requirements for human survival such as air, food, drink, shelter, warmth, sex, sleep.

2. Social needs : The level of human needs is interpersonal and involves about feelings of belongingness such as Belongingness and Love, - work group, family, affection, relationships.

3. Safety needs : With their physical needs relatively satisfied, the individual's safety needs take precedence and dominate behavior. In the absence of physical safety – due to war, natural disaster, family violence, childhood abuse, etc. such as protection from elements, security, order, law, limits, stability.

4. Esteem needs : All humans have a need to feel respected; this includes the need to have self-esteem and self-respect. Esteem presents the typical human desire to be accepted and valued by others such as self-esteem, achievement, mastery, independence, status, dominance, prestige, managerial responsibility.

5. Self-actualization : This level of need refers to what a person's full potential is and the realization of that potential such as realizing personal potential, self-fulfillment, seeking personal growth and peak experiences.

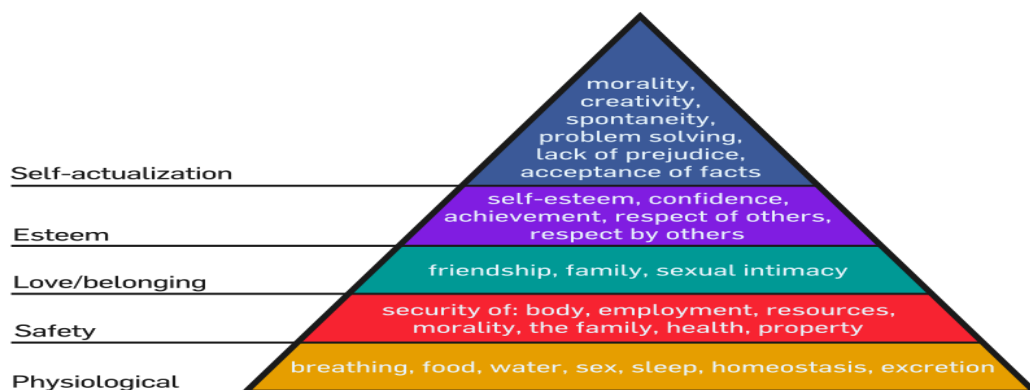


Figure 2.4: Maslow Satisfaction Theories
Source: http://en.wikipedia.org/wiki/Abraham_Maslow

Factor's affecting customer's satisfaction

The study of factors affecting customer's satisfaction will help us understand what kind of factor need to be improved, solves to be better and protected from other problems. To reduce customer's unsatisfied and increase customer's most satisfaction can be divided into 5 stages.

1. Service Quality is basic expectation of customers that the organization has to reach customer's need that can be measured in tangibles, reliability, responsiveness, assurance and empathy. Customers mostly expect they will receive the product or service as they usually expect. If the service is not as they expected, they will likely choose other service that might be the organization's competitors.

2. Price : Customer will expect they will received product or service worth paying, so pricing should be appropriate to the value of product or service.

3. Environment : It's included a economic condition, advertising, laws and competitors all affecting to customer's positive and negative thinking.

4. Personal Factor : It's included the attitude, understanding of the service and customer's emotion. These factors affecting to unreal estimation of customers.

5. Goods Quality : A degree of grade and quality of product or service affecting to customer's decision to choose the service.

The Important Factors of Satisfaction

Customer's satisfaction affecting y the organization as followings;

1. Customer's satisfaction affecting to competitive organization. Focusing on quality of product is not able to maintain business sustainable, but customer's satisfaction would be a good weapon in competition as customer's satisfaction reflects both image and create a reputation of the organization.

2. Customer's satisfaction is a key factor to generate and expand profit as well as gain more market share. The positive comments of customers affecting to organization net profit margin.

3. Customer's satisfactions a main point affecting to customer to choose the service again. The more customers choose the service, the more successful the

organization will be. Loyalty customer will advise and convince other people to use the service more and more.

4. Customer's satisfaction is the Benchmark indicating economic, welfare such as general welfare, public policies to reach customer's satisfaction.

Satisfaction is the most important thing that the organization need to understand if customers satisfied the service or not because the service we are offering may be considered as the best, but it's not the one that customers need. It will be waste of time if we keep creating something people don't want. As the result, it would be hard to achieve target setting.

Related theories of service

The one important thing of marketing is developing and growing service business. In the present, Global pay more attention to service indicated that we need to know how to encounter more increased service and gain market share of service business.

Definition of Service

Definition of service according to Murti Sumarni (2002:17) is an activity or an advantage which can be given by a party to another party which is mostly intangible and can not affect ownership, and its production or is not related to any tangible product."

A service is also an activity or series of activities of more or less intangible nature that normally, but not necessarily, take place in interaction s between the customer and service employees and/or physical resources or goods and/ or system of the service provider, which are provided as solutions to customer problems (Gronroos, 1990).

According to Philip Kotler (1997) service is an action or an activity which can be offered by a party to another party, which is basically intangible and can not affect any ownership. Service may be related to tangible product or intangible product.

In addition, Philip Kotler and Armstrong (1996:383) explains definition of service as an activity or an advantage which is given by one party to another party which is basically intangible and can not affect any ownership.

Furthermore, Zeithamal et.al. (1996) give a limitation of service by stating that service is all economic activities whose output is not a physical product or a construction is generally consumed at the time it is produced, and provides added value in forms (such as convenience, amusement, comfort or health).

On the other hand, Steinhoff (1979:113) further states that the raw material of services is people. The main material of service is in fact people; nevertheless, there are many other supporting factors from the raw material of service such as advanced tools, clean, secured, comfortable physical environment, accurate, advanced, and up to date technology and service.

Lamb et. al. (2001:483) also mentions that service has several unique characteristics, which differ it from the others, namely intangible, inseparability, heterogeneity, perish ability.

Handi Irawan D (2002:53) also states that one important characteristic of service is it is produced and consumed at the same time. Therefore, customers' satisfaction on service depends on interaction process or time when costumers and service provider meet.

Business is a legal activity that is undertaken to earn a profit. Business activities can be divided into three categories i.e. manufacturing (conversion of inputs into outputs by a transformation process); trading (buying and selling of goods) and services (provision of benefits for reward or fee). Service is defined as a set of benefits delivered from a service provider to the service consumer. The service firm provides benefits (due to competency, skills, knowledge and experience etc.) to the customers for the sake of reward (fee, salary, wages, etc.). Services may be coaching, teaching, consultancy and other modes to facilitate the customers.

Banks provide financial inter-mediation, consultancy and agency services that are diversified with the passage of time. Services are different from goods because they are intangible as they cannot be seen, touched or felt; perishable as we are unable to store them; inseparable because they are attached with a service provider, and insubstantial due to heterogeneity (Parasuraman et al. 1985; Hoffman and Bateson, 2002).

Parasuraman et al. (1985) argued that evaluation of service quality is difficult as compared to physical goods. Physical existence of goods facilitates the customers to buy them due to its aesthetic characteristics. Services are considered as intangible because we are unable to see, touch or feel them (Hoffman and Bateson, 2002).

Hanson (2000) suggested that service quality shows the organization's ability to meet customers' desires and needs. So organization must improve their services to meet the customers' wants and requirements. It is found that customers' perception of service quality is very important for managers to compete in the market (Hoffman and Bateson, 2002).

Quality is an ability of any product to meet customers' expectations and requirements. It is a set of features, characteristics or attributes that are required or expected by the customers. There are several studies that found a relationship between the service quality offered by banks and its consequences as satisfaction level among customers. It is reported that quality is observed as a major factor in reference to customer acquisition and retention (Galloway and Ho, 1996).

Morre (1987) identified that concentration on service quality leads to differentiation that enhance the competitive position of the organization for long term benefits. Service quality and customer satisfaction became core issues for the successful survival of any services and organizations. Service quality is considered as very important indicator towards customer satisfaction (Spreng and Machoy, 1996). Service quality got popularity among all the professionals and academia due to increased competition. It contributes a lot to gain competitive advantage to maintain long-term relationship with customers (Zeithmal et al. 2000)

The Important Factor of Service

Service has now become more important pole in current business and social because service is the part of creating and adding more value to business and build loyalty customers that is consider to be very important these days. If the business is able to satisfy many customers more than customer's expectation, the business is likely to be successful and keep on betterment in the future. The important factors can be divided into 2 stages, that is,

1. Important of service to business
2. Important if service to customer

Factors of customer's service estimation

1. Reliability : Relating to result of performance and in long term good service. The organization has to provide accurate and good service from the first step to final step. Also, the organization must keep promises to customers.

2. Responsiveness : Relating to employee's willing and readiness to provide service fast and efficient all the time.

3. Competence : Skills and specific knowledge to offer service directly to customer's needs, that is,

- Employees has skill in communicate to customers professionally
- Employees has skill in service's supporting

4. Access : Easily accessible, convenience and uncomplicated about communication. For example,

- Conveniences and fast communication by phone call
- Fast service providing
- Convenience service place

5. Courtesy : Employees is polite, modest and always paying respect to customers. Employees has to consider customer's feeling in service for creating more value. For Example,

- Take care customer's assets and belonging
- Employee's friendliness is important such as hospitality, caring and devoting

6. Communication : Give a clear communication and explanation to customers, so they will be able to understand easily.

7. Trustable : This means about value added, honesty and reaching customer's highest benefit such as the firm's reputation, employee's personality in service and services provider honest and sincere.

8. Security : This means stable, safety and warming service such as physical safety, Financials stability and keeping confidential data safely.

9. Understanding the customer : The organization needs to understand what exactly customers need such as studying customer's expectation or need, taking care and pay attention to each customer equally and remembering loyalty customer's details.

10. Tangibles : Any facilities that customers can see and touch such as application, tools, decoration, people, physical environment

Bank Performance

Organization is a structured entity that is established to achieve specific goals. It consists of physical, human, informational and financial resources that are combined to realize certain objectives. Business organization is primarily formed for the sake of profit by performing legal activities. Bank is considered as also one of the business organizations that offer a large number of products and service for profit. The organization as it is goal oriented, boundary-maintained and socially constructed systems of human activity (Aldrich, 1979).

Every organization is trying to enhance the performance of individuals for overall improvement of the whole organization. Performance evaluation enables the organization to assess its efficiency and effectiveness over a period of time by comparing with its objectives or with market leader to overcome its weaknesses. Researchers explored a number of indicators to measure organizational performance (Dess & Robinson, 1984). There are several criteria to evaluate the performance of banks for successful survival in the era of globalization

and competition. Multiple aspects like profitability, liquidity, management performance, leverage, market share, productivity, innovation, the quality of products, human resources and sales volume etc. can evaluate any organization.

Tvorik and McGivern (1997) investigated performance by comparing economic and organizational factors. They concluded that organizational factors influenced the profitability more than that of the economic factors. Successful organizations have realized the importance of ongoing performance measurement practices. (Weiss and Hartle, 1998).

Organization's performance could be assessed by resource-based view as explored by a number of researchers (Wernerfelt, 1984; Prahalad and Hamel, 1990). It may be shown by varied combination in the literature. Organizational performance could be linked with market orientation, organization learning, human resource productivity, quality improvement or any other component

Organizational performance reflects about organization's understanding and knowledge regarding customer needs and expectations (Kohli and Jaworski, 1990; Deshpande et al., 1993; Slater and Narver, 1995). It is reported that an organization can maximize the customer satisfaction for better profitability, increased sales volume that ultimately improves about its performance for long term benefit (Baker and Sinkula, 1999). Generally, organizational performance is assessed by the application of financial measures. There are a number of studies in the literature that used non-financial measures to evaluate the effectiveness and performance of the organization (Quinn and Rohrbaugh, 1983; Venkatramanand, 1986). It is suggested that four models i.e. human relations; internal process; open system and rationale goal model could represent the organizational performance (Quinn and Rohrbaugh, 1983).

Wheelen and Hunger (1998) argue that appropriate performance measures depend on the organizations and their objectives i.e. profitability, market share and cost reduction. Financial indicator like return on investment (ROI), earning per share (EPS) and return and equity (ROE) etc. are used by number of organizations to measure their progress. Return on investment is used to reflect the profitability while corporate performance was measured by operating cash flows and return on investment capital (Sorenson, 2002).

Rashid et al. (2003) measured firm's financial performance using the financial indicators such as return on assets, return on investments and current ratios. Financial ratios reflect the financial performance of the organization by an examination of financial statements as indicated by profitability, liquidity, leverage, asset utilization and growth ratios (Ho and Wu, 2006). The relationship between organizational innovations and performances were investigated by application of return on sales, return on assets, return on equity and market-to-book ratio (Kuo and Wu, 2007).

2.1.3 Related Literatures of Customer's Decision Process

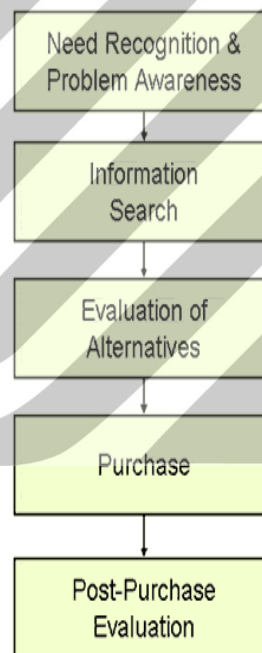


Figure2.5: Customer's decision's process

Source : <http://www.tutor2u.net>

This model is important for anyone making marketing decisions. It forces the marketer to consider the buying process rather than just the purchase decision (when

it may be too late for a business to. There are 5 steps in a consumer decision making process a need or a want is recognized, search process, comparison, product or service selection, and evaluation of decision.

Problem Recognition

Most decision making starts with some sort of problem. The consumer develops a need or a want that they want to be satisfied. The consumer feel like something is missing and needs to address it to get back to feeling normal. If you can determine when your target demographic develops these needs or wants, it would be an ideal time to advertise to them. For example, they ran out of toothpaste and now they need to go to the store and get more.

Search Process

Most of us are not experts on everything around us. In the searching phase we research for products or services that can satisfy our needs or wants. Search Engines have become our primary research tool for answers. It is an instant and easy way to find out what you are looking for.

Also don't forget about actual human beings. Our friends and families all have had many different experiences and can offer us about recommendations. In most cases recommendations from actual people instead of a search engines are preferred. You have more of a trust factor with people close to you then a computer program.

You also may have had past experiences that assist you in solving your problem. You may have had a life experience in the past that helps you make the correct purchase decision. You could also just know what decision to make just by picking up things over the years and knowing how to solve them. In this stage you are also beginning your risk management. You might make a pro's vs. con's diagram to help make your decision. People often don't want to regret making a decision so extra time being put into managing risk may be worth it. People also remember bad experiences over good ones, take that into account.

Evaluating Alternatives

Once the consumer has determined what will satisfy their want or need they will begin to seek out the best deal. This may be based on price, quality, or other factors that are important for them. Customers read many reviews and compare prices, ultimately choosing the one that satisfies most of their parameters.

Selection Stage

After tallying up all the criteria for the decision the customers now decide on what they will purchase and where. They have already taking risk into account and are definite on what they want to purchase. They may have had prior experience with this exact decision or maybe they succumbed to advertising about this product or service and want to give it a try.

Evaluation of Decision

Once the purchase has been made, does it satisfy the need or want? Is it above or below your expectations? The goal for every marketer is not for a one-time customer but a repeating lifetime customer. bad experience of buyer's remorse and your brand perception could be tarnished forever. On the other hand, one superb experience can lead to a brand loyal customer who may even become a brand evangelist for you.

2.3 Related Literatures

The literatures and researches relating to compare satisfaction of Siam Commercial Bank and Thai Farmer Bank is as followings;

Thipsuda Vitchayaapha (2553) To study about the opinion and satisfaction of service in Siam Commercial Bank, Chaiyaphom Province. Also, to study the relationship between marketing mix and service quality. The general information about individual factors of customer of Siam Commercial Bank, Chaiyaphom Province, it was found that : majority samples were female 21.30 percent, age 30 to

39 years 30.00 percent, bachelor degree 43.30 percent, private business 27.50 percent and monthly income 10,000 to 20,000 Baht 40.50 percent

Shawassakorn Pongsriwattana (2553) This thematic paper investigates Siam Commercial Bank Public Company Limited (SCB) at the operational level in regard to business transaction, profits and bank growth. Additionally delineated are organizational strategies guiding bank operations. Finally, determined is the degree to which strategies are successfully Implemented such that the operational goals of SCB are actualized.

Sudin Haron (1998) This paper examines the practices of Islamic banks from eleven Muslim countries. The selected areas include the usage of Sharia principles and the uses and sources of funds. Disparity exists especially in areas such as number of Sharia principles employed and its usage in banking activities. There are also differences in the sources and uses of funds among the sample banks. In the case of the sources of funds, the differences are due to the types of accounts available and Sharia principles adopted by banks in delivering those services. For the usage of funds, all banks tend to concentrate in mark-up financing activities. Variations also appear in the area of sectorized financing. These differences are largely influenced by the economic development of the country in which the Islamic bank

Anna Grankvist (2004) The issue of promotion are becoming more and more complicated as internalization of financial service increase. The proposal of this thesis is to gain a better understanding of international bank promotion strategies in the Baltic State. For our data collection, we have used the interview and documentations. Our study shows that the most important promotion tools for financial service are personal selling and advertising, in order to create brand awareness and establish personal relationship. The external factors influencing the choice of promotion strategies are technology orientation of the industry, cultural aspect, competitiveness of the market and economic factors.

CHAPTER 3

RESEARCH METHODOLOGY

The research is studied about the comparative factors between Siam Commercial Bank and Kasikorn Bank in Bangkok area. The researcher has used quantitative research that has processing as below details.

3.1 Population and Sample Size

3.2 Research Instrument

3.3 Data Collection

3.4 Variable of the Research

3.5 Analyzing data

2.2 Population and Sample Size

2.2.1 Population

The population and sample selection of the research is the customers who choose Siam Commercial Bank and Kasikorn Bank in Bangkok area. The Bangkok population is approximately 8,280,925 persons. (www.mfa.go.th)

2.2.2 Sample Size

The quantity of population or sample selection is 400 persons. The researcher use Taro Yamane formula to calculate the sample size and accurate quantity.

Formula

$$n = \frac{N}{1 + Ne^2}$$

n = The size of sample selection

N = The quantity of population

e = The acceptable deviation

$$n = 400$$

$$N = 20,000$$

$$e = 0.5$$

Example of showing amount of respondents from Bangkok area

$$\begin{aligned} n &= \frac{8,280,925}{1 + 8,280,925 \times 0.05} \\ &= \frac{8,280,925}{20,702.31} \\ &= 400 \end{aligned}$$

From the results above, the researcher has decided to distribute 400 questionnaires in order to prevent any errors. So, the total of sample size were 400 persons. Researcher decided to choose Siam Commercial Bank (Ratcghayothin and Silom) and Kasikorn Bank (Ratchayothin and Ploenchit) because it's considered as the central location in Bangkok that most people coming to deposit, withdraw and do the investment.

2.3 Research Instrument

The research Instrument is divides into 2 kinds as follows;

3.2.1 Questionnaire : giving questionnaire of the comparative factors between SCB and Ka bank including marketing strategy affecting to customer's decision to use the service divided into 4 parts as follows;

Part 1 : Questionnaire of customer's personal data such as gender, age, education, occupation and salary.

Part 2 : Questionnaire of Marketing Mix 7 Ps, that is, Product, price, Place, Promotion, Process, People and Physical that use Five-Point Likert Scale dividing;

Level 1 means Strongly Disagree

Level 2 means Disagree

Level 3 means Neither Agree nor Disagree

Level 4 means Agree

Level 5 means Strongly Agree

Part 3 : Questionnaire of external factors such as politic, economic and environment

Part 4 : Questionnaire of the service quality and bank performance and suggestion of customers

From measurement of comparative marketing factors of bank teller between Siam Commercial Bank and Kasikorn Bank in Metropolitan area the researcher divided the satisfaction levels into 5 levels based on the statistical average arithmetic. The researcher has defined the range of measurement by using the formula follows :

$$\begin{aligned}
 \text{Class intervals} &= \frac{\text{highest data value} - \text{lowest data value}}{\text{number of classes}} \\
 &= \frac{5-1}{5} \\
 &= 0.8
 \end{aligned}$$

In addition after calculating, the descriptive results will be shown as follows:

Table 3.2 : The table show the average value of scores

Average Score	Meaning
1.00-1.80	Very poor
1.81-2.60	Poor
2.61-3.40	Fair
3.41-4.20	Good
4.21-5.00	Excellent

3.2.2 Interviewing : the researcher interview customers to choose SCB service in (Ratchayothin and Silom) and K Bank service (Ratchayothin and Ploenchit) the reason they come to use the service.

The researcher has interviewed clients about whether external factors affecting to customer's decision to choose both Siam Commercial Bank and Thai Farmer Bank service or not. The result is that the external factors such as politics, economic and environment is precisely influencing to customer's decision. The questions are asked verbally as follows;

- Is current politics affecting to your decision to use the service?
- Is environment such as the number of banks and other bank competitors affecting to your decision to use the service?
- Is economic affecting to your decision to use the service?

2.4 Data Collection

The researcher has the procedure to collect the data of questionnaires as follows :

Step 1 : Studying and researching from books, newspapers, academic matters and related research about customer's decision and satisfaction.

Step 2 : Studying about questionnaire from academic matters , research method and define procedure and variable about marketing factors affecting to customer's decision making to choose bank service to make questions covered all details and information of the research.

Step 3 : Do research's questionnaire by divided into 6 parts ;

Part 1 : Questionnaire of customer's personal and general data such as gender, age, education, occupation and salary.

Part 2 : Questionnaire of Marketing Mix 7 strategy Ps, that is, Product, Price, Place, Promotion, Process, People and Physical affecting to decision making of customers

Part 3 : Questionnaire of external factors such as

Politic → Current unstable politic in Thailand affecting to customer's decision to choose bank service

Economic → Revolution of Thailand and world economic

Environment → Local area competitors

Part 4 : Questionnaire of the service quality and bank performance and suggestion of customers

Step 4 : Bring the sample of questionnaire to advisor for checking and amending some details and word to suit and all cover details in Conceptual framework properly.

Step 5 : Bring the amended questionnaire to submit to special expert for recheck and consider as the good questionnaire.

2.5 Variables of the Research

2.5.1 Independent Variables : the variable indicated demographic factors, marketing mix factors and external factors.

3.4.1.1 Demographic factors

- Gender
- Age
- Occupation
- Marital status
- Education
- Salary

3.4.1.2 Marketing Mix Strategies (7Ps)

- Product
- Price
- Place
- Promotion
- People
- Process
- Physical evidence

3.4.1.3 External Factors

- Politics
- Environment
- Economic

2.5.2 Dependent Variable : the variable indicated factors of customer's decision to choose SCB and K bank service.

3.4.2.1 Service quality

3.4.2.2 Bank performance

3.5 Analyzing Data

Bring all the collection data for analyzing, calculating and come to summarizing the result of the study. The researcher brings all the data and come up with analyzing statically. Statistical analysis of the survey instrument is carried out by Mathematics Statistical Calculated Program.

3.5.1 Descriptive Statistics is described about the percent, mean and standard deviation for analyze general information of customer's personal data such as gender, age, education, occupation, salary and marketing mix (7Ps) strategy and external factors by dividing frequency, percentage. If customers' answer is more than 90 percentage, the research will consider that the marketing factors in questionnaire affecting to customer's decision to choose the bank service both Siam Commercial Bank and Thai Farmer Bank.

3.5.2 Inferential Statistic is carried out to test the relationship of independent variables and dependent variables in accordance with hypothesis development and using statistical analysis tool as below.

3.5.2.1 Independent t-test – to compare the actual difference between two means for independent samples.

3.5.2.2 One-way ANOVA – is one way analysis of variance.

Anova is a statistical test which analyzes variance. It is helpful in making comparison of two or more means which enables the researcher to draw various results and predictions about two or more sets of data. Anova test includes one-way anova, two-way anova or multiple anova depending upon the type and arrangement of the data. One-way anova has the following test statistics:

$$F = \frac{MST}{MSE}$$

Where,

F = Anova Coefficient

MST = Mean sum of squares due to treatment

MSE = Mean sum of squares due to error.

The researcher used Alpha Coefficient of Cronbach (Cronbach 1970) to test the reliability of questionnaire as the followings formula ;

$$a = \frac{n}{N} \left\{ \frac{1 - \sum s_i^2}{n - 1s^2} \right\}$$

Where a is Coefficient

N is number of question

is the variance of component

is the variance of the observed total test score.

The good and accepted reliability should have the value 0.70 up. Therefore, the questionnaires about the customers satisfaction towards the services of SCB and K Bank's bank teller in Metropolitan area, had Alpha Coefficient 0.785 which be regarded as reliability value.

CHAPTER 4

RESEARCH FINDINGS

The study of The Comparative Marketing Factors of Bank Teller towards Customers between Siam Commercial Bank and Kasikorn Bank in Bangkok Metropolitan Area has the proposal to study marketing factors of bank teller affecting to customers to choose Siam Commercial Bank and Kasikorn Bank to study problems and comments of customer towards bank teller that affecting customers decision to choose Siam Commercial Bank and Kasikorn Bank in Bangkok metropolitan area and being the guideline to improve service quality and bank performance. The researcher has collected questionnaires from 400 people dividing 200 questionnaires for Siam Commercial Bank's customers and also 200 questionnaires for Kasikorn Bank's customers. The researcher has evaluated data by SPSS computer programmed to present data in the table. The result of the research is divided into 4 parts as following;

Part 1 : Demographic of the respondents

Part 2 : The respondent's attitude toward the "marketing mix" of Kasikorn Bank and Siam Commercial Bank

Part 3 : The respondent's toward Service External factors (Politic, Economic and Environment)

Part 4 : The respondent's attitude towards "service quality and bank performance" of K Bank and SCB.

This chapter presents findings from descriptive analyzed of respondents' demographic data and tourism behavior of the respondents. The hypothesis test results are also presented as follows. Personal data of the respondents obtained from questionnaires was analyzed and presented in the following tables.

4.1 Personal Data of Respondents

Part I Demographic of the respondents

Table 4.1 The respondents classified by demographic data

		(n=400)	
Demographic Data		Frequency	Percentage
Bank's regular customers			
	Kasikorn Bank	201	50.3
	Siam Commercial Bank	199	49.7
Gender			
	male	187	46.8
	Female	213	53.3
age			
	Not over 20 years old	13	3.3
	21-30 years old	122	30.5
	31-40 years old	115	28.8
	41-50 years old	91	22.8
	51-60 years old	43	10.8
	over 60 years old	16	4.0
Marital Status			
	Single	224	66.0
	married	148	37.0
	divorce	28	7.0
Education			
	High School	22	5.5
	Diploma	41	10.3
	Bachelor Degree	273	68.3
	Master degree	60	15.0
	Doctorate degree	4	1.0

Table 4.1 The respondents classified by demographic data (Cont.)

(n=400)

Demographic Data		Frequency	Percentage
Occupation			
		19	4.8
Student		61	15.3
Government Officers		238	59.5
Clerk		21	5.3
Business Owner		21	5.3
Other occupation			
Salary			
Under 15,000	Baht	54	13.5
15,001-35,000	Baht	178	44.5
35,001-60,000	Baht	112	28.0
60,001-80,000	Baht	40	10.0
80,001-100,000	Baht	16	4.0

As observed from table 4.1 the demographic characteristics of the respondents can be described as follows:

Regular- used bank : More than half of the respondents, accounting for 50.3% are regular customers of K Bank. While the number of the respondents who are regular customers of SCB are almost equal, which are up to 49.7%

Gender: Majority of the respondents are females, accounting to 53.3 %, the rest 46.8 % are males.

Ages: The number of the respondents whose ages are between 21-30 are up to 30.5 % . Followed by the respondents whose ages ranges between 31-40 years, up to 28.8 % . The least , up to 3.3% ages not over 20 years old.

Marital status: Majority of the respondents are single , accounting for 66.0%. Followed by those who are married , up to 37.0 % and those who are divorced, about 7.0%.

Education level: Majority of the respondents , up to 68.3 % graduated with a Bachelor's degree. Followed by those who graduated with a Master's degree , accounting for 15.0 % . Minority, are those who graduated with a doctoral 's degree, accounting for 1.0 %

Occupation: Majority of the respondents are clerk up to 59.5 % . Followed by those who are government officers, up to 15.3%. The least are students , accounting for 4.8 %

Salary: Majority of the respondents earned between 15,001-35,000 Baht, accounting for 44.5% . Followed by those who earn between 35,001-60,000 Baht. The minority are those who earns between 80,001-100,000 Baht.

PART II The respondent' s attitude towards the “marketing mix” of K Bank and SCB

Table 4.2 The respondent' s attitude toward “products” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	agreement level	\bar{X}	S.D.	agreement level
Appearance of account book is good and reliable	4.09	.597	Agree	3.83	.697	Neither agree nor disagree
Withdraw-Deposit condition is interesting	3.94	.557	Agree	3.69	.726	Agree
There're variety of bank account	3.93	.591	Agree	3.72	.704	Agree
Easy and convenient to open bank account	3.90	.484	Agree	3.64	.709	Agree
Image and reputation of the bank is good	4.42	.524	Mostly agree	4.29	.580	Mostly agree
Total	4.05	.375	Agree	3.83	.549	Agree

The finding as presented in table 4.2 indicates that, the customers of K Bank and SCB agreed upon the “products” of K Bank and SCB with the mean values of 4.05 and 3.83, respectively. Regarding individual item, the customers of K Bank and SCB were mostly agreed toward the item “Image and reputation of the bank is good ” with

the mean value of 4.42 and 4.29. Additionally, the customer of K Bank agreed with the item “Easy and convenient to open bank account” with the least mean value of 3.90. While the customers of SCB agreed upon the item “Withdraw-Deposit condition is interesting ” with the least mean value of 3.64.

Table 4.3 The respondent’ s attitude towards “prices” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Entry fee is appropriate	3.43	.621	Agree	3.27	.590	Neither Agree nor Disagree
Yearly fee is appropriate	3.34	.597	Neither Agree nor Disagree	3.23	.575	Neither Agree nor Disagree
ATM fee is appropriate	3.32	.581	Neither Agree nor Disagree	3.22	.540	Neither Agree nor Disagree
Total	3.36	.566	Neither Agree nor Disagree	3.24	.546	Neither Agree nor Disagree

The finding as presented in table 4.3 indicates that, the customers of K Bank and SCB were neither agree nor disagree upon “prices” of each bank, with the mean values of 3.36 and 3.24, respectively. Regarding individual item, the customers of K Bank agreed toward the item “Entry fee is appropriate ” with the highest mean value of 3.43. While SCB’s customers were neither agreed nor disagreed upon the same item with the highest mean value at 3.27. Moreover. The customers of both

banks were neither agreed nor disagreed upon the item “ATM fee is appropriate” with the lowest mean values of 3.32 and 3.22 , respectively.

Table 4.4 The respondent’ s attitude towards “place” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Many branched and easy to take service	4.08	.623	Agree	3.57	.849	Agree
Able to do business through Internet	3.97	.611	Agree	3.41	.865	Agree
Many branches in supermarket	4.07	.822	Agree	3.62	.885	Agree
Car park available for customers	3.43	.798	Agree	2.94	.780	Neither Agree nor Disagree
Total	3.82	.600	Agree	3.32	.730	Neither Agree nor Disagree

The finding as presented in table 4.4 indicates that, K Bank’s customers agreed with the sub-factor “place” with the mean value of 3.82 .While SCB’s customer were neither agreed nor disagree toward sub-factor “place” with the mean value of 3.32 . When considering the individual item, The customer of K Bank agreed with the item “Many branched and easy to take service” with the highest mean value of 4.08. While the customers of SCB agreed with the item “Many branches in supermarket” with the highest mean value of 3.62. Additionally, K Bank’s customers agreed with the item “Car park available for customers” with the lowest mean value of 3.43. While, the customers of SCB were neither agreed nor disagreed toward the same item with the mean value of 2.94.

Table 4.5 The respondent' s attitude towards “promotion” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Channel for advertising is variety including Internet	3.73	.684	Agree	3.51	.650	Agree
There're public relation for the organization image	3.82	2.992	Agree	3.56	.624	Agree
Supporting CSR of the organization	3.57	0.870	Agree	3.52	.717	Agree
Total	3.70	1.186	Agree	3.53	.583	Agree

The finding as presented in table 4.5 indicates that, both K Bank's customers and SCB's customers agreed upon “promotion”, with the mean value of 3.70 and 3.53, respectively. The customers of K Bank and SCB agreed upon the item “There're public relation for the organization image ” with the highest mean value of 3.82, 3.56. Also, the customers of both banks agreed with the item “Supporting CSR of the organization” with the lowest mean value of 3.57 and 3.52, respectively.

Table 4.6 The respondent' s attitude towards the “people” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Bankersgive information correctly and simply	3.96	.590	Agree	3.77	.517	Agree
Bankers is work professionally	3.82	.698	Agree	3.66	.588	Agree
Banker look trustable	3.82	.664	Agree	3.79	.605	Agree
Banker is courteous and good manner	3.96	.590	Agree	4.05	.626	Agree
Total	3.87	.589	Agree	3.84	.513	Agree

The finding as presented in table 4.6 indicates that, the customers of K Bank and SCB customers agreed with “people” of each bank, with the mean value of 3.87 and 3.84. When considering individual item, the customers of K Bank agreed upon the items “Bankers give information correctly and simply” and “Banker is courteous and good manner” with the highest mean value of 3.96. While the customers of SCB agreed with the item “Banker is courteous and good manner” with the highest mean value of 4.05. Moreover, the customer of K Bank agreed with the items “Bankers is work professionally” as well as the item “Banker look trustable” with the lowest mean value of 3.82. While the customers of SCB agreed with the item “Bankers is work professionally” with the highest mean value of 3.66.

Table 4.7 The respondent’ s attitude towards “physical evidence” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
The Bank has advanced technology	3.95	0.823	Agree	3.56	.671	Agree
The Bank has good atmosphere, no noise and air pollution	3.72	0.694	Agree	3.57	.572	Agree
Good security and system	3.68	0.700	Agree	3.51	.558	Agree
Total	3.78	0.679	Agree	3.54	.518	Agree

The finding as presented in table 4.7 indicates that, the customers of K Bank and SCB agreed upon “physical” of each bank, with the mean value of 3.78 and 3.54. When considering the individual item, the customers of K Bank agreed toward the items “The Bank has advanced technology” with the highest mean value of 3.95.

While the customers of SCB agreed with the item “The Bank has good atmosphere, no noise and air pollution” with the highest mean value of 3.57. Additionally, the customers of both banks agreed toward the item “Good security and system ” with the lowest mean values of 3.68 and 3.51, respectively.

Table 4.8 The respondent’ s attitude towards “process” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Fast and convenient for communication	3.92	0.573	Agree	3.75	0.599	Agree
Process is worked correctly and trust ably	3.94	0.601	Agree	3.83	0.569	Agree
Working system is uncomplicated	3.91	0.588	Agree	3.77	0.592	Agree
Total	3.92	0.515	Agree	3.78	0.518	Agree

The finding as presented in table 4.8 indicates that, the customers of K Bank and SCB agreed with “process” of each bank, with the mean value of 3.92 and 3.78. Regarding individual item, the customers of both K Bank and SCB agreed upon the item “Process” is worked correctly and trust ably” with the highest mean values of 3.94 and 3.83. Moreover, the customer of K Bank agreed with the item “Working system is uncomplicated” with the lowest mean value of 3.91. While the customers of SCB agreed with the item “Fast and convenient for communication” with the lowest mean value of 3.75.

Table 4.9 The respondent' s attitude towards “ Marketing Factors ” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Product	4.05	.375	Agree	3.83	.549	Agree
Price	3.36	.566	Neither Agree nor Disagree	3.24	.546	Neither Agree nor Disagree
Place	3.82	.600	Agree	3.32	.730	Neither Agree nor Disagree
Promotion	3.70	1.186	Agree	3.53	.583	Agree
People	3.87	.589	Agree	3.84	.513	Agree
Physical evidence	3.78	.679	Agree	3.54	.518	Agree
Process	3.92	.515	Agree	3.78	.518	Agree
Total	3.83	.395	Agree	3.61	.398	Agree

The finding as presented in table 4.9 indicates that, the customers of K Bank and SCB agreed upon “marketing factors” of each bank , with the mean value of 3.83 and 3.61. Regarding individual item, the customer of K Bank agreed with the item “product” with the highest mean value of 4.05. While the customers of SCB agreed with the item “people” with the highest mean value of 3.84. Moreover, the customers of both K Bank and SCB were neither agreed nor disagreed toward the item “price ” with the lowest mean values of 3.36 and 3.24, respectively.

Part III Service Quality and Bank Performance

1.3 Service Quality

Table 4.10 The respondent' s attitude towards “service quality” of K Bank and SCB.

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Assurance	4.01	.436	Good	3.93	.513	Good
Tangible	4.11	.590	Good	3.26	.698	Fair
Responsiveness	3.97	.399	Good	3.77	.592	Good
Empathy	4.06	.333	Good	3.98	.507	Good
Reliability	3.96	.493	Good	3.77	.517	Good
Total	4.02	0.278	Good	3.74	.403	Good

The finding as presented in table 4.10 indicates that, the attitude toward “service quality” of the customers of K Bank and SCB is at a “good” level with the mean value of 4.02 and 3.74 respectively. Regarding individual item, the attitude of K Bank customers is at a “good” level toward the item “tangible” with the highest mean value of 4.11. While the attitude of SCB customers toward the item “empathy” is at a “good” level with the highest mean value of 3.98. Additionally, the attitude of K Bank customer toward the item “reliability” is at a “good” level with the lowest mean value of 3.96. While the attitude of SCB customers toward the item “tangible” is at a “fair” level with the lowest mean value of 3.26.

1.4 Bank Performance

Table 4.11 The respondent' s attitude towards the “Quality of goods and service” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Bankers is gentle, friendly and courteous manner to customers	4.02	.400	Good	4.01	.466	Good
Bankers are enthusiastic and always willingly to service customers	3.99	.430	Good	4.00	.537	Good
Stability and good reputation of the bank	4.15	.511	Good	4.16	.517	Good
Total	4.05	0.366	Good	4.06	0.455	Good

The finding as presented in table 4.11 indicates that, the attitude of the customers of K Bank and SCB toward quality of goods and services is at a “good” level , with the mean value of 4.05 and 4.06, respectively. When considering the individual item, the attitude of K Bank and SCB customers toward the item “Stability and good reputation of the bank” is at a “good” level . Also, the attitude of the customers of both banks is at a “good” level toward the item “Bankers are enthusiastic and always willingly service customers” with the mean values of 3.99.

Table 4.12 The respondent' s attitude towards “Innovation” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
There're bank's Quality guarantee service	3.94	0.437	Good	3.88	0.565	Good
Advanced technology service	3.95	0.433	Good	3.55	0.648	Good
Total	3.94	0.343	Good	3.72	0.493	Good

The finding as presented in table 4.12 indicates that, the attitude of the customers of K Bank and SCB is at a “good” level toward “Innovation” with the mean value of 3.94 and 3.72, respectively. When considering the individual item, the attitude of the K Bank customer is at a “good” level upon the item “Advanced technology service” with the highest mean value of 3.95. While the attitude of SCB customers toward the item “There’re bank’s Quality guarantee service” is at a “good” level with the highest mean value of 3.88. Moreover, the attitude of K Bank customers toward the item “There’re bank’s Quality guarantee service” is also at a good level with the lowest mean value of 3.94. While the attitude of SCB customers toward the item “Advanced technology service” is at a “good” level with the lowest mean value of 3.55.

Table 4.13 The respondent’s attitude towards the “Bank performance” of K Bank and SCB

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Quality of goods and service	4.05	0.366	Good	4.06	0.455	Good
Innovation	3.94	0.343	Good	3.72	0.493	Good
Total	4.01	0.313	Good	3.92	0.431	Good

The finding as presented in table 4.13 indicates that, the attitude of the customers of K Bank and SCB toward the overall “bank performance” is at a “good” level with the mean value of 4.01 and 3.92. Regarding the individual item, the attitude of the customers of both banks toward the item “Quality of goods and services” is at a “good” level with the highest mean value of 4.05 and 4.06. While the attitude of the customers of both banks toward the item “Innovation” is at a “good” level with the lowest mean value of 3.94 and 3.72.

Part IV External Factors

Table 4.14 The respondent' s attitude towards “Politic ”.

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Good politic situation impacting to service of the bank	4.14	0.656	Agree	3.93	0.762	Agree
Revolution of Thailand policy impacting to service of the bank	3.93	0.515	Agree	3.86	0.667	Agree
Total	4.03	0.528	Agree	3.89	0.688	Agree

The finding as presented in table 4.15 indicates that, the customers of TFB and SCB agreed with the sub-factor “politic” with the mean value of 4.03 and 3.89. Regarding the individual item, the customer of both K Bank and SCB agreed upon the item “Good politic situation impacting to service of the bank” with the highest mean value of 4.14 and 3.93. While the customers of both banks agreed with the item “Revolution of Thailand policy impacting to service of the bank” with the lowest mean value of 3.93 and 3.86.

Table 4.15 The respondent' s attitude towards “Economy” .

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Tendency changing of Thailand economic impacting to service of the bank	3.69	0.604	Agree	3.86	0.667	Agree
Public stimulus policy impacting to service of the bank	3.46	1.063	Agree	3.80	0.722	Agree
Total	3.58	0.763	Agree	3.83	0.661	Agree

The finding as presented in table 4.16 indicates that, the customers of both K Bank and SCB agreed with the factor “economy” of K Bank and SCB with the

mean value of 3.58 and 3.83. When considering the individual item, the customer of both banks agreed upon the item “Tendency changing of Thailand economic impacting to service of the bank.” with the highest mean value of 3.69 and 3.86. While the customers of both banks agreed with the item “Public stimulus policy impacting to service of the bank” with the lowest mean value of 3.46 and 3.80.

Table 4.16 The respondent’ s attitude towards “Environment”

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Local area competitors	3.77	0.691	Agree	3.66	0.677	Agree
The number of banks on local area is available for service	3.86	0.600	Agree	3.54	0.736	Agree
Total	3.82	0.601	Agree	3.60	0.645	Agree

The finding as presented in table 4.17 indicates that, the customers of K Bank and SCB agreed with the sub-factor “Environment” of K Bank and SCB with the mean value of 3.82 and 3.60, respectively. When considering the individual item, the customer of K Bank agreed upon the item “The number of banks on local area is available for service” with the highest mean value of 3.86. While the customers of SCB agreed with the item “Local area competitors” with the highest mean value of 3.66. Moreover, the customers of K Bank agreed with the item “Local area competitors” with the lowest mean value of 3.77. While the customers of SCB agreed upon the item “The number of banks on local area is available for service” with the lowest mean value of 3.54.

Table 4.17: The respondent' s attitude towards “External Factors”

Question Items	K Bank			SCB		
	\bar{X}	S.D.	Level	\bar{X}	S.D.	Level
Politics	4.03	0.528	Agree	3.89	0.688	Agree
Economy	3.58	0.763	Agree	3.83	0.661	Agree
Environment	3.82	0.601	Agree	3.60	0.645	Agree
Total	3.81	0.521	Agree	3.78	0.572	Agree

The finding as presented in table 4.18 indicates that, the customers of both K Bank and SCB agreed with the “External Factors” of K Bank and SCB with the mean value of 3.81, 3.78. When considering the individual item, the customers of both banks agreed upon the item “Politic” with the highest mean value of 4.03 and 3.89. Moreover, the customers of K Bank agreed with the item “economy” with the lowest mean value of 3.58. While the customers of SCB agreed upon the item “environment” with the lowest mean value of 3.60.

Part V Hypotheses Test

This part presents the outcome of hypothesis test which concerns a lot of variables.

Hypotheses

Hypotheses 1 The demographic factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank Hypothesis.

Hypotheses 1.1 The demographic factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank in aspect of age, gender, occupation, salary, marital status and education Hypothesis .

$$H_0: \beta_1 = \beta_2 = \dots \beta_i = 0$$

H_a : At least one $\beta_i \neq 0$ when $i=1..2..3....$ One-way Anova Test

Table 4.18: The demographic factors is affecting to customers

Model		Sum of Squares	df	Mean Square	F	Sig.(p-value)
1	Regression	9.315	4	2.329	15.922	.000*
	Residual	28.665	196	.146		
	Total	37.980	200			

Predictors: (Constant), meanpeople, Dummy_Educ1, mean political, Dummy_Educ4

Dependent Variable: meanassurance

Using One-way ANOVA to test this hypothesis. The outcome indicates that the p-value obtained from F-test is less than .05. Therefore, H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that associates with demographic, assurance aspect of Kasikorn Bank and Siam Commercial Bank.

Table 4.19 Coefficient of Regression and Beta Coefficient

Model	Variables	Unstandardized Coefficients		Standardized Coefficients	t	(p-value)
		B	Std. Error	Beta		
1	(Constant)	2.351	.243		9.693	.000*
	meanpeople	.157	.051	.205	3.073	.002*
	Dummy_Educ1	.322	.116	.175	2.775	.006*
	mean political	.250	.055	.303	4.503	.000*
	Dummy_Educ4	.211	.091	.145	2.333	.021*

The analysis result from the Stepwise method reveals that there are four independent variables which significantly correlate with service quality, regarding assurance aspect of Thai Farmer Bank. These variables are people ($\beta=.157$), politic ($\beta=.250$), Dummy_Educ1 ($\beta=.322$) Dummy_Educ4 ($\beta=.211$).

Table 4.20 Multiple Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.495 ^f	.245	.230	.38243

Predictors: (Constant), mean people, Dummy_Educ1, mean political, Dummy_Educ4

g. Dependent Variable: mean assurance

The adjusted R square value in table 4.22 conveys that people, political , Dummy_Educ1 Dummy_Educ4. can explain 23.0 % of the variation in the demographic of Kasikorn and Siam Commercial Bank.

Hypothesis 2 The marketing factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank.

Hypothesis 2.1 The marketing factors is affecting to customer's decision in aspect of product of Kasikorn Bank and Siam Commercial Bank.

$H_0: \beta_1 = \beta_2 = \dots \beta_i = 0$

H_a : At least one $\beta_i \neq 0$ when $i=1..2..3....$ One-way Anova

Table 4.21 The marketing factors in aspect of product

Mode 1		Sum of Squares	df	Mean Square	F	Sig.(p- value)
1	Regressi on	7.343	1	7.343	23.47 4	.000*
	Residual	62.249	199	.313		
	Total	69.592	200			

Predictors: (Constant), mean political,

Dependent Variable: mean tangibility

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that associate marketing factor, regarding product aspect of Kasikorn Bank and Siam Commercial Bank.

Table 4.22 Coefficient of Regression and Beta Coefficient for product

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
	B	Std. Error	Beta		
(Constant)	2.645	.305		8.679	.000
Mean Politic	.363	.075	.325	4.845	.000

The analysis result from the stepwise method reveals that there is only one independent variable which significantly correlate with service marketing mix, regarding product aspect of Kasikorn Bank and Siam Commercial Bank. This variable is politic with $\beta = .363$

Table 4.23 Multiple Coefficient of Determination of product

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.325	.106	.101	.55929

Predictors: (Constant),mean political

The adjusted R square value in table 4.25 conveys that the variable politic can explain 10.10 % of the variation in the dependent variable which is customer satisfaction.

Hypothesis 2.2 The marketing factors The marketing factors is affecting to customer's decision in aspect of price of Kasikorn Bank and Siam Commercial Bank.

$H_0: \beta_1 = \beta_2 = \dots \beta_i = 0$

Ha : At least one $\beta_i \neq 0$ when $i=1..2..3....$ One-way Anova test

Table 4.24 The marketing factors The marketing factors is affecting to customers

Mode 1		Sum of Squares	df	Mean Square	F	Sig.(p- value)
1	Regression	7.800	5	7.343	23.47 4	.000*
	Residual	24.021	195	.313		
	Total	31.821	200			

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that is associates with marketing mix, regarding price in aspect of Kasikorn Bank and Siam Commercial Bank.

Table 4.25 Coefficient of Regression and Beta Coefficient of price

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
	B	Std. Error	Beta		
(Constant)	2.731	.237		11.518	.000
Salary	.145	.027	.350	5.266	.000
Mean Marketing Factors	.377	.091	.394	4.132	.000
Dummy_Ocup4	.248	.076	.216	3.256	.001
Dummy_Ocup1	.363	.121	.188	2.988	.003
meanphy	.134	.056	.229	2.406	.017

The analysis result from the Stepwise method reveals that there are five independent variables which significantly correlate with service quality, regarding price aspect of Kasikorn Bank and Siam Commercial Bank. These variables are salary ($\beta=.145$), overall marketing factors ($\beta=.377$), physical ($\beta=.134$) Dummy Ocup 1 ($\beta=.363$) Dummy_Ocup4 ($\beta=.248$).

Table 4.26 Multiple Coefficient of Determination for price

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.495	.245	.226	.35098

Predictors: (Constant), salary, Mean Marketing factors, Dummy_Ocup4, Dummy_Ocup1, meanphy

The adjusted R square value in table 4.28 conveys overall marketing factors, physical Dummy_Ocup 1, Dummy_Ocup4 can explain 22.6 % of the variation in the dependent variable which is marketing mix, regarding price aspect of Kasikorn Bank and Siam Commercial Bank.

Hypothesis 2.3 The marketing factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank regarding place aspect of Kasikorn Bank and Siam Commercial Bank

$H_0: \beta_1 = \beta_2 = \dots \beta_i = 0$ $H_a :$

At least one $\beta_i \neq 0$ when $i=1..2..3....$ One-way Anova test

Table 4.27 The marketing factors in aspect of place

Model		Sum of Squares	df	Mean Square	F	Sig.(p-value)
1	Regression	1.776	2	.888	8.627	.000*
	Residual	20.383	198	.103		
	Total	22.159	200			

Predictors: (Constant), mean political, mean price
Dependent Variable: mean empathy

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that associate with marketing mix, regarding place aspect of Kasikorn Bank and Siam Commercial Bank.

Table 4. 28 Coefficient of Regression and Beta Coefficient

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
	B	Std. Error	Beta		
(Constant)	3.660	.182		20.058	.000
mean political	.206	.050	.327	4.099	.000
mean price	.127	.047	.216	2.707	.007

The analysis result from stepwise method confirms that there are two variables which significantly correlate with place aspect of Kasikorn Bank and Siam Commercial Bank. These variables are political ($\beta=.206$) and price ($\beta=.127$)

Table 4.29 Multiple Coefficient of Determination of promotion

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.283	.080	.071	.32085

The adjusted R square value in table 4.31 conveys that politic and price can explain 7.01 % of the variation in marketing mix, regarding place aspect of Kasikorn Bank .

Hypothesis 2.4 The marketing factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank regarding promotion aspect of Kasikorn Bank and Siam Commercial Bank.

$$H_0: \beta_1 = \beta_2 = \dots = \beta_i = 0$$

H_a : At least one $\beta_i \neq 0$ when $i=1..2..3....$ One-way Anova test

Table 4.30 The marketing factors in aspect of promotion

Model		Sum of Squares	df	Mean Square	F	Sig.(p-value)
1	Regression	10.739	3	3.580	18.628	.000*
	Residual	37.858	197	.192		
	Total	48.597	200			

Predictors: (Constant), Mean Marketing factors, salary, Dummy_Ocup1

Dependent Variable: mean reliability

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that associate with marketing mix, regarding promotion aspect of Kasikorn Bank and Siam Commercial Bank.

Table 4.31 Coefficient of Regression and Beta Coefficient of promotion

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		(p-value)
(Constant)	2.164	.290		7.457	.000*
Mean Marketing factors	.528	.075	.447	7.043	.000*
Salary	.088	.032	-.171	-2.707	.007*
Dummy_Ocup1	.343	.151	-.144	-2.270	.024*

The analysis result from stepwise method reveals that there are three independent variables which significantly correlate with marketing mix, regarding

promotion aspect of Kasikorn Bank and Siam Commercial Bank. These variables are overall marketing factor ($\beta=.528$), salary ($\beta=.088$), Dummy_Ocup 1 ($\beta=.343$)

Table 4.32 Multiple Coefficient of Determination of promotion

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.470	.221	.209	.43837

Predictors: (Constant), Mean Marketing factors, salary, Dummy_Ocup1

The adjusted R square value in table 4.34 conveys that overall marketing factors and salary can explain 20.9 % of the variation in the marketing mix, regarding promotion aspect of Kasikorn Bank and Siam Commercial Bank

Hypothesis 2.5 The marketing factors is affecting to customer's decision in aspect of people of Kasikorn Bank and Siam Commercial Bank

$H_0: \beta_1 = \beta_2 = \dots = \beta_i = 0$

H_a : At least one $\beta_i \neq 0$ when $i=1,2,3,\dots$ One-way Anova

Table 4.33 The marketing factors in aspect of people

Model		Sum of Squares	df	Mean Square	F	Sig.(p-value)
1	Regression	3.974	2	1.987	34.125	.000*
	Residual	11.530	198	.058		
	Total	15.504	200			

Predictors: (Constant), mean political, Mean Marketing factors
Dependent Variable: Mean servicequality

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that associate with overall marketing mix of Kasikorn Bank and Siam Commercial Bank

Table 4. 34 Coefficient of Regression and Beta Coefficient of people

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
	B	Std. Error	Beta		
(Constant)	2.676	.168		15.889	.000
mean political	.177	.037	.336	4.784	.000
mean marketing factors	.166	.047	.249	3.544	.000

The analysis result from Stepwise method reveals that there are two independent variables which significantly correlate with overall marketing mix of Kasikorn Bank and Siam Commercial Bank. These variables are political ($\beta=.177$), overall marketing factors ($\beta=.166$).

Table 4.35 Multiple Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.506	.256	.249	.24131

Predictors: (Constant), mean political, Mean Marketing factors

The adjusted R square value in table 4.37, indicated that political and overall marketing factors explain 24.9 % of the variation in overall marketing mix of Kasikorn Bank and Siam Commercial Bank.

Hypothesis 2.6 The marketing factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank regarding process of Kasikorn Bank and Siam Commercial Bank.

$H_0: \beta_1 = \beta_2 = \dots$

$\beta_i = 0$ H_a : At least one

$\beta_i \neq 0$ when $i=1..2..3....$ One-way Anova test

Table 4.36 Multiple Coefficient of Determination for process

Model		Sum of Squares	df	Mean Square	F	Sig.(p-value)
1	Regression	5.258	2	2.629	24.201	.000*
	Residual	21.509	198	.109		
	Total	26.767	200			

Predictors: (Constant), meanpeople, Mean External Factors. Dependent Variable: meanqualityof goodandservice

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that associate with marketing mix regarding process of Kasikorn Bank and Siam Commercial Bank.

Table 4.37 Coefficient of Regression and Beta Coefficient of process

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
	B	Std. Error	Beta		
(Constant)	2.708	.195		13.879	.000
Meanpeople	.168	.046	.261	3.657	.000
Mean External Factors	.182	.050	.259	3.623	.000

The analysis result using stepwise method reveals that there are two independent variables which significantly correlate with bank performance regarding process of Kasikorn Bank and Siam Commercial Bank. These variables are people ($\beta=.168$), overall external variables ($\beta=.182$)

Table 4.38 Multiple Coefficient of Determination for process

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.443	.196	.188	.32959

Predictors: (Constant), mean political, Mean Marketing factors

The adjusted R square value in table 4.40 conveys that the variables people and external can explain 18.8 % of the variation in marketing mix regarding process of Kasikorn Bank and Siam Commercial Bank.

Hypothesis 2.7 The marketing factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank regarding physical evidence of Kasikorn Bank and Siam Commercial Bank.

$H_0: \beta_1 = \beta_2 = \dots \beta_i = 0$

H_a : At least one $\beta_i \neq 0$ when $i = 1, 2, 3, \dots$ One-way Anova

Table 4.39 The marketing factors in aspect of physical

Model		Sum of Squares	df	Mean Square	F	Sig.(p-value)
1	Regression	4.961	2	2.480	18.791	.000*
	Residual	26.136	198	.132		
	Total	31.097	200			

Predictors: (Constant), meanpeople, mean political

Dependent Variable: meaninnovation

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that associates with marketing mix, regarding physical evidence of Kasikorn Bank and Siam Commercial Bank.

Table 4. 40 Coefficient of Regression and Beta Coefficient of physical evidence

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
	B	Std. Error	Beta		
(Constant)	2.669	.227		11.743	.000
Meanpeople	.175	.048	.253	3.613	.000
mean political	.172	.052	.231	3.297	.001

The analysis result from stepwise method reveals two independent variables which significantly correlate with marketing mix , regarding regarding physical evidence of Kasikorn Bank and Siam Commercial Bank.

These variables are people ($\beta=.175$) and political ($\beta=.172$).

Table 4.41 Multiple Coefficient of Determination for physical evidence

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.399	.160	.151	.36332

Predictors: (Constant), meanpeople, mean political

The adjusted R square value in table 4.44 conveys that the independent variables people and political explain 15.10 % of the variation in marketing mix , regarding regarding physical evidence of Kasikorn Bank and Siam Commercial Bank.

Hypothesis 3 The external factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank.

Hypothesis 3.1 The external factors is affecting to customer's decision regarding politic of Kasikorn Bank and Siam Commercial Bank.

$H_0: \beta_1 = \beta_2 = \dots \beta_i = 0$

H_a : At least one $\beta_i \neq 0$ when $i = 1, 2, 3, \dots$ One-way Anova

Table 4.42 The external factors in aspect of politic

Model		Sum of Squares	df	Mean Square	F	Sig.(p-value)
1	Regression	22.793	4	5.698	37.656	.000*
	Residual	29.358	194	.151		
	Total	52.151	198			

. Predictors: (Constant), meanprocess, meanprice, Dummy_Mary2, Dummy_Gen

. Dependent Variable: meanassurance

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that associate with external factor, regarding politic aspect of Kasikorn Bank and Siam Commercial Bank.

Hypothesis 3.2 The external factors is affecting to customer's decision regarding economy of Kasikorn Bank and Siam Commercial Bank.

$H_0: \beta_1 = \beta_2 = \dots \beta_i = 0$

H_a : At least one $\beta_i \neq 0$ when $i=1..2..3....$ One-way Anova

Table 4.43 The external in aspect of economy

Model		Sum of Squares	df	Mean Square	F	Sig.(p-value)
1	Regression	4.891	2	2.445	23.143	.000*
	Residual	20.920	198	.106		
	Total	25.811	200			

Predictors: (Constant), meanpeople, Mean External Factors

. Dependent Variable: Mean performance

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is

retained. Which implies that there is at least one independent variable that associates with overall external factor.

Table 4. 44 Coefficient of Regression and Beta Coefficient for external factor

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
	B	Std. Error	Beta		
(Constant)	2.754	.192		14.313	.000
Meanpeople	.169	.045	.267	3.728	.000
MeanExternal Factors	.168	.049	.243	3.388	.001

The analysis result from Stepwise method reveals two independent variables which significantly correlate with overall external factor . These variables are people ($\beta=.169$), overall external factors ($\beta=.168$).

Table 4.45 Multiple Coefficient of Determination for external factor

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.435	.189	.181	.32505

Predictors: (Constant), meanpeople, Mean External Factors

The adjusted R square value in table 4.46 conveys that the independent variables , people and overall external factors explain 18.10 % of the variation in overall external factor.

Hypothesis 3.3 The external factors is affecting to customer's decision regarding environment aspect of Kasikorn Bank and Siam Commercial Bank.

$$H_0: \beta_1 = \beta_2 = \dots \beta_i = 0$$

H_a : At least one $\beta_i \neq 0$ when $i = 1, 2, 3, \dots$ One-way Anova

Table 4.46 The external factors in aspect of environment

Model		Sum of Squares	df	Mean Square	F	Sig.(p-value)
1	Regression	22.793	4	5.698	37.656	.000*
	Residual	29.358	194	.151		
	Total	52.151	198			

. Predictors: (Constant), meanprocess, meanprice, Dummy_Mary2, Dummy_Gen. Dependent Variable: meanassurance

Using One-way ANOVA to test this hypothesis. The outcome indicates the p-value obtained from F-test is less than .05. Therefore, the H_0 is rejected. While H_a is retained. Which implies that there is at least one independent variable that associate with external factor, regarding environment aspect of Kasikorn Bank and Siam Commercial Bank.

Table 4.47 Coefficient of Regression and Beta Coefficient of environment

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig. (p-value)
	B	Std. Error	Beta		
(Constant)	1.278	.238		5.378	.000
Meanprocess	.569	.055	.574	10.356	.000
Meanprice	.156	.053	.166	2.975	.003
Dummy_Mary2	.140	.060	.130	2.346	.020
Dummy_Gen	.116	.056	-.113	-2.056	.041

The analysis result using stepwise method reveals are four independent variables which significantly correlate with external factor, regarding environment of Kasikorn Bank and Siam Commercial Bank. These variables are process ($\beta=.569$), price ($\beta=.156$), Dummy_Mary 2 ($\beta=.140$) Dummy_Gen ($\beta=.116$).

Table 4.48 Multiple Coefficient of Determination for environment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.661	.437	.425	.38901

Predictors: (Constant), meanprocess, meanprice, Dummy_Mary2, Dummy_Gen

The adjusted R square value in table 4.49 conveys that price, process, Dummy_Mary 2 and Dummy_Gen can explain 22.6 % of the variation in external factor, regarding environment aspect of Kasikorn Bank and Siam Commercial Bank.

Table 4.49 : Represent result of Hypothesis Testing

	Hypotheses Statement	Test Result
H1	<p>H₀₁ : The demographic factors is not affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank</p> <p>Ha1 : The demographic factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank</p>	Accepted Ha1
H2	<p>H₀₁ : The marketing factors is not affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank</p> <p>Ha1 : The marketing factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank</p>	Accepted Ha2

Table 4.49 : Represent result of Hypothesis Testing (Cont.)

Hypotheses Statement	Test Result
H3 H ₀₁ : The external factors is not affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank	Accepted Ha3
Ha1 : The external factors is affecting to customer's decision of Kasikorn Bank and Siam Commercial Bank	

CHAPTER 5

CONCLUSIONS, DISCUSSIONS AND RECOMMENDATIONS

5.1 Conclusions

Part 1 : Demographic Information of Respondents

The survey from 400 persons found that more than half of the respondents are regular customers of Kasikorn Bank. While the number of the respondents who are regular customers of Siam Commercial Bank are almost equal. Refer to the ages of respondents, majority of the respondents are females and the rest are males. The number of the respondents of both bank whose ages are between 21-30 is the highest. Followed by the respondents whose ages ranges between 31-40 years. The least ages not over 20 years old. Refer to the status of respondents, majority of the respondents are single. Followed by those who are married and those who are divorced is the least respondents. The respondents who graduated with a Bachelor's degree is the highest. Followed by those who graduated with a Master's degree . Minority, are those who graduated with a doctoral 's degree. Refer to the occupation of respondents, majority of the respondents are clerk up. Followed by those who are government officers and the least are students. Refer to the salary of respondents, majority of the respondents earned between 15,001-35,000 Baht. Followed by those who earn between 35,001-60,000 Baht. The minority are those who earns between 80,001-100,000 Baht.

Part 2 : The respondent' s attitude towards the “Marketing Mix” of K Bank and SCB

Products : Regarding to the result of the product, the customers of TFB and SCB agreed upon the “products” of K Bank and SCB approximately equal. Summarizing individual item, the customers of K Bank and SCB were mostly agreed toward the item “Image and reputation of the bank is good ”. Additionally, the customer of K Bank agreed with the item “Easy and convenient to open bank

account”. While the customers of SCB agreed upon the item “Withdraw-Deposit condition is interesting”. The product of both bank is considered to be trustable including the good appearance and reputation of the bank. Therefore, customers feel assured and confident to use the service and be convinced to be provided the good service.

Prices : The customers of K Bank and SCB were neither agree nor disagree upon “prices” of each bank approximately equal. Regarding individual item, the customers of K Bank most agreed toward the item “Entry fee is appropriate ” . While SCB’s customers were neither agreed nor disagreed upon the same item. Moreover. The customers of both banks were neither agreed nor disagreed upon the item “ATM fee is appropriate”. The price may too expensive for customer target as the customers who have salary about 15,000 Baht are the most target of both bank, so the bank should consider more about the price and adjust to be appropriate for their target.

Place : K Bank’s customers agreed with the sub-factor “place”. While SCB’s customer were neither agreed nor disagree toward sub-factor “place”. When considering the individual item, The customer of K Bank agreed with the item “Many branches and easy to take service” While the customers of SCB agreed with the item “Many branches in supermarket”. Additionally, K Bank’s customers were least agreed with the item “Car park available for customers”. While the customers of SCB were neither agreed nor disagreed toward the same item. Both K Bank and SCB customers are least agree about car park. The researcher assume the reason is the bank that had been researched located in the central area, so there’re many people passing by from various careers and some do other business. As the result, car park will not be able to support all customers.

Promotion : K Bank’s customers and SCB’s customers agreed upon “promotion” of each bank. Regarding individual item, the customers of TFB and SCB agreed upon the item “There’re public relation for the organization image ”. Additionally, the customers of both banks agreed with the item “Supporting CSR of the organization”.

Refer to the result of score, K Bank has higher score than SCB, but it's still considered in satisfied level. K Bank and SCB are both the great bank that always maintain good image and gain market share. Therefore, when they do the promotion, they would have more investment and spending power than other smaller banks. The promotion and advertising of both bank will be well-known and accepted to all customers.

People : The customers of K Bank and SCB customers agreed with "people" of each bank approximately equal . When considering individual item, the customers of K Bank agreed upon the items "Bankers give information correctly and simply" and "Banker is courteous and good manner" While the customers of SCB agreed with the item "Banker is courteous and good manner" with the highest score. Moreover, the customer of K Bank agreed with the items "Bankers is work professionally" as well as the item "Banker look trustable" While the customers of SCB agreed with the item "Bankers is work professionally" with the highest mean value. K Bank and SCB has well trained and orientation to their employees about the method to satisfy customers and work professionally. Both bank is the main competitor ,so they have to attract customers as much as possible by providing impressed service. Customer will sense the friendliness and hospitality from bankers and will be likely to be customer loyalty.

Physical Evidence: The customers of K Bank and SCB agreed upon "physical" of each bank. When considering the individual item, the customers of K Bank agreed toward the items "The Bank has advanced technology" . While the customers of SCB agreed with the item "The Bank has good atmosphere, no noise and air pollution". Additionally, the customers of both banks agreed toward the item "Good security and system ". However, K Bank is significantly gained higher score than SCB. The reason is K Bank has more seats than SCB, so it provides more good service and comfortable for customers.

Process : The customers of K Bank and SCB agreed with "process" of each bank. Regarding individual item, the customers of both K Bank and SCB agreed

upon the item "Process is worked correctly and trust ably" . Moreover, the customer of K Bank agreed with the item "Working system is uncomplicated" . While the customers of SCB agreed with the item "Fast and convenient for communication". However, K Bank customers are more satisfy the process than SCB customers because the process of K Bank is quirkier and more advanced than SCB such as TFB has queue ticket machine and be able to choose menu they want. In the contrast, SCB customers have to be in line queue, so it takes a little more time and lower convenient than K Bank.

K Bank customer have more satisfy of bank teller than SCB ,but it's still in good level. Therefore, The researcher can conclude that the customers of K Bank and SCB agreed upon "marketing factors" of each bank. Regarding individual item, the customer of K Bank agreed with the item "product" with the highest score. While the customers of SCB agreed with the item "people" with the highest score. Moreover, the customers of both K Bank and SCB were neither agreed nor disagreed toward the item "price " with the lowest score. The marketing mix factors has affecting to customers to choose the service in term of bank teller.

Part 3 : The respondent' s attitude towards External Factors

Politic : K Bank's customers are more satisfied about politic factor than SCB's customers .However, the customers of K Bank and SCB agreed with the sub-factor "politic" . Regarding the individual item, the customer of both K Bank and SCB agreed upon the item "Good politic situation impacting to service of the bank" . While the customers of both banks agreed with the item "Revolution of Thailand policy impacting to service of the bank". Good and flow situation can lead the stable and trustable to the customers, so it's considered that politic factors influencing to customers decision to choose the service in term of bank teller. Also, it's affecting to all positive and negative thinking of customers.

Economy : SCB's customers are more agree about economy factor than TFB's customers. However, the customers of both K Bank and SCB agreed with the factor "economy" of K Bank and SCB. When considering the individual item, the customer of both banks agreed upon the item "Tendency changing of Thailand economic impacting to service of the bank.". Also, the customers of both banks agreed with the item "Public stimulus policy impacting to service of the bank" . Good and flow situation can lead the stable and trustable to the customers, so it's considered that economy factors influencing to customer's decision to choose the service in term of bank teller. Also, it's affecting to all positive and negative thinking of customers.

Environment : K Bank's customers are more satisfied about environment factor than SCB's customers .However, the customers of K Bank and SCB agreed with the sub-factor "Environment" of K Bank and SCB. When considering the individual item, the customer of K Bank agreed upon the item "The number of banks on local area is available for service" . While the customers of SCB agreed with the item "Local area competitors". Moreover, the customers of K Bank agreed with the item "Local area competitors" . While the customers of SCB agreed upon the item "The number of banks on local area is available for service". If there're many branches and other competitors of the bank, people will have more opportunity to choose the bank service which is precisely important for customers in term of marketing as people always like the variety and be assured that they receive the good and comfortable service.

5.2 Discussions

The result of the comparative marketing factors of bank teller between Siam Commercial Bank and Kasikorn Bank in Metropolitan area discuss them by using the related concept of service which is Marketing Mix (Product, Price, Place, Promotion,

People, Physical and Process) and External Factors (Political, Economy and Environment). It can be debated the finding as follows:

To study comparative of marketing factors of bank teller towards customers between Siam Commercial Bank and Kasikorn Bank in Bangkok metropolitan area.

Product : The respondents of K Bank and SCB were agreed about product factor in good level. All the result in each category range were in good level including withdraw-Deposit condition is interesting, here're variety of bank account, easy and convenient to open bank account, especially image and reputation of the bank is in excellent level. However appearance of account book is good and reliable is in fair level for SCB. It was conformed with Thipsuda Vitchayaapha (2553 : Abstract), the result found that product factor is precisely affecting to customer's decision to choose the bank service in term of bank teller in good level.

Price : The K Bank and SCB respondents were agreed about price factor in fair level. All the result in each category range were in fair level including entry fee is appropriate, yearly fee is appropriate, ATM fee is appropriate is in fair level except entry fee is appropriate is in good level for TFB. The result found that price factor is not conformed to Thipsuda Vitchayaapha (2553 : Abstract), the research assume that the rice is higher than last few year because this year the economic and politic is instable and fluctuated, so the bank might fix the price higher than usual.

Place : The K Bank and SCB respondents were agreed about place factor in good level. All the result in each category range were in good level consist of many branched and easy to take service, able to do business through Internet ,many branches in supermarket ,car park available for customers is in good level except car park available for customers is in average level for SCB. It was conformed with Thipsuda Vitchayaapha (2553 : Abstract), the result found that place factor in marketing mix strategy is precisely affecting to customer's decision to choose the bank service in term of bank teller in good level.

Promotion : The K Bank and SCB respondents were agreed about promotion factor in good level. All the result in each category range were in good level in all

sub-factor consist of channel for advertising is variety including Internet ,channel for advertising is variety including Internet and supporting CSR of the organization. It was conformed with Thipsuda Vitchayaapha (2553 : Abstract) and Shawassakorn Pongsriwattana (2553 : Abstract) that place factor in marketing mix strategy is significantly affecting to customer's decision to choose the bank service in term of bank teller in good level.

People : The respondents of K Bank and SCB were agreed about people factor in good level. All the result in each category range were in good level in all sub-factor consist of bankers give information correctly and simply, bankers is work professionally ,banker look trustable, banker is courteous and good manner. It was conformed with Thipsuda Vitchayaapha (2553 : Abstract) and Shawassakorn Pongsriwattana (2553 : Abstract) that people factor in marketing mix strategy is significantly affecting to customer's decision to choose the bank service in term of bank teller in good level.

Physical Evidence : The respondents of K Bank and SCB were agreed about physical factor in good level. All the result in each category range were in good level in all sub-factor consist of the Bank has advanced technology ,the Bank has good atmosphere, no noise and air pollution and good security and system. It was conformed with Thipsuda Vitchayaapha (2553 : Abstract) and Shawassakorn Pongsriwattana (2553 : Abstract) that physical factor in marketing mix strategy is significantly affecting to customer's decision to choose the bank service in term of bank teller in good level.

Process : The respondents of K Bank and SCB were agreed about process factor in good level. All the result in each category range were in good level in all sub-factor consist of fast and convenient for communication ,process is worked correctly and trust able and working system is uncomplicated. It was conformed with Thipsuda Vitchayaapha (2553 : Abstract) and Shawassakorn Pongsriwattana (2553 : Abstract) that process factor in marketing mix strategy is significantly affecting to customer's decision to choose the bank service in term of bank teller in good level.

From the research, the research can conclude that marketing mix factors is the factors directly affecting to customer to choose Siam Commercial Bank and Kasikorn Bank. The marketing mix (7Ps) consist of Product, Price, Place, Promotion, People, Physical Evidence and Process influencing to customer to choose service of both banks.

To study external factor towards bank teller that affecting customer's decision to choose Siam Commercial Bank and Thai Farmer Bank in Bangkok metropolitan area.

Politic : The respondents of K Bank and SCB were agreed about politics in good level. All the result in each category range were in good level in all sub-factor consist of good politic situation impacting to service of the bank and revolution of Thailand policy impacting to service of the bank. Therefore, politic is the part of customer's decision to choose the bank service. It's conformed to the first interviewing to customers of both SCB and TFB that politic related to external factor is the part that influencing to customer's decision to choose the bank service.

Economy : The respondents of K Bank and SCB were agreed about economy in good level. All the result in each category range were in good level in all sub-factor consist of tendency changing of Thailand economic impacting to service of the bank and public stimulus policy impacting to service of the bank. It's conformed to the first interviewing to customers of both SCB and TFB that economy related to external factor is the part that influencing to customer's decision to choose the bank service.

Environment : The respondents of K Bank and SCB were agreed about environment in good level. All the result in each category range were in good level in all sub-factor consist of local area competitors and the number of banks on local area is available for service. It's conformed to the first interviewing to customers of both SCB and TFB that environment related to external factor is the part that influencing to customer's decision to choose the bank service.

Recommendations

This research, the researcher have suggestion to be the guideline for Siam Commercial Bank and Kasikorn Bank as well as other related organizations that would like to apply marketing factors and to improve the service of bank teller better as following;

Marketing Mix (7Ps) strategy

Product : The bank should improve and keep innovation of the product to maintain updating the product for attracting customers. Also, it should develop technology to expand distribution channel such as internet banking.

Price : The bank should adjust and fix the price to appropriate to customer target including ATM fee and entry fee. The bank sometimes has to reduce cost and customer duty from the cost of product or service to other expenses related to physical, mental and negative feeling.

Place : The bank should set more the place strategy by considering the convenience for offering service to customers as easy and convenience as possible such as expanding branches covered the country, convenience branches near BTS or MRT and open the branches 24 hours, provide the service efficiently and effectively.

Promotion : The bank should create the activity rising awareness of product and service such as doing more public relation, sale promotion and personal selling to build relationship with individual customer and focus on the different market segment.

Physical Evidence : The bank should consider the environment and facility to provide the service conveniently such as qualified staff, appearance of facilities and design of material to look trustable and formal.

Process : The bank should create more strategic systematically. it should not much complicated, making it easier as much as possible for working accurately and efficiently.

People : The bank should have more the orientation and training to employees all the quarter for creating the perception of service including the bank's product and be more professional worker including good personality to lead the impression from customers.

Recommendations for Further Research

From researching this study, The researcher has some recommendations to improve and develop the service to be better and competitive. For both Siam Commercial bank and Kasikorn Bank will have the excellent image and good reputation to all people to improve bank teller and plan its performance to satisfy and attract more customers. Also, it will be beneficial to other related organizations that would like to know and apply marketing factors of bank teller influencing to customers decision making.

The researcher suggests that this research could lead to future research in the future as follows;

- 1.To be able to study both banks in other districts of Bangkok or other provinces of Thailand in order to compare pros and cons of the service in each bank.
2. The research is only studied marketing mix factors for the service to attract customers of the SCB and K Bank in Metropolitan area focus on Thai people.
- 3.The next research should also survey included foreigners to cover all customers. The research is survey research by collecting data from questionnaires that might know the information in dept details. Therefore, next research should collect data in dept details such as interviewing to gain more dept information.
4. The research should study other factors which about satisfaction of service for Customer to use the service.

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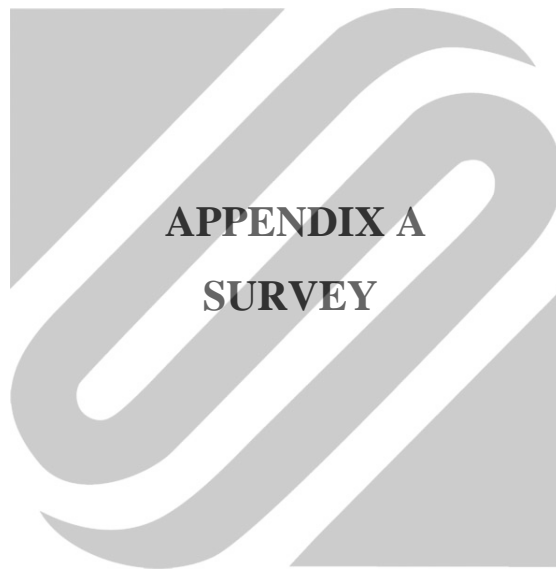
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**Questionnaire of The Comparative Marketing Factors of Bank Teller Dept towards
Customers between Siam Commercial Bank and Kasikorn Bank in Bangkok
Metropolitan Area**

คำชี้แจง : กรุณาทำเครื่องหมาย ที่ท่านเห็นว่าตรงกับความเห็นของท่าน

Introduction : Please tick your information and comment as following details

ส่วนที่ 1 : ข้อมูลทั่วไปของผู้ใช้บริการ

Part 1 : Customer's General Information

1. เพศ (Gender)

☐ ชาย (Male)

☐ หญิง (Female)

2. อายุ (Age)

☐ ไม่เกิน 20 ปี (Not over 20 year old) ☐ 21-30 ปี (21-30 year old)

☐ 31-40 ปี (31-40 year old) ☐ 41-50 ปี (41-50 year old)

☐ 51-60 ปี (51-60 year old) ☐ มากกว่า 60 ปี (Over 60 year old)

3. สถานะภาพสมรส (Marital Status)

☐ โสด (Single)

☐ สมรส (Married)

☐ หย่า/ม่าย (Divorced)

4. ระดับการศึกษา (Education Level)

☐ มัธยมศึกษา (High School)

☐ อนุปริญญาตรี (Diploma)

☐ปริญญาตรี (Bachelor Degree)

☐ปริญญาโท (Master Degree)

☐ปริญญาเอก (PH.D)

5. อาชีพ (Occupation)

☐ นักเรียน (Student)

☐ รับราชการ (Governmental Officer)

☐ พนักงานเอกชน (Clerk)

☐ ธุรกิจส่วนตัว (Business Owner)

☐ อื่นๆ (Others)

6. เงินเดือน (Salary)

☐ น้อยกว่า 15,000 บาท (Under 15,000 Baht)

☐ 15,001-35,000 บาท (15,001-35,000 Baht)

☐ 35,001-60,000 บาท (35,001-60,000 Baht)

- () 60,001-80,000 บาท (60,001-80,000 Baht)
 () 80,001-100,000 บาท (80,001-100,000 Baht)
 () มากกว่า 100,000 บาท (Over 100,000 Baht)

ส่วนที่ 2 : แบบสอบถามกลยุทธ์ทางการตลาด 7 Ps ของธนาคาร

Part 2 : Factors of Marketing 7 Ps of the Bank questionnaire.

คำชี้แจง : กรุณาทำเครื่องหมาย / ลงในช่องว่างเพื่อแสดงระดับความสำคัญเกี่ยวกับส่วนผสมทางการตลาด

Introduction : Please tick / in the blank to share your opinion of Marketing Mix strategy(1 = ไม่เห็นด้วยอย่างยิ่ง , 2 = ไม่เห็นด้วย, 3 = เห็นด้วยปานกลาง, 4 = เห็นด้วย, 5 = เห็นด้วย)

ปัจจัยส่วนผสมทางการตลาด Marketing Mix 7 Ps Factors	เห็นด้วยอย่าง ยิ่ง Strongly Agree	เห็นด้วย Agree	เห็นด้วยปาน กลาง Neither Agree nor Disagree	ไม่เห็นด้วย Disagree	ไม่เห็นด้วยอย่างยิ่ง Strongly disagree
ระดับคะแนน (Score Level)	5	4	3	2	1
ผลิตภัณฑ์ (Product)					
.1 รูปลักษณะของสมุดบัญชีเงิน ฝากดูดี น่าเชื่อถือ (Appearance of account book is good and reliable)					
.2 เงื่อนไขในการฝาก-ถอน น่าสนใจ (Withdraw- Deposit condition is interesting)					
.3 มีความหลากหลายประเภท เงินฝากของธนาคาร (There're variety of bank account)					
.4 เอกสารในการขอเปิดบัญชี ง่ายและสะดวก (Easy and convenient to open bank account)					

ปัจจัยส่วนผสมทางการตลาด Marketing Mix 7 Ps Factors	เห็นด้วยอย่างยิ่ง Strongly Agree	เห็นด้วย Agree	เห็นด้วยปานกลาง Neither Agree nor Disagree	ไม่เห็นด้วย Disagree	ไม่เห็นด้วยอย่างยิ่ง Strongly disagree
ระดับคะแนน (Score Level)	5	4	3	2	1
.5ธนาคารมีภาพลักษณ์และชื่อเสียงดี (Image and reputation of the bank is good)					
ราคา (Price)					
.6ค่าธรรมเนียมแรกเข้ามีความเหมาะสม (Entry fee is appropriate)					
.7ค่าธรรมเนียมรายปีมีความเหมาะสม (Yearly fee is appropriate)					
.8ค่าธรรมเนียมในการใช้บัตรเอทีเอ็มมีความเหมาะสม (ATM fee is appropriate)					
ด้านการจัดจำหน่าย (Place)					
.9มีสาขามาก สะดวกในการใช้บริการ (Many branched and easy to take service)					
.10สามารถทำธุรกรรมผ่านอินเทอร์เน็ตได้ (Able to do business through Internet)					
.11มีสาขาในห้างสรรพสินค้ามาก พอต่อการใช้บริการ (Many branches in supermarket)					
.12สถานที่จอดรถเพียงพอต่อ ผู้ใช้บริการ (Car park available for customers)					

ปัจจัยส่วนผสมทางการตลาด Marketing Mix 7 Ps Factors	เห็นด้วยอย่าง ยิ่ง Strongly Agree	เห็นด้วย Agree	เห็นด้วยปาน กลาง Neither Agree nor Disagree	ไม่เห็นด้วย Disagree	ไม่เห็นด้วยอย่าง ยิ่ง Strongly disagree
ระดับคะแนน (Score Level)	5	4	3	2	1
ด้านการส่งเสริมการตลาด (Promotion)					
.13ช่องทางโฆษณามีความ หลากหลาย รวมทั้งอินเทอร์เน็ต (Channel for advertising is variety including Internet)					
.14มีการประชาสัมพันธ์ให้เห็น ภาพลักษณ์ขององค์กร (There're public relation for the organization image)					
.15ให้การสนับสนุนกิจกรรมด้าน การช่วยเหลือสังคม (Supporting CSR of the organization)					
ด้านบุคลากร (People)					
.17พนักงานให้ข้อมูลเข้าใจง่าย และถูกต้อง (Bankers give information correctly and simply)					
.18พนักงานมีความรู้ความ ชำนาญ (Bankers is work professionally)					
.19พนักงานมีความน่าเชื่อถือ (Banker look trustable)					
.20พนักงานมีบุคลิกภาพดี ยิ้ม แย้มแจ่มใส(Banker is courteous and good manner)					

ปัจจัยส่วนผสมทางการตลาด Marketing Mix 7 Ps Factors	เห็นด้วยอย่างยิ่ง Strongly Agree	เห็นด้วย Agree	เห็นด้วยปาน กลาง Neither Agree nor Disagree	ไม่เห็นด้วย Disagree	ไม่เห็นด้วย อย่างยิ่ง Strongly disagree
ระดับคะแนน (Score Level)	5	4	3	2	1
ลักษณะทางกายภาพ (Physical evidence)					
.21ธนาคารมีอุปกรณ์ที่ทันสมัย (The Bank has advanced technology)					
.22ธนาคารมีบรรยากาศที่ดี ไม่มี มลพิษทางอากาศและเสียง (The Bank has good atmosphere, no noise and air pollution)					
.23ธนาคารมีระบบรักษาความ ปลอดภัยเป็นอย่างดี (Good security and system)					
ด้านกระบวนการให้บริการ (Process)					
.24มีความสะดวกรวดเร็วในการ ติดต่อ (Fast and convenient for communication)					
.25ระบบงานถูกต้อง น่าเชื่อถือ (Process is worked correctly and trust ably)					
.26ระบบการทำงานเข้าใจง่าย ไม่ ซับซ้อน (Working system is uncomplicated)					

ส่วนที่ 3 : แบบสอบถามคุณภาพการให้บริการและภาคปฏิบัติหน้าที่ของธนาคารที่มีผลต่อการตัดสินใจเลือกที่มีผลต่อการตัดสินใจเลือกบริการของธนาคาร

Part 3 : Service Quality and Bank Performance questionnaire affecting to customer's decision making to choose bank service.

คำชี้แจง : กรุณาทำเครื่องหมาย / ลงในช่องว่างเพื่อแสดงระดับความสำคัญเกี่ยวกับคุณภาพการให้บริการและภาคปฏิบัติงานของธนาคาร

Introduction : Please tick / in the blank to share your opinion of Service Quality and Bank Performance

(1 = ไม่เห็นด้วยอย่างยิ่ง , 2 = ไม่เห็นด้วย , 3 = เห็นด้วยปานกลาง , 4 = เห็นด้วย , 5 = เห็นด้วย)

คุณภาพการให้บริการ และภาคปฏิบัติงานของธนาคาร Service Quality and Bank Performance	เห็นด้วยอย่างยิ่ง Strongly Agree	เห็นด้วย Agree	เห็นด้วยปานกลาง Neither Agree nor Disagree	ไม่เห็นด้วย Disagree	ไม่เห็นด้วยอย่างยิ่ง Strongly disagree
ระดับคะแนน (Score Level)	5	4	3	2	1
คุณภาพการให้บริการ(Service Quality)					
.27ธนาคารบริการลูกค้าอย่างจริงจังและถูกต้องตามกระบวนการ (Bank performs the service right the first time.)					
2.8ที่นั่งเพียงพอระหว่างรอรับบริการ (Seats always available for customers)					
.29ธนาคารพร้อมให้ข้อมูลและแก้ปัญหาให้กับลูกค้าทันที (The bank suddenly provide information and solve the problem)					
.30ธนาคารให้บริการตามคิว (Good queue service)					

คุณภาพการให้บริการ และภาค ปฏิบัติงานของธนาคารService Quality and Bank Performance	เห็นด้วยอย่างยิ่ง Strongly Agree	เห็นด้วย Agree	เห็นด้วยปานกลาง Neither Agree nor Disagree	ไม่เห็นด้วย Disagree
ระดับคะแนน (Score Level)	5	4	3	2
.31ธนาคารให้บริการตามที่สัญญา (Bank provides its service as it promises to do.)				
ภาคปฏิบัติงานของธนาคาร (Bank Performance)				
.32พนักงานมีความสุภาพ มีมนุษย สัมพันธ์ที่ดีต่อลูกค้า (Bankers is gentle, friendly and courteous manner to customers)				
.33พนักงานตั้งใจทำงาน มีความ กระตือรือร้น พร้อมให้บริการ ให้บริการ (Bankers are enthusiastic and always willingly service customers)				
.34ธนาคารมีความมั่นคงและมี ชื่อเสียง (Stability and good reputation of the bank)				
.35มีการรับประกันคุณภาพในการ ให้บริการธนาคาร (There're bank's Quality guarantee service				
.36บริการด้วยเทคโนโลยีที่ทันสมัย (Advanced technology service)				

ส่วนที่ 4 : แบบสอบถามปัจจัยภายนอกของธนาคารที่มีผลต่อการตัดสินใจเลือกบริการของธนาคาร

Part 4 : External factors questionnaire affecting to customer's decision making to choose bank service.

ปัจจัยภายนอกของธนาคารที่มี ผลต่อการตัดสินใจเลือกบริการ ของธนาคาร External factors affecting to customer's decision making to choose bank service.	เห็นด้วยอย่าง ยิ่ง Strongly Agree	เห็นด้วย Agree	เห็นด้วยปาน กลาง Neither Agree nor Disagree	ไม่เห็นด้วย Disagree	ไม่เห็นด้วย อย่างยิ่ง Strongly disagree
ระดับคะแนน (Score Level)	5	4	3	2	1
การเมือง (Politics)					
.37สภาพทางการเมืองที่ราบรื่น ส่งผลต่อการให้บริการธนาคาร (Good politic situation impacting to service of the bank)					
.38การเปลี่ยนแปลงของ นโยบายในประเทศไทยส่งผลต่อการ ให้บริการธนาคาร (Revolution of Thailand policy impacting to service of the bank)					
เศรษฐกิจ (Economic)					
.39แนวโน้มการเปลี่ยนแปลง ของเศรษฐกิจในทางที่ดีส่งผลต่อ การให้บริการธนาคาร (Tendency changing of Thailand economic impacting to service of the bank)					

ปัจจัยภายนอกของธนาคารที่มีผลต่อการตัดสินใจเลือกบริการของธนาคาร External factors affecting to customer's decision making to choose bank service.	เห็นด้วยอย่างยิ่ง Strongly Agree	เห็นด้วย Agree	เห็นด้วยปานกลาง Neither Agree nor Disagree	ไม่เห็นด้วย Disagree	ไม่เห็นด้วยอย่างยิ่ง Strongly disagree
ระดับคะแนน (Score Level)	5	4	3	2	1
.40นโยบายกระตุ้นเศรษฐกิจของภาครัฐส่งผลต่อการใช้บริการธนาคาร (Public stimulus policy impacting to service of the bank)					
สภาพแวดล้อม (Environment)					
.41มีการแข่งขันของธนาคารในพื้นที่ (Local area competitors)					
.42จำนวนสาขาของธนาคารในพื้นที่มีเพียงพอต่อการบริการ (The number of banks on local area is available for service)					

ข้อเสนอแนะ

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BIOGRAPHY

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