ABSTRACT

Abstract of thesis submitted to the Graduate School of Maejo University in partial fulfillment of the requirements for the degree of Master of Science in Cooperative Economics

CUSTOMERS' EXPECTATION AND SATISFACTION TOWARD SERVICES OF THE BANGKOK BANK PUBLIC COMPANY LIMITED, U-MONG SUBBRANCH, LAMPHUN PROVINCE

Ву

PHIKUN THONGMA

OCTOBER 2000

Chairman:

Numpet Winichaikule

Department/Faculty:

Department of Agricultural Economics and Cooperatives,

Faculty of Agricultural Business

The objectives of this research were to study 1) customers' expectation and satisfaction level toward services of the Bangkok Bank Public Company Limited; 2) problems and recommendation for services activities of Bangkok Bank Public Company Limited, U-mong Sub-branch Lamphun province. The data were collected from 310 systematic randomly selected customers out of the total 3,107 by interview schedule and processed by the Statistical Package for the Social Science (SPSS).

The findings showed that most of customers were married male, with an average age of 41 years. Their education were lower than Bachelor's degree and had been Bangkok Bank's customers for 4 years. Furthermore, most of them were also Siam Commercial Public Company Limited customers. The respondents' expectation toward four services activities of the Bangkok Bank Public Company Limited, pointed out that customers had a high expectation in parking area and building, facilities, personnel and services, respectively.

The respondents had a high satisfaction level in technology and an instrument, parking area and building, and personnel, respectively. They had only a medium satisfaction in services. The problems of service activities of Bangkok Bank Public Limited enlisted by the respondent were that the bank staff lacked of a good human relationship such as courtesy greeting, not enough souvenirs for customers, and did not participate with customers' nor community's activities. The respondent also viewed that the bank staff were not of any assistance once the respondent had a problem, nor provided enough newspaper, television . etc. in the lobby.

Test of hypotheses test revealed that sex, education, and amount of deposit had a significant relationship with level of expectation, while age and amount a deposit had a significant relationship with level of satisfaction. It was found that the customer had a significantly higher level of expectation than the level of satisfaction on service.

The respondent recommended that: the bank should provide organizational culture training to the staff and should have had adjusted number of operational worker. Recommendations were also made on bulletion board to present interest rate, public telephone in front of the Bank, and attendant of parking area.