

Abstract

The study on “The Development of Quality Service of SME Bank of Thailand (Small and Medium Enterprise Development), Business Center at Suphanburi” Province aimed at studying the characteristics and problems of service users towards SME Bank. The sampling group is 127 service users in B.E. 2549. The questionnaire used for collecting data which analyzed by the program SPSS with statistics of percentage, arithmetic mean, standard deviation and F – test. The findings are as follows.

Most of the sampling are male, age between 30-35 years old, married, graduated Bachelor's degree, being retailers and wholesalers whose income are between 50,001-100,000 baht per month. It found that the sampling use the bank services at a high level ; namely, receiving the consultant services directly from the staff, mostly never use the business training program and the enterprenuer development program. They use much in Loan services, especially in credit loans. In the aspect of problems in using bank services, there are various problems at a high level; such as problems of inequality, capacity of the staff, bank services not served as users' needs and accessibility, except the convenience in using services it is less problem, at a moderate level.

The suggestions are as follows.

1. The Bank should approve credit loans more quickly.
2. The Bank should strengthen all kind of services to access the target users
3. The Bank should create the clear policy on criteria of loan service users.
4. The Bank should reduce long procedure and many documents.