



## CUSTOMER SATISFACTION AND PROCEDURAL GUIDANCE FOR IMPROVING SERVICE OF THE GOVERNMENT SAVING BANK, YANGTALAD BRANCH, YANGTALAD DISTRICT, KALASIN PROVINCE

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### Abstract

The purposes of this study were: 1) to study the level of customer satisfaction with the branch and 2) to compare the customer satisfaction with different characteristics. In this study conducted a research by using survey research to inquire the satisfaction level of 400 bank's customers with the services of the bank and using the questionnaires to collect data. The query conducted a poll since May 4, 2015 to May 8, 2015, The research used descriptive statistics, distribution, frequency, percentage, average, standard deviation and variability. The study found that the main customers who use banking services were females with age range, 31-40 years of undergraduate study. Most of the servants/state average revenue per month to 15,000 - 25,000 THB was in line for the most satisfaction with the services of the branch. Customer's gender and age didn't effect on satisfaction in the service of the bank and the customer with the level of education and different careers effect their satisfaction with the services of the branch Vary significantly. For the matter of an environment of services, the services provider, promotion services introduction, the facility, and product services.

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**Keywords:** Customer Satisfaction, Government Saving Bank

## Introduction

Currently, Thailand economic state has decelerated because of domestic demand, both demand and supply, and investment of private sector that is likely to decelerate. The adjustment of world economy proceeds gradually so it affects to Thailand export and import business, included of investor's concern that concerns about politic situation, slow economic recovery that keeps driving from export and tourism business, also government spending. In a meanwhile, private sector has a less spending because of household sector's awareness, while the business sector is waiting for economic recovery and starting clearly to invest in basic structure of government. Based on the situation, there is a competition of financial business between financial institutions that is going to be more severe for fighting over for market share (such as production, innovation, technology, etc.) [1]

The Government Saving Bank, Yang Talad Branch, Kalasin Province started from December 24, 1999.[2] Moreover, there are totally 5 banks in Yang Talad District, included of Saving Bank, Kasikorn Bank, Krung Thai Bank, Siam Commercial Bank and Bank for Agriculture and Agricultural Cooperatives.[3] Nowadays, all of them are competitors in market share. So the Saving Bank, Yang Talad Branch needs to have a strategy to maintain customers and attract new customers. One of the strategies is to develop in service and make a satisfaction and impression to the customers more.

To respond the customers' satisfaction of The Government Saving Bank, Yang Talad Branch, in terms of customers' satisfaction in service. The researcher needed to know what customers want by studying a satisfaction of the bank's customers. The data of this study would be given a suggestion to the Saving Bank, Yang Talad Branch and brought to be a part of an improvement and development the service for making it more effective so they can compete with the banks in the same local area.

## Objectives

1. To study level of customers' satisfaction through The Government Saving Bank, Yang Talad Branch, Kalasin Province.
2. To compare the customer satisfaction with different characteristics.

## Methodology

Population and sample branch customers were from the customer database Market on March 6, 2015, with customers using the Bank services 86,250 cases, using a sample set which calculated by Yamane.[4]



$$N = \frac{N}{1+N(e)^2}$$

When  $n$  = The sample size

$N$  = The population size

$e$  = Level of precision or sampling of error

95% confidence level and  $p = 0.05$  are assumed

The result as

$$N = \frac{86,250}{1+86,251(0.05)^2}$$

$$= 399.99 \text{ sample}$$

So the sample was calculated with 400.

Sampling by Nonprobability Sampling, using Convenience Sampling questionnaires [5] were collected five day 80 Series.

Quality analysis tool used to test the accuracy of the population sample that were similar to the population study, a total of 30 people, by Croncach's method[6], the confidence as 0.973.

## Results

### Part 1 General information of participants.

The result shows that 53.5 % of 400 participants which was 214 people were women and the rest 186 people (46.5%) were men. Most of participant age was between 31-40 years old that was 144 people (36%). In the second rank was between 41-50 years old that was 113 people (28.2%). The youngest participant was 17 years old and the oldest was 64 years old. The highest education level of participants was bachelor's degree (221 people or 55.3%) follow by high school level, 49 people or 12.8%.The biggest group of participants career were government officer which were 177 people or 44.3% follow by private company employee, 49 people or 14.8%.Most of participants, 142 people (35.5%) had average salary between 15,000-25,000 THB, follow by 138 people or 34.5% earned under 15,000 THB per month.

### Part 2 the satisfaction of customers who accessed services from The Government Saving Bank (GSB), Yangtalad Branch.

The overview of customer's satisfaction was 4.226 which is the top level. The satisfaction of customers was divided into 7 indicators. The results of each indicator showed as below:

1. Bank service products: The average satisfaction was 4.27, which was the completely satisfied level.
2. Bank service fees: The average satisfaction was 3.99, which was very satisfied level.
3. Bank location: The average satisfaction was 4.18, which was the very satisfied level.
4. Bank service promotion: The average satisfaction was 4.02, which was very satisfied level

5. Bank staffs: The average satisfaction was 4.32, which was the completely satisfied level.
6. Bank service environment: The average satisfaction was 3.89, which was very satisfied level.
7. Bank service process: The average satisfaction was 4.04, which was very satisfied level.

### Conclusion and discussion

The study, Customer satisfaction and procedural guidance for improving service of The Government Savings Bank, Yangtalad branch, Yangtalad district, Kalasin province. To discuss the results of the study are as follows.

1. Satisfaction of customers of Yangtalad branch the analyzing indicated level of customer satisfaction who use the service. Four factors mark highest satisfaction product including service product , service facilities , servants ,and service process. And Three factors mark high satisfaction including service fee , service promotion , and service environment. This consists with studies of Naruemol Chaikaewmea (2011)[7] that studied of customer satisfaction with the services of Siam Commercial bank, Prahtoochangpheik branch found that customers who use the service mark the same way. The compliance procedures of corporate values into corporate culture. Contributes to the quality of operational efficiency in providing services to clients. Can make customer satisfaction levels by more. This is also consistent with studies of Tharaporn Suwapanit (2009)[8], mark the same way as well.

2. Satisfaction of customers of on the satisfaction of Yangtalad branch who use the service. Divided by gender, age, education, occupation, income per month. Comparison and discussion as a whole. It found that gender, age and income don't affect satisfaction. The satisfaction of customers who use the service to be available by the factor. Education level and occupation. The satisfaction of different services. This is Discussion groups with higher levels of education. The level of expectations in the service than among people with less education. And the occupation is / Rush Enterprises. With the expectation of receiving the service than other occupational groups. This is consistent with studies of Piyawat Intra Kasem (2013)[9], who studied Krung Thai Bank , Chiang Rai branch. The study found that levels And occupation Foreign affect satisfaction with the service has been different as well. It is also consistent with the theory of the Schiffman, Kanuk and Lazar (2007)[10], which gave them a sense of satisfaction of customers. "The personal perceptions about the performance of the products or services associated with the expectations of customers."

### Suggestion

The suggestions of this study are as following:

1. Bank service product: Maintaining and improving the service standard to fulfill the customer need in the future.
2. Bank service fee: They should adjust service fee to meet customer need and no service charge for some activities.
3. Bank service area: Provide more seats for visitors and install the queue system, first come first serve.



4. Bank service promotion: Though the overall satisfaction was completely satisfied, it should provide more staffs to suggest about the loaning, interest and customers credit.

5. Bank staff: The completely satisfied level it gained so it should keep this standard and find out more customers need to meet their satisfactions.

6. Bank service environments: The overall satisfaction of this factor was very high satisfied level, but in some items such as renting parking lot is was not worthwhile. There were surplus customers only in the first day and the last day of each week. Moreover they should hire more staffs to serve the service for customers.

7. Bank service process: To meet service standard successfully, Bank should show clearly processing steps in every activity for the convenience of their customers.

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