



## APPROACH TO IMPROVE THE SERVICE QUALITY OF BANGKOK BANK SELAPHUM BRANCH, ROI-ET PROVINCE

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### Abstract

The purpose of this independent study is concentrate on the approach to improve the quality service of Bangkok Bank, Selaphum Branch, Roi Et province. The main objective of research are study 1) the Critical Incident of the customer service, 2) the employee's opinion and the feedback towards the Critical Incident of customer service and, 3) the approach to improve the quality service of Bangkok Bank. The results show from the 40 customers and the 7 employees by using the interview and analysis by the Critical Incident Technique (CIT). Then the causes of the customer dissatisfactions are the employees who are not the expert service banking and they do not have a good skill for the electronics banking system. Therefore, they can make the mistake and error money for customer service. Furthermore, the incomplete understanding policy of employees sometime affects the communication problem for the customer services. However, there are the causes of the customer satisfaction are the service mind and the customer focus of the employees. As a result, the commendation from this independent study is approving the development of the service quality activity to improve the understanding and the motivation of employees or policy initiative in service assessment to analyze problem and weak point of employees. Moreover, the commendation of this study is approving the development of the service quality activity for making the satisfaction of customers. After that the employees make the brain storming to show the best way and recommend for the 4 projects that are the approach to improve the quality of service. The first project is 1) BBL Coaching project is the method to increase capacity of officer's operation, 2) BBL Service Excellent project is to create satisfaction for customers who get the services of Bangkok Bank, 3) BBL Knowledge Day project is the service evaluation result of the branch is high quality of service and the last one is 4) One Team One Spirit project is the way to achieve ultimate targets of the organization including developing service quality.

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**Keywords:** Service Quality, Critical Incident Technique, Dissatisfaction, Satisfaction, Brain Storming

## Introduction

Among current situations that Thailand is confronting political issue that affects economic condition and financial liquidity, organizations in private sectors are having more intense competition. At present, populations increasingly contact the bank. The fact that the population or business organization will decide to use service of which bank consists of many components including product, service of each institution, interest rate along with quality of service. This leads to competition of commercial banks to attract most customers. Besides, the behavior of customers rapidly changes and is more complicated; the businesses including financial and banking corporations try to increase capacity in every term to meet the needs of targeted customer's needs to have satisfaction to maintain original customer base and expand to new customers [1]

Bangkok Bank PCL (BBL) is one of the biggest commercial banks in Thailand and it is one of the largest banks in Asian region. At present, there are more than 1,000 branches throughout the country. Hence, the bank realizes problems and has major target to be the bank that can provide quality financial service to respond the needs of targeted customers. It has readiness of proficient personnel, modern technology and work system and it maintains universal standard along with being the leading bank of Asian Region. Thus, to achieve such goals, the bank specifies the policy of corporate governance to suit economic and social situations of the nation and region. To succeed the organizational target, major factor of being the BBL that provides excellent services shall be to realize the essential mission of service that is developing service of the bank to increase effectiveness of business operation process and service quality for customers according to the policy of the Bank by monitoring staffs to comply with the policy of the Bank so that customers will be served conveniently and quickly and it is to build up utmost satisfaction to customers of the Bank. Therefore, the bank give precedence to excellent services for customers and so defines the criteria of evaluation of bank services and also provides satisfactory assessment about services for customers that contact us via phone. It sets a goal that every customer that uses services of the bank will be satisfied with its services [2]

Bangkok Bank PCL, Selaphum Branch, Roi-Et Province provides service from Monday to Friday from 08.30 to 15.30. It is one of the branches of Bangkok Bank PCL that provides service of complete financial transaction which is considered one of 4 commercial banks in Selaphum District, Roi-Et Province. Furthermore, there are another 2 banks of State enterprise that are major opponents and that leads to capturing customers between the banks. Hence, each bank has different strategies to provide services for customers in terms of convenience, rapidity and accuracy of service provision including presenting more various products and services so that customers will be ultimately satisfied with services and it is to motivate the customers to use services continually. To maintain them, services shall create pleasure for customers substantially and from satisfactory assessment through phone of customers during November 2013 to April 2014, it was found that 12 from 80 customers (15%) were not satisfied with services of the BBL, Selaphum Branch and there were some customers complaining through Call Center of the bank to make a complaint about services of the Branch in term of delay services



and operation of the officers that jumped the queue for other customers (Reliability), did not welcome and greet customers who came use services (Customer Response ) and did not give details and information as well as answer the doubts of customers clearly and correctly. This affected Key Performance Indicator (KPI) about satisfaction of customers not reaching the target specified by the Headquarter that the satisfaction score about customer service shall be at least 95%. The assessment criteria for services of the BBL were readiness to provide service, greeting customers who use services and thanking them. Besides, during service, the officers pay attention to customers with care and smile, when the customers wait for the queue, they were asked about their needs of service. Moreover, the officer gave suggestion and assistance to customers and presented new products to them. When the satisfaction score does not reach the goal, the officers and service quality team of the BBL, Selaphum Branch would find the guidelines to improve and develop service quality of the Bank to be the solution of management and improvement of operation to be in accordance with satisfaction of customers who use services and to make the performance of other terms corresponding to the target and policy of the Bank.

With such issue and reasons, the researcher then emphasized on studying to find the guideline of service quality improvement and development of the BBL as the researcher is a BBL officer and a part of service quality team of BBL by using Critical Incident Technique: CIT leading to guidelines of service quality improvement and development for better and more effective services. [3]

### Objectives

1. To study the Critical incident of customers who are dissatisfied and satisfied with services of Bangkok Bank, Selaphum Branch, Roi-Et Province (BBL)
2. To study opinions of employees toward the critical incidents that the customers are dissatisfied or satisfied with services of BBL
3. To show the approach to improve the service quality of BBL

### Methodology

This study is a qualitative research to find the approach to improve the service quality of Bangkok Bank, Selaphum Branch, Roi-Et province by exercising the Critical Incident Technique: CIT [4] as an instrument to analyze the problematic issue that can be separated as 3 topics including

- 1) Studying critical incidents of customers who used services with the bank by interviewing and inquiring about experience from service of the bank including dissatisfaction and satisfaction of service from 40 subject customers who ever used services of BBL to analyze the major problematic issue that brings disadvantages to services for further improvement.
- 2) Studying opinions of the officers toward the critical incidents that are both dissatisfaction and satisfaction of the employee's services by interviewing and inquiring from 7 employees who are working at BBL, Selaphum Branch to find the guideline to increase capacity of employees to provide services and create satisfaction to customers.

3) Proposing the approach to improve the service quality of BBL. From analyzing the issue with the Critical Incident Technique (CIT) and brain storming from the service quality team of BBL, Selaphum Branch, it is to propose the project as the approach to improve and develop service quality.

## Results

1. The Critical Incident study result of the customers who are dissatisfied or satisfied with services of Bangkok Bank, Selaphum Branch, Roi-Et province. The result of analyzing causes of dissatisfaction with services of 26 from 40 customers or 65% that attended the interview and mentioned about dissatisfied experiences in services with origin and causes of problems as follows;

- 1) Cause of operation of officers that lack of availability and precise or correct knowledge or understanding to use electronic instrument leading to delay for 9 interviewees or 22.5%.
- 2) Cause of officers gave incorrect information and explained details not clearly to the customers resulting in confusion and misunderstanding for 8 interviewees or 20%.
- 3) The fact that the officers did not pay attention and care customers who used services and lacked enthusiasm to work is for 3 interviewees or 7.5%.
- 4) Availability of tools and facilities to customers are not satisfactory because they have defects and problems from 3 interviewees or 7.5%.
- 5) Over-presentation and not direct response toward customer needs resulted in irritation and annoyance to customers from an interviewee or 2.5%.
- 6) The officers expressed undesirable manners and talked impolitely. The final cause was to give precedence to particular customers from an interviewee or 2.5%.

The causes of dissatisfaction with service were found that the incidents that initiated displeasure for customers who used services were the result of action and discourse of the officer by studying from opinions of 21 customers or 52.5% but 14 customers had an opinion that actions and speech of officers were not involved in such undesirable incidents or 35% and another 5 customers saw that the cause of displeasure was from instrument and facilities for customers and it was the major cause of issue for 12.5%. Moreover, there were satisfactory incidents of the customers that used service at the bank and 35 people felt pleased with the service or 87.5%. Most customers were satisfied with services of the employees who provided service with bright smile and greeted and talked to customers warmly and they could recognize the customers as the way to build up good relationship between employees and customers until it becomes close and that will attract more customers to use services regularly and they will tell to their friends or close people for recommendation.

2. The Opinions study result of employees about the critical incident of the customers who are satisfied or dissatisfied with services of Bangkok Bank, Selaphum Branch, Roi-Et Province. The result indicated that the officers understood policy of the Bank and only 2 people or 28.60% that perceived policy of the Bank and were skillful to work. The 4 officers or 57.10% understood



not so much and only an officer or 14.30% that has not comprehended the policy of the BBL and he just worked for only a year and the issues about experiences of service that initiated dissatisfaction for customers. 4 Officers gave an opinion that the cause was a result of misunderstanding between officers and customers and it may be from the fact that the officers gave incomplete and unclear information or details or may be the result that the officers has not had knowledge and understanding to give correct information to customers. 2 officers that have experience about transaction that the customers need to wait for too long to do transaction or experiences that they had were not satisfactory and that caused displeasure to operation of the officer. Besides, another officer that the customers were not satisfied with offering too much policy beyond necessity of the customer. Furthermore, most officers saw that action and verbal expressions of the officers may result in the displeasure of customer substantially due to the fact that they may lack experiences or do not have knowledge or understanding along with expertise in operation of the officers and that may make them explain information or details resulting in confusion or misleading to the customers, and the resolution of the officers by settling any situations according to suitability of such incidents. For instance, if the customers are not pleased with services of the Bank, most officers will sincerely apologize and attempt to solve the incurred problems to impress the customers including service with heart so that the customers would realize generosity, assistance and responsibility to solve the problems for customers and maintain them with impressive service. This makes the customers confident and will return to use services and they will recommend to their close friends or relatives. Every officer has an opinion that the first thing that should be done in case the customers are not pleased and that is apology. If there are still problems or mistakes to customers and it to build up satisfaction with service for customers, most officers will select smiling and greeting them with companionship to initiate good attitude for customers and impression for example, when customers are displeased, they will express sincerity to provide services for customers and listen to problems of customers without prejudice to create reliability and comfort for them.

3. The approach to improve the service quality of Bangkok Bank, Selaphum Branch, Roi-Et Province. The data from the study result from objectives 1 and 2 will be analyzed to find the guidelines to improve and develop service quality of Bangkok Bank by the brain storming [5] from service quality development team and the employees who work at the branch creates 4 projects including 1) BBL Dream-weaving Program (BBL Coaching) to increase capacity of operations of the employees by the Coaching Technique [6] with 6-month operation period 2) Excellent Personnel Development Program (Knowledge Day) so that the service evaluation result of the branch is getting high with 1-year operation period 3) BBL to Service Excellence (Service Excellent) to satisfy customers who use services of the Bank with 6-month operation period and 4) One Team One Spirit to achieve ultimate targets of the organization including developing service quality with 1-year operation period.

## Conclusion

From analyzing data from the interview of customers who use services of the Bangkok Bank to give details about displeasing experiences about satisfactions and dissatisfaction of

service and asking for opinions from the employees who provided services, the researcher analyzed information to find the approach for service improvement and development of the bank by brainstorming from service quality team of the branch to propose the projects with details of each project as follows;

1) BBL Dream-weaving project (BBL Coaching) to increase capacity of officer's operation by coaching with 6-month operation period and no have the budget.

2) BBL Service Excellence project to create satisfaction to customers who use services of the Bank with 6-month operation period and it is short-term project. This project has no the budget.

3) BBL Excellent Personnel Development project is that the service evaluations result of the branch is high with 1-year operation period and this project has no the budget.

4) BBL One Team One Spirit to achieve ultimate targets of the organization including developing service quality with 1-year operation period and it is the long-term program. This project has no the budget.

### Suggestion

The further study should be monitoring the operation results of all projects and the bank service quality assessment and there should be comparative study about services of Bangkok Bank, Selaphum Branch, Roi-Et provinces and other banks under the perception and service use of customers to develop better service quality.

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