

ABSTRACT

Abstract of special problem submitted to the Graduate School Project of Maejo University in partial fulfillment of the requirements for the degree of Master of Science in Agricultural Extension

SATISFACTION OF AGRICULTURAL CREDIT CUSTOMERS WITH THE
SERVICES OF BANGKOK BANK (PUBLIC) COMPANY LIMITED,
FANG BRANCH, CHIANGMAI

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This research was conducted to study: 1) the characteristics of agricultural credit customers of Bangkok Bank (Public) Co., Ltd. (Fang Branch, Chiangmai); 2) their satisfaction with the services provided by the loan officers of the bank; and 3) their problems and recommendations to improve the bank's services.

The data were collected by means of interview schedule from 72 agricultural credit customers of the Bangkok Bank (Public) Co., Ltd. selected by simple random sampling, and analyzed by using the SPSS/PC⁺.

The results of the study showed that two-thirds of the respondents were male with an average age of 42 years, the oldest being 57 years old while the youngest being 28. About 42.00 percent had completed a secondary school or a high school. More than half of the respondents have been the bank's customers for 6-10 years. Their average income was 208,333 baht per year, most of which was obtained from farming.

The results of the study also indicated two aspects of agricultural credit customers' satisfaction: the loan officers and loan-providing services. The satisfaction of the agricultural credit customers was found to be dependent on the loan officers' characters i.e. being neatly dressed, pleasant-looking, punctuality, and polite speaking.

As most of the agricultural credit customers did not have much understanding of the loan-providing system, their satisfaction with the loan services was found to be affected by convenience provided by the loan officers, the loan officers' knowledge of credit, and their ability to help the customers.

Three important problems concerning provision of agricultural loans were 1) Slow customer services. This could be improved by scheduling a meeting with customers at a definite time and by servicing the customers immediately upon their arrival. 2) Slow telephone inquiries. This could be improved by setting up a personnel section of which officers have knowledge and information about each customer so that when there is a telephone inquiry, services could immediately be provided by anyone in this section. 3) Inconvenience in obtaining information about credit. Documents of the customers should be prepared beforehand so that information can be provided with more convenience upon the customers' arrival.