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1.

2. t test 3.50

* t

t

271

59.82 31 40 35.71 10,001

15,000 28.42 63.50

6

(service mind)

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 Business Administration in Business Administration

CUSTOMERS' SATISFACTION ON COMMERCIAL BANKS IN AMPHUR MUANG, CHIANG MAI PROVINCE

By

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The purpose of this study was to survey customers' satisfaction on business administration and service of commercial banks in Amphur Muang, Chiang Mai Province.

The sample group of people was over 18 year olds and was customers of commercial banks in Amphur Muang, Chiang Mai Province. The tabulation of the sample was 95 % at the level of confidence and 0.05 of E-variance value. The sample consisted of 453 people and was divided into 6 groups: 1. customers of financial institutes; 2. government officials; 3. mass media group; 4. financiers; 5. academic experts; and 6. economic part-businessmen. The sample was 78 people from the first group and 75 people from each of the other 5 groups. Commercial bank group was divided into : 1. private Thai banks; 2. foreign banks; and 3. government banks.

The satisfaction on commercial banks service was divided into different points: 1.the satisfaction on service quality; 2. the satisfaction on counter service; 3. the satisfaction on tellers; and 4. the satisfaction on location. The customers' opinion of commercial banks operations was divided into different points: 1. the opinion of the banks operations; 2. the opinion of stability of the bank. The average level of confidence was tested by t-test. If the average level was over 3.50 statistic significantly, it would be high level of satisfaction. Then it would be marked * at t value.

The results showed that most of customers were 271 women (59.82%). Their ages were 31-40 years old (35.71%). The income was between 10,000 - 15,000 Baht per month (28.42%), and 63.50% of them had a bachelor's degree or equivalent level. The average level of satisfaction on other parts was mostly high. That was consistent with the hypothesis "The 6 groups of customers were satisfied with commercial banks in Amphur Muang, Chiang Mai Province at high level"

The suggestion of the researcher was that Thai commercial banks in Chiang Mai should encourage service mind in tellers because service is an important key to attract more customers during the crisis economy, and the interest of deposit accounts was low and did not attract people to save money in the banks. Moreover, government financial institutions such as Government Savings Bank, Government Housing Bank, Bank for Agriculture and Agricultural Cooperatives were competitive ones where their service was similar to commercial banks, and they could be competitive banks in the near future.