

Abstract

Topics : Application of SERVQUAL Tools to measure quality of services with Commercial Bank: Bank of Ayudhya PCL.

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This research intends to use SERVQUAL Tools to measure quality of services with Commercial Bank: Bank of Ayudhya PCL., a medium-size and small-size commercial bank. The measurement is conducted by sampling of quota size of 400 using. The tools used to collect data is Queries from clients and those who use the bank's services. The statistics used for data analysis were percentage, mean, standard deviation. Testing and analysis of the correlation coefficient Pearson. And one-way analysis of variance. The study concluded that. The respondents are mostly female customers. Aged between 31-40 years, Graduate Degree, Own business, The average income per month 25,000-35,000 baht, The frequency of 2-3 times a month , and most choose the type deposit / withdrawal / transfer . This research shows that different personal factors, including gender and service types, yield different customer satisfaction between expectation and recognition with significance 0.05, while age, educational level, occupation, income, and service frequency yield different customer satisfaction between expectation and recognition.

The research covers quality of services expectation and recognition in 5 aspects including tangibility, trustworthiness, service mind, assurance, and understanding. It proves that customers are MUCH satisfied by quality of services in every aspects. The differences between expectation and recognition can be concluded that recognition level is higher than expectation in every aspects. Notably: 1. Assurance is first supported by readiness of officer to solve problem and the last is provided with accurate first serve, 2. Responsiveness is first supported by ability to

carry out promised services and the last is the staff let customers know when to start the service, 3. Reliability is first supported by ability to recognize customer's expectation and the last is The equipment used in the service quality (such as the short form), 4. Empathy is first supported by professional services and the last is Provided with modern equipment, and 5. Tangibility is first supported by politeness and the last is Service within a given time frame.

However, details of Trustworthiness aspects show that bank still lacks tools to improve service quality (such as succinct forms and documents), which makes recognition lower than expectation. It is expected that this information be utilized to improve quality of services.