

ABSTRACT

The important essence in banking industry is to deliver consumers the quality service. Banking quality consists of three components: efficient and effective operation, personnel development and well-structured organisation. In the competitive market, to serve the best means the prosperous service delivery.

Banking 7 days a week at TOPS supermarket is the innovative concept of Bank of Asia for two major criteria: convenience and access. It has generated the new pace of retail banking services. To expand the channel of distribution increases the awareness of banks to the eyes of the public.

The objectives of the research are to grasp consumer's perception towards the service and study opportunities of the service implementation. The results acquired will be profitable to develop further services of the banking system in Thailand.

The descriptive research is designed to describe the current phenomena of the service. The survey research run by administering questionnaire for collecting data from respondents and processing data by SPSS programme for a summary of the findings.

Based on the findings, consumers strongly agree that the service is accessible and convenient. It is likely to respond to the bank's objectives of providing service. Understanding customer's requirements is viewed as an important factor in enhancing the service. Also, the result shows that almost half of respondents are aware of this banking service.