



**A Comparative Study of ISO 9002 Certified Branch
Office: A Case Study of Thai Farmers
Public Company Limited**

By

Ms. Wichittra Lerdsukviboon

**A Final Report of the Three - Credit Course
CE 6998 Project**

**Submitted in Partial Fulfillment
of the Requirements for the Degree of
Master of Science
in Computer and Engineering Management
Assumption University**

July 1999

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ABSTRACT

The objective of this project is to comparatively study customers' satisfaction toward the service quality of the branch with ISO 9002 working procedure (Siam Square Branch) and the branch without ISO 9002 (Sanam Pao Branch).

The bank's customers have been tested, to compare whether ISO 9002 working procedure has collectively affected the bank's customers or not. Surprisingly, the result from the research can not distinctly justify that customers of the branch with ISO 9002 have been more satisfied with the banks' service quality than that of the branch without ISO 9002. This may due to ISO 9002 international quality standard is emphasize more on the internal documentary system not on the design control of the branch.

However, there are many different aspects between those 2 branches such as in the areas of documentation control, human resources, office equipment control, communication between customers and the branch and communication between the branches and headquarter.

Overall, the advantages of the branch with the ISO 9002 certificate is greater than of those branches that do not obtain it. It helps the bank to maintain the quality management system and to ensure that they will be able to complete with others in this challenging period.

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I would like to thanks Khun Niwat Kruapat, Senior Vice President of Thai Farmers Bank Public Company Limited, who allowed me to conduct this research as well as the manager at both the Siam Square and Sanam Pao Branches and the staff of ISO 9000 team at Research & Process Development Department for their help and kind cooperation.

Special appreciation is due to my family for their fervent and continuous encouragement. Above all, I am forever grateful to my parents whose willingness to invest in my future has enabled me to achieve my educational goal.

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I. INTRODUCTION

1.1 Overview

Since the mid 1990s, the banking sector has faced a vortex of change. The combined effects of financial de-regulation, new technologies and secular change are not only reshaping the industry and the institutions that operate within it, but are also causing the business of banking to be redefined.

Total customer satisfaction is becoming the dominant goal for much servicing business. Three basic changes are taking place in industrialized economies that are leading to a focus on the achievement of customer satisfaction. Developing strategies to proactively address these changes greatly enhances the probability of a firm's survival. And, ultimately, the customer satisfaction level is the scorecard that measures the effectiveness of such proactive strategies.

Rapid Technology Change

The first change is the change in technology. Virtually every aspect of a business has been touched by the spread of technological innovation. Technology has changed the overall way businesses are managed by dispersing data quickly throughout the bank. This has flattened bank hierarchies, reduced the number of managers, and empowered employees. Interactive training and development software can be loaded onto a local area network to enhance the banks' learning and e-mail puts the entire bank in contact.

These technological changes permeate virtually every aspect of a business. And the rate of technological change is increasing. A bank's technological base, product innovation, and traditional ways of doing things will rapidly go out of date.

New technologies have also started to exert a significant influence across the completed range of bank operations. They have made a considerable impact on the manufacturing process, bank marketing and distribution systems. They have affected cost

structures.

Reengineering banks have made extensive use of the new technologies. The ability to separate the manufacturing process from marketing and distribution functions by establishing centralized transaction-processing facilities, is having an increasingly-significant influence on branch function and design.

Bank branches are increasingly being used to sell products, instead of functioning as local processing centers. Indeed, as part of the general reengineering process, banks are increasingly using technology to deliver an ever-expanding range of products direct to the customer, 24 hour a day, seven days a week, via a variety of media. The day of virtual banking is fast approaching.

New technology is set to have a significant effect on bank marketing. The introduction of parallel processors, in particular, will considerably influence the marketing function. This will make it feasible for banks to analyze the vast amounts of customer information that they have accumulated in order to generate more finely tuned marketing initiatives.

In the longer term, new technology could have an even greater influence on the role and function of banks. The telecommunications and information technology revolution could, in particular, undermine the convention that banks are primarily manufacturers, rather than retailers, of financial product and services, limited to specific geographical markets.

Increasing Global Competition

Rapid technological change, particularly in telecommunications, has enabled the second major economic change-increased global competition. The vast majority of industries in all industrialized countries are affected in some way by the increasingly

collapsed. With the onset of an economic downturn at the end of the 1990s, many banks had to face the consequences of their actions. As bad debts rose, an increasing number of banks were forced to declare losses. Competitive markets impose their own disciplines-even in banking markets. Invigorated by new management, an increasing number of which were recruited from outside the banking sector, most banks have embarked on wholesale restructuring/reengineering programs designed to improve overall competitiveness.

Some banks have gone further and have started to rethink their activities from scratch. Senior management and strategists have started to "deconstruct" the business of banking. Used in conjunction with the new technologies becoming increasingly available, the process of deconstruction-and subsequent reconstruction-has produced fundamental changes not only in the manner in which the bank functions, but also in the range of products offered to customers, together with the basis upon which these are produced and delivered to customers.

Demanding Customers

The third major change is among consumers and customers. Industrialized countries account for over 70% of the world's gross domestic product (GDP) over 70% of world trade flows, and are the destination for over 70% of all foreign direct investment.

The single most important influence on the manner in which banks operate has undoubtedly been the advent of increased competition. This has had a fundamental effect on the environment within which banks operate.

The bank reengineering process is increasingly being motivated by the achievement of specific financial objectives. Objectives such as the achievement of target rates of return on equity, or the creation of shareholder value, are assuming much

greater importance as strategic aims. Activities, which offer the prospect of realizing desired rates of return, are run down or unloaded. Although many of the traditional objectives that have guided bank strategy have not been completely displaced, they are increasingly assuming secondary importance.

The growing concern with target returns, costs and revenues has resulted in a fundamental rethink of the bank production function. In the pre-competitive era, banks functioned as vertically integrated conglomerates, which manufactured and distributed in-house a vast range of financial products.

This has been replaced by a disaggregated version. Banks have increasingly focused on a narrower range of function. They have concentrated either on function that they can provide at a much lower cost than can competitors; or on function and activities that they can endow with added value to a greater degree than can competitors.

Irrespective of whether they actually manufacture them, most banks have expanded their product ranges considerably. There are several reasons for this. Financial innovation and new technologies have enabled a vast new range of products to be created which allow customer need to be more fully satisfied. Market conditions have also induced considerable product innovation. The increasingly volatile operating conditions which have arisen as a result of financial deregulation has also induced new developments.

Customer also has to change. Greater financial weather coupled with the increased reluctance of governments to maintain social welfare facilities at the existing level, have created new demands for long-term saving, personal investment and insurance instruments. Instead of seeing this business leak away to non-bank competitors, banks

have adapted their product ranges and restructured their process to meet customers' satisfaction.

Thai banks are aware of these changes particularly during the financial crisis which is creating a deep rift in Thailand's financial system. The weaker players fail in significant number (more than 60 finance companies and 5 banks). Moreover, the real threat is likely to come from foreign banks, such as ABN-Amro and The bank of Nova Scotia who concentrate on rapid management upgrading technology/skills transfer and with strong domestic net works behind them. They are likely to become strong forces on a national basis. Therefore, Thai banks need to improve their service quality at all time to compete in this globalization market place.

1.2 Statement of Problems

In order to compete in this global market, Thai Farmers Bank Public Company Limited as one of the major leaders in the banking business in Thailand has fulfilled the reengineering process to all branches all over the country in 1996. However, later, they found that there were some working processes that have been modified and distorted because of the following causes:

- (1) New product & service developments
- (2) Job rotation as people come and go, change job and forgotten procedure
- (3) Employees do not seriously follow the written instructions
- (4) Different departments may diversify the same operating system
- (5) Dishonest employees or external persons intending to alter or distort the working process

A representation of reengineering versus quality changes through time for two cases, i.e., with ISO 9002 and without ISO 9002, are shown below:

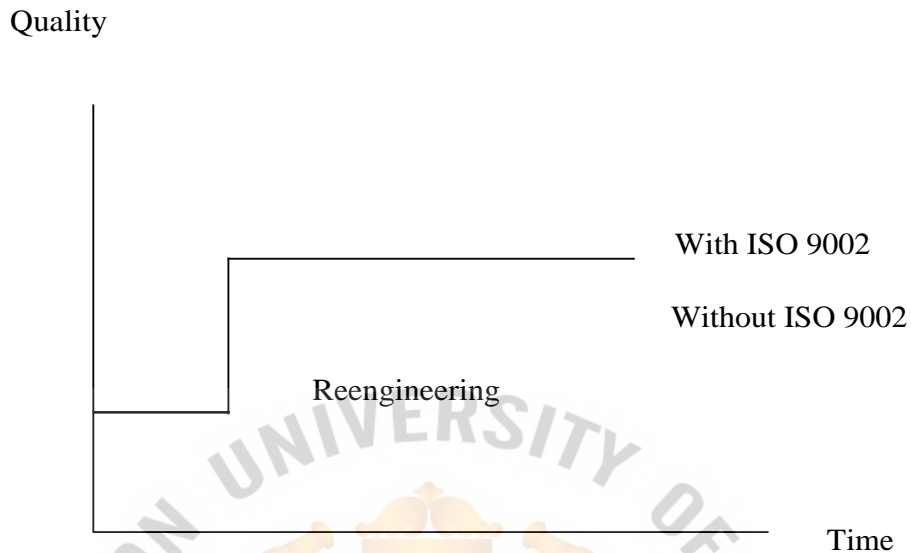


Figure 1.1. Reengineering Versus Quality Changes Through Time.

ISO 9002 is the standard which is applied, in general, to the production and services in manufacturing, financial institutions and large corporations. Thai Farmers Bank Public Company Limited has started incorporating the ISO 9002 procedures to the reengineering branches as a continuation of the best and practical service available. The ISO program helps reduce problems amounted with the job rotation and the new product and service developments.

The main purposes of acquiring ISO 9002 procedures are:

- (1) To ensure the quality of service to customers
- (2) To maintain the working standard after implementing the reengineering process
- (3) To increase the documentary efficiency
- (4) To be a basis of service quality development in the future

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The ISO 9002 has been experimented at Siam Square Branch as the first branch in a pilot project as it is located in a business center area, has a medium size of employees and workloads. In addition, the spirit, enthusiasm and positive attitude of the branch manager have also been considered to be important factors.

The difference between reengineering and ISO 9002 is:

"Reengineering is a fundamental rethinking and radical design process to achieve dramatic improvements in critical, contemporary measures of performance such as cost, quality, service and speed, while ISO 9002 is aimed to maintaining and prolonging the present quality system standard."

1.3 Research Objective

The objective of this research was to provide a comparative study of the customers' satisfaction toward the service quality of the branch with ISO 9002 working procedure (Siam Square Branch) and that of the branch without ISO 9002 (Sanam Pao Branch).

1.4 Scope

- (a) Place: This research was conducted at Thai Farmers Bank Public Company Limited, Siam Square Branch as the first branch to acquire ISO 9002 procedure and Sanam Pao Branch as the first branch to be implemented with reengineering process in a pilot project.
- (b) Content: This report covers the result of the comparative study of customers' satisfaction toward its branch service between the branch with ISO 9002 and the branch without ISO 9002.
- (c) Sample Size: For my research, I selected the population by simple random sampling of:
 - (1) 125 customers who use services at Siam Square Branch

(2) 125 customers who use services at Sanam Pao Branch

However, only 200 complete questionnaires were selected to evaluate the outcome of this research.

1.5 Hypothesis

Since the branch with ISO 9002 working procedure (Siam Square Branch) has an internal quality control system standard, customers who receive services from this branch should have a higher level of satisfaction than from the branch without ISO 9002 (Sanam Pao Branch).

1.6 Benefit of this Research

- (1) The result of this comparative study will benefit the branch manager and relevant parties to know the level of customers' satisfaction toward the service quality of the branch with ISO and the branch without ISO 9002.
- (2) The outcome of this research will be a basis of service quality improvement for Thai Farmers Bank Public Company Limited to all branches in the near future.

1.7 Limitation of this Research

The limitations of this research are as follow:

- (1) Limitation of time: the time required for test customers' satisfaction for this research is quite limit.
- (2) Limitation of two characteristic branches: Since there was only Siam Square Branch who obtained the ISO 9002 procedure, it limited the experimental areas of the research.

II. LITERATURE REVIEW

2.1 New Philosophy: Customer Value

Warwood (1993) stated that what customers are satisfied with is value. Value drives their decisions about where to shop, where to eat, what to wear, where to vacation, and who is going to provide their financial service needs.

Firms that do not provide value, because of inability, inattention, or choice, will be selectively eliminated by the customer at the point of purchase. The implications are clear. The organization's objectives in the twenty-first century will be to become increasingly valued by the users of their products or services, and this principle holds for both industrial and consumer goods.

The outcome that is desired is satisfaction. Increased customer service is the process by which customers are to be satisfied. Customers want to be satisfied with faster, friendlier and more responsive service. Satisfaction is an emotional response to value comparison. To create satisfied customers a bank has to offer outstanding value. Focusing on satisfactory by trying to be more responsive or friendlier misplaces strategic focus. Focus must be on the ability of the bank to offer greater customer value than any other financial service providers.

Commercial banking must learn to respond to this new reality of business. Individual banks must adopt a philosophy of business with its attendant assumptions that recognizes and is driven by customer value. To ignore this changing reality and continue with an outdated philosophy will surely hasten its march to irrelevance and insignificance.

Every bank must redefine its philosophy of business around three guiding tasks. Commercial banks must learn to (Orton 1995):

- (2) Create value for specific product/markets; and
- (3) Maintain sustain value relationships within those specific product/markets

Reality is clearly focused on the competition for sustainable value differentiation. This is the core of the new value philosophy of commercial banking. Those banks that master the tools and techniques of this value philosophy will be in a position to leverage their differential value advantage into superior performance and long-term survivability.

A number of environmental factors are impelling commercial banks to embrace a value orientation. Perhaps the most compelling factor is the significant change in consumer behavior that is shaping corporate responses. This value orientation is further catalyzed by a relentlessly changing technological environment offering lower cost options that can be translated into lower customer prices. But the most formidable force shaping commercial banking strategic alternatives is a hyper competitive environment, laden with new and powerful competitors. These competitors have honed their skills in the competitive crucibles of consumer markets where customers are not just kings, they are dictators. By bringing these skills to bear on the financial services industry, they are enjoying a considerable learning advantage over their more traditional counterparts. This is an advantage that can only be neutralized with a new approach to the market, on driven by a focus on customer value.

Customers are a critical part of the bank's operating reality. Customers have to be co-producers or co-designers of the very production system itself. This means producers and consumers have to know a great deal about each other. A bank must perceive itself as a knowledge system, no longer as simply a factory for transforming material inputs to material outputs.

2.2 The Connection between Service and Satisfaction

During the formative years of the global quality movement, the emphasis was on product quality. Thus the burden has rested most heavily on production and engineering. The emphasis is shifting to service in recognition that sources of customer dissatisfaction most often have nothing to do with the product. They fall in some other areas of customer relationship (Richard 1990).

From the customer's perspective, product quality and service quality are virtually inseparable. Delivering high-service quality is now absolutely essential to creating good customer value. Due to the rapidly changing technological environment, service quality now holds more potential for creating a competitive advantage than does product quality. But delivering service quality may be even more difficult than improving product quality.

The customer-intimate company is (Deming 1994):

- (a) An obsession with helping the customer understand exactly what's needed, and ensuring the solution gets implemented properly.
- (b) A business structure that delegates decision making to employees who are close to the customer.
- (c) Management systems that are geared toward creating results for carefully selected and nurtured clients.
- (d) A culture that embraces specific rather than general solutions and thrives on deep and lasting client relationships.

2.3 Reengineering

Reengineering may be defined as the fundamental rethinking and radical design processes to achieve dramatic improvements in critical contemporary measures of performance such as cost, quality, service, and speed. Reengineering does not strive to

revamp an existing process. It seeks to enhance the celerity of the delivery of a product without compromising its quality by improving the utilization of materials, labor, and equipment. By focusing on making improvements in all dimensions of the service organization-human dimension, work process dimension, and the technological dimension-reengineering helps companies overcome systematic work barriers that interfere with efforts to achieve higher levels of customer satisfaction. For some other proponents of reengineering, it seems to be the utilization of computers and modern technology to enhance the work process. It involves redesigning business process to take advantage of the enormous potential of computer and information technology." In order for companies to embrace the concept of reengineering, they must be able to break away from previously followed conventional rules and policies and be open to changes that would make their businesses more productive. Reengineering strives to break away from the old rules about how we organize and conduct business. It involves recognizing and rejecting some of them and finding imaginative new ways to accomplish work (Hammer 1993).

The Impact of Reengineering on the Service Industry

Reengineering is not a single technique. It represents a major advance over conventional management strategies for improvement. As an integrated approach, it involves three dimensions of a service organization (Hammer 1993):

- (1) The human dimension: To achieve a stronger customer focus, workers at all levels must readjust their thinking and recognize that customer satisfaction is the overriding goal. Some companies that reengineer achieve this by rewriting their mission statement to reflect the primacy of the customer or by promoting a new vision to reinforce the central role that customer satisfaction now plays. Other companies engage in foil tal training to help

employees become better listeners, probe for customer concerns more effectively, or satisfy customer needs more creatively. The motive in reengineering is to become more motivated to provide superior service and be skilled at doing it.

- (2) The work process dimension: Work systems must be designed not according to their internal logic or any external definition of efficiency, but according to how well they satisfy customer needs. This sometimes requires substantial structural changes in an organization—changes that do more than just revamp job descriptions. It may mean setting up work teams to perform all the functions once divided among several departments or combining several individual jobs to create one multi-skilled customer service professional. Total reevaluation of management's role in the organization comes into play, and lower level workers typically assume far greater responsibility for service quality.
- (3) The technology dimension: New technologies should be introduced not only because they are more advanced, but because they truly support the organization in its drive to achieve higher levels of customer satisfaction. Distribution access computer systems, for example, can lessen the need for callbacks and transfers and give those who actually service the customer easier access to important information. Most importantly, technology should be used to automate secondary work functions, leaving service workers free to concentrate on more critical matters, such as satisfying customer needs and solving problems.

Benefits of Reengineering

The benefits of reengineering are as following (Orton 1995):

- (1) Revolutionary thinking: Reengineering encourages organizations to abandon conventional approaches to problem solving and to thinking big.
- (2) Breakthrough improvement: The slow, cautious process of incremental improvement leaves many organizations unprepared to compete in today's rapidly changing marketplace. Reengineering helps organizations make noticeable changes in the pace and quality of their response to customer needs.
- (3) Organizational structure: Through reengineering, an insurance company, for example, was transformed from a factory-style organization that was essentially rule driven and job centered to a marketing organization that focuses directly on the customer. The current primary objective of the organization is to identify real customer needs, rather than create products that ignore the needs and wants of the customers.
- (4) Organizational renewal: Reengineering often results in radically new organizational designs that can help companies respond better to competitive pressures, increase market share and profitability, and improve cycle times, cost ratios, and quality.
- (5) Corporate culture: Perhaps the major accomplishment of the reengineering effort is the change that occurs in the corporate culture and in the basic principles by which departments operate. Workers at all levels are encouraged to make suggestions for improvement and to believe that management will listen to what they have to say. However, sometimes management must still struggle to draw people into the participative

process. Reengineering will eventually help the culture in the organization to evolve from an insular one to one that accepts change and knows how to deal with it.

- (6) Job redesign: Reengineering has helped create more challenging and more rewarding jobs with broader responsibilities for employees. Workers who are used to performing only one simple task over and over are now involved in the entire process of prospecting for customers, making a sale, and processing and submitting applications.

Reengineering and Customers

Customers-consumers and corporations alike-demand products and services designed for their unique and particular needs. There is no longer any such notion as the customer, there is only this customer, the one with whom a seller is dealing at the moment and who now has the capacity to indulge his or her own personal tastes. The mass market has broken into pieces, some as small as a single customer (Hammer 1993).

Customers and competition have changed by the nature itself. Foremost, change has become both pervasive and persistent. It is normality. And a future caution from the authors of Reengineering the Corporation: The changes that will put a company out of business globalization. Reengineering requires cultural change. Becoming customer-centered requires cultural change. Organizations that attempt either or both of these initiatives without addressing the cultural change imperative are doomed to frustrating and expensive failure.

Business process reengineering starts with the customer, because all of the things that a company wants-profits, prestige, the psychic rewards of success-ultimately stem from the customers. Although the primary focus of a reengineering project may focus

on cost reduction, customer satisfaction is moving target. While the company is busy reducing costs, chances are the competition is improving customer service (Perry 1993).

2.4 Reengineering Research in Thai Farmers Bank PCL

There was a study research of reengineering processes that Thai Farmers Bank Public Company Limited has adopted as its essential strategy of management during 1994 to 1997 (qun 1997).

Opinions of the Thai Farmers Bank's officers as well as those of the bank's customers have statistically been tested, to compare if reengineering processes have collectively affected the bank's officials and the bank's customers as well.

The result of the research are as following:

- (1) After reengineering processes have been applied in the Thai Farmers Bank, most bank's officers are more satisfied with reduced procedures, flexibility and velocity of working performance, information technology, and better quality of life than decreasingly roles of the bank's branch managers in coaching, a failed team-working style, a less opportunity to be promoted, accordingly.
- (2) In the perspective of the bank's customers, reengineering processes as such feeling more satisfaction in impeding services, than bank's officers less hospitality. Moreover, the customers do not see any significant difference in safety and credibility of the bank, which remain the same as usual.

2.5 ISO 9000

ISO 9000 is the offspring of the International Organization for Standardization (ISO). Based in Geneva, Switzerland, ISO is a consortium of virtually all the world's industrialized nations. The group's mission is to develop industrial standards that

facilitate international trade. ISO 9000 is not a product standard, but a quality system standard. It applies not to products or services, but to the process which creates them. It is designed and intended to apply to virtually any product or service made by any process anywhere in the world (Jackson 1995).

It focuses on one objective that is meeting customer expectations and requirements. A well designed, well implemented and carefully managed ISO 9000 quality system provides confidence that the output of the process will meet customer expectations and requirements. It is aimed at providing that confidence to three audiences:

- (1) The customers directly
- (2) The customers indirectly (via third-party assessments and quality system registration)
- (3) Company management and staff

ISO 9000 does so by requiring that every business activity affecting quality be conducted in a three part, never ending cycle: planning, control and documentation.

- (1) Activities affecting quality must be planned to ensure that goals, authority, and responsibility are defined and understood.
- (2) Activities affecting quality must be controlled to ensure that specified requirements (at all levels) are met, problems are anticipated and averted, and corrective actions are planned and carried out.
- (3) Activities affecting quality must be documented to ensure understanding of quality objectives and methods, smooth interaction within the organization, feedback for the planning cycle, and objective evidence of quality system performance for those who require it, such as customers or third-party assessors.

The series of standards ISO 9001,9002 and 9003 provide models for three levels of quality assurance.

- (1) ISO 9001 provides the model for an organization which is involved in the management or design as well as in producing its product or service. Thus in service organizations or organizations providing professional services where the service offered is designed to meet the specific needs of the customer, ISO 9000 is the applicable mode.
- (2) ISO 9002 is the appropriate model for many manufacturing industries producing standard items or service organizations such as retailing outlets providing a standard service.
- (3) ISO 9003 is only used for organizations whose product is already manufactured and is simply inspected before being supplied.

Table 2.1. The Elements and Requirements Comprising Three Models.

Requirement	ISO 9001	ISO 9002	ISO 9003
Management responsibility	*	*	*
Quality system	*	*	*
Contract review	*	*	
Design control	*		
Document control	*	*	*
Purchasing	*	*	
Purchaser supplied product	*	*	
Product identification	*	*	*
Process control	*	*	

Table 2.1. The Elements and Requirements Comprising Three Models. (Continued)

Requirement	ISO 9001	ISO 9002	ISO 9003
Inspection and testing	*	*	*
Inspection, measuring and test equipment	*	*	*
Inspection and test status	*	*	*
Control of non-conforming product	*	*	*
Corrective action	*	*	
Handling, storage, packing and delivery	*	*	*
Quality records	*	*	
Internal quality audit	*	*	
Training	*	*	*
Servicing	*	*	
Statistical techniques	*	*	*

ISO 9000 and Service

The standard apply not only to the manufacturing process, but to after-sales service and to service departments such as design within the manufacturing firm as well. Additionally, the standards also translate to the service sector. They specially address quality systems for service as well as production. Indeed, ISO 9000-2, a separate guideline, was issued to explain ISO criteria in terms of selected service industries (Jackson 1993).

In the United Kingdom, standards are being used by educational institutions, banks, legal and architectural firms, and even trash collectors. At London's Heathrow Airport, British Airways PLC adopted ISO standards to reduce complaints of lost cargo

and damaged goods. In the United States, a growing number of transportation companies will not transport hazardous material unless the shipper is ISO certified.

There is some evidence that the ISO 9000 Series is receiving more interest from service organizations in the United States than in Europe. Service firms in consulting, purchasing and materials management are expressing interest. It is believed by some that the greater interest by U.S. service firms is based on strategic consideration as ISO 9000 is perceived as a "market differentiator".

Service Quality

The quality assurance standards might, at first glance, appear to be solely applicable to manufactured items, and service companies would find them difficult to apply. However, many of the criteria of a quality program also relate to service industries. For example, every company, regardless of the industry in which it operates, would require (Joan 1992):

- (1) Quality program
- (2) Control of purchased material and services
- (3) Quality organization
- (4) Records
- (5) Audits
- (6) Non-conformances
- (7) Quality program documents
- (8) Planning
- (9) Training
- (10) Documentation control

Airlines, banks, hotels and many other kinds of service organizations have highly developed quality control systems. However, these systems are generally based on

industrial quality assurance systems and tend to be product oriented rather than service oriented. They are designed to:

- (1) Ensure properly made-up hotel rooms
- (2) Clean rental cars
- (3) On-time landings
- (4) Banking transactions with a minimum of clerical errors.

In other words, they deal with the technical aspects of providing a service and not with the total service from the customer's point of view. For example, the technical aspects of providing service in a bank include:

- (1) Time to clear a cheque
- (2) Availability of foreign currency
- (3) Renewal of cheque book
- (4) Money available at cash dispenser.

The status of ISO 9000 as it applies to services and the services sector has been addressed by the publication of the ISO series Guidelines for Services in draft form in 1990. Although an organization cannot become registered to ISO 9004, it provides a useful mechanism for dealing with the internal as well as external customer. In the majority of companies, the internal customer constitutes up to 80% of the market as the percentage of employees actually making things is approximately 20%. The rest is all service.

The scope of the standard covers the definition of "service". Descriptive characteristics include how much product content there is and how long the service lasts. Car or audio equipment repairs, for example, have a high product content, while the services of a solicitor have a low one. Service duration may vary from the length of a phone call as when a public telephone is used to an extended period covering weeks.

One of the key elements of the ISO 9004-2 standard is the requirement that a company's service be defined with specific characteristics documented such as dependability, capacity, safety, security, courtesy and accuracy. The standard also addresses the importance of employee involvement and motivation in providing quality service, and vesting a service quality loop which enables internal and external measurement of customer satisfaction.

Examples of performance measures used in servicing areas and determinations of service quality:

Table 2.2. Performance Measurement Used in Service Industry.

Administration	Personnel
Typing throughout time	Cost per recruitment
Documenting error rate	Time taken to fill vacancies
Proportion of documents queried	Training needs unfulfilled
Customer complaints rate	
Debtors and creditors outstanding against schedule	

Table 2.3. Performance Measurement for Service Quality.

Reliability	Consistency of program and dependability	-Accuracy in invoicing -Keeping record completely
Responsiveness	Willingness of employee to provide service	-Calling customer back quickly -Giving prompt service

Table 2.3. Performance Measurement for Service Quality. (Continued)

Competence	Having required skills and knowledge to provide service	-Knowledge and skill of personnel
Courtesy	Politeness, respect, consideration	-Consideration for consumer -Neat appearance of contact personnel
Communication	Keeping customers informed	-Explaining service -Explaining cost of service -Assuming customer problems will be dealt with
Credibility	Trustworthiness, honesty	-Company reputation -Personal characteristics of contact personnel
Understanding/Knowing the Customer	Understanding customers' needs	-Learning customers' specific requirements -Providing individualized attention

Benefits of Accreditation to ISO 9000

There is a growing tendency in industry and commerce worldwide to implement formal quality system such as ISO 9000. The reasons for this current level of activity are many. Customer requirements, national and european requirements for inclusion on tender lists, and the harmonization of standards, all play a part. However, there is a danger that organization may adopt a formal quality management system for operational reason only, often as a reaction to changing competitive conditions. As a consequence of such an operational rather than strategic focus, the benefits accruing from successful

implementations may not be attained (Jackson 1995).

There are three basic reasons why companies may chose to go through the ISO 9000 registration process:

- (1) For the intrinsic value gained from meeting the challenge.
- (2) To meet the requirements of a single large supplier such as some government agencies that are requiring ISO 9000 or equivalent compliance for large contracts.
- (3) To maintain or gain access to markets, particularly in Europe, where quality plays a special role in the emerging set of harmonized product safety standards.

Fundamentally, third-party certification under the ISO 9000 standards means that a company can demonstrate that it has an appropriate quality system for the products or services it offers. Moreover, standardized certification means that a single audit process can assure purchaser organizations that a supplier company's quality system meets requirements, and redundant audits by several of a company's customers can be eliminated or at least scaled down.

The implementation of an ISO 9000 quality system has potential advantages:

- (1) Having an organized form of communication means:
 - (a) Improved management
 - (b) Better planning of all activities
 - (c) Early resolution of problems
- (2) More precise specifications means:
 - (a) Correct interpretation of customer needs
 - (b) Better chance of complying
 - (c) Identification of weaknesses in specifications/orders

- (3) Greater control of sub-contractors and suppliers
- (4) Increase efficiency giving a better-quality product at no extra cost and increased productivity
- (5) Less remedial work and scrap
- (6) Feedback of customer problems and more rapid correction of inadequate production methods
- (7) Improved performance in meeting target delivery dates
- (8) General increase in the standard of workmanship and therefore a more satisfied customer
- (9) Improvement of the reputation of the manufacturer.

Various sources confirm that the actual benefits to be accrued from certification related to the perceived advantages:

- (1) As a result of the implementation of an ISO standard companies experience:
 - (a) A decrease in the number of customer complaints
 - (b) An increase in the number of sales
 - (c) An increase in the number of repetitive customers
 - (d) An increase in the number of satisfied customers
- (2) The standard helps to highlight troublesome areas in the production process and enables personnel to gain a more thorough knowledge of processes.
- (3) Internal audits prove to be an effective way of highlighting deficiencies in the whole system in that they reveal areas for improvement and, significantly, assess the efficiency or inefficiency of management.
- (4) The documentation process aids the training and development of employees.
- (5) Better use is made of scarce resources with the result being
 - (a) Lower defect rates

- (b) More individual responsibility for quality
- (c) Less waste
- (d) More focus on problem solving

One of the potential advantages of pursuing accreditation to ISO 9000 is that there is increased efficiency giving a better-quality product at no extra cost.

2.6 The Survey of ISO in Service Market

In 1993, Vanguard Company in Britain has conducted the research of opinion of ISO 9000 registration among the 399 registered organizations in a service market including airline companies, insurance companies, hotels and banks in areas of:

(<http://www.elanweb.com>, <http://connect.ab.ca/~praxiom/>, 1999)

- (a) Costs involved
- (b) Timing
- (c) Expectations
- (d) What needed to change
- (e) Interpretation of the Standard
- (f) Measurement / Implementation
- (g) Value to the organization
- (h) Opinion / perception data

The result of this research can be summerised as follows:

- (1) 49% improved market share
- (2) 69% able to stay in business / not excluded from tenders
- (3) 63% public relations / advertising / marketing benefits

The Manchester Business School research in United States has conducted some research entitled "ISO 9000 Does it work in a service market?" The answer provided is "yes". The following key findings have let to this conclusion:

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69% felt that their expectations of the Standard had been met or exceeded; only 5% claimed to be very dissatisfied. The data concerning level of satisfaction with impact of ISO 9000 is presented and it shows that 53% were satisfied, 26% were neither satisfied nor dissatisfied and 21% were dissatisfied. These results show a similar equivocal attitude to ISO 9000 as found in Vanguard research.

The report presents the top ten benefits as follows:

- (1) Better management control
- (2) Improving awareness of procedural problems
- (3) Using the Standard as a promotional tool
- (4) Improving customer service
- (5) Facilitating elimination of procedural problems
- (6) Improving efficiency
- (7) Keeping existing customers
- (8) Increasing customers satisfaction
- (9) Aiding induction of new staff
- (10) Improving market share

2.6 Background of Thai Farmers Bank Public Company Limited

The Thai Farmers Bank was incorporated on June 8, 1945 with a registered and paid-up capital of 5 million baht and 21 employees. Since its incorporation, the Bank has enjoyed steady growth in its assets and deposits, as well as its branch networks and employees. By the end of 1989, Thai Farmers Bank has grown to become the second largest commercial bank in Thailand and second to none in terms of services.

The Bank's assets and deposits grew at an average rate of around 19.92% and 16.33% respectively during the past decade. As of June 30, 1998, total assets amounted

to 757,765 million baht and total deposits were 565,257 million baht while outstanding loans stood at 545,077 million baht.

Thai Farmers Bank always maintained a strong presence in Thailand, currently ranking the second largest bank in terms of total assets in the Kingdom. For the past 5 years, TFB recorded the average growth rate of total assets of 16.96%, a higher rate than the 17.83% average growth rate of the Thai commercial banking system. TFB also displayed a strong record on profit. For the past 5 years, net profit grew at the rate of 26.20%, compared to 21.24% of the Thai commercial banking system.

Regarding the branch network, the Bank has continuously promoted the expansion of its service outlets throughout the country and overseas. At present, the Bank has 530 domestic branches and 12 overseas offices: New York Branch, London Branch, Los Angeles International Branch, Hong Kong Branch, Phnom Penh Branch, Vientiane Branch, Singapore Branch, Shenzhen Branch, Cayman Islands Branch, Beijing Representative Office, Shanghai Representative and Kunming Representative Office. These overseas offices play an important role in providing trade financing facilities and promotion trade between Thailand and her trading partners worldwide.

The branch network now is fully equipped with 700 ATMs nationwide. The development of the automation system has enabled the Bank to customize new products and offer extensive service facilities to clients. Among the high technological services, Thai Farmers Bank Credit Card Service was voted as the "Outstanding Product in 1991". It continues to gain top popularity among the card carrying public and merchant houses in Thailand. TFB was also granted the Asian Management Award in the field of Information Technology Management in 1991.

The Thai Farmers Bank's comprehensive services constantly undergo improvement and development to provide the highest possible benefit to customers.

"Dedicated to Banking Excellence" is and still always the heart of TFB management philosophy and strategy. The Bank has rapidly advanced into the age of electronic banking. The computerization of the banking operations was first launched in 1984 and completed impressively within one year. The services now range from on-line service, telephone banking service, automatic payment and VISA credit authorization. Our success drew keen interest from both local and international banking and finance communities. The prestigious Harvard Business School was particularly attracted by TFB's successful development of an advanced computerized system. Then, the school team asked for preparing a case study on the Bank's computerization project to use as a study material in its regular MBA program.

The Bank's continued success and progress, accompanied by its responsibilities, whether financial or civic, has brought about public recognition and wide acclaims from various reputable magazines and journals. For instance, the Bank was established as "the most outstanding bank in terms of performance" by Money and Banking Magazine in 1984. It was also selected as "the most outstanding business enterprise" for 1984 by a panel of judges organized by the Economic Outlook business journal. Another public recognition was accorded to the Bank again in 1985 when Dokbia (The Interest), a reputable financial magazine, polled their readers and Thai Farmers Bank was voted "The Bank of the year". In 1986, Thai Farmers Bank was named "The Best-managed bank in Thailand" in a survey conducted by Egon Zehnder International, a Hong Kong based British business consulting firm. In 1988, Thai Farmers Bank was selected as "The Bank of the Year" by Money and Banking Magazine, and again in 1991. For the past year, Thai Farmers Bank was also chosen as "Bank of the Year 1993" by Money and Banking Magazine based on an assessment of commercial banks.

Recently, TFB is the first private establishment in Thailand to be given an "AAA" rating, the top rating that can be conferred to any institution by the Thai Rating and Information Service Co., Ltd (TRIS) in November 1993 and September 1994. TRIS explained that this was due to TFB's competitive and marketing advantages in the commercial banking sector in terms of high-quality assets, effective management and steady financial performance. In November 1994, Moody's Investors Service assigned rating of A2 and Prime-1 Thai Farmers' Bank for its long and short-term deposits, respectively. At the same time, Moody's assigned an A2 rating to the bank's outstanding senior debt issues and in 1994 Dokbia (The Interest) a reputable financial magazine, polled their readers and Thai Farmers Bank was voted "The Bank of the Year" in terms of the best management, services and organizing.

In February 1995, Standard & Poor's Credit Analysis Reference classified rating of A- and rating A2 to Thai Farmers Bank for its long and short term senior debt and deposits issued by Moody's investor service.

In January 1996, TFB was ranked one of Asia's top 200 Companies by Far Eastern Economic Review Magazine and also ranked No.35 of The Top 200 Emerging-Market Companies (In Terms of Market Value) by The Business Week Magazine in July 1996.

In 1997, Dokbia (The Interest) a reputable financial magazine, polled their readers and Thai Farmers Bank was voted "The Bank of the year" for preparing the best way to pass the bad economy, the best merchant banking, the best figure of speed in Thailand and Foreign banks and to only bank that finished the reengineering.

In 1997, Thai Farmers Bank was voted:

- (a) "The Best in Venture Capital Services" by Asian Money Magazine
- (b) "The Best Local Commercial Bank of Thailand" by Euromoney Magazine

- (c) Asian Money Awards
- (d) "Thailand Commercial Bank of the Year"
- (e) "One of the Best Managed Companies in Thailand"

In 1998, Thai Farmers Bank was voted:

- (a) "The Best Bank in Thailand" by the 1998 Euromoney Awards for Excellence.
- (b) "Thailand Commercial Bank of the Year" by Asia Money Magazine
- (c) "Top Bank of Thailand" by Global Finance.



III. RESEARCH METHODOLOGY

3.1 Overview

This research aims at comparative study of customers' satisfaction toward the service quality of the branch with ISO 9002 working procedure (Siam Square Branch) and the branch without ISO 9002 (Sanam Pao Branch).

With the limitation of time, 200 questionnaires were designed as a tool distributed to those customers who used services at the branch with ISO and the branch without ISO and analytical method was applied in this case. All primary data would be converted into table forms and bar charts to compare the customers' satisfaction between two branches by looking at the percentage of satisfied and very satisfied of responded customers.

The research has been conducted at Thai Farmers Bank Public Company Limited, Siam Square Branch as the first branch to acquire ISO 9002 and Sanam Pao Branch as the first branch to be implemented reengineering process in a pilot project.

Sanam Pao Branch was selected for my case study since it has similar facilities and operation size compare to Siam Square Branch. The details are as follows:

Table 3.1. Comparative Facilities of Sanam Pao Branch and Siam Square Branch.

	Sanam Pao Branch	Siam Square Branch
Status:	- First branch to be Reengineered in a pilot project.	- First branch to acquire ISO 9002 procedure.

Table 3.1. Comparative Facilities of Sanam Pao Branch and Siam Square Branch.
(Continued)

Location:	- Located on Phahol Yothin Main Street, near Victory Monument. In a closed area surrounded by hospitals, companies, language schools, retail stores and market.	- Located in the business center area surrounded by many popular & famous restaurants, hotels, language schools, companies, department stores, and shopping mall.
Number of employees:	37	40
Average number of transactions/day:	1,238	1,200

Sample Size: For my research, I selected the population by simple random sampling of:

- (a) 125 customers who used bank services at Siam Square Branch
- (b) 125 customers who used bank services at Sanam Pao Branch

3.2 Data Collection

The data for this project have been collected by:

- (1) Performing the documentary search about ISO 9002 procedure, reengineering process, background of Thai Farmers Bank Public Company Limited and relevant theories.
- (2) Arranging the discussion with the working team of ISO project to study how to apply ISO procedures and how to conduct the internal quality audits.
- (3) Conducting the survey research on attitudes toward services quality of 250 random samples from customers of both Siam Square and Sanam Pao branch based on questionnaire.

3.3 Questionnaire Design

Questionnaire was designed as a tool for this project consists of 3 sections are as follows:

Section 1 was the personal data of the sample size:

- (1) Gender
- (2) Age
- (3) Education
- (4) Occupation
- (5) Monthly income
- (6) Length of time of being Thai Farmers Bank PCL customer

Section 2 was the questions surveying the customers' satisfaction toward the service quality provided by bank employees in the following areas:

Hospitality of Bank's Employees

- (1) Well Dressed & Good Manner
- (2) Friendly and Helpful Manner
- (3) Enthusiastic to Support the Bank and Service
- (4) Speak Pleasantly and Smile
- (5) Serve Individual
- (6) Knowledge & Skills
- (7) Bank's Layout
- (8) Cleanliness of Bank Office
- (9) Clear & Obvious Signs and Symbols
- (10) Bank's Security
- (11) Queueing System

Bank's service quality

- (12) Speed and Accuracy of Service
- (13) Waiting Time
- (14) Flexibility of Service Provided
- (15) Convenience of Service Provided
- (16) Adequate Service Provided
- (17) Suggestions & Recommendations
- (18) Modern & Updated Information
- (19) Bank's Reputation and Trustworthiness

Section 3 was an open-ended question welcoming any opinions to improve the bank's service quality of both branches.

The value degree of satisfaction was assigned as follows:

- (a) 1 = Very Dissatisfied
- (b) 2 = Dissatisfied
- (c) 3 = Neither Satisfied nor Dissatisfied
- (d) 4 = Satisfied
- (e) 5 = Very Satisfied

3.4 Data Distribution

Two hundred fifty questionnaires were distributed to bank customers who visited branches and who lived around that closing area by author and the officers of both branches during the 2 weeks time. However due to some errors of incomplete answers from responding customers, only 200 complete questionnaires were selected to evaluate the outcomes of this research.

3.5 Data Interpretation

All collected primary data were put in a simple tabulation and comparative histogram based on Microsoft Excel Program

A form of bar chart in which the value of degree of satisfaction are placed along the abscissa, or X axis, and the percentage of responded customer is indicated along the ordinate, or Y axis on a same scale.

The cumulative percentage of satisfied and very satisfied of responding customers have been used to analyze and compare the level of satisfaction toward the service quality between two branches.



IV. THE OUTCOME OF THE RESEARCH

4.1 Overview

In this chapter, all collected primary data were put in a table form and bar chart. The cumulative percentage of satisfied and very satisfied toward the service quality of the two branches was used to analyze and compare.

The data was consists of two parts as follows:

Part One was the personal data of sample size

Part Two was the outcome of the survey

4.2 The Outcome of the Research

The following tables are the result of the survey conducted to examine the customers' satisfaction toward its branch service of both Siam Square and Sanam Pao Branch.

Table 4.1. Personal Data of the Sample Size.

Sample Size	Siam Square Branch	Sanam Pao Branch
1. Gender:		
Male	41	38
Female	59	62
Total	100	100

Table 4.1. The Personal Data of Sample Size. (Continued)

Sample Size	Siam Square Branch	Sanam Pao Branch
2. Age:		
Under 25 years	23	5
25-35 years	51	53
36-45 years	16	29
Over 45 years	10	13
Total	100	100
3. Education:		
Below Bachelors' degree	30	53
Bachelors' degree	57	39
Above Bachelors' degree	13	8
Total	100	100
4. Occupation:		
Government Officers	7	4
State Enterprise Officers	4	6
Privately Employ	41	57
Self-Employed	34	26
Students	8	2
Others	6	5
Total	100	100

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Table 4.1. The Personal Data of Sample Size. (Continued)

Sample Size	Siam Square Branch	Sanam Pao Branch
5. Monthly Income:		
Below 5,000 Baht	8	4
5,000 — 10,000 Baht	16	26
10,001 — 15,000 Baht	22	18
15,001 — 20,000 Baht	10	9
20,001 — 30,000 Baht	12	15
Above 30,000 Baht	32	28
Total	100	100
6. Time of being customer:		
Less than 2 years	21	9
3 — 5 years	39	27
6 - 10 years	22	21
11 — 15 years	10	23
More than 15 years	8	20
Total	100	100

Table 4.1 shows that most of the responded customers of Siam Square Branch are female, of 25-35 years age, holding a bachelors' degree and being privately employed. They have monthly incomes of over 30,000 Baht and have been the bank's customers for 3-5 years. The responded customers of Sanam Pao Branch shows similar results.

Table 4.2. Comparison of Well Dressed and Good Mannered.

Branch		Siam Square Branch				Sanam Pao Branch			
Very Dissatisfied		0				0			
Dissatisfied		1				5			
Neither Satisfied nor Dissatisfied		14				27			
Satisfied		48				51			
Very Satisfied		37				17			
	Total ,			100				100	..

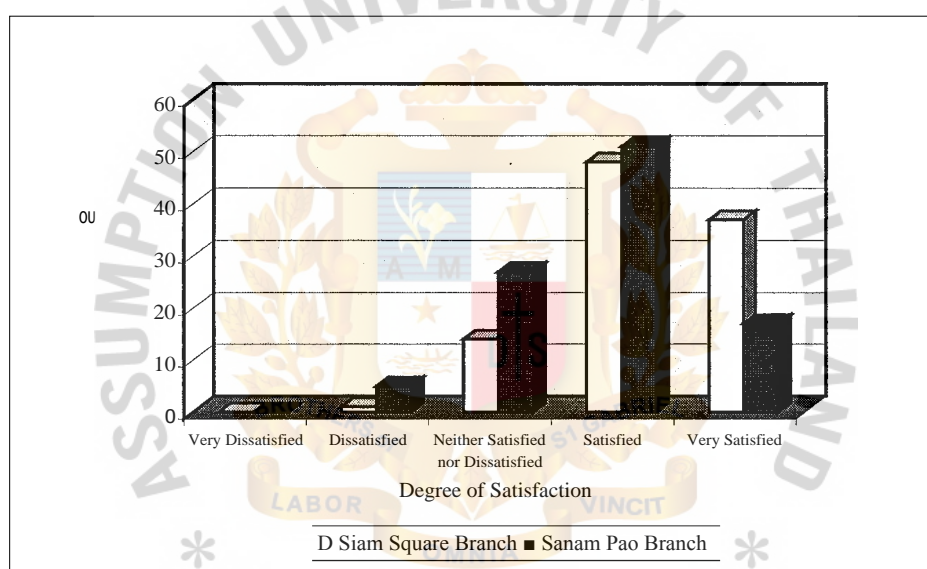


Figure 4.1. Comparison of Well Dressed and Good Mannered.

Table 4.2 and Figure 4.1 show that the number of customers who are satisfied with and very satisfied with well dressed and good mannered of bank employees at Siam Square Branch, are greater than those of Sanam Pao Branch. It is because the staff of the branch with ISO 9002 received training with service mind orientation. The branch has established and maintained procedures for performing services and conducted a quality control system to meet customer satisfaction.

Table 4.3. Comparison of Friendly and Helpful Manner.

Branch	Siam Square Branch	Sanam Pao Branch
Very Dissatisfied	1	0
Dissatisfied	3	5
Neither Satisfied nor Dissatisfied	24	45
Satisfied	52	35
Very Satisfied	20	15
Total	100	100

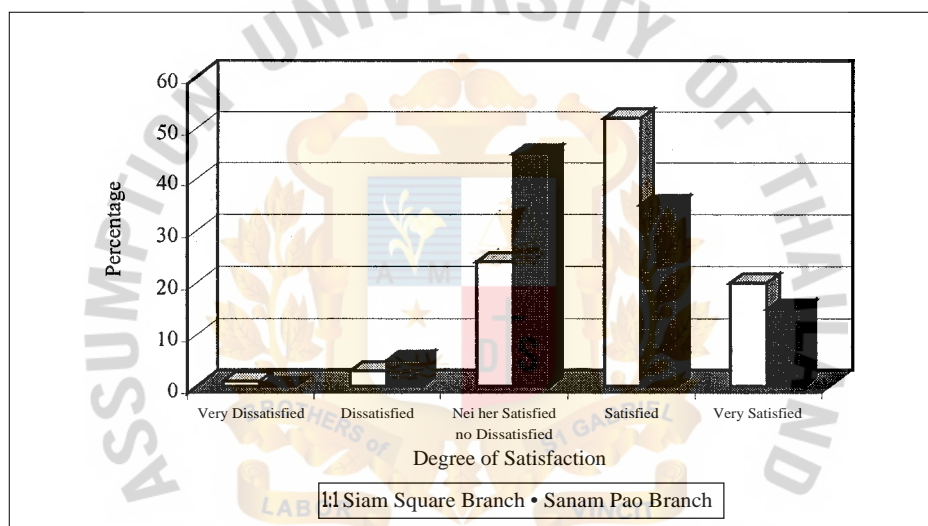


Figure 4.2. Comparison of Friendly and Helpful Manner.

Table 4.3 and Figure 4.2 indicate that at Siam Square Branch, there are satisfy and very satisfied customers. They were happy with the friendliness and helpful advice of bank employees than the customers of Sanam Pao branch. This ISO 9002 improvement helps direct staff to become respectful and courteous throughout the service. They would provide service to the customer in a thoughtful, professional and timely manner. In addition, there are existing procedures for controlling and evaluating the performance of all employees on a regular basis.

Table 4.4. Comparison of Enthusiastic to Support the Bank and Service.

• Branch ,		Siam Square Branch	Sanam Pao Branch
Very Dissatisfied		1	2
Dissatisfied		6	11
Neither Satisfied nor Dissatisfied		26	48
Satisfied		45	24
Very Satisfied		22	15
Total		100	100

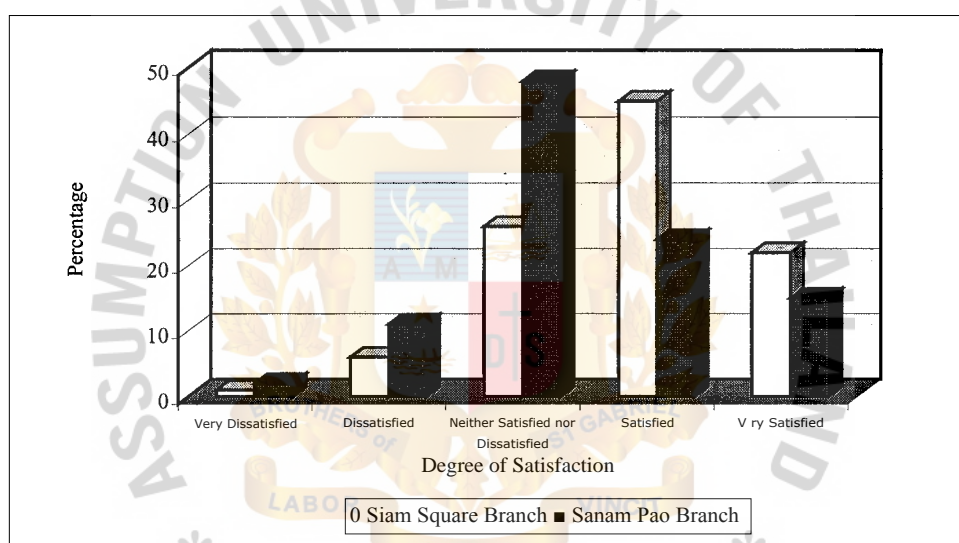


Figure 4.3. Comparison of Enthusiastic to Support the Bank and Service.

Table 4.4 and Figure 4.3 illustrate that the customers of Siam Square Branch have higher satisfaction with the enthusiasm to support the bank and service of bank staff, then the Sanam Pao Branch. The reasons are because Siam Square Branch has defined responsibility and authority for servicing activities and has procedures for verifying that servicing to meet customer requirements.

Table 4.5. Comparison of Speaking Pleasantly and Smiling.

Branch▶	Siam Square Branch		Sartain Pao Branch	
Very Dissatisfied	1		0	
Dissatisfied	4		2	
Neither Satisfied nor Dissatisfied	20		38	
Satisfied	52		45	
Very Satisfied	23		15	
Total	100		100	

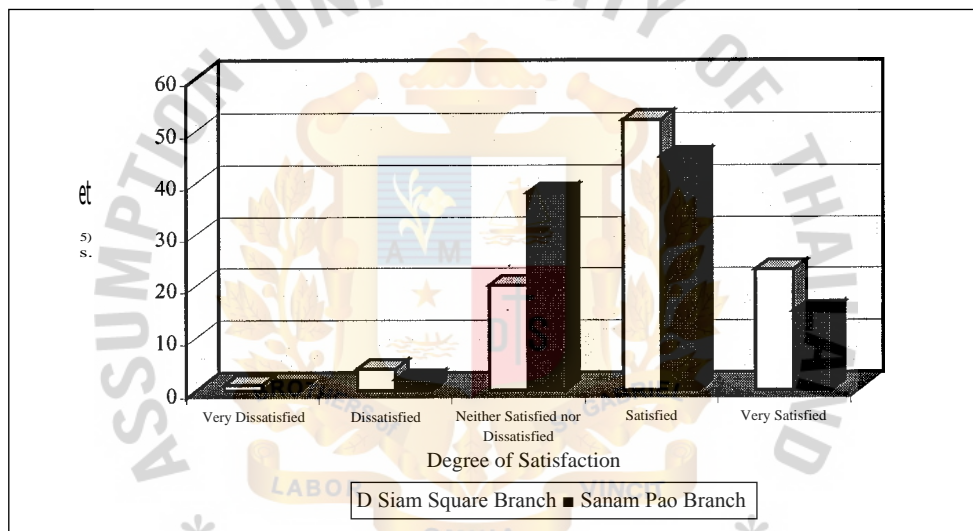


Figure 4.4. Comparison of Speaking Pleasantly and Smiling.

Table 4.5 and Figure 4.4 show the number of customers who are satisfied and very satisfied with speaking pleasantly and smiling of Siam Square Branch's staff is higher than that of the Sanam Pao Branch. This is because they understand better their expected roles and responsibilities. They received training in willingness and ability to provide prompt services. The training program are conducted to improve customer relationships and performance evaluation which are parts of quality of service control.

Table 4.6. Comparison of Service to Individuals.

Branch		Siam Square Branch	Sanam Pao Branch
Very Dissatisfied		2	0
Dissatisfied		5	15
Neither Satisfied nor Dissatisfied		32	44
Satisfied		47	30
Very Satisfied		14	11
Total		100	100

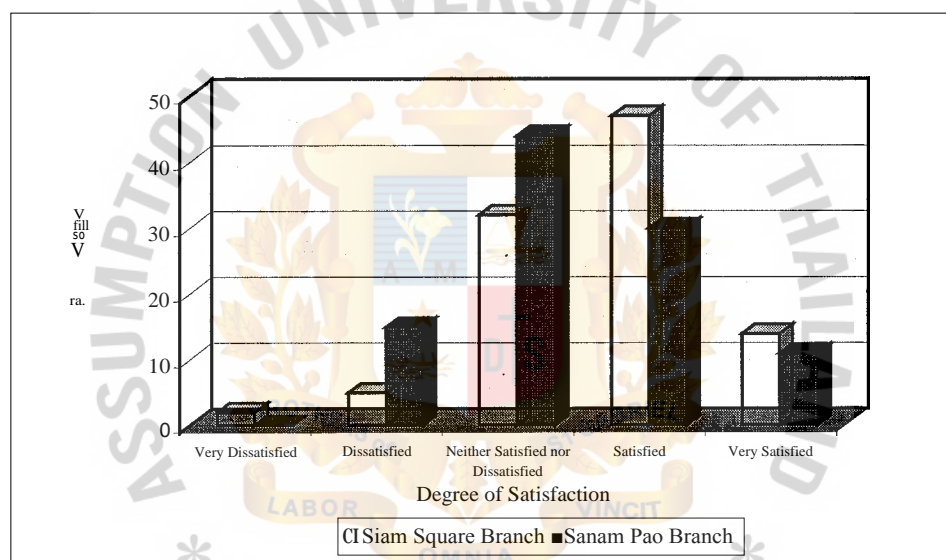


Figure 4.5. Comparison of Service to Individuals.

Table 4.6 and Figure 4.5 indicate that the percentage of customers, who are satisfied and very satisfied with the service provided to serve individuals by the bank staff at Siam Square Branch, is greater than that of customers at Sanam Pao Branch. It is because the branch association with ISO 9002 standard and practices. The staff trained to treat customers equally and to provide service to customers' own languages. The branch has surveyed customers' satisfaction to help improve the quality of service.

Table 4.7. Comparison of Knowledge and Skills.

Branch	Siam Square Branch	Sanam Pao Branch
Very Dissatisfied	0	0
Dissatisfied	0	11
Neither Satisfied nor Dissatisfied	21	42
Satisfied	62	39
Very Satisfied	17	8
Total-	100	100

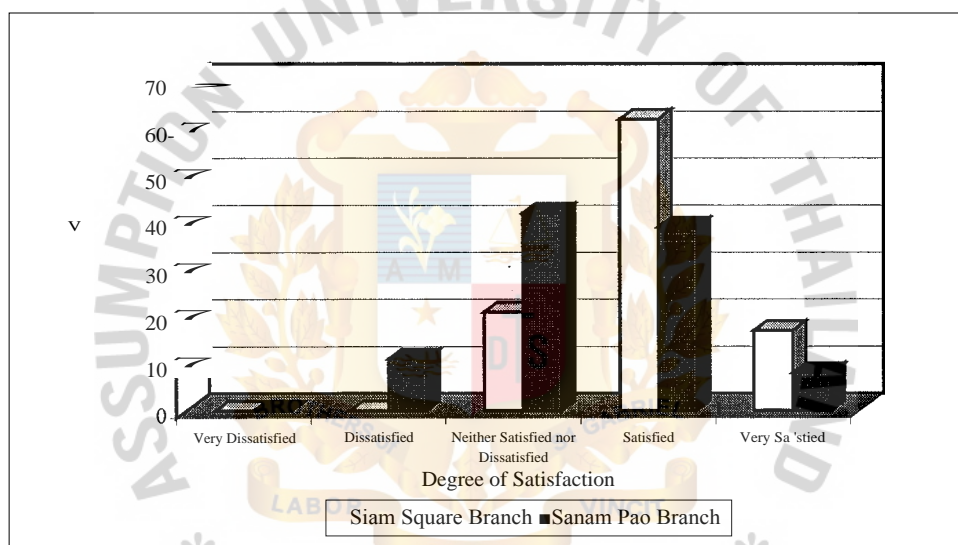


Figure 4.6. Comparison of Knowledge and Skills.

Table 4.7 and Figure 4.6 list at Siam Square Branch, there are more satisfied customers. They were happy with the knowledge and skills of bank staff than the customers of Sanam Pao Branch. Since the branch with ISO 9002 has a standard guideline, their employees understand their expected roles and responsibilities. They can work more efficiently following the standard model and will be ready to have their job rotation once they have finished with further training.

Table 4.8. Comparison of Bank' s Layout.

Branch		Siam Square Branch	Sanam Pao Branch
Very Dissatisfied		0	0
Dissatisfied		4	0
Neither Satisfied nor Dissatisfied		13	18
Satisfied		50	56
Very Satisfied		33	26
	Total	100	100

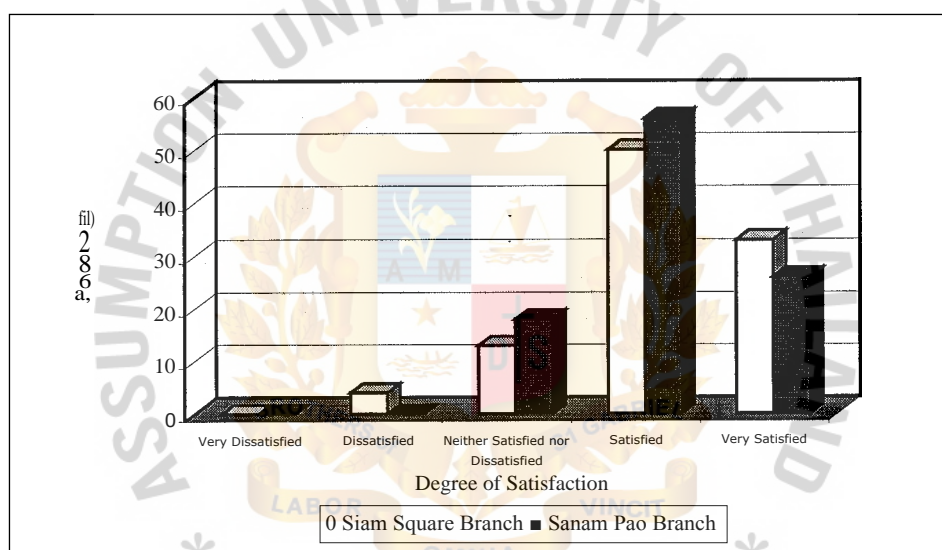


Figure 4.7. Comparison of Bank's Layout.

Table 4.8 and Figure 4.7 indicate that the number of responded customers who are satisfied with the bank's layout of Siam Square Branch are similar to that of the Sanam Pao Branch. Since The branch with ISO 9002 has minor remodeling of its layout, this little change may not be noticed by their customers and does not make it different.

Table 4.9. Comparison of Neatness and Tidiness of Branch Office.

Braila'	Siam Square Branch	Sanaa' Pao lirauch
Very Dissatisfied	0	0
Dissatisfied	1	2
Neither Satisfied nor Dissatisfied	13	6
Satisfied	44	50
Very Satisfied	42	42
Total,	100	100



Figure 4.8. Comparison of Neatness and Tidiness of Branch Office.

Table 4.9 and Figure 4.8 show that the percentage of responded customers who are satisfied with the cleanliness of the bank office of Siam Square Branch are in the same magnitude of Sanam Pao Branch. After the bank has restructured its offices, every branch has the same internal quality control policy to keep officers neat and tidy at all time.

Table 4.10. Comparison of Clear and Obvious Signs & Symbols.

Branch			Siam Square Branch	Sanam I'ao Branch
Very Dissatisfied			0	0
Dissatisfied			2	5
Neither Satisfied nor Dissatisfied			25	18
Satisfied			46	48
Very Satisfied			27	29
Total			100	100

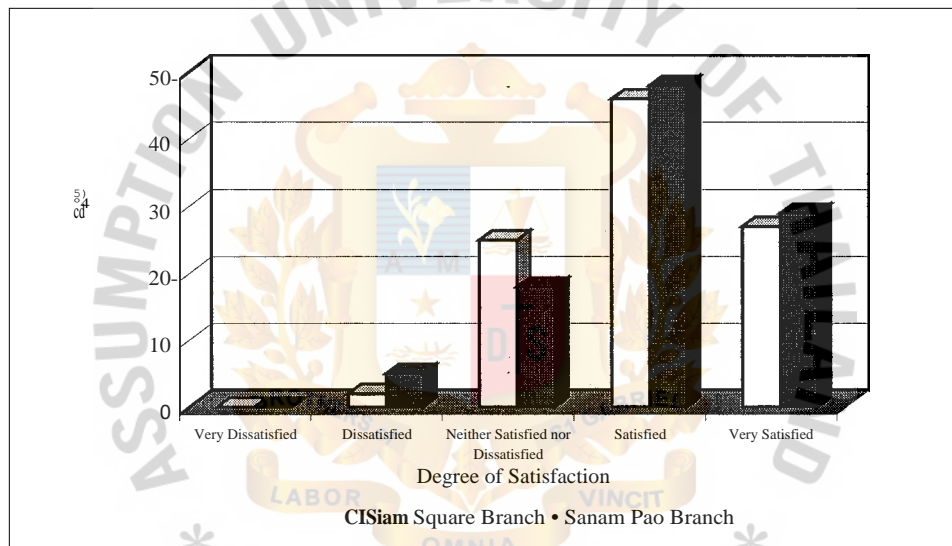


Figure 4.9. Comparison of Clear and Obvious Signs & Symbols.

Table 4.10 and Figure 4.9 show that the percentage of customer who are satisfied with the clear and obvious of signs and symbols of both Siam Square and Sanam Pao Branch are in the same range. This is due to the bank having redesigned the lay out to be in the same standard.

Table 4.11. Comparison of Bank's Security.

Branch	Siam Square Branch	Sanan Pao Branch
Very Dissatisfied	1	3
Dissatisfied	8	9
Neither Satisfied nor Dissatisfied	20	29
Satisfied	53	44
Very Satisfied	18	15
Total	100	100

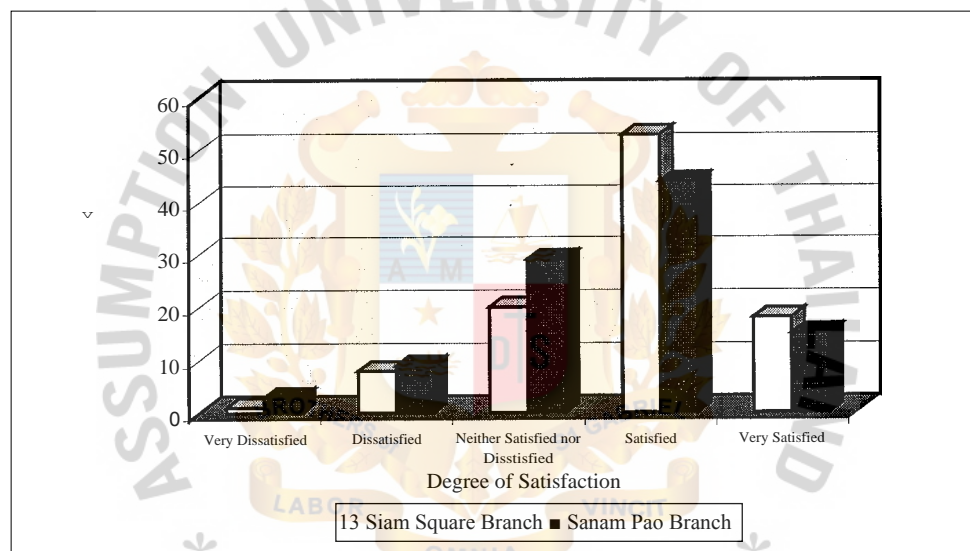


Figure 4.10. Comparison of Bank's Security.

Table 4.11 and Figure 4.10 indicate that the percentage of customers who use the service at Siam Square Branch have higher satisfaction with the Bank's security than the customers who use the service at Sanam Pao Branch. This may be due to the set up of ISO 9002 and the internal check of the bank security performed periodically.

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Table 4.12. Comparison of Queueing System.

Branch		Siam Square Branch	Sanam Pao Branch
Very Dissatisfied		1	2
Dissatisfied		1	11
Neither Satisfied nor Dissatisfied		20	18
Satisfied		47	48
Very Satisfied		31	21
	Total	100	100

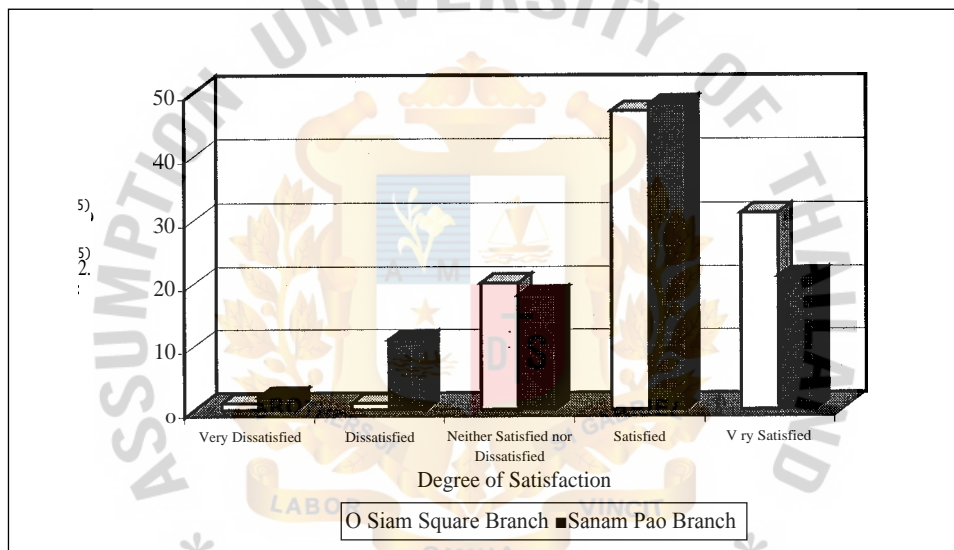


Figure 4.11. Comparison of Queueing System.

Table 4.12 and Figure 4.11 show that the percentage of customers at Siam Square Branch are more satisfied with the queueing system than those at Sanam Pao Branch due to the Branch with ISO 9002 having set up the service quality standard to expedite the service to the customers in line. However, there are some comments advising both branches should install the queueing machine.

Table 4.13. Comparison of Speed and Accuracy of Service.

Branch '	Siam Square Branch	Sanam Pao Branch
Very Dissatisfied	0	0
Dissatisfied	6	9
Neither Satisfied nor Dissatisfied	25	39
Satisfied	50	41
Very Satisfied	19	11
Total	• 100	100

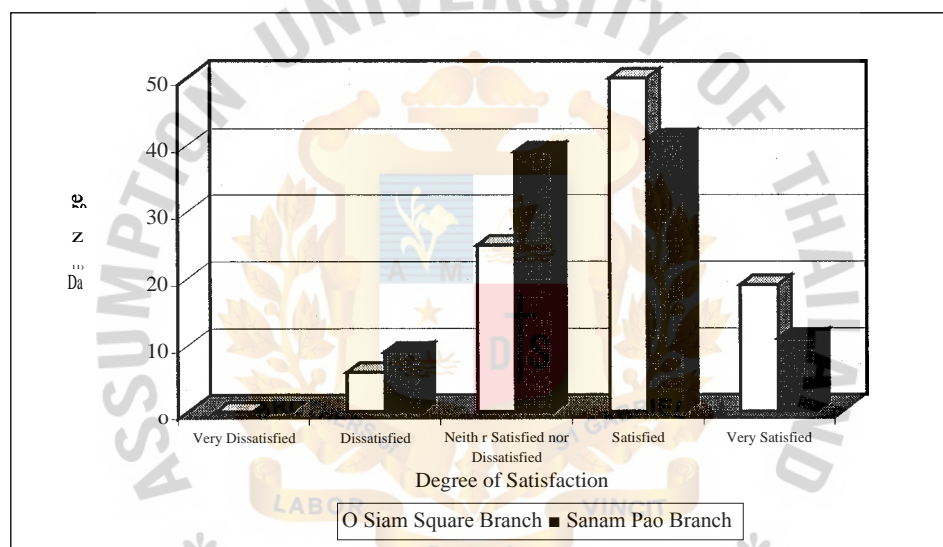


Figure 4.12. Comparison of Speed and Accuracy of Service.

Table 4.13 and Figure 4.12 show that customers of Siam Square Branch are more satisfied with the speed and accuracy of providing service than the customers of Sanam Pao Branch. This was due to the branch implementation of ISO 9002 which helps provide quality service. The branch without ISO does not have a matured quality assurance and quality control system. Normally, the employees would perform their best.

Table 4.14. Comparison of Waiting Time.

Branch	Siam Square Branch▶		Sanam Pao Branch
Very Dissatisfied	2		5
Dissatisfied	7		21
Neither Satisfied nor Dissatisfied	52		42
Satisfied	33		27
Very Satisfied	6		5
o A	1 00		1 00

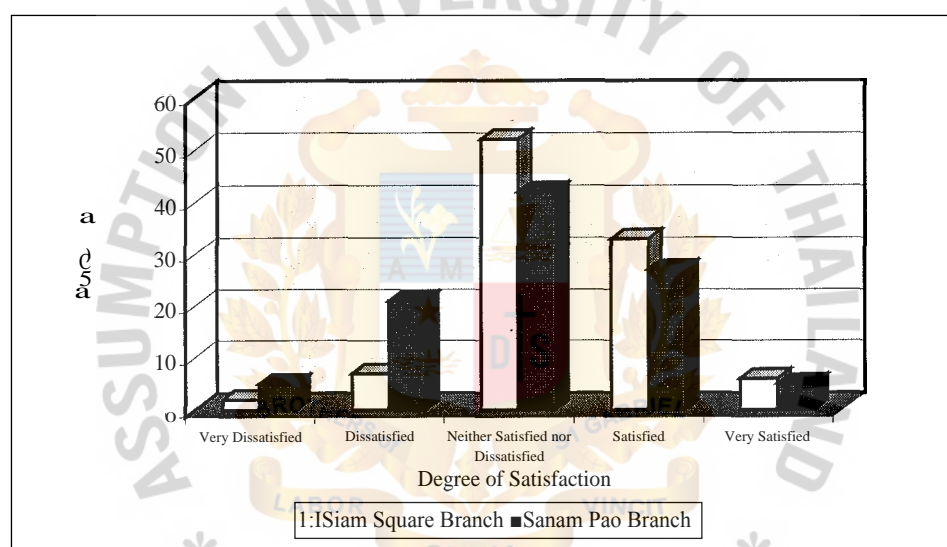


Figure 4.13. Comparison of Waiting Time.

Table 4.14 and Figure 4.13 present the higher percentage of customers of Siam Square Branch who think the reduced waiting time is more important than do the customers of Sanam Pao Branch. The branch with ISO 9002 have set up a quality assurance and quality control systems such as tellers must be open to service if there are more than 20 customers waiting in line.

Table 4.15. Comparison of Flexibility of Service Provided.

Branch ' Siam Square Branch	Sanam Pao Branch
Very Dissatisfied	0
Dissatisfied	20
Neither Satisfied nor Dissatisfied	41
Satisfied	36
Very Satisfied	3
Total	100

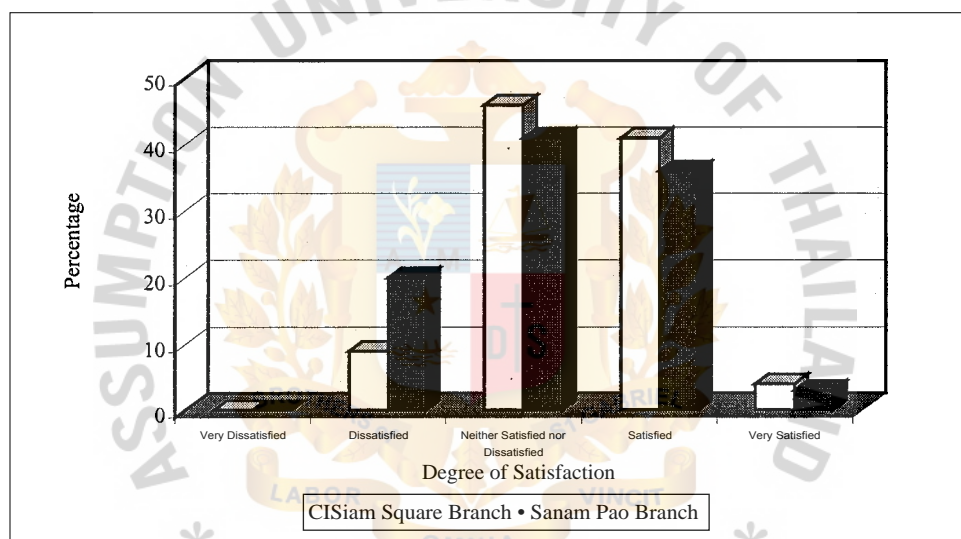


Figure 4.14. Comparison of Flexibility of Service Provided.

Table 4.15 and Figure 4.14 show that the responded customers are more satisfied with the flexibility of service provided at Siam Square Branch than those at the Sanam Pao Branch. Practically, the Siam Square Branch should be less flexible in management control according to the ISO 9002 standard. This reverse result may due to more precise management of Sanam Pao Branch.

Table 4.16. Comparison of Convenience of Service Provided.

Branch			Siam Square Branch	Saintin Pao Branch
Very Dissatisfied			0	0
Dissatisfied			4	5
Neither Satisfied nor Dissatisfied			30	36
Satisfied			55	50
Very Satisfied			11	9
		Total	100	

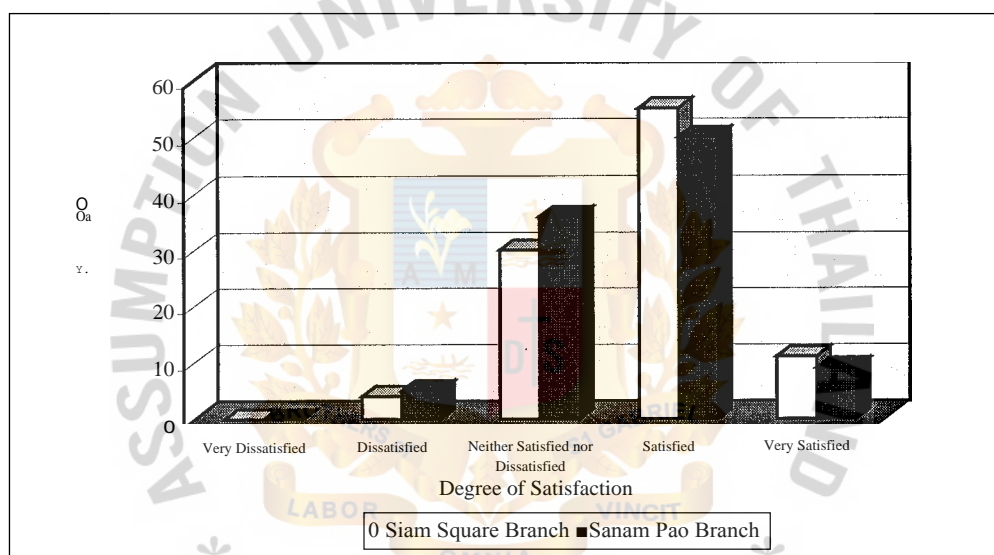


Figure 4.15. Comparison of Convenience of Service Provided.

Table 4.16 and Figure 4.15 present the percentage of customers responded of Siam Square Branch having higher satisfactions with the convenience of bank's service provided than those of Sanam Pao Branch. This was because the branch with ISO 9002 has a service quality assurance in accordance with the ISO standard. They have scheduled activities for planning and implementing change to satisfy customers. All equipment are periodically checked and ready to service at all time.

Table 4.17. Comparison of Adequate Service Provided.

Branch		Siam Square Branch	Sanam Pao III Mich
Very Dissatisfied		2	5
Dissatisfied		8	22
Neither Satisfied nor Dissatisfied		35	42
Satisfied		46	29
Very Satisfied		9	2
	Total	100	100

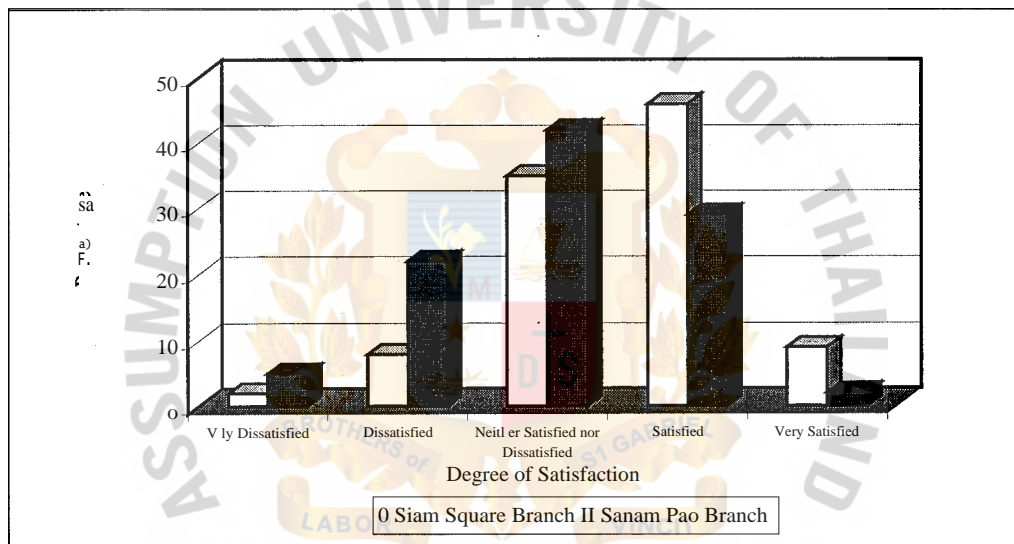


Figure 4.16. Comparison of Adequate Service Provided.

Table 4.17 and Figure 4.16 indicate that the number of customers who are satisfied with adequate service provided at Siam Square Branch are greater than those at the Sanam Pao Branch. The branch with ISO 9002 have a better customer oriented service. The staff would assist customers at the earliest and with the most efficient methods.

Table 4.18. Comparison of Suggestions & Recommendations.

Branch	Siam Square Branch	Sanam Pao Branch
Very Dissatisfied	1	0
Dissatisfied	8	8
Neither Satisfied nor Dissatisfied	30	56
Satisfied	46	30
Very Satisfied	15	6
Too	100 1	100

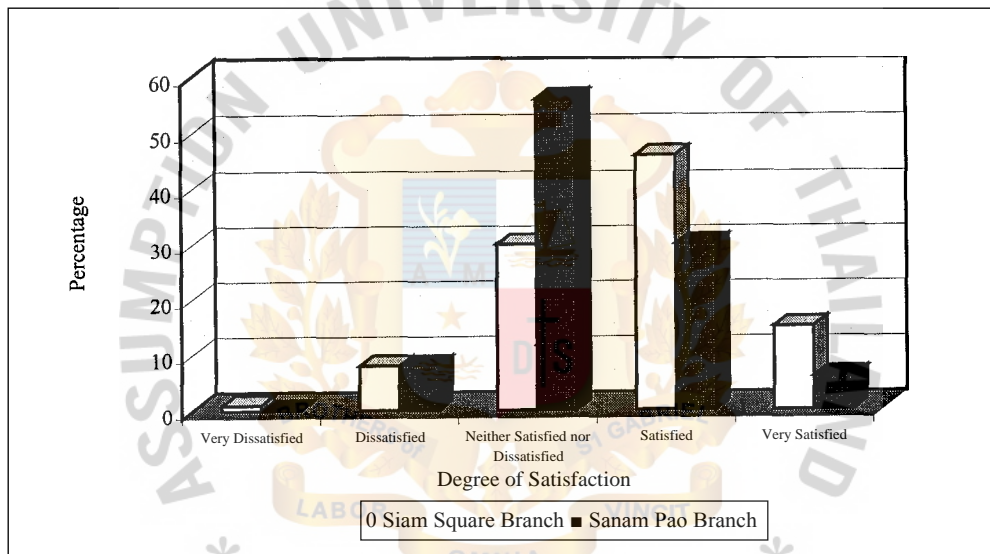


Figure 4.17. Comparison of Suggestions & Recommendations.

Table 4.18 and Figure 4.17 show that customers of Sanam Pao Branch are more satisfied with the suggestions and recommendations of the bank staff than those at Siam Square Branch. The Siam Square Branch will train their staff to make an effort to ascertain customers' specific requirements and willingness to explain services. They will follow up to ensure that all specified requirements have been carried out.

Table 4.19. Comparison of Modern & Updated Information.

Brand►	Slain Square Branch	Sanan► Pao Branch
Very Dissatisfied	1	6
Dissatisfied	8	12
Neither Satisfied nor Dissatisfied	42	46
Satisfied	40	33
Very Satisfied	9	3
Total	100	100 .

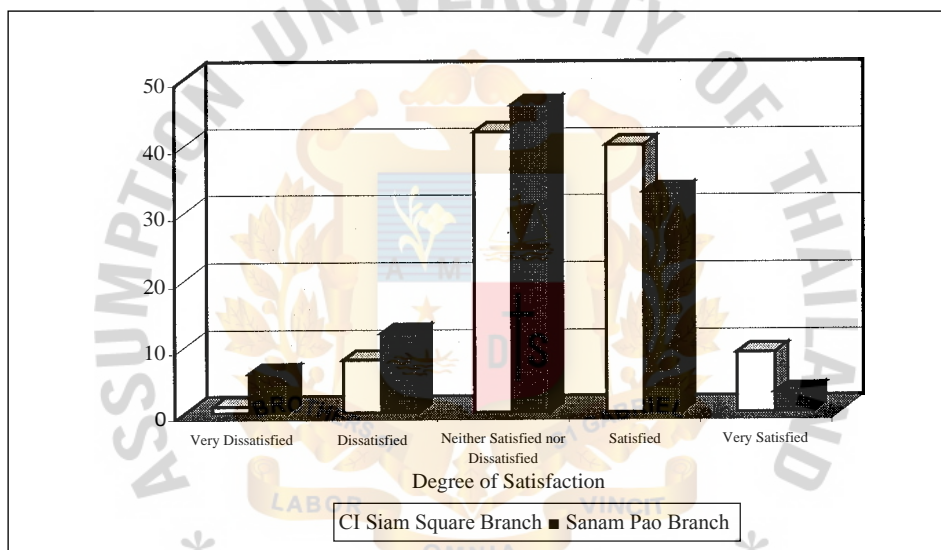


Figure 4.18. Comparison of Modern & Updated Information.

Table 4.19 and Figure 4.18 present the number of customers who are satisfied with modern & updated information at Siam Square Branch as being a little higher than the number at Sanam Pao Branch. This may be due to all documents of the branch with ISO are properly updated and employees are trained to be ready to provide advice or information to the customers at all time.

Table 4.20. Bank's Reputation and Trustworthiness.

Branch .	Siam Square Branch	Sanam Pao Branch
Very Dissatisfied	0	0
Dissatisfied	1	3
Neither Satisfied nor Dissatisfied	18	24
Satisfied	48	38
Very Satisfied	33	35
Total .	100	100

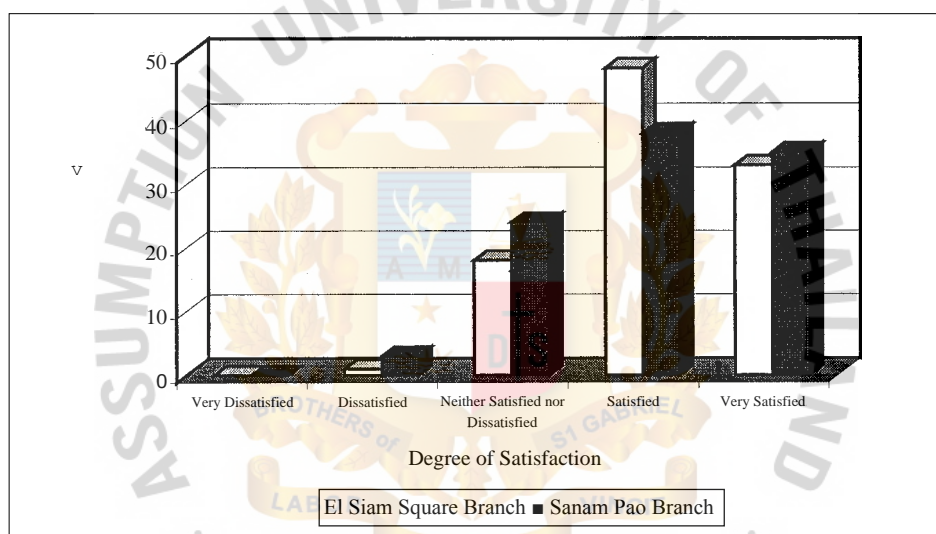


Figure 4.19. Bank's Reputation and Trustworthiness.

Table 4.20 and Figure 4.19 present customers' at the ISO 9002 branch's confidence of the creditability of their financial institutions. However, there is not a much higher percentage than that of the other branch. This may be due to the fact that ISO certificate can guarantee the bank service quality and quality management system to their customers.

V. CONCLUSION

5.1 Research Summary

A comparative study of ISO 9002 fulfillment at branch office: A case study of Thai Farmers Bank Public Company Limited.

The purpose of this research is to test the customers' satisfaction with the service quality of the branch with ISO 9002 working procedure (Siam Square Branch) and the branch without ISO 9002 (Sanam Pao Branch).

Thai Farmers Bank Public Company Limited was selected for my case study as it is the first successful Thai bank to fulfill the reengineering process to branches all over the country in 1996. However, when time has gone by, there were some working procedures that have been modified and distorted as people come and go, change job and forget the procedures. Therefore, ISO 9002 the international quality system standard was first implemented at their Siam Square Branch to maintain their service quality.

The data and result of this report have been collected by a questionnaire survey of 200 customers who received services from both branches with and without ISO 9002.

This research is based on the assumption that customers who receive services from the branch with ISO 9002 (Siam Square Branch) should have a higher level of satisfaction than those from the branch without ISO 9002 (Sanam Pao Branch) due to the internal quality control system standard of ISO 9002.

The overall result of this research shows that customers of the branch with ISO 9002 have a little higher level of satisfaction with the bank services in areas of staff being well dressed & good mannered, being friendly and helpful, enthusiastic to support

the bank and provide service, speaking pleasantly and with a smile, serving individual, having knowledge & skills, providing bank's security, queuing system, having speedy and accurate service, reduced waiting time, providing convenient and adequate service, giving suggestions & recommendations, having modern & up to date information and relying on the bank's reputation & trustworthiness than that of the branch without ISO 9002. However, it does not show any clear significance or evidences for the researcher to conclude that customers who received services from the branch with ISO certificate are more satisfied with bank service quality than those customers at the branch without ISO procedure. This may be due to ISO 9002 international quality standard is emphasized more on the internal documentary system not on the design control of the branch.

5.2 Comparison of Different Characteristic between the Branch with ISO 9002 and the Branch without ISO 9002

However, from further research, I found that there are some different aspects between the branch with ISO 9002 (Siam. Square Branch) and the branch without ISO (Sanam Pao Branch) as follows:

Table 5.1. Comparison of Documentation Control between the Two Branches.

Branch with ISO (Siam Square)	Branch without ISO (Sanam Pao)
1. Well managed filing system. All relevant documents are kept in the same working file. Easy for employee to use and follow the working process.	1. Do not have a good filing system. The relevant working documents are kept separately. It takes a long time for employee to find the documents.

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Table 5.1. Comparison of Documentation Control between the Two Branches.
(Continued)

Branch with ISO (Siam Square)	Branch without ISO (Sanam Pao)
2. Employees have learned how to manage the documents.	2. Employees do not know how to efficiently file the documents. They do not have a standardize filing method.
3. All documents are properly updated at all time.	3. Documents are supposed to be updated but they have not been verified.
4. Selected personnel in charge of document modifications.	4. Can not find the responsible person(s).
5. Have a master list and reference control all documents.	5. Do not have a master list and reference control.

Table 5.2. Comparison of Human Resource between the Two Branches.

Branch with ISO (Siam Square)	Branch without ISO (Sanam Pao)
1. Employees can work efficiently following the standard guideline.	1. Employees work by using their own experience and take advice from colleagues most of the time.
2. Ready to have their jobs rotated once the employees have finished further training.	2. There is no additional training before job rotation.

Table 5.2. Comparison of Human Resource between the Two Branches. (Continued)

3. Employees understand their expected roles and responsibility.	3. Employees can not fully express themselves in terms of job function.
4. The appropriate training course of individual will be set together by employees and the branch manager.	4. All training course will be set by human resource department at headquarters.

Table 5.3. Comparison of Office Equipment Control between the Two Branches.

Branch with ISO (Siam Square)	Branch without ISO (Sanam Pao)
1. All office equipment and machines are regularly inspected, measured and tested to be ready to work at all time.	1. The office equipment will be repaired when it is necessary.
2. The building and vehicle are regularly checked according to ISO requirement.	2. The building and vehicle are regularly checked but do not have a control method.
3. Implement the computer security system control to prevent unauthorized persons and have back up files.	3. Do not have computer security system control.

Table 5.4. Comparison of Communication between Customers and the Branch.

Branch with ISO (Siam Square)	Branch without ISO (Sanam Pao)
<p>1. Set-up the service quality standard such as:</p> <ul style="list-style-type: none"> - time to open savings account and to provide ATM card service should not be more than 10 minutes. - Tellers must be open to service if there are more than 20 customers in line. 	<p>1. Do not have a quality assurance and quality control system. They will perform their best.</p>
<p>2. Customers can give advice or comments for better quality improvement. The branch will conduct the survey of customers' satisfaction.</p>	<p>2. Customers can also give comments but the branch do not conduct the survey of customers' satisfaction.</p>
<p>3. Establishing complaint records and implementing corrective & preventive actions to make customer satisfied.</p>	<p>3. Do not have complaint records. The necessary corrective and preventive action will be implemented to meet customers' requirement.</p>

Table 5.5. Comparison of Communication between the Branch and Headquarters.

Branch with ISO (Siam Square)	Branch without ISO (Sanam Pao)
<p>1. Two ways of communication channel.</p> <p>The branch will regularly measure the supporting units' working method and vice versa, which will indirectly affect and improve the service quality of the branch.</p>	<p>1. One way of communication channel.</p> <p>Normally the branch will have to cooperate with different departments at headquarters but the branch does not have a policy to appraise these supporting units' work.</p>

5.3 Conclusion

In conclusion, there are both advantages and disadvantages of the branch with ISO 9002 compared with the branch without ISO as follows:

The advantages of the branch with ISO 9002

From the research, I found that there are many improvements of the branch with ISO 9002 (Siam Square branch) in the following areas:

- (1) Documentation Control : The branch with ISO 9002 has conducted and collected the documentation associated with the requirements of the quality system. The relevant instructions are in the following fields:
- (a) Branch Manager
 - (b) Cash Service
 - (c) General Banking Service
 - (d) Personnel Banking Service

- (f) Branch Administration
- (g) Accounting and Control
- (h) Loan Department
- (i) Loan Recovery Department
- (j) Business Development
- (k) The quality manual
- (l) Others

In practice, it is more convenient and more accurate for the employees to perform their tasks following the manual guideline. Therefore, the distortion of the operating processes would be eliminated during the job rotation.

- (2) **Supporting Group Assessment:** In a real situation, other than serving customers, the branch has to co-operate with many different departments at the headquarters and external companies. The branch must maintain quality and professionalism in the operation.

Therefore, in order to increase the quality of these supporting unit, the branch with ISO 9002 has to regularly measure the supporting units' working methods, which will indirectly affect and boost the service quality of the branch. For example, Cash and Payment Department has set up a standard to return an ATM card to customer within 3 working days.

- (3) **Internal Quality Audit:** It is essential that there is a procedure for periodic confiscated, non-fraud ATM card to the customers within 15 working day, checking of the performance of internal audit. The branch with ISO 9002

will, at least twice a year, review through all file manuals and to ensure that the effective working methods are followed and the mistakes are reduced.

The result will be recorded in audit books. Any non-compliance and suggestive action reports will be provided. A formal audit review meeting will communicate the results to the personnel responsible for the areas under assessment.

- (4) **Survey of customer satisfaction:** At the heart of an effective quality system is the desire to meet customer needs as fully as possible. The branch with ISO 9002 will conduct the survey customers' satisfaction toward its branch services, by using questionnaire or personal interview. These useful data will be used for improvement of the quality of service in the future.
- (5) **Set up of the quality and standard policy:** To ensure the quality of service to the customers, the branch with ISO 9002 has to periodically develop the quality and standard of service. Some examples of such policies are as follows:
 - (a) Time to open savings account and to provide ATM card service to customers should not be more than 10 minutes.
 - (b) Appropriate actions or any investigative progresses of problem should be informed to customers within 3 working days.
 - (c) The staff should provide a clear advice of services to customers in every case.
 - (d) Tellers must be open to service if there are more than 20 customers in line.

(e) Establishing complaint records and implementing corrective & preventive actions: To ensure that all complaints are investigated and problems solved properly and immediately, the branch will set up a complaint record, then they have to analyze and implement the corrective and preventive actions. The branch will have to make sure that these activities are carried out in systematic and organized ways and that any resulting actions proposed and agreed are actually taken.

As a result, real improvement can be made.

- (6) Training Program: The success of the quality system depends on effective training of personnel. At Siam Square Branch, the branch manager will implement in details the annual individual training programs and emphasize on the job-training. Employees have to learn the new job role, knowledge and skill before they can move to the new positions.
- (7) Employees'satisfaction: Most employees feel proud and more confident of their bank's reputation.

The disadvantages of the branch with ISO 9002

- (1) In order to adopt a quality system, specifically ISO 9002, the branch manager of Siam Square branch, required quite a great deal of effort and patience in encouraging the employees to recognize the needs of changes , to develop the system and review the record keeping and forms built into the system. Under the pressure, only much stronger management will be able to lead the working team successfully.
- (2) During the implementation stage, the full cooperation and staff involvement were required. Despite their busy jobs, all employees were demanded to

spend more time to learn and receive training on different procedures of quality systems program after working hours and many weekends. They also are encouraged to look for problems themselves and initiate corrective and preventive actions. Since employees have an extra assigned mission besides their regular duties, some of them might feel uncomfortable, or unwilling to cooperate and may have negative attitude toward the acquisition of ISO 9002 procedure.

- (3) The other related problem is inflexibility. To ensure adequate control and channeling initiatives effectively, procedures and system are bound to have an element of inflexibility. Some sorts of inflexibility are dangerous and should not be tolerated.
- (4) In measuring, monitoring and acquiring the ISO 9002, the bank has to pay a lot of money to consultants for advice on developing a quality system and training courses including overtime. The total set-up cost is approximately 700,000.-Baht per branch plus the fee for periodic audit -130,000.-Baht/year/branch. The process of acquisition took a long time, about 9-12 months, for a branch to write and collect the quality manual according to ISO 9002 guidelines in addition to preparing relevant work instructions. Moreover, the negative perception and noncooperation of employees results in a longer implementation time for the new standard.
- (5) The branch with ISO 9002 have to keep being aware and to prepare for the periodic quality standard checks after obtaining the ISO certificate.

5.4 Future Research

Though the outcome of this survey was not distinct to conclude that the customers who received services from the branch with ISO 9002 (Siam Square Branch) got the higher satisfaction of bank service quality than those customers of the branch without ISO 9002 (Sanam Pao Branch). There are more advantages and improvements of the branch with the international organization for standardization than those branches that do not obtain it.

In the author's opinion, in order for Thai Farmers Bank Public Company Limited to maintain its leading position in the competitive banking market, I would like to recommend them to implement ISO 9002 procedure to all branches all over the country as ISO directly affects and benefits the quality management system of the branch in many areas, particularly in the part of documentation and management control. It also helps to prolong their service quality to meet customers expectations and requirements.

For future research, I would like to recommend that both external customer quality service questionnaire and internal service and management survey be comparably conducted at different branches again when ISO 9002 international standard is implemented at other offices.

Service quality surveys should be conducted annually to gauge that performance as well as to see if customer expectations have changed. Customer requirements and markets may become different, so the bank should know this and capitalize on it.

The researcher should develop questionnaire identifying the service problems so that the bank can rearrange the delivery system to eliminate them.

The bank should set a team to conduct a research in the areas of internal service and management control. Branch managers should encourage their staff to get involved

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in the service quality surveys. Employees need to know that the bank is committed to delivering the first-rate service to both internal and external customers and what that means for them. Everyone must understand that banks ask employees to perform at a higher level every day, but that processes have been redesigned to make their lives easier. There will be standards for employees to achieve, but working together as a team, all of them will be aiming for the same goals and objectives.





APPENDIX A
QUESTIONNAIRE

แบบสอบถาม

แบบสอบถามนี้ จัดทำขึ้นโดยมีวัตถุประสงค์เพื่อเปรียบเทียบความพึงพอใจของลูกค้าที่ใช้บริการกับ บมจ.ธนาคารกสิกรไทย ระหว่างสาขาที่มี ISO 9002 (สาขาสยามสแควร์) และสาขาที่ไม่มี ISO 9002 (สาขาสยามเก่า) ข้อมูลที่ได้จะนำไปทำการวิจัยและวิเคราะห์สำหรับทำรายงานนักศึกษาปริญญาโท คณะ Computer and Engineering Management ของมหาวิทยาลัย อัสสัมชัญ ขอขอบคุณที่ให้ความร่วมมือ

แบบสอบถามมี 3 ตอนคือ

ตอนที่ 1 เกี่ยวกับข้อมูลส่วนตัวของผู้ตอบแบบสอบถาม

ตอนที่ 2 เกี่ยวกับความเห็นเชิงเปรียบเทียบในการให้บริการของธนาคารระหว่างสาขาที่มี ISO 9002 กับสาขาที่ไม่มี ISO 9002

ตอนที่ 3 ความคิดเห็น ข้อเสนอแนะในเรื่องการให้บริการของธนาคารในประเด็นอื่น ๆ ขอให้ท่านโปรดกรอกข้อมูล ตามความคิดเห็นของท่านมากที่สุด

ตอนที่ 1 ข้อมูลส่วนตัวของผู้ตอบแบบสอบถาม

1. เพศ
() ชาย () หญิง
2. อายุ
() 1. ต่ำกว่า 25 ปี () 2. 25-35 ปี
() 3. 36 – 45 ปี () 4. มากกว่า 45 ปี
3. ระดับการศึกษา
() 1. ต่ำกว่าปริญญาตรี () 2. ปริญญาตรี
() 3. สูงกว่าปริญญาตรี
4. อาชีพ
() 1. ข้าราชการ () 2. พนักงานรัฐวิสาหกิจ
() 3. พนักงานบริษัทเอกชน () 4. ประกอบธุรกิจส่วนตัว
() 5. นักเรียน / นักศึกษา () 6. อื่น ๆ (โปรดระบุ).....
5. รายได้
() 1. ต่ำกว่า 5,000 บาท () 2. 5,000 – 10,000 บาท
() 3. 10,001 – 15,000 บาท () 4. 15,001 – 20,000 บาท
() 5. 20,001 – 30,000 บาท () 6. มากกว่า 30,000 บาท
() อื่น ๆ (โปรดระบุ).....

6. ท่านเป็นผู้ใช้บริการกับ บมจ. ธนาคารกสิกรไทย มาเป็นเวลานาน
- () 1. น้อยกว่า 3 ปี () 2. 3 - 5 ปี
- () 3. 6 - 10 ปี () 4. 11 - 15 ปี
- () 5. มากกว่า 15 ปีขึ้นไป

ตอนที่ 2 โปรดพิจารณาข้อความในแต่ละข้อต่อไปนี้ แล้วทำเครื่องหมาย / ในช่องที่ตรงกับความคิดเห็นของท่านมากที่สุด โดย

- 1 = ไม่พอใจอย่างยิ่ง
- 2 = ไม่พอใจ
- 3 = ปานกลาง
- 4 = พอใจ
- 5 = พอใจอย่างยิ่ง

ข้อความ	ระดับความพอใจ				
	1	2	3	4	5
ด้านพนักงานและการต้อนรับ					
1. ความสุภาพเรียบร้อยและการแต่งกายของพนักงาน					
2. บรรยากาศแห่งความเป็นมิตรของพนักงาน					
3. ความเอาใจใส่ กระตือรือร้นในการให้บริการ					
4. การพูดจากับผู้ใช้บริการอย่างสุภาพอ่อนโยน		*			
5. การให้บริการแก่ผู้ใช้บริการทุกระดับอย่างเท่าเทียม					
6. พนักงานมีความรู้ในเรื่องการบริการของธนาคาร					
ด้านสถานที่ประกอบการ					
7. การจัดพื้นที่ทำการของธนาคาร					
8. ความสะอาด ความเป็นระเบียบของธนาคาร					
9. การจัดป้ายบอกหน่วยบริการของธนาคาร					
10. ความปลอดภัยภายในธนาคาร					
11. การเข้าคิวรอรับบริการ					
ด้านความสะดวก รวดเร็ว และข้อมูลที่ได้รับจากบริการ					
12. การให้บริการที่รวดเร็ว ถูกต้อง					
13. ระยะเวลาในการรอคอย					
14. การอนุโลม และความยืดหยุ่นให้กับผู้ใช้บริการ					

ตอนที่ 2 (ต่อ)

ข้อความ	ระดับความพอใจ				
	1	2	3	4	5
15. ความสะดวกสบายที่ได้รับจากการใช้บริการ					
16. ธนาคารได้มีการจัดบริการไว้อย่างเพียงพอ					
17. การให้บริการด้านคำแนะนำชี้แจง และตอบปัญหา					
18. ความทันสมัย และถูกต้องของข้อมูล					
19. ธนาคารมีความน่าเชื่อถือ					

ตอนที่ 3

ข้อเสนอแนะอื่น ๆ ที่ท่านคิดว่าธนาคารควรปรับปรุง.....

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