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Customer Satisfaction with the Services of Government Savings Bank, Thailand: A Case Study

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Abstract

This research aims to study customer service behavior, satisfaction levels, and demographic characteristics influencing satisfaction, the relationship between service behavior and satisfaction, and the relationship between satisfaction with services and Net Promoter Score (NPS). Data were collected through online questionnaires from 348 regular customers. Statistical analyses included independent t-test, one-way ANOVA, and chi-square tests. The findings reveal that the majority of customers choose the Government Savings Bank due to its convenient location near their residences. Most customers visit the bank 4–5 times per month, primarily for deposit, withdrawal, and money transfer transactions between 8:30 AM and 12:00 PM. Overall customer satisfaction is high, particularly in the area of marketing promotions, which received the highest satisfaction scores. Demographic factors such as gender and average income significantly affect satisfaction, while service frequency is correlated with satisfaction. Moreover, satisfaction with pricing, marketing promotions, and service personnel significantly correlates with NPS, which was recorded at 83.33%, indicating customers' strong willingness to recommend the bank's services. The study suggests that the Ban Na San branch of the Government Savings Bank focus on tailoring products to meet the needs of female customers and middle-to-high income groups. Enhancing efficient and convenient service delivery to accommodate frequent customer visits is recommended. Providing transparent information on service fees, promoting marketing through loan product brochures, and increasing staffing during peak hours are critical to ensuring high-quality service. These measures are expected to foster customer loyalty and encourage positive word-of-mouth recommendations.

Keywords: service behavior, customer satisfaction, Net Promoter Score, Government Savings Bank customers

Introduction

Financial institutions play a pivotal role in the financial and economic systems, particularly in promoting sustainable growth. This involves aligning financial structures with new financial sector policies, supporting the digital economy, and enhancing economic resilience—critical in the contemporary era. Additionally, addressing risks from emerging challenges that may impact the economic system and fostering innovations that meet the diverse needs of service users equitably are essential for achieving balanced financial service accessibility. Among these institutions, the Government Savings Bank (GSB) serves as a specialized state financial institution with a mission to support grassroots economic development. Its financial services, including deposit and loan facilities, primarily target underserved areas requiring economic development, such as the agricultural and tourism sectors, which are key drivers of rural economies (Government Savings Bank, 2022) ^[6].

In Surat Thani Province, the GSB faces challenges due to competition from commercial banks with a higher number of branches. In Ban Na San District, the GSB Ban Na San Branch competes with five other financial institutions in the area, including the Bank for Agriculture and Agricultural Cooperatives (Ban Na San and Thung Tao branches), Krungthai Bank, Siam Commercial

Bank, and TMB Thanachart Bank (Government Savings Bank, Ban Na San Branch, 2023) ^[5]. This competitive landscape compels the GSB to adjust its strategies and expand service channels to meet customer needs and enhance satisfaction.

Thus, this study investigates customer satisfaction with the services of the GSB Ban Na San Branch. The findings aim to guide the bank in developing and improving financial services to better meet the needs of local residents. This adaptation is crucial for addressing changing circumstances, enhancing service quality, and streamlining operational processes. Such efforts are expected to increase customer satisfaction and effectively contribute to local economic development.

Literature Review

Service Usage Behavior

Service usage behavior refers to the process by which consumers decide to select, purchase, use, or dispose of products and services to meet their needs and satisfaction. This process involves various stages, including information search, price and value comparison, purchase decision-making, and post-service evaluation (Samitthikrai, 2019; Kotler & Keller, 2016) ^[14, 10]. Understanding these behaviors enables organizations to develop marketing strategies that better address customer satisfaction by identifying factors influencing purchasing and service usage decisions. Consumer behavior analysis can be conducted using the 6W1H framework, which helps marketers comprehend customer profiles and design strategies tailored to target groups. The framework includes:

- Who: Identifying target market demographics, geographic locations, psychographics, and behavioral characteristics.
- What: Understanding the desired products or services.
- Why: Determining the purpose behind consumer decisions to fulfill needs and enhance satisfaction.
- When: Analyzing the timing of service usage.
- Where: Identifying the channels or locations where customers access services.
- How: Examining decision-making processes, such as problem recognition, information search, option evaluation, and final decisions.
- Whom: Recognizing influencers in purchase decisions to identify target groups and develop appropriate strategies (Kotler, Armstrong, and Balasubramanian, 2023) ^[9].

Customer Satisfaction with Services

Customer satisfaction involves evaluating or comparing customer expectations with the actual outcomes of products and services. It significantly affects customers' future behaviors, such as repeat purchases or recommending services to others. Various factors influence the creation of customer satisfaction, particularly in service businesses like banking. The 7P's framework is widely applied to enhance service satisfaction, comprising:

- Product: Evaluating the quality of services or products received.
- Price: Assessing value for money compared to service quality.
- Place: Considering service accessibility, such as location or online availability.

- Promotion: Focusing on sales promotions and building customer relationships.
- People: Highlighting skilled personnel with positive attitudes.
- Process: Ensuring convenient and efficient service delivery.
- Physical Evidence: Improving tangible aspects of service environments, such as facilities and ambiance.

Understanding and applying the 7P's framework in service management helps service businesses respond effectively to customer needs, fostering long-term satisfaction. This approach not only strengthens sustainable customer relationships but also enhances opportunities for business growth (Kotler & Keller, 2016) ^[10].

Net Promoter Score (NPS)

Net Promoter Score (NPS) is an effective tool for measuring customer satisfaction and loyalty toward a brand. Introduced by Fred Reichheld, it enables organizations to evaluate customer relationships comprehensively by posing a single question: "How likely are you to recommend this product or service to a friend or colleague?" Respondents score their likelihood on a scale of 0 to 10, categorizing customers into three groups: Promoters (scores of 9–10), Passives (scores of 7–8), and Detractors (scores of 0–6). NPS is calculated by subtracting the percentage of Detractors from the percentage of Promoters. The resulting score ranges from -100 to +100, with higher scores reflecting greater customer satisfaction and loyalty (Reichheld & Markey, 2011) ^[13].

Based on a review of relevant literature and prior studies, this research sets four objectives:

1. To examine service usage behavior and satisfaction levels.
2. To investigate the demographic characteristics of customers influencing satisfaction.
3. To explore the relationship between service usage behavior and satisfaction.
4. To analyze the relationship between service satisfaction and the Net Promoter Score (NPS).

Research Methodology

This study adopts a quantitative research approach, focusing on customers of the Government Savings Bank, Ban Na San Branch, Surat Thani Province, who accessed services through queue tickets during the year 2024. On average, 3,740 customers use these services monthly. This population was chosen as it represents the bank's key target group driving its branch-level operations. The sample size was determined using Krejcie and Morgan's formula (1970) with a 95% confidence level and a 5% margin of error, resulting in a sample size of 348 respondents. The sampling plan targeted regular customers who use the bank's services at least once per month during business hours. Accidental sampling was employed to collect data from customers each day. Data collection involved an online survey, where respondents accessed the questionnaire by scanning a QR code, with bank staff assisting in distributing the survey. The data collection process spanned 15 days over a 3-week period, with 23–24 responses collected daily to reach the target of 348 respondents.

Research Instruments

The research instrument used in this study was an online questionnaire created using Google Forms, with the link converted into a QR code for easier distribution. The questionnaire was divided into five sections: Section 1 focused on the demographic characteristics of respondents, consisting of five closed-ended questions. Section 2 addressed customer service usage behavior through four closed-ended questions, allowing single or multiple answers. Section 3 measured customer satisfaction with the bank's services across seven dimensions using 35 closed-ended questions, each rated on a five-point Likert scale (Sinjaru, 2020). Respondents selected one option from five levels of satisfaction for each item. Section 4 assessed the Net Promoter Score (NPS) with a single question: "How likely are you to recommend the services of the Government Savings Bank, Ban Na San Branch, to others?" Respondents rated their likelihood on a scale from 0 to 10. Section 5 included 5 open-ended questions for additional feedback or suggestions. The draft questionnaire underwent a review for question structure and content coverage to ensure alignment with the research objectives. Content validity was evaluated using the Index of Item-Objective Congruence (IOC) with input from three experts, resulting in an IOC score of 0.97. A pre-test was conducted with 30 respondents, yielding an overall reliability coefficient of 0.90.

Data Analysis and Statistical Methods

1. Descriptive Statistics: Descriptive statistics were employed to analyze the demographic characteristics of the respondents, including gender, age, occupation, educational level, and average monthly income. Additionally, service usage behavior was analyzed, such as the reasons for using the service, frequency of use, types of transactions performed at the branch, and the time of service utilization. Suggestions from respondents were also analyzed, covering overall satisfaction with the services of the Government Savings Bank, Ban Na San Branch, Surat Thani Province, and recommendations for customer relationship management. These results were presented using frequency distribution tables and percentages. Customer satisfaction regarding various service aspects—including product, price, distribution channels, promotion, personnel, service processes, and physical characteristics—was analyzed and presented using mean and standard deviation. The Net Promoter Score (NPS) was calculated using the following

formula:

$$\text{NPS} = (\text{Percentage of Promoters}) - (\text{Percentage of Detractors}).$$

Promoters were defined as respondents scoring 9–10, and Detractors were those scoring 0–6 on the NPS scale.

2. Inferential Statistics: Inferential statistical methods were applied to test the effects of demographic characteristics on customer satisfaction with services. Independent t-tests were used for comparing two groups, while one-way ANOVA was employed to analyze variance among multiple groups. Post hoc pairwise comparisons were conducted using the Least Significant Difference (LSD) method. The relationships between service usage behavior and customer satisfaction, as well as between satisfaction and the NPS, were analyzed using the Chi-Square test. A significance level of **0.05** was applied for all statistical tests.

Results

Demographic Characteristics Analysis: The analysis of the demographic characteristics of the 348 respondents revealed that the majority were female, aged between 30 and 40 years. Most respondents were government officers or employees of state enterprises, held a bachelor's degree, and had an average monthly income ranging from 10,000 to 20,000 THB.

Analysis of Service Usage Behavior: The analysis of service usage behavior among the 348 respondents showed that the majority used the bank's services due to its convenient location near their homes (16.95%). Most respondents reported a service frequency of 4–5 times per month (49.71%), with deposit, withdrawal, and money transfer services being the most utilized (16.67%). The majority of respondents chose to use the bank's services during the hours of 8:30 AM to 12:00 PM (54.31%).

Analysis of Customer Satisfaction Levels: The analysis of customer satisfaction levels among the 348 respondents indicated that overall satisfaction with the bank's services was high. When examining satisfaction across specific dimensions, all aspects were rated at a high level, with mean scores ranging from 3.63 to 3.83. The dimensions, ranked in descending order of satisfaction, were: marketing promotions, followed by product, service processes, distribution channels, physical characteristics, pricing, and personnel. Detailed results are presented in Table 1.

Table 1: Analysis of Customer Satisfaction Levels with Services

Customer Satisfaction with Services	\bar{X}	S.D.	Level of Satisfaction
1. Product	3.77	0.87	High
2. Pricing	3.57	0.93	High
3. Distribution Channels	3.72	0.90	High
4. Marketing Promotions	3.83	0.82	High
5. Service Personnel	3.52	0.93	High
6. Service Processes	3.76	0.86	High
7. Physical Characteristics	3.63	0.95	High
Overall	3.68	0.89	High

Analysis of Net Promoter Score (NPS): The analysis of NPS revealed that the majority of respondents rated their likelihood of recommending the bank's services to others at 9 points (56.61%), followed by those who gave a definitive

recommendation of 10 points (26.72%). The calculated Net Promoter Score (NPS) was 83.33. Detailed results are presented in Table 2.

Table 2 Results of the Net Promoter Score (NPS) Analysis

Level	Score	Number	Percentage	Cumulative Percentage
Definitely Recommend	10	93	26.72	
Recommend	9	197	56.61	83.33
Neutral	8	45	12.93	
	7	13	3.74	16.67
Do Not Recommend	1-6	-	-	-
Definitely Do Not Recommend	0	-	-	-
Total		348	100.00	100.00

% Promoters = (290/348) * 100 = 83.33%, % Detractors = (0/348) * 100 = 0%
 NPS = 83.33-0 = 83.33

Testing the Effect of Demographic Characteristics on Customer Satisfaction: The analysis revealed that the variables of gender and average monthly income significantly influenced customer satisfaction with the services of the Government Savings Bank, Ban Na San Branch, Surat Thani Province, at a significance level of 0.05, thereby supporting the research hypothesis. However, the variables of age, occupation, and educational level did not have a significant impact on customer satisfaction. Detailed results are summarized in Table 3.

Table 3: Summary of Hypothesis Testing on the Significant Effect of Demographic Characteristics on Customer Satisfaction (n=348)

Variable	Test Result	Sig. Value	Significance
Gender	Hypothesis Accepted	0.00	p < 0.05
Average Monthly Income	Hypothesis Accepted	0.02	p < 0.05

Testing the Relationship Between Service Usage Behavior and Customer Satisfaction: The analysis found that the variable of service usage frequency was significantly related to customer satisfaction with the services of the Government Savings Bank, Ban Na San Branch, Surat Thani Province, at a significance level of 0.05, thereby supporting the research hypothesis. However, the variables of reasons for using the service, types of transactions performed at the branch, and time of service usage showed no significant relationship. The detailed results are summarized in Table 4.

Table 4: Summary of Hypothesis Testing on the Significant Relationship Between Customer Service Usage Behavior and Satisfaction (n=348)

Variable	Test Result	Sig. Value	Significance
Frequency of Service Usage	Hypothesis Accepted	0.04	p < 0.05

Testing the Relationship Between Service Satisfaction and Net Promoter Score (NPS): The analysis revealed that customer satisfaction with pricing, marketing promotions, and service personnel was significantly related to the Net Promoter Score (NPS) at a statistical significance level of 0.05 (Sig. = 0.00 < 0.05, 0.04 < 0.05, 0.03 < 0.05). Therefore, the research hypothesis was supported. However, customer satisfaction with products, distribution channels, service processes, and physical characteristics showed no significant relationship with the NPS. The detailed results are summarized in Table 5.

Table 5: Summary of Hypothesis Testing on the Significant Relationship Between Service Satisfaction and Net Promoter Score (NPS) (n=348)

Variable	Test Result	Sig. Value	Significance
Pricing	Hypothesis Accepted	0.00	p < 0.05
Marketing Promotions	Hypothesis Accepted	0.04	p < 0.05
Service Personnel	Hypothesis Accepted	0.03	p < 0.05

Discussion

The research findings can be discussed according to the study’s objectives as follows:

Objective 1: The results indicate that customers choose the Government Savings Bank due to its convenient location near their homes and their average frequency of service usage is approximately 4–5 times per month. Overall satisfaction was high, particularly with respect to marketing promotions and products. These findings align with the study by Songseraboon (2017) [16], which emphasized that customers prefer banking services that meet their needs and offer convenience. This highlights the importance of convenience and effective marketing as key factors influencing service selection.

- Products:** The findings reveal that respondents expressed a high level of satisfaction with the bank’s products, particularly loan products, which received the highest satisfaction scores. This corresponds to the study by Songseraboon (2017) [16], which found that product and service factors significantly influence customer satisfaction. Products that meet customer needs directly contribute to higher satisfaction levels, leading to recommendations and fostering strong relationships between customers and the bank.
- Pricing:** Respondents demonstrated high satisfaction with the bank’s pricing, particularly regarding loan interest rates. This aligns with the research by Thanavinchayangkul (2018) [17], which showed that fees and interest rates influence customer satisfaction. Emphasizing appropriate interest rate and fee structures is crucial for enhancing customer satisfaction, as customers perceive the value of services as aligned with the prices they pay.
- Distribution Channels:** The findings show that respondents were highly satisfied with the bank’s over-the-counter services. This supports the study by Yu-Yatwong (2020) [18], which found that convenient and

accessible service channels enhance customer satisfaction. Expanding diverse service channels is essential to ensuring customers feel they can easily access banking services.

4. **Marketing Promotions:** Respondents were particularly satisfied with outreach services provided beyond branch locations, community engagement activities, and campaigns encouraging savings. These findings align with Kotler and Keller's (2016) ^[10] framework emphasizing building customer relationships and reaching target audiences through various channels. Outreach services enable banks to connect with a broader customer base and increase awareness of their offerings. Participating in community activities demonstrates social responsibility, fostering trust and positive relationships with customers. Additionally, encouraging customers to save is a strategic approach to promoting service usage and building a long-term customer base.
5. **Personnel:** The findings indicate that respondents were highly satisfied with the bank's personnel overall, particularly with their knowledge and expertise in the bank's products, which received the highest scores. This aligns with the studies of Songseraboon (2017) ^[16] and Yu-Yatwong (2020) ^[18], which emphasized the importance of personnel in enhancing customer satisfaction. Knowledge and expertise of staff were key factors contributing to high satisfaction levels. However, satisfaction with the adequacy of service staff was only moderate, indicating room for improvement. Cheuemuangphan (2021) ^[1] highlighted the importance of having sufficient staff to address customer needs, noting that an adequate number of service personnel is crucial to minimizing wait times and avoiding customer dissatisfaction. Adjusting the number of personnel to meet customer demand is therefore recommended.
6. **Service Processes:** Respondents expressed high satisfaction with the bank's service processes, particularly in the areas of document submission and customer coordination. This aligns with the framework of Kotler and Keller (2016) ^[14, 10], which emphasizes customer satisfaction with service procedures and accessibility. Clear, user-friendly forms and efficient processes positively influence customer satisfaction. However, aspects related to service speed, such as queue management efficiency, highlight the importance of enhancing service process efficiency. Despite the lowest average satisfaction being associated with the use of modern technology, the results underline the importance of adopting digital tools to meet customer expectations in the digital age. This is consistent with Praneetpolkrang (2022) ^[12], who highlighted the role of digital service channels in customer satisfaction.
7. **Physical Characteristics:** Respondents reported high satisfaction with the bank's physical attributes, particularly with safety measures for account access and customer restroom facilities. However, satisfaction with privacy and data protection was the lowest in this category. These findings are consistent with the studies of Songseraboon (2017) ^[16] and Yu-Yatwong (2020) ^[18], which identified the significance of physical facilities, such as restrooms and supportive customer equipment, in influencing satisfaction. Privacy and data protection concerns align with the findings of Thanavinchayangkul (2018) ^[17], who noted that privacy was among the least

satisfactory aspects for customers. This indicates that addressing privacy concerns and enhancing security measures is critical to building trust and ensuring a positive service experience.

Objective 2: The findings indicate that demographic characteristics, such as gender and average monthly income, significantly influence customer satisfaction. This aligns with the study by Thanavinchayangkul (2018) ^[17], which found that demographic characteristics affect satisfaction with the quality of banking services. The results emphasize the importance of customer-focused marketing tailored to different demographic groups to enhance service quality. Similarly, the findings support Kananaruk (2022) ^[8], who highlighted that gender influences service selection behavior and opinions. Women may have distinct needs or perceptions compared to men, leading to differing service experiences. Additionally, the growing proportion of female customers and their longer life expectancy compared to men may contribute to variations in service selection behavior. Regarding average monthly income, the results show that income affects satisfaction, with higher-income customers often prioritizing service quality and having higher expectations, whereas lower-income customers may focus on services that meet basic needs. However, the findings suggest that age, occupation, and educational level did not significantly influence satisfaction. This could be due to age shaping individual experiences and opinions, occupation affecting specific needs and service preferences, and educational level not differentiating perceptions of banking services. These factors warrant further study for a deeper understanding.

Objective 3: The findings reveal a significant relationship between service usage frequency and customer satisfaction. This aligns with the study by Yu-Yatwong (2020) ^[18], which demonstrated that frequent service usage positively impacts satisfaction, as repeated usage fosters familiarity and comfort. Similarly, Songseraboon (2017) ^[16] found that Islamic banking customers with a service frequency of twice per month exhibited a relationship between service selection and satisfaction. These results highlight service frequency as a critical factor influencing customer satisfaction. Customers who frequently use services tend to report higher satisfaction levels due to increased familiarity and positive experiences with the services. This finding is further supported by Thanavinchayangkul (2018) ^[17], who demonstrated a relationship between the service usage behavior of customers at Siam Commercial Bank and Kasikorn Bank and their satisfaction levels, with service frequency identified as a key factor. Frequent service usage allows customers to better understand and compare service quality, thereby enhancing satisfaction. Additionally, Cheuemuangphan (2021) ^[1] suggested that frequent service usage provides diverse experiences, further contributing to satisfaction.

Objective 4: The calculation of the Net Promoter Score (NPS) revealed that customers demonstrated a high level of support and recommendation for the bank's services, with an NPS of 83.33%. This indicates a very high level of customer satisfaction. Furthermore, customer satisfaction with pricing, marketing promotions, and service personnel was found to be significantly correlated with the NPS. These findings align with Devlin (2020) ^[4], who identified NPS as an effective tool for measuring customer satisfaction, highlighting that excellent service fosters customer loyalty and willingness to

recommend. In contrast, Dawes, Stocchi, and Dall’Olmo-Riley (2020) ^[3] noted that customer satisfaction scores might fluctuate when measured repeatedly over time, differing from this study’s findings where the NPS consistently exceeded 80%. This consistency may suggest that customers in this case study had consistently positive service experiences, resulting in stable and high satisfaction levels. However, Jaramillo, Deitz, and Babakus (2023) ^[7] emphasized the predictive limitations of NPS, suggesting that additional dimensions should be considered for deeper insights into customer referral behavior. Similarly, Dawes (2024) ^[2] argued that satisfaction and loyalty exhibit a bidirectional relationship, recommending a broader analysis of customer service usage patterns. Measuring satisfaction and NPS is inherently complex and requires a multi-dimensional approach, taking into account service context and customer behavior. This ensures the data accurately reflects the reality of customer satisfaction and loyalty, providing actionable insights for service improvement.

Application of Research Findings

The findings on demographic characteristics, service usage behavior, and customer satisfaction can be applied by the Government Savings Bank, Ban Na San Branch, to improve services and enhance customer satisfaction in the following ways:

1. Service Adjustment Based on Demographics: The research revealed that gender and average monthly income significantly influence customer satisfaction. Therefore, the bank can tailor its marketing strategies and services to specific customer segments. For instance, the bank can offer products and services that cater to the unique needs of male and female customers or design promotions suitable for different income groups. Products targeting higher-income customers, who often expect premium services, could include financial products with competitive fees and interest rates, such as credit cards or personal loans with exclusive terms.

2. Utilizing Service Channels and Timing: Given the significant relationship between service frequency and satisfaction, the bank should encourage frequent usage by promoting its mobile applications and other convenient online services. Additionally, with most respondents choosing to use the bank’s services between 8:30 AM and 12:00 PM, the bank can focus on optimizing services during this period. Strategies could include increasing staff during peak hours and organizing promotional activities in the morning to stimulate service use.

3. Enhancing Customer Satisfaction: The research findings indicate that customer satisfaction with pricing, such as interest rates, is significantly related to the Net Promoter Score (NPS). Therefore, the bank should consider adjusting interest rates to remain competitive with other banks, thereby increasing satisfaction and encouraging customers to recommend the bank’s services to others. Regarding personnel, increasing the number of service staff, particularly at counters during peak hours, is essential to accommodate the high volume of customers and ensure smoother service delivery. Providing high-quality service can foster customer loyalty and drive word-of-mouth recommendations. In addition, marketing efforts should be enhanced by focusing on distributing loan product brochures to reach more customers or organizing activities that encourage savings. Such initiatives can positively influence customer satisfaction and recommendations. The bank can also

develop community-related marketing strategies, such as organizing social initiatives or promoting savings services through various channels. These strategies can make the bank’s services more appealing and stimulate increased usage. Other Applications of Research Findings:

3.1 Products: The bank can use these findings to enhance and develop products that meet customer needs. For example, improving and expanding loan products, which received the highest satisfaction ratings, can strengthen customer relationships and long-term understanding of financial products.

3.2 Distribution Channels: Diversifying and improving service channels, particularly online platforms, is critical for reaching customers in the digital era. Providing convenient and responsive service options across all channels will enhance satisfaction and encourage long-term service use.

3.3 Service Processes: Improving service processes, such as reducing wait times and integrating advanced technology, can boost satisfaction and create a more positive customer experience.

3.4 Physical Characteristics: Upgrading facilities and amenities, such as restrooms and security measures for account access, can improve satisfaction. Ensuring robust data privacy and confidentiality will further build customer trust and confidence in the bank’s services.

Conclusion

The research findings summarize data from 348 respondents, who are primarily female, aged between 30 and 39 years, working as government officers or state enterprise employees, holding a bachelor’s degree, and earning an average monthly income of 10,000–20,000 THB. Regarding service usage behavior, most customers use the Government Savings Bank, Ban Na San Branch, due to its convenient location near their homes. They use the service most frequently, 4–5 times per month, with deposit, withdrawal, and money transfer services being the most utilized during the hours of 8:30 AM to 12:00 PM. In terms of customer satisfaction, respondents expressed a high level of satisfaction, particularly with marketing promotions, products, service processes, distribution channels, and physical characteristics, with satisfaction scores ranging from 3.63 to 3.83. Marketing promotions received the highest satisfaction scores, while personnel received the lowest. The Net Promoter Score (NPS) was calculated at 83.33, indicating high satisfaction levels and customer readiness to recommend the bank’s services to others. The hypothesis testing results showed that gender and average monthly income significantly influenced customer satisfaction, with female and higher-income customers demonstrating greater satisfaction. Variables such as age, occupation, and education level had no significant effect on satisfaction. The analysis of the relationship between service usage behavior and satisfaction revealed that service frequency was significantly related to satisfaction, while reasons for using the service, types of services utilized, and times of service usage did not have significant effects. Moreover, satisfaction with pricing, marketing promotions, and personnel was significantly correlated with the NPS, while satisfaction with other aspects, such as products, distribution channels, and service processes, showed no significant relationship. This study provides valuable insights for improving the services of the Government Savings Bank, Ban Na San Branch. Key

recommendations include enhancing marketing strategies, focusing on personnel development, and aligning pricing strategies with customer needs. Additionally, supporting digital service channels and improving service during peak hours are crucial areas for further development.

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