

# PROCEEDINGS OF

# The 9<sup>th</sup> REGIONAL CONFERENCE

on Graduate Research 2022

# **Theme**

"Centres and Peripheries: Research, Development, and Implementation. Part II"

15 January 2022

Sripatum University, Khon Kaen Campus Khon Kaen, Thailand

Editors Vichit U-on George C. Hadjinicol

Organized by











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on Graduate Research 2022



# Proceedings of The 9<sup>th</sup> Regional Conference on Graduate Research



Theme "Centres and Peripheries: Research, Development, and Implementation. Part II"
15 January 2022
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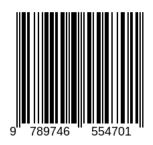


**Edited by** Assoc. Prof. Dr. Vichit U-on, Sripatum University, Thailand

Prof. Dr. George C. Hadjinicola, University of Cyprus, Cyprus

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# **Welcome Address from Conference Honorary Chairs**

It is a great pleasure and honor for us, on behalf of *The 9<sup>th</sup> Regional Conference on Graduate Research*, to welcome you all to the world famous festival. First of all, we would like to thank the co-organizers, namely Graduate College of Management, Sripatum University, (Thailand); University of Cyprus (Cyprus); and University of Wollongong in Dubai (United Arab Emirates) for organizing this conference, which is a major multidisciplinary regional platform and important event in the Asean region.

To support the Asean destination for international visitors, the organizers selected Khon Kaen as a conference venue due to it is one of the four major cities of Isan, Thailand, also known as the "big four of Isan", the others being Udon Thani, Nakhon Ratchasima, and Ubon Ratchathani. Thailand's 2014 EU Film Festival also included Khon Kaen, together with Chiang Mai and Bangkok, as host locations

To conclude my address, we would like to thank Sripatum University, University of Cyprus, and University of Wollongong in Dubai that have assisted in the organization to this conference to promote a tourist destination in Khon Kaen to our delegates and guests.

We wish good results in your deliberations.



Dr. Rutchaneeporn Pookayaporn Phukkamarn President, Sripatum University, Thailand RCGR 2022's Honorary Chair



Asst. Prof. Dr. Junya Pookayaporn Assistant to the President, Sripatum University, Thailand RCGR 2022's Honorary Chair

# Welcome Address from Conference General Chairs

On behalf of Sripatum University, Khon Kaen Campus (Thailand); Graduate College of Management, Sripatum University (Thailand); University of Cyprus (Cyprus); and University of Wollongong in Dubai (United Arab Emirates), we would like to welcome you to participate in *The 9<sup>th</sup> Regional Conference on Graduate Research* which will take place at Sripatum University on 15 January, 2022 in Khon Kaen, Thailand.

The conference will be an exciting event bringing international and interdisciplinary expertise in a rapidly developing field together for one day. It will provide an opportunity for experts in business, management, marketing, accounting, communication arts, social sciences, humanities, science, and engineering from worldwide to exchange and discuss ideas and information.

In a present and future issue, we will cover more on the following topic as "Sustainable Business Growth, Challenges, Measures and Solutions in Global Scenario". This Conference delivers the most up-to-date issues, and also provides opportunity for CIOs, CEOs, industry leaders, managers, academics, and government officials to exchange ideas on future business co-operation trends and best practices. This one day conference is an excellent opportunity for you to meet with other professional members from all over the world, share the view of graduate research internationally.

We would also like to take this opportunity to express our sincere thanks to all the presenters, delegates, reviewers, advisory committee members, local organization committee members, and guest speakers for their interesting and valued contributions. On behalf of the organizers, we would like to personally apologize for any difficulties you might have encountered while attending this conference and wish all of you a very successful and fruitful deliberations.



Prof. Dr. Vichit U-on Sripatum University, Thailand RCGR 2022's General Chair



Prof. Dr. George C. Hadjinicola Lecturer, University of Cyprus, Cyprus RCGR 2022's General Chair



Assoc. Prof. Dr. Ioannis Manikas University of Wollongong in Dubai, United Arab Emirates RCGR 2022's General Chair

# **Welcome Address from Conference Program Chairs**

Welcome to *The 9<sup>th</sup> Regional Conference on Graduate Research* in Khon Kaen, Thailand. This professional meeting is thought to provide an excellent opportunity for faculty, scholars, Ph.D. students, administrators, and practitioners to meet well-known experts from all over the world and to discuss innovative ideas, results of research, and best practices on various topics of Business, Management, Marketing, Accounting, Communication Arts, Social Sciences, Humanities, Science, and Engineering, and many other related issues.

The RCGR conference continues to be highly competitive and very well perceived by the international community, attracting excellent contributions and active participation. This year, researchers from more than 5 countries have submitted their papers to the 9<sup>th</sup> RCGR 2022 international conference. After a careful review process by members of the international program committee, 113 quality papers have been accepted for presentation at the conference. We thank all authors who dedicated a particular effort to contribute to the conference.

We wish you a pleasant stay in Khon Kaen, and a successful conference.



Asst. Prof. Dr. Ungul Laptaned Thai Researchers' Consortium of Value Chain Management and Logistics, Thailand RCGR 2022's Program Chair



Prof. Dr. Andreas C. Soteriou Lecturer, University of Cyprus, Cyprus RCGR 2022

# **Speaker Background**



Oscar Maruquez Malicad Jr.

Assistant to the Department Chair, English Business Communication Department

- Graduated Master in Education Major in English, Lyceum Northwestern University Lingayen Pangasinan Philippines
- Graduated Bachelor of Science in Secondary Education Major in English from Lingayen State University, March, 2014
- Licensed Professional Teacher under the Ministry of Education Bangkok, Thailand.
- Graduated Bachelor of Science in Medical Technology from the University of Santo Tomas España, Manila dated March 31, 1999.
- Passed the Philippine Medical Technology Board Examination given by the Professional Regulatory Commission, September, 1999.
- Passed the Civil Service Examination by the Civil Service Commission last March, 2000.
- Passed the American Society for Clinical Pathology International Medical Technologist School of Liberal Arts, Sripatum University, Bangkok, Thailand

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# **Session Schedule**



# The $9^{th}$ Regional Conference on Graduate Research Sripatum University, Khon Kaen Campus, Khon Kaen, Thailand Theme "Centres and Peripheries: Research, Development, and Implementation. Part II"

Saturday (S) 15 January 2022	Room			Zoom					
		Zoom#1	Zoom#2	Zoom#3	Zoom#4	Zoom#5			
	08:00 - 09:00			REGISTRATION		L			
	09:00 – 09:15	OPENING ADDRESS: Asst. Prof. Dr. Junya Pookayaporn, Honorary Chair Sripatum University, Thailand							
	09:15 – 09:30		WELCOME ADDRESS: Assoc. Prof. Dr. Vichit U-on, General Chair Sripatum University, Thailand						
	09:30 - 10:20		"C ID I	KEYNOTE ADDRESS:	17 1 22				
	10:30 - 10:40		Centres and Periph	eries: Research, Development, an SATURDAY AM BREAK	nd Implementation.				
	10:40 – 12:00	HS1 Humanities, Social Sciences and Education	HS2 Humanities, Social Sciences and Education	BE1 Business Economics	BE2 Business Economics	BE3 Business Economics			
	12:00 - 13:00	SATURDAY LUNCH BREAK							
	13:20 – 15:00	HS1 Humanities, Social Sciences and Education	HS2 Humanities, Social Sciences and Education	BE1 Business Economics	BE2 Business Economics	BE3 Business Economics			
	15:00 – 15:20			SATURDAY PM BREAK					
	15:20 – 18:20	HS1 Humanities, Social Sciences and Education	HS2 Humanities, Social Sciences and Education	BE1 Business Economics	BE2 Business Economics	BE3 Business Economics			
	19:00 – 21:00		CLOSING ADDRESS:  Asst. Prof. Dr. Ungul Laptaned, Program Chair Thai Researchers' Consortium of Value Chain Management and Logistics, Thailand						

# Saturday, 15 January 2022

Code	Session	Chair	Room	Start	Finish
SRE	Registration Saturday	Yongyut Homthong	Zoom	08:00	09:00

Code	Session		Chair	Room	Start	Finish
SOA	Opening Addresses		Asst. Prof. Dr. Ungul Laptaned	Zoom	09:15	09:30
	09:00	09:15	О	pening Address:		
			Asst. Prof. Dr. Junya Pookayaporn, Honorary Chair			
			Sripatu	m University, Thailand	1	
	09:15	09:30	Welcome Address:			
			Assoc. Prof. I	Dr. Vichit U-on, Genera	ıl Chair	
			Sripatu	m University, Thailand	1	

Code	Session		Chair	Room	Start	Finish
SKA	Keynote Addresses		Assoc. Prof. Dr. Vichit U-on	Zoom	09:30	10:45
	09:30	10:45	"Centres and Peripheries: Resear	rch, Development, and	d Implementation	n. Part II"

Code	Session	Chair	Room	Start	Finish
SAB	Saturday AM		Zoom	10.45	11:00
	Break				

Code	Ses	sion	Chair	Room	Start	Finish
HS1	Huma	nities,	Assoc.Prof. Dr.Sureemas Sukkasi	Zoom 1	10:40	17:40
	Social		and			
		es and	Dr.Somwang Puntalee			
		ation				
0005	10:40	11:00	The Impact of the Covid-19 Epidemic	on the Management o	f Chinese Langua	ge Teaching
			in Thailand.	Č	C	
			Chadarut Lertponprasopchok			
0027	11:00	11:20	Problems of the Law on the Control of	nd the Thai		
			Election Campaign.			
			Siggawat Kringsantie, Trirath Pluemp	oitichaikul, and Pattama	Suwunpukdee	
0001	11:20	11:40	A Study of Personnel Management in	Schools Under Local	Governments in tl	ne Area of
			Muang Buriram District, Buriram Pro	ovince.		
			Adisak Songram and Cherdsak Srisar	ngachai		
0002	11:40	12:00	The Leadership of School Administra	tors Affects Teachers'	Work Motivation	s in
			Secondary Schools. Under the Office	of the Secondary Educ	ational Service A	rea Office
			Loei, Nong Bua Lam Phu.			
			Aphichaya Boonlay and Sanae Koms			
0003	13:00	13:20	The Development of Ethical Leadersh			
			Happiness in Schools Under the Office		ry Educational Se	rvice Area 1.
			Arphakorn Supho and Sanae Komson			
0004	13:20	13:40	A Study on the Satisfaction of Parents			
			Under the Office of the Private Educa			Region 5.
0006	12.10	1100	Autsadayut Gobudda, Supat Punpatta			
0006	13:40	14:00	The Collaborative Learning Activities			
			Achievement Divisions (stad) Strateg	y for Mathayomsuksa 2	2 Students' Readi	ng
			Conprehension Improvement.			
0007	14.00	14.20	Chalida Kankhwao	I 1 1 C C -1 1 I	Dalar da alla and I ar	
0007	14:00	14:20	The Relationship Between Academic			
			Educational Quality Standard Under the Service Area 2.	the Office of Charyaphi	im Pilmary Educa	ationai
			Chanitsara Chattahan and Siri Thee-a	cana		
0008	14:40	15:00	A Study of the Guidlines for the Adm		dministrators Usi	ng Good
0000	14.40	13.00	Governance Under the Office of Chair			
			Chanthamuk Chaengkham and Cherd		ational Service 7th	10u 2.
0009	15:20	15:40	Guideline for Development of Acade		Secondary Extens	ion Schools
0007	10.20	15.10	Under the Office of Khon Kaen Elem			ion S <b>c</b> nools
			Intira Kraiyaso, Supat Punpattanakul,	•		
0010	16:00	16:20	Study of School Administrator Leade			er the Office
			of Chaiyaphum Primary Educational		J	
			Khanisthaka Nontan and Chakkaphan	Chanchareon		
0011	16:20	16:40	Academy Development Guidelines U	nder the Chaiyaphum I	Educational Service	ce Area
			Office 2 to Become a Learning Organ	nization.		
			Matika Luepanya and Siri Thee-asana			
0012	16:40	17:00	The Study of Educational Administra			
			School Administrator at Opportunity	Expansion School Und	er the Office of C	haiyaphum
			Primary Educational Service Area 2.			
			Nantaporn Morakot and Cherdsak Sri			
0013	17:00	17:20	The Development of Leadership Skill			trators Under
			the Office of Chaiyaphum Primary Ed		a 2.	
			Nantiya Tongsom and Chakkaphan C			
0014	17:20	17:40	Guidelines for the development of ch		s Affiliation local	government
			organization Chumphon Buri District			
			Naruicha Phongsai and Cherdsak Sris	sangachai		

Code	Ses	sion	Chair	Room	Start	Finish	
HS2		nities,	Assoc.Prof. Dr. Jinawatara	Zoom 2	10:40	18:40	
		cial	Pakotang				
	Sciences and		and				
		ation	Assoc.Prof. Dr. Sutham				
			Thammatasananon				
0015	10:40	11:00	Quality Assurance in Schools Under	Khon Kaen Primary Ed	ucational Service	Area Office	
			1.				
			Niyada Buakhao and Virat Chareone	hua			
0016	11:00	11:20	Information and Communication Tec		trategies for Edu	cational	
			Institutions Under the Khon Kaen Pro				
			Noppakhun Suebloei and Chakkapha		- 8 ·		
0017	11:20	11:40	Academic Administration Related to		nent of Students	Under the	
			Office of Mukdahan Primary Educati				
			Patiwat Saensuk and Sanae Komsom				
0018	11:40	12:00	The Guidelines for the School Studer		r the Sakon Nakl	on Primary	
			Educational Service Area Office 3.	11 7		,	
			Phatthiraporn Kraipinit and Virat Cha	areonchua			
0019	13:00	13:20	The Guideline of Academic Manager		nder the Office o	f Chaiyaphum	
			Secondary Educational Service Area.			J 1	
			Pissanuwat Surarittiphong and Virat				
0020	13:20	13:40	The Guideline of School Administrat		Development Ur	nder the	
			Office of Chaiyaphum Secondary Ed		•		
		Piyanan Akkarakot and Virat Chareonchua					
0021	13:40 14:00		Guidelines for the Implementation of	the Student Support Sy	stem of Vocation	al Institutions	
			in the Area of Udon Thani Province.	11 3			
			Pongpan Sripirom and Sanae Komson	mmai			
0022	14:00	14:20	A study of Academic Leadership of A		Effectiveness of I	nternal	
			Quality Assurance in Schools under I				
			Poovasit Srichaisang and Sanae Kom	sommai			
0023	14:40	15:00	"Leadership of School Administrators Affecting Teacher Performance MotivationSchool				
			Expands Educational Opportunities C	Office of Primary Educa	tional Service Ar	ea Surin	
			District 3 Srinarong District Surin.				
			Samart Chomrum and Chakkaphan C	hanchareon			
0024	15:00	15:20	Principles of Governance in Education				
			Administrators Chaiyaphum Primary		ea District Office	e 1.	
			Thammarat Singsong and Siri Thee-a				
0025							
			Local Government Organization Mua	aug District Buriram Pro	ovince During Co	vid -19	
			Situation.				
			Thawutchai Sawasdee and Siri Thee-				
0026	15:40	16:00	The Relationship Between Strategic I				
			Teachers in Schools Under Khonkaen		Service Area Of	fice 2.	
			Thongchai Paisri and Supat Punpatta				
0028	16:00	16:20	Leadership of School Administrators	in 21st Century Under	the Chaiyaphum	Primary	
			Educational Service Area Office 2.				
			Veeraphan Pimsaran and Supat Punp	attanakul			
0029	16:20	16:40	Effective Leadership in the Digital A	ge Under Amnatcharoe	n Provincial Voc	ational	
			Education.	W 11 1 CT 1			
0020	16.40	17.00	Wanchalermchai Phonnawapat and C			g 1:	
0030	16:40	17:00	Leadership of Educational Institution				
			Quality Development Network Group	Ounder Kalasın Elemei	itary Education S	ervice Area	
			Office 1.	1			
0021	17.00	17.00	Wasan Siripak and Chakkaphan Char		66 16	2	
0031	17:00	17:20	Administration of Educational Institu				
			Educational Institution Administrator	s Under the Office of N	iana Sarakham P	rımary	
			Educational Service Area 3.	11			
			Wichai Thiabjan and Supat Punpattar	nakul			

Code	Ses	sion	Chair	Room	Start	Finish
HS2	Humanities,		Assoc.Prof. Dr. Jinawatara	Zoom 2	10:40	18:40
	So	cial	Pakotang			
	Science	es and	and			
	Educ	ation	Assoc.Prof. Dr. Sutham			
			Thammatasananon			
0032	17:20	17:40	Century Leadership of School Admin	istrators in Schools Un	der the Secondary	y Eduation
			Service Area Office Khon kaen.			
			Worachet Chaiyasong and Virat Chareonchua			
0033	17:40	18:00	Desirable Characteristics of Administ	trators in the View of T	eachers, Nong Ph	on Ngoen
			Educational Quality Development Ce	nter Under the Education	on Service Area (	Office
			Mahasarakham Primary School Distri	ict 3.		
			Worason Somsri and Cherdsak Srisar	ngachai		
0034	18:00	18:20	The Guidelines on Development Mid	dle - Sized Schools tov	vard World – Clas	ss Standard
			School of the Office of Chaiyaphum	Primary Educational Se	ervice Area 2.	
			Yaowaret Charoenwan and Siri Thee-asana			
0035	18:20 18:40		The Leadership of School Administra	tors in the 21st Century	y Under Kalasin I	Primary
			Educational Service Area Office 2.			
			Yupawadee Khunthula and Siri Thee-	-asana		

Code	Ses	sion	Chair	Room	Start	Finish
BE1	Busi	iness	Asst. Prof. Dr.Natsapan Paopun	Zoom 3	10:40	17:40
	Econ	omics	and			
			Dr.Khorntawatt Sakhonkaruhatdej			
0045	10:40	11:00	Personal Factors Affecting Satisfaction	on of Chum Phae Provi	ncial Court Users	
			Jirapat Artkaew Nontipan Prayurhons			
0067	11:00	11:20	Satisfaction on Welfare System of civ	il servants and employ	ees Office of the	Court of
			Justice in Khon Kaen Province.			
			Sungwarn Chaikarin Cheewan Charo	ensook and Nontipan P	rayurhong	
0071	11:20	11:40	Research on the Relationship Betwee	n Personal Factors and	the Quality of Se	rvice that
			Affectssatisfaction of Those Who Co.	me to use Government	Savings Bank in	Roi Et
			Province.			
			Teerapol Starat, Onanong Phoocharo			
0053	11:40	12:00	The Relation between Quality of Wor		otivation of Judic	iary Officers
			of the Court of Justice in Khon Kaen			
			Manutsanun Siripaiboon Nontipan Pr			
0065	13:00	13:20	Morale and Operational Efficiency of	Civil Servants of the C	Court of Justice in	Khon Kaen
			Province.			
			Sirinat Bunpaboot and Nontipan Pray			
0056	13:20	13:40	Study of the Relationship Between M	lotivation and Performa	nce of Judicial Po	ersonnel in
			Bueng Kan Province.			
	12.10	1100	Nunnacha Jumpanil and Nontipan Pra		0.777.10	
0072	13:40	14:00	Study the Influence of Quality of Ser		faction of Welfar	e Bank Users
			in Mueang Khon Kaen District, Khor		D 1	
0054	1400	1.4.20	Thanya Kongngoennok, Onanong Ph			••
0074	14:00	14:20	Quality of Work Life Affecting Work			nistrative
			Organizations in Yang Sisurat Distric		vince.	
0066	14.40	15.00	The Setisfaction of Contamer Coderal			
0066	14:40	15:00	The Satisfaction of Customer Goduni	-	en.	
0055	15:20	15:40	Siriwan Moontreekaew and Nontipan Quality and Satisfaction with the Serv		Jole Whoo Subdia	triat
0033	13.20	13.40	Administration Phu Kradueng Distric		NOK KIIAO SUUUIS	uict
			Nattawan Kamphuthon and Nontipan			
0063	16:00	16:20	Market Ingredients That Affect the B		ng Online Purch	sees in Khon
0003	10.00	10.20	Kaen District.	chavior of reopic was	ing Online I drene	ises in Knon
			Pornthep Yommarat and Nontipan Pr	avurhong		
0048	16:20	16:40	Relationship Between Personal Facto		and Satisfaction in	Choosing to
0010	10.20	10.10	use Amazon Café, Gas Station Branc			
			Province.	ii, 1 . 1 . 1 . Daii Daiig, 1 i		i, i tong imai
			Ketsaraporn Utsa Nontipan Prayurho	ng and Thannithi Mane	eroongrat	
0064	16:40	17:00	Customer Satisfaction Study on Qual			ment Savings
			Bank, Udon Thani Province.		,	
			Rattiya Panomai and Nontipan Prayu	rhong		
0068	17:00	17:20	Studying the Relationship Between E		Satisfaction Peor	ole Who Use
			Electricity to Light the Streets by Inst			
			Supasun Limjaroensap Cheewan Cha			
0082	17:20	17:40	Marketing Strategies and Leadership	for Low Cost Airlines		
			Ekapol Chomchay and Vichit U-on			

Code	Ses	sion	Chair	Room	Start	Finish		
BE2	Busi	iness	Assoc.Prof. Dr. Vichit U-on	Zoom 4	10:40	18:00		
	Econ	omics	and					
			Dr. Sumana Chantharat					
0052	10:40	11:00	Behavior and Satisfaction of Custome	ers Who Come to Chen	g Cheng Restaura	ınt, Khon		
			Kaen Province.	·		ŕ		
			Ianassavee Waingthong and Nontipan Prayurhong					
0058	11:00	11:20	Quality of Service That Affects the S		omers Bank for A	griculture and		
			Agricultural Cooperatives Sahaskhan Branch, Kalasin Province.					
			Orapan Kerdtaweekit, Kingkeaw Poi					
0039	11:20	11:40	Customer Satisfaction toward the Ma	rketing Mix of Big C S	upercenter at Suv	vannaphum		
			Branch in Roi Et Province.					
			Itsarin Tisantia, Natsapan Paopun and	l Kingkeaw Pornapirak	sakul			
0077	11:40	12:00	Quality of Service that Affects the Sa			ervice		
			Providers in Maha Sarakham Provinc	e in Mueang Maha Sara	akham District.			
			Wirun Tatami and Natsapan Paopun					
0049	13:00	13:20	Relationship Between Quality of Wo	rk Life and Organizatio	nal Commitment	of Personnel		
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Quality of Service That Affects the Satisfaction of Our Customers Bank for Agriculture and Agricultural Cooperatives Sahaskhan Branch, Kalasin Province.



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## **ABSTRACT**

This study aims to: (1) To study the personal factors of customers who use the loan service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province (2) to study the level of opinion of the quality of customers who use the loan service of the Bank for Agriculture and Agricultural Cooperatives. Sahaskhan Branch, Kalasin Province (3) to study the level of customer satisfaction at the Bank for Agriculture and Agricultural Cooperatives. Sahaskhan Branch, Kalasin Province (4) to study personal factor relationships affecting Quality and satisfaction of customers using bank loans for agriculture and agricultural cooperatives Sahaskhan Branch, Kalasin Province 400 persons The tools used in the study were rating scale measurement meters. With a sentiment value of 0.965, the statistics used to analyze the data are percentage, average, standard deviation. It found that 400 respondents were The majority of respondents were male, with 282 males, representing 71.39 percent, while females were 113, representing 28.61 percent. Between 41 and 50 years old, 168 people represented 42.53% of them with a high school/diploma level. 287% of the 72.66% had farmers' careers, 60.25% of them had monthly income of 10,001 – 15,000 baht, 187% of them 47.34%. Only the quality population resulted in a statistically significant level of 0.052, statistically significant at 0.05 customer satisfaction at the bank's credit service for agriculture and agricultural cooperatives. 0.816 (R = 0.816) at statistical significance level 0.05.

**Keywords:** Good service, good behavior Affects good satisfaction.

## 1. Introduction

In the face of rapid global economic change, technological science is thriving, communications are spreading everywhere around the world. Business is expanding. Therefore, the need for investment in businesses is increasing, so the Bank is classified as a financial institution that plays an important role in economic growth. Everyone recognizes that banks are a major arteries that nurture growth and advance the economic and social progress of the nation. Economic development, regardless of the branch, relies on banks as an important source of capital because banks are the most powerful mechanism in the country's financial system. Therefore, it would not be too much to say that the bank is one of the pillars of the entire economy, which is a steady and capital-funding principle to support the country's economy to grow. More advanced than other financial institutions In modern times, the competitiveness of the banking system and financial institutions is becoming more intense. The strategy has been changed in terms of product and service in order to meet the needs of a wide range of customers. Complex and constantly changing Bank for Agriculture and Agricultural Cooperatives As a state-owned bank that must meet financial needs to support economic expansion. therefore, operational strategies in both products and services must be changed in order to meet the needs of customers, and as an alternative to customers having the opportunity to choose from a wide range of services. Not only are farmers' customers the main customer base. The bank also wants to expand its customer base to various professional groups. In the process of modifying the bank's operational strategy, Personnel are important individuals, especially in terms of providing services and satisfying directly to the bank's customers, as well as a full range of deposit and credit products. This is to maintain the customer base and increase the number of customers of the bank to persist and increase in the future. The Bank for Agriculture and Agricultural Cooperatives provides financial services to farmers, customers and professional groups related to agriculture. The Bank currently plans and adjusts its strategy with deposit and credit policies to meet various customers thoroughly, which forces the bank to issue various products in terms of deposits and loans to meet the needs of today's customers. The Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province, operates in financial services including deposits and lending. Currently, there are 14,355 registered customers of both deposit and loan types, which compares to the demographics in the area is likely to be expanded. This will require services that can meet the needs of customers to win new customer market share and maintain an existing customer base to use the bank continuously and increasingly.

Due to such a cause, Therefore, the researchers are interested in studying customer satisfaction with the quality of service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province, to use the results as a way to improve the quality of service to be of highest quality, to meet the needs of customers.

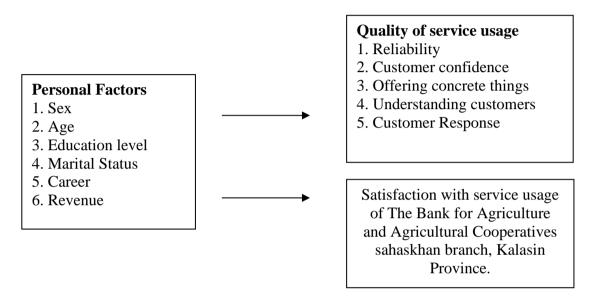
# 2. Research Objectives

From the origin and importance of research issues. The objectives for research times consist of 4 The following topics:

- 1. To study the personal factors of customers who come to use the loan service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province.
- 2. To study the level of feedback of the quality of customers who come to use the bank's credit services for agriculture and agricultural cooperatives. Sahaskhan Branch, Kalasin Province.

- 3. To study the level of feedback of customer satisfaction who came to use the bank's credit services for agriculture and agricultural cooperatives. Sahaskhan Branch, Kalasin Province.
- 4. To study the relationships, personal factors affecting Quality and satisfaction of customers who come to use the Bank's credit services for agriculture and agricultural cooperatives Sahaskhan Branch, Kalasin Province.

# 3. Research Conceptual Framework



# 4. Expected benefits

The results of this research can be utilized as follows:

- 1. To study the personal factors of customers who come to use the loan service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province.
- 2. To study the level of feedback of the quality of customers who come to use the credit services of the Bank for Agriculture and Agricultural Cooperatives. Sahaskhan Branch, Kalasin Province.
- 3. Have studied the level of feedback of customer satisfaction who came to use the bank's credit services for agriculture and agricultural cooperatives. Sahaskhan Branch, Kalasin Province.
- 4. Have studied the relationships of personal factors that affect Quality and satisfaction of customers who come to use the Bank's credit services for agriculture and agricultural cooperatives Sahaskhan Branch, Kalasin Province.

# 5. How to conduct research

This research aims to (1) to study the personal factors of customers who come to use the credit services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province, (2) to study the level of opinion of the quality of customers who come to use the loan services

of agricultural banks and agricultural cooperatives. Sahaskhan Branch, Kalasin Province (3) to study the level of feedback of customer satisfaction who came to use the credit services of the Bank for Agriculture and Agricultural Cooperatives. Sahaskhan Branch, Kalasin Province (4) to study the relationships of personal factors affecting Quality and satisfaction of customers who come to use the Bank's credit services for agriculture and agricultural cooperatives Sahaskhan Branch, Kalasin Province: 395 persons This chapter presents a research regulation. Research design to get accurate and reliable information Before performing the next analysis of the data, you must first analyze the data. The instrument used in the study was a rating scale estimation questionnaire with a total reliability of 0.965. Chi-Square Statistics and Multiple Regression Analysis.

# **6. Summary of findings**

The majority of respondents were found to be 395, with 282 of whom were male, 71.39 percent of whom were female, with 113, 28.61 percent aged between 41 and 50 years old, 168 of whom had a high school/vocational education degree. 142 people, 35.95% have marital status, 287 people, 72.66% have farmer occupations, 60.25% have monthly income of 10,001 – 15,000 baht, 187 people, 47.34%.

Part 2: Descriptive analysis of variables based on research framework.

The sample was found to have a level of feedback on the quality of service. The Bank for Agriculture and Agricultural Cooperatives sahaskhan branch in Kalasin is very high ( $\bar{x} = 4.83$ , S.D. = 0.37) and considering the composition, the largest level of opinion is that the bank is accurate in recording customer data ( $\bar{x} = 4.86$ , S.D. = 0.41)

Customer confidence in service the sample was found to have a level of feedback on the quality of service. The Bank for Agriculture and Agricultural Cooperatives sahaskhan branch in Kalasin is very high ( $\bar{x} = 4.83$ , S.D. = 0.40), and considering the composition, the highest level of opinion is that employees have knowledge of providing information about services and recommending bank products ( $\bar{x} = 4.84$ , S.D. = 0.41)

Empathy found that the sample had a level of feedback on the quality of service. The Bank for Agriculture and Agricultural Cooperatives sahaskhan branch in Kalasin is very high ( $\overline{x} = 4.83$ , S.D. = 0.38) and considering the composition, the highest level of opinion is to establish good relationships between employees and customers ( $\overline{x} = 4.84$ , S.D.=0.42).

Responsiveness found that the sample had a level of feedback on the quality of service. The Bank for Agriculture and Agricultural Cooperatives sahaskhan branch in Kalasin is very high ( $\bar{x}$  = 4.82, S.D. = 0.40), and considering the composition, the largest level of opinion is that employees are ready to provide services to customers ( $\bar{x}$  = 4.84, S.D. = 0.41).

Tangibles found that the sample had a level of opinion on the quality of service. The Bank for Agriculture and Agricultural Cooperatives sahaskhan branch in Kalasin is very high ( $\bar{x} = 4.84$ , S.D. = 0.39), and considering the composition, the largest opinion level is that the bank has modern equipment to serve ( $\bar{x} = 4.84$ , S.D. = 0.39).

Part 3: Research Hypothetical Analysis Results

Hypothesis 1.1 Gender differs in the quality of loan services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province.

It was found that the samples of different genders were found. It has differently affected the quality of credit services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province. Has a value of Sig. = 0.39 accepts hypothesis?

Assumption 1.2 Age differences in the quality of loan services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province. 15. A sample of different ages was found. It has differently affected the quality of credit services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province. There is a value Sig. = 0.46 accepts hypothesis.

Hypothesis 1.3 Different levels of education affect the quality of credit services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province.

The samples were found to have different levels of education. It has differently affected the quality of credit services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province. The value Sig. = 0.08 accepts hypothesis.

Hypothesis 1.4 Occupations differ in the quality of loan services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province.

It found that a sample with different occupations was found. It has differently affected the quality of credit services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province. There is a value Sig. = 0.10 accepts hypothesis.

Hypothesis 1.5 Different statuses affect the quality of loan services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province.

The samples were found to have different statuses. It has differently affected the quality of credit services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province. valuable Sig. = 0.21 Accept hypothesis

Assuming 1.6 Income differs in the quality of loan services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province.

It was found that the samples of different genders were found. It affects the quality of loan services of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province. Sig. = 0.64 accept hypothesis

# 7. Discuss results

1. Gender results show that different genders It affects the satisfaction and quality of service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province, in accordance with the assumptions set.

- 2. Age Data vigils showed different ages. It affects the satisfaction and quality of service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province, in accordance with the assumptions set.
- 3. Education level, data vicarious results showed different levels of education. It affects the satisfaction and quality of service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province, in accordance with the assumptions set.
- 4. Marital status, data vicarage results showed different status. It affects the satisfaction and quality of service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province, in accordance with the assumptions set.
- 5. Occupations, data results show that different professions It affects the satisfaction and quality of service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province, in accordance with the assumptions set.
- 6. Revenue, data results show that income is different. It affects the satisfaction and quality of service of the Bank for Agriculture and Agricultural Cooperatives, Sahaskhan Branch, Kalasin Province, in accordance with the assumptions set.

# 8. Suggestion

# Educational feedback

- 1. Reliability Offering the services promised in regards to service delivery service Customer promising services from service providers that keep their contracts, especially contracts regarding the characteristics of the main service. Therefore, the service business should be aware of the expectations of the customer in this regard. If it does not provide credibility in the core services that customers need, then it can be unsuccessful.
- 2. Customer confidence This is important for services that customers recognize as high risk or fail to assess the results of services such as financial services, medical care and legal services.
- 3. Offering concrete things This factor is important in enhancing the image of the business and is a marker of quality, and is often used in conjunction with other quality determiners.
- 4. Understanding customers, caring and paying attention to customers individually, offers personalized services or meets the needs of each customer to show that the customer is special. Customers want the business to understand and see the importance.
- 5. Customer response, willingness to help customers and provide Instant Service This factor focuses on attention and readiness to follow requests. Answer questions, listen to complaints, and solve problems for customers, including flexibility and the ability to adapt services to customer needs.
  - Feedback on the next research
- 1. Reliability The least feedback level is that the bank keeps customer data very well. There should be adjustments to the next research.

- 2. Customer confidence the minimum level of opinion, the bank is accepted, trustworthy, should be adjusted for the next research.
- 3. Offering concrete things Minimal comment level Employees know and remember the details of regular customers. There should be adjustments to the next research.
- 4. Customer understanding, minimal feedback level, flexibility It can resolve each customer's problems willingly. There should be adjustments to the next research.
- 5. Customer response, minimal feedback level, staff dressed modestly, should be adjusted for the next research.

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# Sripatum University, Thailand

Sripatum University is one of the oldest and most prestigious private universities in Bangkok, Thailand. Dr. Sook Pookayaporn established the university in 1970 under the name of "Thai Suriya College" in order to create opportunities for Thai youths to develop their potential. In 1987, the college was promoted to university status by the Ministry of University Affairs, and has since been known as Sripatum University. "Sripatum" means the "Source of Knowledge Blooming Like a Lotus" and was graciously conferred on the college by Her Royal Highness, the late Princess Mother Srinagarindra (Somdet Phra Srinagarindra Baromarajajanan). She presided over the official opening ceremony of SPU and awarded vocational certificates to the first three graduating classes. Sripatum University is therefore one of the first five private universities of Thailand. The university's main goal is to create well-rounded students who can develop themselves to their chosen fields of study and to instill students with correct attitudes towards education so that they are enthusiastic in their pursuit of knowledge and self-development. This will provide students with a firm foundation for the future after graduation. The university's philosophy is "Education develops human resources who enrich the nation" which focuses on characteristics of Wisdom, Skills, Cheerfulness and Morality.

# University of Cyprus, Cyprus

The University of Cyprus was established in 1989 and admitted its first students in 1992. It was founded in response to the growing intellectual needs of the Cypriot people, and is well placed to fulfill several aspirations of the country. The University is a vigorous community of scholars engaged in the generation and diffusion of knowledge. Despite its brief history, the University of Cyprus has earned the appreciation of Cypriot society. Admission for the majority of undergraduate students is by entrance examinations organized by the Ministry of Education and Culture of the Republic of Cyprus.

# University of Wollongong in Dubai, United Arab Emirates

The University of Wollongong in Dubai, abbreviated as UOWD, is a private university located in Dubai, United Arab Emirates. The University is one of the UAE's oldest universities, having been founded in 1993. The Campus has over 3,500 students from more than 108 countries. UOWD is one of the UAE's oldest and most prestigious universities. Established in 1993 by the University of Wollongong in Australia – currently ranked in the top 2% of universities in the world (QS World University Rankings 2018) – UOW in Dubai represents a pioneering Australian initiative in the Gulf region.

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