

Marketing Mix Factors and Service Quality Factors That Affect Customers' Decision to Use a Bank Service in Suphan Buri, Thailand

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The purpose of this research was to study the level of opinions, quality of mixed marketing, service provision and service usage of a bank in the big province. It is further to study the decision to use a bank service in Suphan Buri Province. The samples were customers who came to use a bank service in Suphan Buri Province. The methodology used to calculate the sample is from Taro Yamane's ready-made table for the sample of 400 people, and random sampling by using questionnaires as a tool for data collection. The data was analysed using statistical software packages. Statistics for data analysis and the statistical analysis tools are frequency, percentage, mean and standard deviation and multiple regression analysis. At the statistical significance level of 0.05, the results of the research revealed that respondents had opinions about marketing mixed factors, service quality factors and the decision to use the service. Which overall, was at a high level. The hypothesis testing found that marketing mixed factors are physical characteristics. Products and services, service process, marketing promotion and the distribution channel were affecting the decision to use a bank service in Suphan Buri province. The predictive power was approximately 54.10 percent and service quality factors such as providing confidence to customers, response, reliability, customer care and concrete aspects of the service. These factors all affected the decision to use a bank service in Suphan Buri province. The predictive power was approximately 56.50 percent.

Key words: *Marketing mix factors, Service quality factors, Decision.*

Introduction

Nowadays, free competition under the market mechanism of business has dramatically changed, compared to changes in the past century. This leads to a change in needs, and customer expectations of products and services have rapidly changed. Consumers are aware and understanding of products and services and sensitive to prices (Chetthamrongchai, Jernsittiparsert, & Saengchai, 2019). Increasing busyness means consumers need more conveniences, quality products and services. Products and services must have a quality guarantee and some privileges, especially considering the need for products and services at a cheaper price as well (Kaewkaew, 2017) If the business organisations apply the strategy in order to appeal to leading a person to become a client, it will be able to meet the needs of the client, which can consist of developing products that customers need at an affordable price, an on-site distribution and finding ways that customers will be comfortable, to meet their needs and create customer satisfaction. This eventually creates customer loyalty to business organisations, achieved by using marketing strategies. It is an important element that makes a difference. That is, to emphasise the product or service, the price, the distribution, channel, promotion, as well as individuals or staff. The creation and presentation of physical characteristics and processes are factors that can be delivered as a marketing strategy to deliver products to customers (Pornsamrueng and Wareevanich, 2012).

Such readiness from financial and banking institutions reflects the achievement of government policies, as can be seen from both Thai commercial banks and foreign financial institutions, which have the freedom to conduct financial business in Thailand at a higher rate, in the middle of the situation of the business expansion. In addition, the benefits of this have therefore been adjusted and turned to more modern management systems, resulting in competition in all types of services. Each bank makes efforts to create satisfaction among its customers and impress them with the service of the bank, having continuously developed and improved their services, both in terms of convenience of customers receiving services, speed, accuracy, and accuracy of service, as well as offering a wider range of services for the customers' maximum satisfaction and also maintaining the customer share and maintaining the market share (Aram, 2007); in which one bank in Suphan Buri province is another financial institution that saw the importance of doing just this. The bank provides financial services such as opening accounts, depositing-withdrawing funds, buying-withdrawing GSB lotteries, requesting loans, money transfers, life support payments, etc., the result being that nowadays there are a large number of customers who come in to make financial transactions, also because the bank is located near the community and is starting to attract more teenagers to the bank. There may be problems and obstacles in the service, such as delayed service, staff having not enough working experience to affect the quality of service provided by bank employees to customers, therefore causing insufficient staff to provide services to customers, due to the same number of bank employees having more operational responsibility. Regarding the operation of the bank, the satisfaction of the users is the most important thing. And

the service must have various methods and service processes, and employees must have knowledge of and the ability to perform such tasks, like giving advice to help solve problems and supplying services, quickly, so that customers that decides to use a bank in Suphan Buri Province are not disappointed (Chaiyaphum, 2013).

The researcher is interested to study marketing mixed factors and service quality factors that affect the decision to use the Government Savings Bank Samchuk branch in Suphanburi Province, in order to plan the practical guidelines that will lead to an improvement in operation and systematically provide efficient service. These guidelines clearly point out how to affect the overall quality of service provision of the bank.

Research objectives

1. To study opinions, marketing mixed factors, service quality factors and the decision to use a bank service in Suphan Buri Province.
2. To study marketing mixed factors affecting the decision to use a bank service in Suphan Buri Province.
3. To study the quality of service factors affecting the decision to use a bank in Suphan Buri Province.

Literature Review

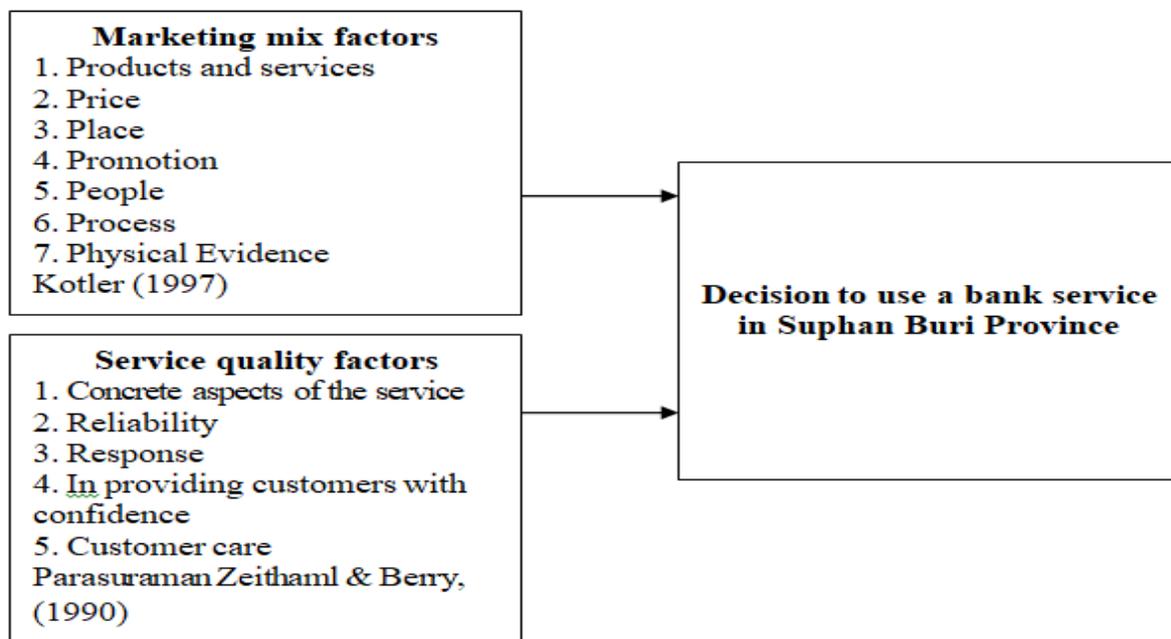
The researcher has reviewed the concepts, theories and related research covering the decision to use the service and marketing mixed service quality as follows:

In terms of the decision-making process, the researcher reviewed literature that studied the choice of multiple options which are based on only the best options that could meet the goals, or the needs of the person who chooses. It was found that there are four steps of administrative decision-making process as follows: 1) accepting problems; 2) searching for alternatives; 3) evaluating of alternatives; and 4) behaviour after using the services (Yiyachanya, 2012). The marketing mixed factor is also a part of the decision of the user. The researcher has reviewed the marketing mixed factors affecting the decision to use the bank. These consist of products and services, price, distribution channels, marketing promotion, officers that provide services, service process and physical features (Kotler, 1997). In addition, the researcher reviewed the literature and found that the service quality factor is an integral part of the users' decision. The researcher has reviewed the service quality that affects the decision to use the service, which consists of concrete aspects of the service, reliability, response in providing customers with confidence and customer care (Parasuraman Zeithaml & Berry, 1990).

The researcher has assessed numerous studies related to the research; Nuannaphan Aung-or's study (2015), into the factors affecting the decision to use the Government Savings Bank Chanthaburi

branch, and that of Sirikarn Nophotisarn (2016), who studied the marketing mixed factors that influence the decision to use electronic banking, Krung Thai Bank Public Company Limited. In addition, Patchasinee Tum's (2012) study, which examined the marketing mixed factors affecting the selection of savings services, life insurance deposit forms, among the Government Savings Bank customer group of the Wiang Pa Pao Branch, Chiang Rai. Also included in the literature review, a study by Samran, Soraya Suphaphaphakphoom, Tubtim Thapat Thanapat Khaowiset (2018), which looked at the marketing mixed and service quality that affect the decision to use the services of Chao Phraya Yomarat Hospital, Suphan Buri Province, and the work of Sasiphon Thiraphan (2018) whose study examined the quality of service that affects the decision making process of the Government Housing Bank, Phitsanulok branch. Thus, the following concept was acquired:

Figure 1. Conceptual Framework



Hypotheses of the Research

1. Marketing mixed factors; at least one variable factor affects the decision to use a bank service in Suphan Buri province.
2. Service quality factors, at least one variable factor affects the decision to use a bank service in Suphan Buri province.

Research Methodology

Population Used in Research and Sample

The population used in this research is the customers who come to use a bank service in Suphan Buri province, the exact number of which is unknown. The sample group used in this research is customers who come to use a bank service in Suphan Buri Province. Therefore, the researcher uses a sample calculation method using Cochran (1977) ready-made tables, the 95% confidence interval of $\pm 5\%$ which can be assigned to the sample of 400 people, and using random sampling.

Research Instruments

This study used questionnaires as a tool for data collection. The questionnaire consists of closed-ended questions and is divided into four parts with the scoring criteria for each opinion level, set as: the highest (5) high (4) moderate (3) low (2) and the lowest (1), with the interpretation of the average score of importance of each area as follows: 4.21 - 5.00 (Highest) 3.41 - 4.20 (High) 2.61 - 3.40 (Medium) 1.81 - 2.60 (Low) and 1.00 - 1.80 (Lowest).

The questionnaire has content validity by considering the consistency index between questions and the Item Objective Congruence Index (IOC). It is found that every question is greater than 0.50 and the questionnaire is trustworthy, based on Alpha Coefficient, Cronbach's methods. It is found that every aspect has value, the reliability of the questionnaire is greater than 0.70 (Kanlaya Vanichbancha, 2007) and the reliability of the whole questionnaire is at 0.977. Therefore it can be considered that the questionnaire is reliable and can be appropriately used for the study.

Data Analysis

The researchers collected data from the samples to check the integrity, and the researcher also used that data to analyse statistical data and used statistics for data analysis as follows:

1. Descriptive statistics such as frequency, percentage, mean, and standard deviation,
2. Inferred statistics; the researcher used multiple regression analysis.

Research Results

Personal Data Analysis Results

It was found that most customers are female, aged between 41-50 years, are married, have a bachelor's degree, an average monthly income of not more than 10,000 baht and are employed / private company employee.

Opinion about Marketing Mixed Factors, Service Quality Factors and Deciding to Use a Bank Service in Suphan Buri Province

The result of opinions towards marketing mixed factors that affect the decision to use a bank service in Suphan Buri Province, as a whole was at the high level ($\bar{x} = 4.18$, S.D. = 0.54), by sorting the average value from the highest to the lowest. It was found that the highest aspect was promotion, which was at the highest level ($\bar{x} = 4.28$, S.D. = 0.62), followed by products and services, also at the highest level ($\bar{x} = 4.22$, S.D. = 0.62) in physical evidence aspect and at a high level ($\bar{x} = 4.20$, S.D. = 0.66) regarding process. It was at a high level ($\bar{x} = 4.18$, S.D. = 0.70) in people serving at high level ($\bar{x} = 4.17$, S.D. = 0.66) in place, high level ($\bar{x} = 4.11$, S.D. = 0.72) and price is high ($\bar{x} = 4.10$, S.D. = 0.72).

The results of the opinions about the service quality factors affecting the decision to use a bank service in Suphan Buri Province, as a whole was at a high level of opinion ($\bar{x} = 4.18$, S.D. = 0.55). When considering each item in the order of average order from highest to lowest, it was found that the item with the highest value was in providing customers with confidence, which is at the highest level ($\bar{x} = 4.26$, S.D. = 0.62), followed by the concreteness of the service, which was at the highest level ($\bar{x} = 4.22$, S.D. = 0.63), regarding customer care was at the high level ($\bar{x} = 4.15$, SD = 0.69), in response at the high level ($\bar{x} = 4.14$, S.D. = 0.70) and reliability at a high level ($\bar{x} = 4.12$, S.D. = 0.69).

For the results of the opinion analysis on the decision to use a bank service in Suphan Buri Province in general, the opinions are at the high level ($\bar{x} = 4.16$, S.D. = 0.59). When considering each item in order of average order from highest to lowest, it is found that the highest value is financial services, resulting in decisions to choose banking services. This was at a high level ($\bar{x} = 4.20$, S.D. = 0.78), followed by convenient and quick services affecting the decision to use the bank, which is at a high level ($\bar{x} = 4.20$, S.D. = 0.79), and lastly, consumers consider the benefits that will be gained from using banking services, also at a high level ($\bar{x} = 4.13$, S.D. = 0.86).

Hypothesis Testing Results

Marketing Mix Factors Affecting the Decision to Use a Bank in Suphan Buri Province

For the analysis of marketing mix factors affecting the decision to use a bank service in Suphan Buri Province by using Multiple Regression Analysis with the following conditions;

1. The average value of the motion is equal to 0 by the least squares method. It will always have an average equal to 0.
2. Investigation from problems with Multicollinearity. In other words, all independent variables must not have a relationship, the statistics are used to check the relationship between many

independent variables with Collinearity Statistics. The result is two values, which have tolerance between 0.395 - 0.490. This is greater than 0.10 and the Variance Inflation Factor (VIF) is between 2.041 - 2.533, which is a less than 10 indicator. There is no problem of Multicollinearity, or not having a relationship among independent variables.

3. Verification of independence of tolerances - the correlation coefficient between independent variables is between 0.514 - 0.679 (r less than 0.80) (Vanichbancha, 2007). It appears that every pair does not exceed 0.80, indicating that all independent variables do not have any problems of Multicollinearity.

4. Deviations are independent of one another by considering Durbin-Watson, the value of 1.770 which is in the range between 1.50 - 2.50 (Vanichbancha, 2007). This shows that the tolerances between variables are independent.

When testing the above conditions, it can be concluded that the data set meets the specified conditions. Therefore, analysing marketing mix factors can affect the decision to use a bank service in Suphan Buri Province.

Table 1: The results of marketing mix factors affect the decision to use a bank service in Suphan Buri Province

Marketing mix factors	Service decision			t	p
	B	SE	β		
Constant (a)	0.783	0.161		4.858	0.000
Physical Evidence	0.269	0.045	0.300	6.005	0.000*
Products and services	0.147	0.045	0.155	3.285	0.001*
Process	0.162	0.040	0.192	4.088	0.000*
Promotion	0.136	0.047	0.143	2.921	0.004*
Place	0.087	0.040	0.106	2.165	0.031*
Adjust R Square = 0.541 R = 0.739 R Square = 0.546 Durbin-Watson = 1.770					

* Statistical significance at 0.05

From Table 1, the researcher used an independent variables factor. All predictive variables can be observed if they have predictive variables by using Stepwise Multiple Regression Analysis. The results show the predicted variables consisted of five variables which are Physical Evidence, Products and Services, Process, Promotion and Place, which is an independent variable affecting the decision to use a bank service in Suphan Buri Province. The five independent variables can be combined to predict the customer decision to use the service of a bank in Suphan Buri Province. The statistical significance is at the level of .05 and the five independent variables with predictive power of approximately 54.10 percent (Adjust R Square = 0.541).

Analysis of Service Quality Factors Affecting the Decision to Use a Bank in Suphan Buri Province

In analysing service quality factors that affect the decision to use a bank in Suphan Buri province, the Multiple Regression Analysis was used with the following conditions:

1. The average value of the motion is equal to 0 by the least squares method. It will always have an average equal to 0.
2. Investigation from problems of Multicollinearity - in other words, all independent variables must not have a relationship, using statistics to check the relationship between many independent variables with Collinearity Statistics. The result is two values, which have tolerance between 0.411 - 0.484, which is greater than 0.10, and the Variance Inflation Factor (VIF) is between 2.066 - 2.831, which is less than 10, indicating that there is no problem of Multicollinearity, or not having a relationship among independent variables.
3. Verification of independence of tolerances - the correlation coefficient between independent variables has a value between 0.561 - 0.720 (r less than 0.80) (Vanichbancha, 2007). It appears that every pair does not exceed 0.80, indicating that all independent variables do not have any problems of Multicollinearity.
4. Deviations are independent of one another by considering Durbin-Watson has a value of 1.640, which is in the range between 1.50 - 2.50 (Vanichbancha, 2007), indicating that the tolerances between variables are independent.

When testing the above conditions, it can be concluded that the data set meets the specified conditions. It can analyse the service quality factors that affect the decision to use a bank in Suphan Buri Province.

Table 2: Results of service quality analysis that affect the decision to use a bank service in Suphan Buri Province

Service quality factors	Service decision			t	p
	B	SE	β		
Constant (a)	0.490	0.135		3.637	0.000
In providing customers with confidence	0.326	0.042	0.340	7.863	0.000*
Response	0.182	0.036	0.216	5.107	0.000*
Reliability	0.133	0.038	0.155	3.470	0.001*
Customer care	0.109	0.037	0.128	2.945	0.003*
Concrete aspects of the service	0.124	0.043	0.132	2.876	0.004*
Adjust R Square = 0.565 R = 0.813 R Square = 0.660 Durbin-Watson = 1.640					

* Statistical significance at 0.05

From Table 2, the researcher used independent variables or all predictive variables to see if they have predictive variables, by using Stepwise Multiple Regression Analysis. It results from stepwise multiple regression. It was found that there are all predictive variables, which

are: customer confidence, response, reliability, customer care and concrete aspects of the service, which is an independent variable affecting the decision to use a bank service in the province. These five independent variables can predict the decision to use a bank service in Suphan Buri province with statistical significance at the level of .05 and the five independent variables have a prediction power of approximately 56.50 percent (Adjust R Square = 0.565).

Discussions

Hypothesis 1: Marketing factors, there is at least one variable that affects the decision to use a bank service in Suphan Buri province. The result of the research shows that there are five variables, which are physical characteristics, products and services, process, marketing promotion and the distribution channel, and they can affect the decision to use a bank in Suphan Buri province. The results can be discussed as follows:

The marketing mixed factors are physical aspects: products and services, service process, marketing promotion and the distribution channel, affecting the decision to use a bank in Suphan Buri province. This is because a bank in Suphan Buri Province is an institution that provides financial services. Therefore, they can create trust for customers by creating regulations both inside, outside, and inside the bank, including providing services that meet customer needs, such as having a hassle-free deposit process controlled by the technology system providing the service. In addition, the bank also regularly publicises through various media to customers. Most importantly, the bank also provides thorough customer service by having off-site deposit services. As a result, customers have decided to use a bank in Suphan Buri province, consistent with the research of Ong La-Or (2015) whose research studied the factors that influence the decision to use the Government Savings Bank, Chanthaburi branch. It was found that marketing mixed factors are distribution channels, marketing promotion and the service process aspect, which affect the decision to use the Government Savings Bank, Chanthaburi branch. In addition, this is consistent with the research of Photisarn (2016) on marketing mixed factors that influence the decision of service recipients to use electronic banking at Krung Thai Bank Public Company Limited in Ubon Ratchathani, the province that found marketing mixed factors are product. Channels of service and marketing promotion influenced the decision of recipients to use electronic banking Krung Thai Bank Public Company Limited in the Government Savings Bank, Chanthaburi branch. It was found that marketing mixed factors are distribution channels, marketing promotion and the service process aspect, which affect the decision to use the Government Savings Bank, Chanthaburi branch. In addition, this is consistent with the research of Photisarn (2016); marketing mixed factors, ie, service process, marketing, product and the location and distribution, affect the customer group's choice of savings services and life insurance deposit forms at the Government Savings Bank, Wiang Pa Pao Branch, Chiang Rai province.

Hypothesis 2: Service quality factors; at least one variable affects the decision to use a service bank in Suphan Buri province. The results of the research show that the five variables in providing

customer confidence are response, reliability, Customer care, and concrete aspects of the service and these affect the decision to use a bank in Suphan Buri province. The results can be discussed as follows:

The quality of service equates with customer confidence. Response, reliability, customer care and concrete aspects of the service affect the decision to use a bank in Suphan Buri province. This is because a bank in Suphan Buri Province is an institution that provides financial services and must create satisfaction in service to the most customers. The bank has created confidence for customers by giving importance to customers, as well as by being able to respond quickly to customers' needs in solving problems and to give thorough and careful advice to customers using the bank's services and including the interest of the bank's employees in inquiring about customer's needs. And most importantly, the Bank of Thailand has modern technology that provides timely services to customers. As a result, customers have decided to use a bank in Suphan Buri province, consistent with the research of Thiraphan (2018), which found that from service quality that influences the decision making process of the Government Housing Bank, Phitsanulok branch, that service quality includes concreteness of service, reliability and knowing that customer understanding affects the decision to use the Government Housing Bank, Phitsanulok branch. In addition, this is consistent with the research of Phonto (2014), who studied quality service factors, customer relationship management and marketing communications that affect the decision to buy construction materials from a modern building materials retailer in Pathum Thani province. There it was found the service quality factors are reliability in providing customers with confidence, concrete aspects of the service, customer care and customer response resulted in the decision to buy construction materials from a modern building material retailer in Pathum Thani Province, and is also in line with Tangchitkun's (2011) research on the quality of service that has an influence on the customers' satisfaction with and the decision to use the internet, at True Internet Co., Ltd. in Bangkok, which found that the service quality is the concrete aspect of the service. Reliability and customer care affect the decision of customers to use the internet service of True Internet Company Limited in Bangkok.

Suggestions

Marketing Mixed Factors

The bank should set interest rates appropriately in order to motivate customers to use services such as loans. The bank should focus on using low interest rates, as it is a tool for motivating and acting, together with the development of credit types to allow customers to better decide on the service. In addition, the bank should add deposit vending machines in different areas for customers using the service.



Service Quality Factors

The bank should provide training on employee services and encourage employees to appreciate the importance of good service to customers. The bank should focus on service with sincerity, which can bring increased levels of satisfaction, and make for regular customers loyal to the bank. In addition, the bank should build credibility for customers who use the service by answering the need to teach customers how to perform various transactions correctly. Moreover, the bank should focus on improving tools and equipment to be in a condition ready for service at all times. The development of employees of the bank is also important, for them to have knowledge and be able to provide information relevant to the bank's products as well.

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