THE SATISFACTION OF THE SAVINGS GROUP FOR PRODUCTION WITH THE CREDIT SERVICES OF THE COMMUNITY ORGANIZATION, GOVERNMENT SAVINGS BANK: CASE OF ROI ET PROVINCE

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Abstract— This research was aimed to 1) study the satisfaction level of the savings group for production with the credit services of the community organization, Government Savings Bank and 2) compare the satisfaction level of the savings group for production with the credit services of the community organization, Government Savings Bank by the personal factor. The population of this research was from 400 members of the savings group for production by using the Taro Yamane formula with a 0.95 level of significance. The statistics for data analysis were percentage, mean and standard deviation. The statistics for hypothesis testing were Independent T-Test, F-Test, One-Way ANOVA and Scheffe's Method.

Keywords—Satisfaction, Savings Group for Production

I. INTRODUCTION

From the community strengthening which affected to the economic development of self-independent community and the community poverty decrease (Department of Provincial Administration, 1998), it could control and organize the community for the peace, unity and generosity of people's living. This would bring to the resolution and the knowledge exchange promotion extensively and continuously, to inherit the wisdom and create the confidence of community's wisdom and pride. Nevertheless, it could organize the system and allocate the natural resource for the benefit and fairness of people. In addition, it could be a model of the good management on the operation or resolution of the weak community, one of the tangible guideline of the community strengthening was the community financial organization (Kanyanee Patimapornthep, 2000).

There were several patterns of the community financial organization; the Savings Group for Production, the Truth Savings Group, the 1 Baht Truth Savings Group and the Cooperative Savings Group etc., but the most popular one was the Savings Group for Production. The Savings Group for Production was established in 1974 by the policy of the Community Development Department, Ministry of the Interior which supported the establishment of Savings Group for Production around the country due to the effect of the national economic and social development plan. As the past time, the government emphasized on the infrastructure development to increase the people's income which affected to the inequitable income and the poverty in the rural areas, then the Community Development Department, Ministry of the Interior had the policy of the community financial organization which operated and serviced by people, and its benefit for them, called "the Savings Group for Production".

Now there are the community financial organizations around the country and the most popular one is the Savings Group for Production as it complied with all people for helping each other on economic and social by saving for their funds when they needed the occupational funds or welfare (Community Development Department, 1998). In addition, the Savings Group for Production was the significant funding source for the agricultural production and community enterprise by extending to the relevant activities and brought to the community economy strengthening. According to those reasons, the researcher had to study the satisfaction of the Savings Group for Production with the community economy strengthening in the northeastern areas by choosing the sample group in Roi Et province to assess the Savings Group for Production with the credit services of the community organization, Government Savings Bank. The benefits from this research were; instructing the knowledge, and developing the management, network and activity which affected to the strength and sustainable development in the other areas or provinces, and it was also a guideline for the future study.

II. OBJECTIVE

1. To study the satisfaction level of the Savings Group for Production with the credit services of the community organization, Government Savings Bank.
2. To compare the satisfaction level of the Savings

Group for Production with the credit services of the community organization, Government Savings Bank by the personal factor.

III. METHODOLOGY

1. Population and sample group

The population of this research was the Savings Group for Production with the credit services of the community organization, Government Savings Bank, Roi Et province.

The sample group of this research was from 400 members of the Savings Group for Production, Khon Kaen province by using the Taro Yamane formula (Prakong Kannasut, 1995) with a 0.95 level of significance.

2. Research method

This research used the questionnaire with 3 parts; part 1 – general information by the checklist; gender, age, educational attainment, occupation and income, part 2 – satisfaction of the Savings Group for Production with the credit services of the community organization, Government Savings Bank which the concept was analyzed and synthetized from the meaning, the theory of satisfaction and the relevant researches by the rating scale (Likert Scale) and part 3 – suggestions

3. Creating and assessing of research method quality

4. Data compilation

The data was compiled with gathering all data from 400 sample groups of the Savings Group for Production, Roi Et province.

5. Data analysis

IV. RESULTS

The findings revealed as following;

1. The general information; most of them were female (113, 51.10%) and male (109, 51.10%). Most of their ages were 40 – 49 years old (142, 64.30%), 20 – 39 years old (48, 21.70%), over 50 years old (16, 7.20%) and under 20 years old (15, 6.80%). Most of their educational attainments were the junior secondary school degree (71, 32.50%), the primary school degree (66, 29.90%), the senior secondary school degree (63, 28.50%), the bachelor's degree (21, 9.50%). From 169 people most of them were married, single (40, 18.10%), divorced (6, 2.70%) and widowed (6, 2.70%). Most of their occupations were agriculturist (134, 62.00%), employee (24, 10.90%), government officer (19, 8.50%), business owner (16, 7.20%), local leader (15, 6.80%) and others (10, 4.50%). Most of their incomes were 4,000 – 10,000 baht (96, 43.40%), 3,000 – 5,000 baht (64, 29.00%), above 10,000 baht (32, 14.50%), under 3,000 baht (17, 7.70%) and no income (12, 5.40%)

2. Mean and standard deviation of the satisfaction level of the Savings Group for Production with the credit services of the community organization, Government Savings Bank; the overall of the satisfaction level of the Savings Group for Production with the credit services of the community organization, Government Savings Bank was in the high level (= 3.59, S.D. = 0.59). When it considered in each item, the satisfaction level of the savings group for production with the credit services of the community organization, Government Savings Bank with; the process of the credit services of the community organization, Government Savings Bank was in the high level ($\bar{X}$ = 3.89, S.D. = 0.82), the transparent bank officer was in the high level ($\bar{X}$ = 3.79, S.D. = 0.87), the bank officer who instructed the knowledge and understanding for the Savings Group for Production was in the high level ($\bar{X}$ = 3.66, S.D. = 0.85), the resolution project of the community organization, Government Savings Bank corresponded with the demand of the Savings Group for Production was in the high level ($\bar{X}$ = 3.63, S.D. = 0.81), the bank officer who had the knowledge and understanding of the regulations of the Savings Group for Production was in the high level ($\bar{X}$ = 3.61, S.D. = 0.80), the bank officer who had a willing to strengthen the Savings Group for Production was in the high level ($\bar{X}$ = 3.61, S.D. = 0.89), the process of the community organization, Government Savings Bank corresponded appropriated with the location was in the high level ($\bar{X}$ = 3.58, S.D. = 0.84), the bank officer who pleased to help the Savings Group for Production continually was in the high level ($\bar{X}$ = 3.57, S.D. = 0.82), the process of the funding resources accessibility was in the high level ($\bar{X}$ = 3.56, S.D. = 0.73), the opportunity of the Savings Group for Production for defining the process of the community organization was in the high level ($\bar{X}$ = 3.53, S.D. = 0.83), the bank officer had a participation on the process of the Savings Group for Production for the community strength was in the high level ($\bar{X}$ = 3.52, S.D. = 0.80), the bank officer had a participation on the idea, planning and decision of the resolution was in the moderate level ($\bar{X}$ = 3.49, S.D. = 0.87), the bank officer had a participation on the resolution budgeting of the Savings Group for Production was in the moderate level ($\bar{X}$ = 3.49, S.D. = 0.87), the bank officer who analyzed all issues for the appropriate improvement was in the moderate level ($\bar{X}$ = 3.44, S.D. = 0.82), consecutively.

3. The satisfaction level comparison of the Savings Group for Production with the credit services of the community organization, Government Savings Bank by the personal factor; the Savings Group for Production with the difference of gender, age, educational attainment, status of marital, occupation had not affected to the different satisfaction level with the credit services of the community organization, Government Savings Bank, but the difference of

income had affected to the different satisfaction level, then the researcher had assessed the satisfaction level comparison by Scheffe's Method and the findings revealed as following; the satisfaction level of the Savings Group for Production with the credit services of the community organization, Government Savings Bank, for whom had no income was in the high level ($\bar{X}$ = 3.75, S.D. = 0.20, for whom had 3,000 – 5,000 baht/month was in the high level ($\bar{X}$= 3.72, S.D. = 0.63), for whom had 5,000 – 10,000 baht/month was in the high level ($\bar{X}$ = 3.58, S.D. = 0.49), for whom had 3,000 baht/month was in the moderate level ($\bar{X}$ = 3.41, S.D. = 0.52), for whom had 10,000 baht/month was in the moderate level ($\bar{X}$ = 3.38, S.D. = 0.80), for whom had 3,000 baht/month was different from whom had 3,000 – 5,000 baht/month, for whom had 3,000 – 5,000 baht/month was different from whom had over 10,000 baht/month with a 0.95 level of significance.

V. DISCUSSION

The satisfaction level of the Savings Group for Production with the credit services of the community organization, Government Savings Bank, the overall was in the high level. When it considered in each item;

1) the Savings Group for Production with the credit services of the community organization, Government Savings Bank had the satisfaction level with process of the credit services of the community organization, Government Savings Bank in the high level 2) the transparent bank officer was in the high level and 3) the bank officer who analyzed all issues for the appropriate improvement was in the moderate level. It corresponded with the research of Sopha Sirichaiwattanakul (2011) which had studied the customer's satisfaction in the credit services of the People Bank Project, Government Savings Bank, Thung Tako Branch, Chumphon province, revealed that they had satisfied with; service of the bank officer, information of the bank, the workplace area and accommodation of the service. And it also corresponded with the research of Nonglak Pradabtong (2011) which had studied the customer's satisfaction in the services of Government Savings Bank, Pak Nam Branch, Chumphon province, revealed that they had satisfied with; personality of the bank officer, process of the service and workplace area in the high level.

The Savings Group for Production had 7 standard criteria as a guideline of Cooperative Promotion Department for the development of Cooperative Board to achieve the standard level and serviceability by using the owner-being as a tool for the progressive assessment. Therefore, it depended on whether or not the Cooperative Board understands in the policy; if they brought it to operate, it would be good for the cooperative management. The necessary task of the board was the monthly meeting as the cooperative regulation for as it was the consideration of a monthly performance report which affected to the systematic process.

The satisfaction level of the Savings Group for Production with the credit services of the community organization, Government Savings Bank, when it considered by gender; the female had a higher satisfaction level than male. The difference of age, marital status, educational attainment and occupation had not affected to the different satisfaction level of the Savings Group for Production with the credit services of the community organization, Government Savings Bank, but the difference of income had affected to the different satisfaction level. It corresponded with the research of Attasit Amorntripob (2007) which had studied customer's satisfaction in the services of Government Savings Bank, Song Pee Nong Branch, Suphanburi province, revealed that the difference of income had affected to the different satisfaction level with a 0.95 level of significance; whom had no income was in the high level, whom had 3,000 – 5,000 baht/month was in the high level, whom had 5,000 – 10,000 baht/month was in the high level, whom had 3,000 baht/month was in the moderate level and whom had 10,000 baht/month was in the moderate level.

In addition, whom had 3,000 baht/month was different from whom had 3,000 – 5,000 baht/month, and whom had 3,000 – 5,000 baht/month was different from whom had over 10,000 baht/month with a 0.95 level of significance.

CONCLUSION

As to the research result, it could be concluded as following;

1. The satisfaction level of the Savings Group for Production with the credit services of the community organization, Government Savings Bank was in the high level.
2. The satisfaction level comparison of the Savings Group for Production with the credit services of the community organization, Government Savings Bank by the personal factor; the difference of gender, age, marital status, educational attainment and occupation had not affected to the different satisfaction level of the Savings Group for Production with the credit services of the community organization, Government Savings Bank, but the difference of income had affected to the different satisfaction level with a 0.95 level of significance;

whom had 3,000 – 5,000 baht/month was in the higher level than whom had 3,000 baht/month, and whom had 3,000 – 5,000 baht/month was in the higher level than whom had over 10,000 baht/month.

SUGGESTIONS

1. Suggestions from the research result

The bank officer should analyze all issues for the appropriate improvement.

2. Suggestions for the future research

It should study the quality of services and the relation level for the future research.

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