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SERVICE QUALITY AND CUSTOMER RELATIONSHIP MANAGEMENT TO CUSTOMER LOYALTY ON CREDIT PRODUCTS OF KASIKORN BANK IN SUPHANBURI, THAILAND

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Abstract

The objectives of this research were 1) to study the level of service quality and customer relationship management to customer loyalty on credit products of Kasikorn Bank in Suphanburi Province, 2) to study the influence of service quality on customer loyalty of credit products of Kasikorn Bank in Suphanburi Province, and 3) to study the influence of customer relationship management to customer loyalty on credit products of Kasikorn Bank in Suphanburi Province. This is a quantitative research. The data were collected from 276 Kasikorn Bank business credit customers in Suphan Buri Province. The 2-step random sampling were used; quota sampling and accidental sampling. The statistics for data analysis were descriptive statistics consisting of frequency, percentage, mean, standard deviation, and inferential statistics which were multiple regression analysis. The research results revealed that 1) the level of opinions about service quality, customer relationship management, and overall loyalty were at the highest level, 2) the service quality, customer response, customer confidence, and the aspect of understanding and knowing customers influence customer loyalty on credit products of Kasikorn Bank in Suphanburi Province, and 3) customer relationship management, customer monitoring, building of relationships with customers and communication management influence customer loyalty on credit products of Kasikorn Bank in Suphanburi Province with statistical significance at the 0.01 level.

Keywords: Service Quality, Customer Relationship Management, Loyalty

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Introduction

As the commercial bank is part of a financial institute that is an intermediary in accepting deposits, lending, facilitating payments and transfers, trading financial instruments, foreign currency trading and other services in various fields of business, the commercial banks are important mechanisms contributing to both economic and social development of the country. (Ananchotikul & Ratanavararak, 2018). Kasikorn Bank Public Company Limited is a large private financial institute that performs the operation in accordance with the Bank of Sustainability concept under good corporate governance, risk management, and appropriate cost management. The Bank also focuses on providing assistance and support to entrepreneurs because it is a group of important player in driving the country's economy. This agrees with the national strategy of driving entrepreneurs to have competitiveness, raising the level of labor productivity and developing entrepreneurs to international standards (Kasikornbank, 2021). Besides, the market competition of current business credit development is also increased. According to the report of Kasikorn Bank Public Company Limited, business credit of Kasikorn Bank in 2021 increased by 177 billion baht, representing 3.30% compared to the year 2020. In 2022, the growth of corporate loans is expected to grow by as much as 6-8% (Kasikornbank, 2021).

From the aforementioned statements, it can be seen that the competition in business lending services has become more intense, causing many banks to set their main strategies of being customer centric, focusing on taking care of and paying attention to the needs of customers. They focus on building customer loyalty. With the good relationship, customers will not be interested in using other banking services even if the products or services of competitor banks are superior. The customers are still confident in the services of the former bank that can always meet their needs (Khantiwattanakul et al., 2020). The core of business loan services to satisfy customers is to create impressive service quality. In order to provide quality service, the bank employees must be attentive and respond to the needs of customers accurately and promptly. Good service is provided to build confidence or credibility for bank customers (Nuynab et al., 2022). It makes customers want to use the service next time and not want to use the service of other competitors which are unfamiliar. This leads to the customers loyal (Chatkhaw, 2015). The customer relationship management is another business strategy used to build and maintain customer relationships in a profitable manner. It can build a sustainable relationship. To be successful in the competition, the banks must be customer-centric trying to attract customers from competitors and retain the same group of customers (Supaphol et al., 2020). This can create the added value for customers to make customers loyal to products and services. The customers will come back to buy again or use the service repeatedly. The business can build on other product lines or services from the existing customer base (Tiyapornpipat, 2013). Therefore, both service quality and customer relationship management is a way to build customer loyalty and is an important factor in creating profits for the business in the long run.

From the aforementioned background and significance, the researcher was interested in studying the quality of service and customer relationship management that affects customer loyalty on credit products of Kasikorn Bank in Suphanburi Province. The information can be used for the benefit of improving the quality of service and customer relationship management for creating a competitive advantage and increase the ability to retain existing customers and attract new customers to make decisions to use the credit products of Kasikorn Bank in the future.

Research Methodology

The study on service quality and customer relationship management that affects customer loyalty on the credit products of Kasikorn Bank in Suphanburi Province this time is a quantitative research with the following research methods.

Population and Samples

The population used in this study was Kasikorn Bank business credit customers in Suphanburi Province from 6 branches totaling 891 business credit customers (Kasikornbank, 2022).

The sample group used in this study consisted of 276 Kasikorn Bank business credit customers in Suphanburi Province, calculated by using Yamane's formula, with a confidence value of 95% and an error of ± 5 percent. A 2-step sampling method was used; quota sampling taking into account the proportion of the population in each branch and accidental sampling according to the proportion of each branch.

Table 1 Number of sample group used in the research

Branch	Population	Sample group
Suphanburi	127	42
Malai Man Road	193	62
Sam Chuk	97	33
U Thong	182	59
Song Phi Nong	151	46
Doem Bang Nang Buat	141	34
Total	891	276

Data Collection

The researcher distributed 276 questionnaires to Kasikorn Bank business credit customers in Suphanburi Province between August and September 2022. When the sample group completed the questionnaire, the researcher checked for accuracy and completeness. Then the data were analyzed with a statistical package.

Data Analysis

The researcher analyzed the data using statistics as follows:

- 1) The descriptive statistics were analyzed for describing the characteristics of the data collected from the studied samples including frequency, percentage, mean and standard deviation.
- 2) The Inferential Statistics were analyzed for service quality and customer relationship management that affect customer loyalty on credit products of Kasikorn Bank in Suphanburi Province using Multiple Regression Analysis.

Research Conceptual Framework

The researcher defined the research conceptual framework from the study and synthesized the concepts, theories and research related to service quality, customer relationship management, and customer loyalty.

The researcher was able to synthesize the elements of service quality used in this study in the banking context into four components (Yimlamai & Srisuk, 2015; Parasuraman et al., 1985; Sofiati & Pelita, 2017; Wardani & Sabar, 2019). The researcher summarized the components of service quality from the literature review selecting the components with a frequency of more than 50%.

Customer relationship management used in this study in the banking context consists of three components (Ponto, 2014; Inthawong, 2011; Pornphonthong & Kilenthong, 2018, Supaphol et al., 2020; Lawson-Body & Limayem, 2004; Iriqat & Daqar, 2017; Lubis et al., 2020). The research concept framework can be defined as follows:

Independent Variables

Dependent Variable

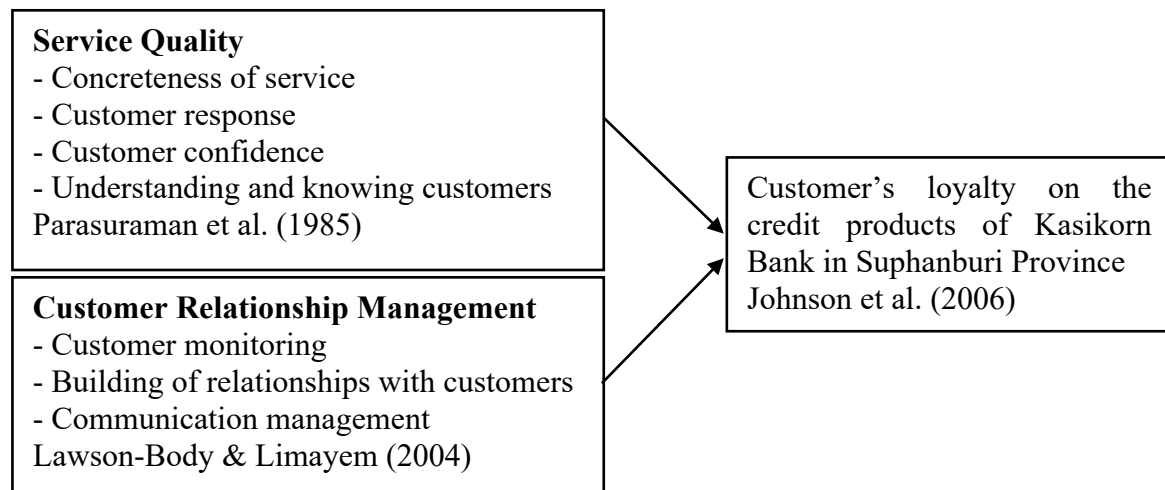


Figure 1 Research conceptual framework

Research Results

General Information of Respondents

General information revealed that most of the respondents were male for 142 people representing 51.45%, 84 people aged between 40-45 years representing 30.43%, 65 people engaged in retail-wholesale business representing 23.55%, 136 people have business operation period of more than 10 years representing 49.28%, 123 people have bank credit term of 1-5 years representing 44.57% and 64 people have average annual income of 3,000,001-4,000,000 baht representing 23.19%.

Service Quality of Kasikornbank Customers in Suphanburi Province

The opinions about overall service quality were at the highest level ($\bar{x} = 4.80$, S.D. = 0.25). When considering each aspect sorting the average from the highest to the lowest, it was found that the concreteness of service had the highest mean with the opinions at the highest level ($\bar{x} = 4.82$, S.D. = 0.26). This was followed by customer response with the opinions at the highest level ($\bar{x} = 4.80$, S.D. = 0.30). The customer confidence had the opinions at the highest level ($\bar{x} = 4.79$, S.D. = 0.31). The understanding and knowing customers also had the opinions at the highest level ($\bar{x} = 4.79$, S.D. = 0.32), respectively.

Customer Relationship Management of Kasikorn Bank Customers in Suphanburi Province

The opinions on overall customer relationship management were at the highest level ($\bar{x} = 4.85$, S.D. = 0.25). When considering each aspect sorting the average from the highest to the lowest, it was found that the communication management among one another had the highest mean with the opinions at the highest level ($\bar{x} = 4.85$, S.D. = 0.28). This was followed by building relationship with customers with the opinions at the highest level ($\bar{x} = 4.83$, S.D. = 0.28). The customer monitoring also had the opinions at the highest level ($\bar{x} = 4.83$, S.D. = 0.29), respectively.

Customer Loyalty on the Credit Products of Kasikorn Bank Customers in Suphanburi Province

The opinions on overall customer loyalty on the credit products of Kasikorn Bank Customers in Suphanburi Province were at the highest level ($\bar{x} = 4.86$, S.D. = 0.30). When considering

each aspect sorting the average from the highest to the lowest, it was found that the good experience in using other Kasikorn Bank's business credit products and services had the highest mean with the opinions at the highest level ($\bar{x} = 4.89$, S.D. = 0.32). This was followed by the willingness to continue to use Kasikorn Bank's business credit products at the highest level ($\bar{x} = 4.87$, S.D. = 0.33). The customers having confidence in using Kasikorn Bank's business credit products and services and introducing people around or business partners to use the business credit products and services of Kasikorn Bank had the opinions at the highest level ($\bar{x} = 4.86$, S.D. = 0.36). The consideration in the use of Kasikorn Bank's business loan products first had the opinions at the highest level ($\bar{x} = 4.83$, S.D. = 0.39), respectively.

Research Hypothesis Testing Results

Examining the relationship between the independent variables, the statistical values are Tolerance and Variance Inflation Factor (VIF). The criteria for consideration are Tolerance should be between 0.10-1.00 and VIF which must be less than 10 to avoid problem of Multicollinearity or no correlation between independent variables (Vanichbuncha, 2017). Examining the relationship between independent variables, it was found that the Tolerance of the independent variable was between 0.40-0.53 and the VIF of the independent variable was between 1.89-2.52. Therefore, it can be concluded that all independent variables have no degree of correlation with each other. The analysis results are shown in Table 1.

Table 1 Quality of service that affects customer loyalty for credit products of Kasikorn Bank in Suphanburi Province

Quality of service	Loyalty			t	p	Collinearity Statistic	
	Regression coefficient (b)	Standard error (β)	S.E.			Tolerance	VIF
Constant (a)	0.63		0.22	2.82	0.01*		
1) Concreteness of service	0.04	0.03	0.05	0.59	0.55	0.53	1.88
2) Customer response	0.17	0.16	0.05	3.07	0.00**	0.49	2.02
3) Customer confidence	0.39	0.40	0.06	6.81	0.00**	0.40	2.52
4) Understanding and knowing customers	0.29	0.30	0.06	5.32	0.00**	0.42	2.37

R = 0.78; R² = 0.60; Adjusted R² = 0.60; SEE = 0.19; F = 114.56

*with statistical significance $p < 0.05$, ** with statistical significance $p < 0.01$

From Table 1, the results of analysis on service quality that affect customer loyalty for credit products of Kasikorn Bank in Suphanburi Province revealed that the quality of service that affects customer loyalty on credit products of Kasikorn Bank in Suphanburi Province include customer response, customer confidence, and understanding and knowing customers at a statistical significance level of 0.01. This can jointly predict customer loyalty on credit products of Kasikorn Bank in Suphanburi Province. The predictive power was 60% (Adjusted R² = 0.60). The equation to predict the influence of service quality on credit product to customer loyalty of Kasikorn Bank in Suphanburi Province can be created. The regression equation can be written as follows:

$Y = 0.63 + 0.17$ (customer response) $+ 0.39$ (customer confidence) $+ 0.29$ (Understanding and knowing customers)

Examining the relationship between the independent variables, the statistical values are Tolerance and Variance Inflation Factor (VIF). The criteria for consideration are Tolerance should be between 0.10-1.00 and VIF which must be less than 10 to avoid problem of Multicollinearity or no correlation between independent variables (Vanichbuncha, 2017). Examining the relationship between independent variables, it was found that the Tolerance of the independent variable was between 0.33-0.39 and the VIF of the independent variable was between 2.69-3.02. Therefore, it can be concluded that all independent variables have no degree of correlation with each other. The analysis results are shown in Table 2.

Table 2 Customer relationship management that affects customer loyalty for credit products of Kasikorn Bank in Suphanburi Province

Customer relationship management	Loyalty			t	p	Collinearity Statistics	
	Regression coefficient (b)	Standard error (β)	S.E.			Tolerance	VIF
Constant (a)	0.09		0.19	0.48	0.63		
1) Customer monitoring	0.34	0.32	0.06	5.59	0.00**	0.33	3.02
2) Building of relationships with customers	0.17	0.17	0.06	3.10	0.00**	0.37	2.69
3) Communication management	0.48	0.44	0.06	8.32	0.00**	0.39	2.58
R = 0.84; R ² = 0.71; Adjusted R ² = 0.71; SEE = 0.17; F = 222.29							

**with statistical significance $p < 0.01$

From Table 2, the results of analysis on customer relationship management that affect customer loyalty for credit products of Kasikorn Bank in Suphanburi Province revealed that the customer relationship management that affects customer loyalty on credit products of Kasikorn Bank in Suphanburi Province include customer monitoring, building of relationships with customers, and communication management at a statistical significance level of 0.01. This can jointly predict customer loyalty on credit products of Kasikorn Bank in Suphanburi Province. The predictive power was 71% (Adjust R² = 0.71). The equation to predict the influence of customer relationship management on credit product to customer loyalty of Kasikorn Bank in Suphanburi Province can be created. The regression equation can be written as follows:

$$Y = 0.09 + 0.34 (\text{customer monitoring}) + 0.17 (\text{building of relationships with customers}) + 0.48 (\text{communication management})$$

Conclusion and Discussion

The credit product customers of Kasikorn Bank in Suphanburi Province have opinions about the quality of service at the highest level. This is because Kasikorn Bank in Suphanburi Province has prepared various facilities to serve customers such as the bank's credit products. These facilities include equipment, information and communication technology, thus making customers satisfied when using the service. This agrees with the research of Boonsri et al. (2022) studying the quality of service that affects the decision to choose a bank in Suphanburi Province. It was found that respondents had a level of opinions about service quality and the decision to use a bank in Suphan Buri Province was entirely at the highest level. This is also correspondent with the research of Nuynab et al. (2022) studying the quality of credit service for the people's bank project of the Government Savings Bank, Hat Yai Branch, Songkhla

Province. The overall quality of the credit service for the people's bank project was found at the highest level.

The credit product customers of Kasikorn Bank in Suphanburi Province have opinions about customer relationship management at the highest level. This is because Kasikorn Bank in Suphanburi Province has established a communication system between the bank and credit customers. The interaction is created between the bank and the customer. The customer suggestions, both positive and negative, are considered. This will enable the bank to receive useful information to improve the service quality for maximum efficiency. It is consistent with the research of Sangthongkhum et al. (2015) studying marketing strategies and customer relationship management that influenced customer satisfaction of Kasikorn Bank customers in Lampang Province. The overall customer relations were at the highest level. This is also consistent with the research of Santithanyachok & Ekkaphan (2022) studying modern customer relationship management that affects customer loyalty of Small and Medium Enterprise Development Bank of Thailand, Regional Office 14. The modern customer relationship management of the Small and Medium Enterprise Development Bank of Thailand, Regional Office 14, was found at the highest level.

The hypothesis test results revealed that the service quality has a positive influence on credit product customer loyalty of Kasikorn Bank in Suphan Buri Province. The study found that service quality has a positive influence on customer loyalty on credit products of Kasikorn Bank in Suphanburi Province. The factor of customer confidence was found to have positive influence on customer loyalty on credit products of Kasikorn Bank in Suphanburi Province the most. This is because Kasikorn Bank in Suphan Buri Province has focused on the quality of service importantly. The service quality improvement is also an important strategy to differentiate and make it stand out for the business. The bank aims to deliver good, quality services that can properly respond to customer needs. This is consistent with the research of Sukitpaneemit (2016) studying the expectations and perceptions of service quality that affect loyalty in SMEs credit services, Government Savings Bank, Prachuap Khiri Khan Province. It was found that the perception of the quality of banking credit services was correlated with the loyalty of SMEs credit services. This is in accordance with the research of Yimlamai & Srisuk (2015) studying the service quality that influences loan service loyalty of the People's Bank Project of the Government Savings Bank, Chonburi District 3. The service quality of the bank's loan staff was found to affect the loyalty of loan service users.

The results of the customer relationship management hypothesis test had a positive influence on credit product customer loyalty of Kasikorn Bank in Suphanburi Province. The study found that customer relationship management had a positive influence on customer loyalty of credit products of Kasikorn Bank in Suphanburi Province. It was found that the interpersonal communication management factor had positive influence on customer loyalty of loan products of Kasikorn Bank in Suphanburi Province the most. This is because the customer service is a strategy that organizations use to create customer attitudes or preferences towards the bank and to improve the customer relationship management process by learning the behavior and needs of customers. It can induce customer loyalty to the bank. This is consistent with the research of Iriqat & Daqar (2017) studying the customer relationship management factors influencing customer loyalty in the banking industry in Palestine. The study found that customer relationship management affects the customer loyalty in the Palestinian banking industry. It is also consistent with the study results of Pornphonthong & Kilenthong (2018) studying the influence of customer relationship management on loyalty in using deposit service of Government Savings Bank, Nawang Branch, Nongbualamphu Province. It was found that customer relationship management had a positive influence on loyalty.

According to the research results, some recommendations can be given as follows:

1) From the results of this study, it was found that service quality has a positive influence on credit product customer loyalty of Kasikorn Bank in Suphanburi Province. Therefore, the Bank should focus on improving the quality of service. The improvement of service quality is an important strategy to create differentiation and make the bank stand out to accurately respond to customer needs. If the bank has improved the service quality, it will lead to more customer loyalty to the bank as well.

2) From the results of this study, it was found that customer relationship management has a positive influence on credit product customer loyalty of Kasikorn Bank in Suphanburi Province. Therefore, the bank should focus on developing customer relationship management strategies so that customers will be impressed every time they use the service leading to loyalty to Kasikorn Bank in Suphanburi Province.

3) From the results of this study, it was found that the concrete aspect does not affect customer loyalty on credit products of Kasikorn Bank in Suphanburi Province. Therefore, the bank should pay attention to the concrete factor of the service by applying the modern tools and equipment to help facilitate the service in order to impress customers and lead to loyalty to Kasikorn Bank in Suphanburi Province.

Recommendations for Further Researches

1) This research aimed at studying the service quality and customer relationship management that affects customer loyalty on credit products of Kasikorn Bank in Suphanburi Province. Therefore, in the next study, other factors affecting customer loyalty of credit products of Kasikorn Bank in Suphanburi Province may be studied, such as customer behavior, incentives for using credit product services, etc.

2) This research studies about service quality and customer relationship management that affects customer loyalty on credit products of Kasikorn Bank in Suphanburi Province. It is a quantitative study. Therefore, in the next study, it should be studied in the qualitative research pattern by using the interview method to gain in-depth information about service quality, customer relationship management, and customer loyalty on credit products of Kasikorn Bank in Suphanburi Province.

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Data Availability Statement: The raw data supporting the conclusions of this article will be made available by the authors, without undue reservation.

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