



<b>Independent Study Title</b>	Efficiency of Commercial Bank's Credit Services in Mueang District, Chiang Mai Province	
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### ABSTRACT

This independent study aimed at analyzing credit risk management of Bangkok Bank Public Company Limited, particularly the efficiency of the commercial bank's credit service. In addition, problem conditions, suggestions and guidelines to develop and improve credit risk management system which increase the efficiency of commercial credit service of Bangkok Bank Public Company Limited in Mueang district, Chiang Mai province were also studied. This survey research used questionnaires to collect data from 122 staff members in the department of credit of Bangkok Bank Public Company Limited and 150 customers who used credit services. The results showed that the staff provided fast service and convenience to the customers. They were also good at providing information and advice to customers. The customers had high satisfactions towards the efficiency of credit services in terms of staff, location, and service procedures, respectively. In terms of problems and obstacles, it was found that customers were late submitting the documents. Moreover, failed service networks caused slow service. In addition, customers viewed that the operation process in credit service was slow with a lot of documents to process. In terms of guidelines for improving services, the staff should provide information and be flexible with customers. It was also agreed that the procedures for credit approval and documents should be reduced.