

Factors Affecting Customer Satisfaction with Financial Services at the Office of General Education and e-Learning Innovation, Fiscal Year 2024

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Abstract

This study, titled Factors Affecting the Satisfaction of Visitors to the Financial Office of the School of General Education and Electronic Learning Innovation for the Fiscal Year 2024, aimed to examine the factors influencing visitor satisfaction with the financial office of the School of General Education and Electronic Learning Innovation during the fiscal year 2024. Additionally, the study sought to utilize the findings to enhance operational efficiency. The population for this study consisted of 25 personnel from the School of General Education and Electronic Learning Innovation (data as of July 2024). Data collection was conducted using questionnaires, and statistical analysis included percentage, mean, and standard deviation.

The findings revealed that the overall satisfaction level of visitors regarding financial office services was high. Most visitors were highly satisfied with the professionalism and efficiency of the financial officers. Among the factors examined, personnel competence received the highest satisfaction ratings, as visitors appreciated the staff's ability to work efficiently and provide excellent service. Cash receipts and disbursements also achieved a high satisfaction level, reflecting the promptness and accuracy of these processes, which contributed to visitor satisfaction. Meanwhile, accounting records, though rated the lowest among the factors, still achieved a high satisfaction level. This indicates that while the accounting process is effective, there remains room for improvement.

Keywords: visitor satisfaction in financial services, financial office services, factors influencing customer satisfaction

1. Introduction

The School of General Education and Electronic Learning Innovation is an academic unit responsible for managing the teaching of general education courses. It supports the integration of information and communication technologies in education, aligning with the objectives of the National Education Act B.E. 2542 (1999) and the Ninth National Economic and Social Development Plan. Initially, the school's primary mission was to adopt innovative approaches for teaching large-scale classes in all general education courses for regular undergraduate students. It also provides technological services to support teaching and learning, conducts research, and develops innovative educational methods to maximize benefits for stakeholders in education.

Through collaboration with instructors and learners, the school focuses on content delivery and sharing learning experiences. It promotes learner-centered education by supporting teaching and learning through various technological tools and facilitating learning networks within the university. These activities are aligned with the strategic plans of both the school and the university. The school is dedicated to delivering high-quality general education courses, researching and developing e-learning innovations, and offering academic services tailored to the needs of organizations and communities. These efforts aim to provide modern, self-directed learning experiences to shape students into ideal graduates for Thailand's future.

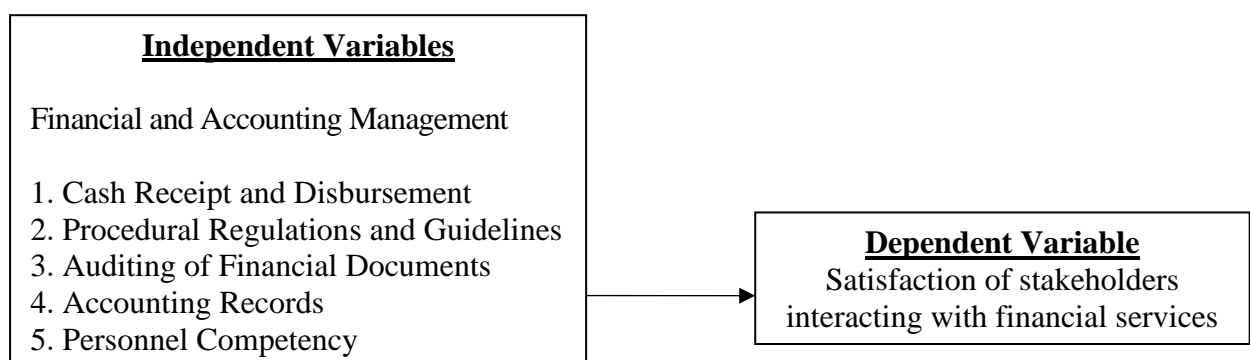
The financial and accounting operations of the school must strictly adhere to the rules and regulations of the Ministry of Finance. Financial and accounting management is inherently complex, requiring compliance with laws, regulations, orders, and practices issued by the ministry. Challenges in financial and accounting operations are often attributed to a lack of understanding of guidelines, insufficient knowledge and expertise among personnel, and a lack of training and development opportunities for staff.

According to the 2011 performance report of the Office of the Auditor General, common deficiencies in financial operations included issues with cash receipts and disbursements, cash management, reporting within the Government Fiscal Management Information System (GFMIS), financial record-keeping, remittance processes, asset management, and documentation accuracy. These shortcomings resulted from inadequate organization, improper designation of control officers, failure to follow accounting audit procedures, and the absence of expenditure assessment reports. Such inefficiencies have significantly impacted financial and accounting management (Office of the Auditor General, 2012).

Recognizing the importance of financial management to any organization, the School of General Education and Electronic Learning Innovation emphasizes the need for clarity in the rules, orders, and practices issued by the Ministry of Finance. Financial personnel must possess knowledge, expertise, and access to continuous training and development to prevent operational issues and enhance efficiency. These efforts aim to ensure effective financial operations that contribute to the organization's overall success.

2. Conceptual Framework

Figure 1. Factors Affecting Customer Satisfaction with Financial Services at the Office of General Education and e-Learning Innovation, Fiscal Year 2024.



This research focuses on studying the relationship between financial and accounting management across five dimensions and the satisfaction of stakeholders regarding financial operations. The objective is to analyze and evaluate how elements such as cash receipt and disbursement, procedural regulations, auditing, accounting records, and personnel competency influence satisfaction levels.

The framework highlights the critical role of these five dimensions in shaping stakeholder satisfaction. Efficiency in areas like cash management and auditing significantly impacts satisfaction levels. Moreover, the framework reflects a systematic relationship between processes and outcomes that require consistent alignment. Organizations can use this framework as a guide to enhance operational efficiency, build stakeholder confidence, and improve overall satisfaction with their financial systems.

3. Methodology

1. Population and Sample The population and sample group consist of 26 personnel from the General Education and Electronic Learning Innovation Division.

2. Research Instrument

The research instrument is a questionnaire divided into 3 sections:

Section 1: Demographic information of the respondents

Section 2: Opinions regarding satisfaction with the financial personnel's performance at the General Education and Electronic Learning Innovation Division. This section uses a 5-point Likert Scale, with questions focusing on assessing information provision, processing speed, and problem-solving abilities.

Section 3: Open-ended suggestions, allowing respondents to provide additional recommendations.

3. Instrument Quality Check: The research instruments were reviewed for quality to ensure they were valid and reliable for data collection.

4. Data Collection

Primary Data: Collected through an online questionnaire sent to the sample group.

Secondary Data: Gathered from documents, journals, and related research.

5. Data Analysis Descriptive statistics will be used, including: Frequency Percentage Mean Standard Deviation (S.D.)

- Data analysis will be conducted as follows: Personal factors of the sample group will be analyzed by frequency distribution and percentage.

- Satisfaction with the performance of financial management personnel will be presented using percentages, mean, and standard deviation.

4. Results

This research aimed to study the factors influencing the satisfaction of individuals interacting with the financial department of the General Education and Electronic Learning Innovation Division for the fiscal year 2024. The analysis results are presented in three sections:

1. General Information of Respondents

2. Factors Influencing Satisfaction with the Financial Services of the General Education and Electronic Learning Innovation Division

3. Additional Suggestions

Section 1: General Information of Respondents Data were collected through an online questionnaire completed by 26 respondents as of July 5, 2024. Below is a summary of the respondents' demographic data:

Table 4.1: Frequency and Percentage of Respondents' General Information

graphic Characteristics	Number (N=27)	Percentage (%)
Gender		
Male	10	38.46
Female	17	65.38
Total	27	100.00
Age		
31-35 years	6	22.22
36-40 years	12	44.44
41-45 years	4	14.81
46-50 years	3	11.11
Over 50 years	2	7.41
Total	27	100.00
Monthly Income		
Below 15,000 THB	2	7.41
15,000-25,000 THB	13	48.15
25,001-35,000 THB	7	25.93
35,001-45,000 THB	4	14.81
45,001-55,000 THB	1	3.70
Total	27	100.00
Work Experience		
Less than 3 years	2	7.41
3-6 years	3	11.11
7-9 years	4	14.81
More than 9 years	18	66.67
Total	27	100.00

Analysis of Respondents' General Information

Based on Table 4.1, the demographic characteristics of the respondents are as follows
Gender: Most respondents are female (65.38%, 17 respondents), while males constitute 38.46% (10 respondents) The majority fall within the age range of 36- 40 years (44.44% , 12 respondents).

Monthly Income: Most respondents earn between 15,001- 25,000 THB (48.15% , 13 respondents).

Work Experience A significant number of respondents have more than 9 years of experience (66.67% , 18 respondents), followed by 7-9 years (14.81% , 4 respondents), and 3-6 years (11.11% , 3 respondents).

Section 2: Factors Influencing Satisfaction with the Financial Services of the General Education and Electronic Learning Innovation Division

This section evaluates the factors affecting satisfaction levels of individuals interacting with the financial services. The analysis provides mean scores, standard deviations, satisfaction levels, and rankings for each factor. The overall satisfaction level is summarized below:

Table 4.2: Mean Scores, Standard Deviations, Satisfaction Levels, and Rankings of Factors Influencing Satisfaction with Financial Services

Factors	\bar{x}	S.D.	Satisfaction Level	Rank
1. Financial transaction services (receipts and payments)	4.63	0.015	Very High	2
2. Guidelines and operational procedures	4.61	0.113	Very High	3
3. Verification of financial documents	4.58	0.141	Very High	4
4. Accounting records	4.48	0.056	High	5
5. Staff competence	4.72	0.039	Very High	1
Overall	4.56	0.053	Very High	-

From Table 4.2, Analysis and Interpretation. Highest-Rated Factor: Staff competence received the highest satisfaction score ($\bar{x} = 4.72$, S.D. = 0.039), indicating that the abilities and expertise of personnel play a critical role in satisfaction levels. Second-Highest Factor: Financial transaction services ($\bar{x} = 4.63$, S.D. = 0.015) highlights the importance of efficient processes in managing receipts and payments. Lowest-Rated Factor: Accounting records scored the lowest ($\bar{x} = 4.48$, S.D. = 0.056) among the factors, though it still falls within the "High" satisfaction range.

Overall Satisfaction

The combined mean score of all factors is 4.56, with a standard deviation of 0.053, placing the overall satisfaction level in the "Very High" category. This indicates that the financial services provided by the division meet or exceed expectations in most areas.

This analysis suggests that enhancing accounting record processes may further improve satisfaction levels, even though it is already rated "High." Similarly, maintaining and strengthening staff competence will help sustain overall satisfaction levels.

5. Conclusion

Research Summary

The research findings are as follows

General Information of Respondents. The survey was conducted among 27 respondents, and the analysis revealed the following insights. **Gender:** Most respondents were female, accounting for 65.38% (17 respondents), while males represented 38.46% (10 respondents). This indicates a higher female participation rate in the survey. **Age:** The majority of respondents were aged 36-40 years (44.44%, 12 respondents), followed by 31-35 years (22.22%, 6 respondents), and 41-45 years (14.81%, 4 respondents). This suggests that most respondents are in their professional prime with stable career paths. **Monthly Income:** Most respondents earned between 15,001-25,000 THB per month (48.15%, 13 respondents), followed by 25,001-35,000 THB (25.93%, 7 respondents) and 35,001-45,000 THB (14.81%, 4 respondents). This demonstrates that the majority of respondents are in middle to high-income brackets. **Work Experience:** The majority of respondents had over 9 years of experience (66.67%, 18 respondents), followed by 7-9 years (14.81%, 4 respondents) and 3-6 years (11.11%, 3 respondents). This indicates that most respondents have significant work experience.

Discussion

The findings of this study on the satisfaction levels of factors affecting the satisfaction of individuals interacting with the financial services of the General Education and Electronic

Learning Innovation Division reveal that respondents were most satisfied with the service provided by financial staff. This result aligns with research by Pranee Treethaskul and colleagues (2017), which found that the quality of work in accounting at the Bank of Thailand was significantly influenced by the organizational culture, specifically "flexibility and timeliness," which was a key factor in the quality of service delivery. This finding corresponds with the processes of receiving and disbursing funds, which require efficiency and accuracy to meet the financial needs of the stakeholders promptly.

Additionally, the importance of clear operational procedures and the ability to perform efficiently and accurately, as identified in this research, aligns with the study by Apawann Songwanhong (2020), which emphasized that the efficiency of financial and accounting staff at the Ministry of Commerce significantly influences the correctness and completeness of financial transactions. This underscores the importance of having well-established procedures and proficient personnel to ensure high-quality performance in financial operations.

The high satisfaction regarding the receipt and disbursement of funds also correlates with Apawann's research, which found that financial management in the area of receipts and payments significantly impacts the efficiency of financial operations. This reflects the critical role of timely and accurate financial transactions in meeting the needs of individuals interacting with financial services.

Although the accounting records factor received the lowest satisfaction rating, it was still rated highly, indicating room for improvement. This aligns with the study by Natthakanya Seubsri and Chanida Yarana (2020), which noted that financial and accounting operations often face challenges due to heavy workloads and insufficiently skilled staff. Their research suggests that improving operational practices and recruiting more qualified personnel could enhance the effectiveness of accounting processes. This supports the idea that continuous development and staffing improvements could further increase satisfaction with financial services, particularly in accounting.

Thus, this study confirms that while the financial services provided are generally well-received, there is still potential for growth, particularly in the area of accounting record management, which could benefit from further improvements in both staff capabilities and work processes.

6. Acknowledgments

The authors would like to thank Suan Sunandha Rajabhat University, Bangkok, Thailand (<http://www.ssru.ac.th/>) to provide funding support to attend the dissemination of research on this and thank family, friends, colleagues, students in Suan Sunandha Rajabhat University and The Office of General Education and Innovative e-Learning for cooperation and provide the dataset in research, all of you.

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