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This research examines the relationship among new service development, new service performance, and small and medium exporters' orientation in the Thai banking industry. A model has been developed and tested as an output of this study. Prior to determining which companies to use in the samples, in-depth interviews were conducted with five experts from local banks, public banks, and foreign representative office, foreign bank, and insurance companies to determine criteria for identifying successful new service development in the banking industry. Step 1a: Qualitative analysis using in-depth interviews (as a result of the pilot study) with the selected banks and insurance companies who propose new services to SME exporters in Thailand. The semi-structured questions will be provided to interviewees prior to each interviewing period. Some population in this main study includes specific companies that are chosen based on good access to senior managers, who have great experience in financial services for SME exporters. The NSD process will be explored in detail focusing on the sources of information from customers. Step 1b: There will also be qualitative interviews with SMEs to make sure that the issues and items on the questionnaire are relevant to SMEs. HOW MANY, HOW TO CHOOSE? Based on the record of the customs department, Ministry of Finance in 2005, there are approximately 20,000 SMEs in Thailand. Step 2: Quantitative analysis using mail survey to test the model. Quantitative analysis using a mail survey which will be distributed to SMEs whose products are exported in order to learn customer views on their needs to compare what the financial service provides regarding their knowledge of SMEs needs. After several rounds of questionnaire development and testing, the questionnaire was sent and the survey obtained 134 responses from SMEs whose new banking service is being processed, representing a 67 percent response rate. Questionnaire response rate from local banks obtained 19% returned rate from the ones whose new service(s) have been proposed onto the market for the past two years. Study results indicate that the more comprehensive use of new service development is certainly the strongest reason for better new service performance. However, if local banks would like to be more successfully compete with other foreign representative offices, foreign banks or public banks, they need to consequently consider other factors like services encounter practices, type of sources of information, accessed approach of information, and SMEs' orientation in order to immensely improve new service performance. If local banks would like to develop new service for small and medium exporters (SMEs) more successfully, the focus on new services that fit SMEs' needs or beyond their needs for successful

international business operation should be considered as the primary factor. Such new ideas of service development may be obtained through information accessed by the rigid relationship between employees and SMEs. The development of advanced technological tools is designed and launched to fit those needs. Local banks should pay more attention to what SMEs' need prior to develop new services onto the market. To do that, better new service performance should be finally shown as a result.

Keywords: new service development, new service performance, small and medium exporters (SMEs), Thailand