

Natthakarn Ruangkreingsin 2007: Factors Affecting Deposit Behavior of Consumers of Bank of Ayudthaya: A Case Study of Krungsri Teen Plus Deposit. Master of Economics (Business Economics), Major Field: Business Economics, Department of Economics. Thesis Advisor: Associate Professor Somskaow Bejranonda, Ph.D. 130 pages.

The purposes of this study were to analyze 1) deposit behavior 2) related personal factors and the deposit behavior 3) the significance level of marketing mix factors affecting deposit behavior and 4) personal factors affecting the significance level of marketing mix factors affecting Krungsri Teen Plus deposit of Bank of Ayudthaya for people in Bangkok metropolis. The data were collected from 150 questionnaires from October to December, 2006. Analysis of the data were Chi-square for hypothesis testing at a confidence level of 95% and compared mean of the significance level of marketing mix factors.

The study results revealed that most samples were female, aged 20-30 years old, with an average income per month of 10,001-20,000 baht, worked as private officers, had a bachelor's degree, were married with one child who was 1-5 years old and had opened this account. Most of samples deposit in a fixed account and decided to open a Krungsri Teen Plus deposit because of their children. They deposit 500-1,000 baht, once a month during 09.00-12.00 a.m. on Mondays at the counter of the bank. Most people agreed with Krungsri Teen Plus deposit services. The hypothesis testing which related personal factors and the deposit behavior at confidence level of 95% found that personal factors consisting of age, average income per month, occupation, marital status and a number of children were related to deposit behavior that were the amount of money to deposit, frequency of the channel to deposit, type of deposit account, date to deposit, person who influenced the decision to open the account and the channel to deposit. The differences of personal factors consisting of age, average income per month, occupation, education level, marital status, a number of children and aged of children had the differences of the significance level of the marketing mix factors that were product, price, place, marketing promotions, people, process and physical.

Therefore Bank of Ayudthaya should develop marketing mix especially of physical and marketing promotions such as offer a scholarship or special interest rate for loan with Krungsri Teen Plus deposit and provide other financial services. Moreover the bank should train officials to specialize in service and have service mind to get more efficiency.

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Thesis Advisor's signature

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