

Waedenan Nasa. 2009: Factors Affecting Consumer Behavior of Using Services in Islamic Bank of Thailand. Master of Economics (Business Economics), Major Field: Business Economics, Department of Economics. Thesis Advisor: Assistant Professor Valaiporn Attanandana, M.A. 158 pages.

The objectives of this research were to study the customer behavior of using services in Islamic Bank of Thailand, the relationship between personal factors and level of understanding in Islamic banking system and customer behavior of using services in Islamic Bank of Thailand, importance level of marketing factors affecting using decision in Islamic Bank of Thailand as well as importance level of marketing factors sorted by personal factors and level of understanding in Islamic banking system of the customers. This research used secondary data and primary data which were collected by questionnaires from 400 people who using Islamic Bank of Thailand. Data were analyzed by descriptive statistic methods which were Percentage, Mean, t-test, F-test and Pearson Chi-square at confidence level of 95%.

The research found that most of samples were females, Muslims, 31-40 years old, married, had bachelor degree or equivalent, working as staff/employee in private sector, average income per month 20,001-30,000 baht, the level of understanding in Islamic banking system was rather high. Most of samples had been using Islamic Bank for 1 – 2 year for deposit and withdrawal, using frequency was more than 1 time per month during the period 09.31 – 10.30 am. They spent less than 10 minutes each time. Moreover, they decided to choose the services by themselves, the main reason of using Islamic Bank of Thailand was for saving. The main problem in using the Islamic Bank was the officials could not suggest clearly for curious questions. The relationship between personal factors and consumer behavior showed that marital status was related with frequency of using the Islamic Bank and average time spent. Age factor was related with period time of using the Islamic Bank. The research also found that marketing factor in process was the most important factor for decision making in using the Islamic Bank. The results of this research showed that the customers in different age, education, occupation, average income per month and level of understanding in Islamic banking system, preferred different marketing factors.

According to the above results, the Islamic Bank of Thailand should focus on service quality and provide good advisory as well as develop customer relationship management. Furthermore, the Islamic Bank should offer more various services as commercial banks and increase advertisement via mass media, publishing media and personal media.

Student's signature

Thesis Advisor's signature

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