

The study on “Buyers’ Demands Towards Bank Services on the Selling of Possessed Properties and Bad Debt : The Case Study of the Bangkok Bank Public Company Limited in Mueang District, Chiang Mai Province” was done with the objective of studying the demands of buyers towards bank services. Data was collected by questionnaires from 10 Bank branches completed by 165 buyers were chosen from 280 buyers. The SPSS/PC program was used to analyse the results and is presented according to the frequency, mean, percentage and Chi-square test to explain the results of the study.

The results of the research were as follows:

The majority of buyers in Mueang district, Chiang Mai province are men, rather than women, who are married and aged between 31-40 years old. Their level of education is a Bachelor’s degree and they work in the private sector. The average individual income ranges from 10,001-20,000 Baht, while their average household income ranges from 25,001-35,000 Baht.

As for housing, almost all of them already are home-owners and did not identify numbers of sponsored child.

Regarding buyers' demands towards bank services on the possessed properties and bad debt selling, it was found that most buyers requested one-storey houses on 51 to 100 square wa or two-storey houses on 101 to 150 square wa, located in suburban areas. The reason of purchasing decision are suitability of the properties' location and appropriation of the properties to their needs. Regarding public relation strategies, this study found that the bank uses employees who were well-experienced in the bank's management of possessed properties and bad debt or the bank carried out sales via officials from the Legal Execution offices and lawyers, to help promote successful marketing to buyers. In the process of selling possessed properties, the sale needs to be done via the Legal Execution Offices. In the case of selling land deeds by auction, the buyers want these transactions to involve a transfer of proprietary rights and mortgage registration simultaneously (in case of borrowing money from banks). As for buyers demand to borrow money from banks, respondents demanded discounts and some privileges, such as lower interest rates, high ratio of lending from banks, long-term loans, a shortened period to ask for loan approval (not more than 2 weeks), and distinct determination of property prices. Regarding the sale locations for possessed properties, respondents wanted banks to organize property fairs in shopping centers, for the reason that it is more convenient than at any other places. As for the general bank's services at the banks about these affairs, there should have outstanding guideposts leading to responsible units for the lands and properties for sale to make it easy for potential buyers to contact the bank or bank employees.