

Kornwara Kerdchan 2012: Service Quality's Expectation & Perception Levels that Determine Trust of AIS's Saving and Credit Cooperative Members. Master of Business Administration, Major Field: Business Administration, Faculty of Business Administration. Thesis Advisor: Mr. Thongchai Srivardhana, Ph.D. 200 pages.

This research aimed to study 1) Expectation level of service quality 2) Perception level of service quality 3) Difference between expectation and perception level of service quality 4) Trust of cooperative members 5) Influence between expectation and perception level of service quality and trust of cooperative members

Samples were 400 members of AIS's saving and credit cooperative members used questionnaire as a tool. Stratified random sampling and convenience sample are used. The descriptive statistical tools were percentage, arithmetic mean, and standard deviation. The inferential statistical tools were Pearson Correlation and multiple regression analysis at the 0.05 level of statistically significant.

Research results on personal factor of samples found that samples were more female than male, and were employees of Advanced Info Service PLC more than subsidiary companies. Memberships were more than 3 years and recently ordinary loan service/emergency loan service. Members had expectation and perception level of service quality in "very good" level. Difference between expectation and perception level of service quality had perception lower than expectation level. Members had trust level in "very good" level. Results of hypothesis test found that expectation level and service quality perception affect trust of members in every way.

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Student's signature

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Thesis Advisor's signature