

Abstract

This quantitative research aimed to study the marketing decision's factors involving banks' residential non performing assets (NPA) and to create the marketing mix strategies for NPA's release. Questionnaire, main research instrument, was used for collecting data from NPA's interested people of 7 banks and 2 Asset Management Companies (AMCs). Data analyzing by descriptive statistics were frequency, percentage, mean, standard deviation, F-test, Sheffe's method and Pearson's Chi-Square test.

The findings point that most NPA's interested people aged 30 - 40, working in private sectors, and having income 20,001 - 40,000 baht per month. They are interested in NPA; single detached house (second hand), location near the main infrastructure, selling price between 1,000,001 - 1,500,000 baht, 20 - 59 square meters size, 2 - 3 years old, and purchase tending with bank loan as a single borrower. Moreover, the findings show that marketing decision's factors involving NPA are ownership and marking mixes especially price, place, product, and promotion respectively. The financial institute websites are the main information channel for selling NPA. Finally, the marking mix strategies creating about bank's residential non performing assets or NPA should concern the renovation, the location, the discount promotion, and floating interest rate reduction. The promotions of premium and lower interest rate over short period are only promotional activities.