

## **ABSTRACT**

Abstract of thesis submitted to the Graduate School of Maejo University in partial fulfillment of the requirements for the degree of Master of Science in Cooperative Economics

**FACTORS AFFECTING THE FIXED ACCOUNTS OF THE CLIENTS OF THAI  
FARMERS BANK, BRANCHES IN MUANG DISTRICT,  
CHIANGMAI PROVINCE**

By

**MR. KOLASAET NPAWAN**

**AUGUST 1998**

**Chairman :** Assistant Professor Choosak Jantanopsiri  
**Department/Faculty :** Department of Agricultural Economics and  
Cooperative /Faculty of Agricultural Business

This research was conducted to find out 1) personal and socioeconomic backgrounds of the clients having fixed accounts at the Thai Farmers Bank, branches in Muang district, Chiangmai province; 2) factors affecting their fixed accounts; and 3) problems and obstacles in providing services to the clients. The data was collected by means of questionnaires from 100 clients having fixed accounts at the Thai Farmers Bank, branches in Muang district, and analyzed by using the Statistical Packages for the Social Sciences.

The results of the study revealed that 51.00 percent of the Thai Farmers Bank's clients in Muang district, Chiangmai were male and 32.27 years old on average; 45.00 percent were married, 42.00 percent worked in private firms and 39.00 percent had completed a bachelor level of education. Their average number of family members was 3.23

They earned most of their income from their main job, at an average of 131,024 baht per year, 7,376 baht of which was spent monthly on non-durable goods.

Most of the clients having fixed accounts were indebted to the the Thai Farmers Bank at an average of 1,005,491 baht and mostly owned cars. Their deposit with the Thai Farmers Bank averaged 739,270 baht. Factors affecting their choice of depositing money with the bank were : 1) reputation of the bank; 2) interest rate; and 3) modern technology.

Incomes, assets and liabilities were the variable factors significantly and positively affecting the clients' fixed accounts at the 99% level of confidence.

The results of the study of the clients' opinions on the staff, services, tools and equipment, location and sale promotion advertising revealed a very good level of opinions on 1) convenience in the provision of printed forms used at the bank; 2) modernization of tools and equipment; 3) location of the bank; and 4) decoration and cleanliness of the bank. It was recommended by the clients that the interest rate be equal or higher than other banks.