

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

**WHETHER KNOWLEDGE, ATTITUDES AND BEHAVIOR AFFECT THE
WORKING OF CREDIT OFFICERS OF COMMERCIAL BANKS IN
CHIANGMAI PROVINCE : CASE STUDY OF BANK OF
AYUDAYA PUBLIC COMPANY LTD.**

By

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The purposes of the research were to determine whether knowledge, attitudes and behavior affect the working of credit officers of Bank of Ayudaya Public Company Ltd. in Chiangmai province as well as problems and recommendations concerning their working. The research findings will be used as guidelines for improving the staff's working efficiency.

The data were collected by means of questionnaires from 70 credit officers of Bank of Ayudaya Public Company Ltd. in Chiangmai province, and analysed by using the SPSS/PC⁺. The statistics used were frequency, percentage, mean and Chi-square.

The results showed that 61.40 percent of the bank's credit officers were male and 38.60 female. They were 30 years old on average, 78.60 percent hold a Bachelor's Degree, and 77.10 percent were in the position of credit officers. Most of them have worked and been in that position for less than three years. It was also found that knowledge, attitudes and behavior did not affect the working of credit officers of Bank of Ayudaya Public company Ltd. in Chiangmai province. Testing for difference by using the Chi-square revealed no relationship among them. Hence, the assumption that knowledge, attitudes and behavior affected the problem of due loans and interest of commercial banks in Chiangmai was rejected. Consequently, it was concluded that most credit officers had good operation knowledge of credit provision, good attitudes towards banking operation, appropriate working behavior, and work enthusiasm. For problems concerning the operation of Bank of Ayudaya Public Ltd. in Chiangmai, the credit officers were found to have problems of banking i.e. differences in structure, depending on the size of branches, fixed assignment of duties, no work rotation and inadequate materials and office appliances; administration problems i.e. administrators should assign the staff's particular duties on the basis of their potential and there should be justice in consideration for the staff's promotion or increment; and client problems i.e. the clients asking for credits often provided untrue information, financial in particular, resulting in further problems of due loans and interest. It was recommended by the researcher that credit officers be careful in providing more credits, especially with external factors resulting from economic and political situations as well as with internal factors caused by an increased interest rate and the bank's limitations. The most important thing is the factor resulting from the clients themselves, capital inflow and outflow, and financial situations. To avoid this limitation, commercial banks which are the financial mechanism of the country should exchange realistic information about the clients and also implement the financial policies in accordance with the country's economic situations.