

## 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

### **THE CUSTOMER'S SATISFACTION FOR MARKETING FACTORS : GOVERNMENT HOUSING BANK, PHITSANULOK BRANCH**

By

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The objectives of this study were to : 1) study general data of the Government Housing Bank Phitsanulok Branch customers 2) study the satisfaction of the Government Housing Bank Phitsanulok Branch customers 3) compare satisfaction of each customers according to amount and objective of the loan 4) analyze customers's opinion on marketing factors of the Government Housing Bank, Phitsanulok Branch.

The data were collected by interview schedule from 404 purposive sampled customers of the Government Housing Bank, Phitsanulok Branch who took out loans for their residences and analyzed by SPSS/PC.+ Descriptive statistics, Spearman Rank Correlation Coefficient, t-test, multiple comparison and  $\chi^2$ -test were reported.

The findings indicated that most of the respondent were married female customers, aged 31-45 years old with bachelor degrees and worked as governmental officials. Their incomes were between 10,001-15,000 baht per month, with monthly expenditure of 5,001-10,000 baht. Most of these customers had received 200,001-750,000 loan approval for purchasing of land and houses. The loans were more than 70% of their property value. Each

customers had to pay one's debts in 11-20 years. The customers viewed that the approval process should be completed within 7 days rather than the existed 20 days process. Normally, the customers' proposals were not refused unless the property were of less value than the loans.

It was found that the customers' overall satisfaction on marketing factor was at a moderate level. Their satisfaction on prices and products were at a high level, while place and promotion were moderately satisfied.

Overall satisfaction of the bank marketing had significantly low relationship with the customers' occupation, but no significant relationship was found with amount and objective of the loan. However, while no significant relationship of amount and objective of the loan was found, significant relationship to some items of each factor were evidenced.

Satisfaction of the bank product and promotion were different among customer from different product objectives. Satisfaction of place and price were different among customers from different amount of loan.

According to customer's opinions, the bank should prolong duration of paying debts to be 30 years. They should improve the parking lots, the information center. The interests rate should have been stabilized, low, and not more than 10% of the capital.