

ABSTRACT

Abstract of thesis submitted to the Graduate School of Maejo University in partial fulfillment of the requirements for the degree of Master of Business Administration in Business Administration

THE NEEDS OF EXPORTERS IN CHIANGMAI PROVINCE FOR FOREIGN TRADE SERVICES FROM COMMERCIAL BANKS

By

PHONGSRI KHUNYOTYING

SEPTEMBER 2000

Chairman : Mr. Narongrit Putsadee

Department/Faculty: Department of Agricultural Business Administration and
Marketing ,Faculty of Agricultural Business

The purposes of this study were to find out the needs of exporters for foreign trade services from commercial banks , factors affecting foreign trade services selection and their problems in using foreign trade services from commercial banks in Chiangmai province.

To achieve these objectives, the data were collected by means of questionnaires from 91 exporters registered under the Export Promotion Center, Chiangmai by Census Study, and also from documents, business magazines ,printed matter , articles and related researches. The Statistical Package for the Social Sciences (SPSS) was used to analyze the data in form of percentage, frequency, mean value and standard deviation.

The results revealed that most exporters in Chiangmai province exported ceramics, earthenware, gifts, and decorative items, with a registered investment lower

than 5 million Baht and have run their businesses around 5 - 10 years. They used letter of credit for payment in foreign trade and sold the products to foreign customers directly.

The foreign trade service needed most by the exporters was international money transfer, followed by export letter of credit. The important reasons were confidence in payment through the banks and their need for current capital money, respectively. The exporters who did not need to use foreign trade services from commercial banks stated the reason of small quantities of products sold at a time during the past years.

The factors affecting the exporters' selection to use foreign trade services from commercial banks were product, price, economic, and technological factors, the most important of which was the price factor.

The most important problem in using foreign trade services from commercial banks was the fees for services, followed by interest rates..