

ABSTRACT

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The objectives of this study was to study problems of raising the Life Annuity Deposits of the Government Savings Bank employees in Amphoe Mueang, Changwat Chiang Mai which divided into 3 aspects : internal marketing problems, external marketing problems and interactive marketing problems.

The study was conducted with all employees of the Government Savings Bank in Amphoe Mueang, Changwat Chiang Mai. Questionnaires were used to collect data from 94 employees of 7 branches. Descriptive statistics were used to analyse data, such as frequency, percentage, and means.

According to the study, the results showed that employees gave the mean at high importance level to the internal marketing problems were as followed ; the limited authority of the regional office to approve a policy, insufficient selling techniques training which causes the employees to be under trained in looking for customers, insufficient training about the Life Annuity Deposits, and no commission for employees which causes lack of incentive to follow-up on customer payments, respectively.

Regarding the external marketing problems, the employees gave the mean at high importance level to the promotion, process, place, and people and service factors, respectively.

For the promotion problems that most of employees faced were lack of public relations which causes the customer to have a lack of knowledge about the Life Annuity Deposits, no advertisement that shows customers the benefits of the Life Annuity Deposits, no availability for walk-in customers to receive advise about the Life Annuity Deposits, and no public relations for sale promotion programs, respectively.

The process problem that most of the employees encountered was the day duration of a policy approval.

The place problems that most of the employees faced was that no specific counter existed for the Life Annuity Deposits payment, which caused customers to have a long waiting time, plus inconvenient areas to explain the details of the Life Annuity Deposits to customers.

For the people and service problems that most of the employees faced were they had no time to advice walk-in customers about the Life Annuity Deposits, most of the customers want the employees to collect the money outside of the bank, and no follow up for the Life Annuity Deposits payment , respectively.

Regarding the interactive marketing problems, the employees gave the mean at high level of importance to lack of information provided for the customers, no public relations for the Life Annuity Deposits program, most of the customers think that the Life Annuity Deposits was the same as insurance policy that cover health care , no public relations for promotion programs, no working standards, no feed back systems for customer service, there is no working procedures to determine how long it will take to process customers' requests, lack of communication skills training for employees, and no auditing and evaluation service system.