

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 SAVINGS OF CLIENTS OF THE BANK FOR AGRICULTURE
AND AGRICULTURAL COOPERATIVES, CHAIPRAKARN BRANCH
CHAIPRAKRAN DISTRICT, CHIANGMAI PROVINCE**

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The objectives of this study were to investigate 1) personal, economic and social backgrounds of the clients of the Bank for Agriculture and Agricultural Cooperatives, Chaiprakarn Branch; 2) factors affecting their savings ; and 3) problems and guidelines for savings promotion. The data were collected by means of interview schedules from 677 clients of the Bank for Agriculture and Agricultural Cooperatives, Chaiprakarn Branch, and analyzed by the SPSS/PC+.

The results indicated that most of the clients were male, 44 years old on average, had completed at least Prathom 4, and had an average of four family members. Most of their income was from agriculture, at an average of 133,535.17 baht per year per family and it was used for buying non-durable goods at an average of 75,219.91 baht per year.

The clients were mostly in debt with the Bank for Agriculture and Agricultural Cooperatives at an average of 77,125.85 baht and they owned property mostly in form of buildings. Each client had average savings deposit of 16,326.10 baht, fixed deposit of 115,039.83 baht and special savings deposit of 51,156.62 baht.

The study of factors affecting savings deposit of the Bank for Agriculture and Agricultural Cooperative's clients showed that income, expenses on non-durable goods, debts and property significantly affected the clients' deposit at the confidence of 95% . Income and property were positively correlated with deposit while expenses on non-durable goods and debts were negatively correlated with their deposit.

The study of factors affecting fixed deposit showed that income, debts and property significantly affected their deposit at the confidence of 95%. Income and property were positively correlated while debt showed negative relationship to their deposit.

The study of factors affecting special savings deposit of the clients showed that income and number of dependents significantly affected their deposit at the confidence of 95%. Income positively correlated while number of dependents were negatively correlated with their deposit.

The study on deposit promotion by the Bank for Agriculture and Agricultural Cooperatives showed that the majority of the clients would like the Bank to promote deposit by visiting them at home and encouraging them to deposit their money in the Bank because they thought that the Bank was more stable than any other financial institution. What disappointed them was insufficiency in parking space. Besides, they would like the Bank to increase the amount of insurance for damaged agricultural products caused by natural disasters.