Abstract

Research Title : The Factors Influencing Decision to Invest in Deposit in Premium

Savings Certificate (PSCs) of Government Savings Bank in Bangkae

Researcher : Mr Akkapon Naewpan

Degree : Master of Business Administration

Major : general management

Advisor :

(Dr. Vijit Supinit)

This research aims to 1. Study the factors which have influence to investing on Deposit in Premium Savings Certificate (PSCs) of Government Savings Bank Bangkae district customers 2. Study customer's behavior to investing on Deposit in Premium Savings Certificate (PSCs) of Government Savings Bank Bangkae district customers.

Regarding the data from 400 customers' sample, then analyzed with statistically program such as percentage, average, standard deviation, even difference statistic tested and single variance statistic tested.

The result shows that most customers will use service with family or lover that is uncertainly returning to use service. They often come twice time to the bank on Thursday in between 10:31 - 12:00 hrs. and the yield of special saving lot investment is a reason to use the bank service. It relates with the result that shows the influence factor is a yield of investment and

the result of assumption also shows that different genre and different status would have a difference satisfaction on Deposit in Premium Savings Certificate (PSCs) in signification at level .05.

Therefor the Government Savings Bank need to plan and set strategy to keep customers and increase new customers. Government Savings Bank needs to be trustable and be honest to customer who could be returning customers in the future. Bank can use this research to plan and set strategy. It is because the results found that external factors effective to trustworthiness and faithfulness effects to decision of buying Premium Savings Certificate (PSCs) of Bang Kae district customers.