

Abstract

Research Title : The Factors that Affect Decision Making and Consumer behavior for using the services at KASIKORNBANK PCL.

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The research study the demographics that affect the decision ,and behavior of customer in order to improve services and products to customers. It have some questionnaire used to survey with them. A sample of 390 customers who use statistics to analyze the frequency, percentage, average, standard deviation and hypotheses were tested by T-test and ANOVA analysis. The results of the research

Most of the respondents were male, aged between 25 - 35 years. The status of those who use most married, while education is High Vocational Certificate. The most important is that 10 001 - 20,000 baht overview and working in Office. the most consider is reputation and credibility. While the frequency of service, most 3-4 times.The most 10.31 - 12.30. Which use the service transactions. And the service branch near or at work.

While T-test test and analysis of variance. Each aspect, the demographic decision making and behavior choose banking services. The age does not affect the reputation and credibility, and the status , and services modern

Keyword : Consumer behavior, Model of Consumer Behavior, KASIKORNBANK Head Office