

บทคัดย่อ

การวิจัยนี้มีวัตถุประสงค์เพื่อศึกษาทัศนคติของเกษตรกรและสหกรณ์การเกษตร  
สาขาสนับทึบอง จังหวัดเชียงใหม

วิจัยที่มีความสัมพันธ์ต่อการตัดสินใจซื้อบัตรออมทรัพย์วิสิณ:  
กรณศึกษา หนาการเพื่อการเกษตรและสหกรณ์การเกษตร  
สาขาสนับทึบอง จังหวัดเชียงใหม

การวิจัย

การวิจัย

การวิจัย 2544

การวิจัย

การวิจัย

การวิจัย

การวิจัย

การวิจัย

การวิจัย

การวิจัย

การวิจัย

การวิจัย

การวิจัย(Simple random sampling) การวิจัย 351 การวิจัย

การวิจัย(Open-ended Question) การวิจัย(Closed-ended Question) การวิจัย

การวิจัย

การวิจัย SPSS (Statistical Package for Social Science)

การวิจัย

การวิจัย

การวิจัย 31 - 40 การวิจัย

การวิจัย 3 4 การวิจัย



Figure 2.34 shows the results of the Pearson product moment correlation analysis. The correlation coefficient is 0.85, which is significant at the 0.05 level. The p-value is 0.0001. The degrees of freedom are 10. The results are as follows:

Figure 2.34 shows the results of the Pearson product moment correlation analysis. The correlation coefficient is 0.85, which is significant at the 0.05 level. The p-value is 0.0001. The degrees of freedom are 10. The results are as follows:

## ABSTRACT

Abstract of thesis submitted to the Graduate School Project of Maejo University in partial fulfillment of the requirements for the degree of Master of Science in Cooperative Economics

FACTORS RELATED TO THE DECISION TO PURCHASE TAWEESIN  
SAVING CARD: CASE STUDY OF THE BAAC, SANPATONG BRANCH,  
CHIANG MAI PROVINCE

By

SUTTHILAK SONETHI

NOVEMBER 2001

Chairman: Ajarn Siriporn Kiratikarnkul

Department/Faculty: Department of Agricultural Economics and Cooperatives,

Faculty of Agricultural Business

This research aimed at investigating social, economic and institution factors related to the decision to purchase Taweessin saving card of the BAAC, Sanpatong branch, Chiang Mai province as well as finding out problems and difficulties in purchasing such saving card. The data was gathered from 351 randomly selected samples through open-ended and close-ended questionnaires and processed through the SPSS.

The results showed that most of the respondents were male, married, 31-40 years old, had finished primary education, were engaged in agricultural activities, had 3-4 family members, 1-2 of whom earned incomes, and have been customers of the BAAC for more than 9 years. As for their economic situation, the respondents had average annual income of 84,006 baht and an average annual expense of 55,149 baht. Purchasing was made with part of that earning. For the institution aspects (BAAC), most of the respondents were informed of the saving card by BAAC employees and their opinion on dissemination of information about the saving card was at a high level. Their

opinion on the services provided when they purchased the saving card was also at a high level, the mean score being 3.90. The mean score of their opinions on the regulations and conditions of purchasing the saving card was 3.56. Most of the respondents purchased 1-10 units. The lowest number of units purchased was 1 and the highest, 200. The main reason for purchasing was satisfaction with the returns expected.

Two types of problems concerning card purchasing were found: those resulting from regulations i.e. customers' inability to choose the numbers they wanted and presentation of identifications together with their signatures - and those caused by the bank's employees i.e. giving insufficient information, favoring some customers, and slow provision of services.

The hypothesis test indicated that respondents different in sex, occupation, education and marital status were different in decision to purchase the saving card at a significance level of 0.05.

Average total annual earnings were found to affect decision to purchase the saving card, the coefficient being 2.34, but average total annual expenses did not.

Information dissemination by the bank's employees was found to be directly correlated with the respondents' decision to purchase the saving card while that through radio and television was inversely correlated. Provision of services had no correlation with purchasing decision. Opinions on the value per unit of the saving card were inversely correlated with purchasing decision while the first prize i.e. 10 million baht, was directly correlated.