

The marketing mix factors affecting selection credit of the government savings bank kui buri, Prachuap Khiri Khan province

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Abstract

This research aims to 1) The study of marketing mix factors affecting selection of the credit offered by the government savings bank kui buri, Prachuap Khiri Khan province 2) To compare the marketing mix factors affecting selection of the credit offered by the government savings bank kui buri, Prachuap Khiri Khan province classified according to personal factors.

The samples used in the study is that customers who use the service credit by the government saving bank Kui Buri, Prachuap khiri khan province . Derived from a sampling of 400 persons, by means of random sampling chance. The tools used in this research include statistics used in data analysis were percentage, mean, standard deviation test and t-test and one-way analysis of variance.

The results 1)The marketing mix factors affecting selection credit of the government saving bank kui buri , Prachuap kiri khan province overall, the highest level. Considering it was found that the average in the first three, including personnel, physical environment. And the product, respectively.2) To compare the marketing mix factors effect to the credit of Government saving bank Kui Buri, Prachuap Khiri Khan province classified according to personal factors found that users with sex, age, income, use different affecting factors of marketing mix in the overall credit are different. The users level of education and occupation on the use of different marketing mix in the selection of credit service overall there was no significant difference in the 0.05.

Keywords : Marketing mix, Credit, Government saving bank

1. Introduction

In brokering business growth an expansion in the business sector. The money is important factor that helps sustain such growth. The loan has a role inevitably have to do business for the purpose of the loan is based. The goal of the application and the ability to repay the loan within the agreed deadlines. (Depending on the type of loan that happens), the growth of bank lending in the current inevitably to compete fiercely. The primary goal of taking market share in the individual clients, whether they are personal loans. Mortgage and credit cards ,etc.

The credit services can make the life of the loan is better than ever. The supply of goods and services used to meet the requirements can quickly and conveniently and catch up with particular requirements necessary goods and high cost, such as land and house, and sports facilities in everyday life, etc. in addition, credit also eliminates the troubles in time is necessary. Such a sudden illness, or in case of an emergency. Almost all income from financial credit business is the main income from the financial institutions responsible for saving money from those who have money left saving silver and lead such from circulating to savers with interest rate from borrowers.

The government saving bank is a trusted source of savings is the most important country to help support the government in different policy actions on a national level. At present, the Bank added a service business all service credit deposits to various aspects of financial services for the public. The implementation of individualized social support, including from the Government extended the loan towards citizens. There is both a credit to small business loans for housing loan project, the people's bank loan credit and welfare for many others.

During this period, the bank has changed. Improve operation system and service in all aspects, the bank has to adapt to the situation. In order to maintain the customer base of more than 26 million accounts by mobilizing resources in all aspects. Preparation to improve the appearance and style of advanced services and comprehensive. To support the service to meet the needs and covers all groups and professional all ages. The bank aims to continue to meet the needs of the stakeholders of the bank that matters. Including customers, people government (Ministry of Finance) and employees by providing financial services thoroughly, especially, the foundations of the country. Promote the saving and investment. To strengthen at the community level. And the base is in promote the country's sustainable development. [1]

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The Government Savings Bank has a primary goal in operation is to expand the customer base of business credit and increase credit markets, including a number of ventures that is accepted and can compete job Bank is a service business in the service industry is considered there is a difference from the business to complement industrial consumer goods and general consumer products because there are both tangible and intangible products are goods and services that offer per customer or market. The marketing strategy that is applied to the service business will need to provide your marketing mix, different from marketing in General, especially those who are hospitality, doing business as public [2], marketing mix, a concept for a business service (Service Marketing Mix) is a concept related to the business, which is a different business, general consumer goods success in business.

Kui Buri district is a district with a focus in the tourist attractions of Prachuap Khiri Khan province. Although the population, only 40,195 people. But the main tourist attraction to 11 [3] with the growth of the tourism business The growth of population and income resulted in the intense competition of the credits. Research on the marketing mix factors affecting the use of the credit service of the government savings bank Kui Buri, Prachuap Khiri Khan province. Arise from the attention of the resulting from the internship and noticed the competitive circumstance mentioned. The aim is to guide the development and improvement of quality of service on credit. The study focuses on the marketing mix and 7 aspects such as product, price, distribution, promotion, marketing. Individual, the physical environment and the service process. The study results can be applied as data for planning the differentiation strategy in products achieve competitive advantage and the development of marketing credit of bank efficiency better.

2. Objectives

2.1. The study of marketing mix factors affecting selection of the credit offered by the government savings bank kui buri, Prachuap Khiri Khan province

2.2. To compare the marketing mix factors affecting selection of the credit offered by the government savings bank kui buri, Prachuap Khiri Khan province classified according to personal factors.

The hypothesis in the study

The marketing mix factors affecting selection of the credit offered by the government savings bank kui buri, Prachuap Khiri Khan province classified according to personal factors.

The documents and related literature

Researchers have studies the relevant research to create a conceptual framework for research this strand of the literature review is divided as follows :

The concept and the theory about the marketing mix factors

Siriwan Sereerat [4] discusses the concept and theory of the market. The marketing strategies for service business use of the marketing mix (Marketing Mix or 4Ps) as well as the goods, which consists of the product price Place and promotion and the characteristic of service that has difference from goods many scholars therefore that should rely on the more 3 P 's which consists of individuals (People) or employees. Create and physical evidence presentation and process include variable marketing 7 reasons.

Chaisompol chaoprasert [5] Marketing mix means the marketing variables controlled, which the company used together to satisfy its target audience of the following tools.

1. Products refers to that offered by the business to meet the needs of The customers to the satisfaction of products offered for sale may exist or not. The product can make customer service has been the difference from competitors. And as an added value in the attitude of consumers.

2. Price means the value of the product in the form of money, such as interest rates, various fees that banks charge, etc., price is a factor causing income. Importance of perception in the value of the services offered on perceived quality. And has the effects of the image of the service. The price will determine how depending on the target customers and competition. Pricing must comply with other marketing strategies decision making the price depends on the factors both inside and outside the organization, such as the goals of the organization. The state competition, market positioning, the elasticity of demand etc.

3. Promotion to communicate information between sellers and buyers to create attitudes and buying behavior. Communications may salesman sold (personal selling) and communicating with the media. (Non-personal selling) in contact. Communication Many may choose to use one or several of the tools. This includes advertising sales by personal selling promotions providing news and Public relation, direct marketing .

4. Place refers to the structure of the channel, which consists of institutions and activities. Used to move products and services of the organization to the market as the bank's location, cleanliness and beauty of the place, parking, etc., since the service is not retained. Production and consumption occur simultaneously. So therefore related to atmospheric environmental service offerings to customers. Influence customers' perception of the value and benefits of the service offered.

5. People means the employee service provider must have the knowledge, abilities and skills in the service, good attitude, can meet the needs of customers. From the specific characteristics of the service.

6. Process means the procedure, regulation, or how to work involves the creation and presentation of services to customers. The process of the service, to deliver. The quality of service to consumers and quickly impressed customers such as the approval of credit facility to pay the price.

7. Physical Evidence (physical environments) include the building of a business service tools and equipment such as computers. ATM machine. Desks decorated lobby, parking lot, Garden decoration, bathroom signage various forms of these things is something that the customer uses to represent the quality of service, that is, customers are relying on the physical environment is one of the factors in choosing the.

The concept and the theory about the service

Siriwan Sereerat [4] discusses service quality is important. One thing to create the difference of the business. The business services to win the competition, it must have a delivery service with high quality continuously, rather than competitors, customers in the past. Tell others about the advertising business and service. After the customer has to compare the customer service that customers have to service customers expect. If the customer service has been lower than the services that customers expect. Customers are the lack of interest in the carrier. But if the service clients receive equals or exceeds customer expectations. Customers will often use services from the service provider.

Chaisompol chaoprasert [5] discusses service means the process of delivering a product that did not exist (Intangible Good) of business with the client. In its absence, it must meet the needs of clients that leads to satisfaction.

Kotler [6] services have characteristics different from selling goods or products in general. When dealing with the business. Important characteristics of the service are as follows.

1. The essence of trust (Trust) service activities or actions performed recipient provider service as the service process occurs. The buyer or the client can't know in advance how to be treated until the activity service will happen. The purchasing decision thus depends on the trust. Unlike buying general merchandise that consumers can grab catch check the goods before deciding to buy it. The service can provide the customer will receive the quality guarantee. Or reference experience that others have used the services.

2. Intangibility the service features and intangible things could not touch prior to purchasing occurs, i.e., the buyers or customers may not know in advance, or before you decide to buy services like to buy general goods. Besides buying service is intangible only live comment purchase attitude and experience the original has been purchasing such decision The buyer may determine the criteria about the quality or benefit of services they should get. Then decided to buy services meet such requirements.

3. The split apart not (Inseparability) the services were not be separated from the person or equipment that a service or service supplier. Production and consumption of services will occur at the same time or close to the sales services. Unlike the product with production. Sale of goods was consuming later. Also, the service could be divided components in itself apart. As the production of general merchandise. The carrier is the seller services directly to consumers. This process happens continuously since the start of service until you are so service ends. The consumer will participate in the service process at that time. By acting as a service recipients from the carrier at the same time.

4. Different styles are not fixed (Heterogeneity) the services were not fixed and unable to determine exact standards. Because each depends on the service provider each. The method provided is characteristic of self although the service is the same. From the same provider but different agenda. The quality of services may be different. Depending on the provider, the service time of service and service environment while being different.

5. The characteristics that cannot be preserved (Perish Ability) the services have characteristics that cannot be maintained or reserved like general goods . when there is no demand for services will be wasted not called back take advantage again. The services are the loss is relatively high.

6. The characteristics that cannot be possessive (Non-Ownership) the service has the characteristics of no ownership when buying service occurred. Unlike buying goods general obviously. Because when the buyer paid for any item will be permanently the goods immediately. While the buyer to pay any service The buyer will be in terms of service to each category. Because of the waiter is not a thing but is an activity or process of action.

Smith shatnakorn [7] discusses to the concept of service and its service. The service is to assist or operation for the benefit of others must have main hold practice. Not that the help. Useful to others will follow our mind. Who is the leading provider of generally. Principles of service with caution as follows.

1. According to meet the needs of the service. Services need to consider the main. To the needs of clients as the requirements in the service even if it is to help, we saw that it was good. And appropriate to the client how much. But if the don't care not the importance. The services that may be worthless.

2. Clients satisfaction, quality is customer satisfaction is the fundamental. Therefore the services must aim to clients satisfaction. And it is the key to service evaluation. No matter what we intend to serve how many But it is only in quantity, but the value of measured with service to satisfy our customers.

3. Treated by completely correct, complete, a service which can meet the requirement. The satisfaction of service recipients apparently is a practice that must be checked the correctness and integrity for the cup. If an error group and difficult to keep the customer satisfied. Despite the apology. Unfortunately, received only mercy.

4. Suitable for the situation of quick service delivery or service on time is important. The delay in determining makes the service does not comply with the situation. In addition to deliver goods on time. Will also need to consider the rush of customers. Respond quickly and early.

Guideline for the management of credit

Daranee Phutwiboon [8] discusses the credit management will be covered. Since the loan until the debt collection, 2 style that is the main task of management of credit. To be taken concurrently scales, that is, if a virtual any slack job must be strict, so that the credit management went well. For the development of credit management are as follows.

1. Credit Management The management subsidiaries under the administration of a specific business. You need to take into account the main goal of the business before. Target of Credit Management. Which should be consistent with the main goals of the business. It is the nature of the policy practices are as follows:

1.1 sales costs and a reasonable profit for the enterprise

1.2 Accounts Receivable control both the quantity and quality. To venture investment The debtor too Impair the prospects for increased sales.

1.3 Cost Control in loans. And debt collection costs, including bad debts on wages and salaries for the rental of premises, etc.

2. Credit management should take into consideration the cooperation and coordination with other parties of the company, such as sales or accounting department.

3. Credit management is both a science and an art, that is, the worker must have a knowledge of science, various aspects of financial accounting services, credit, etc., also need to have the ability to use art scoreboards and experience to diagnose, order, which is the unique ability to manage. Credit, effective until the desired goals.

4. Credit management to be effective, should have the expertise to perform each step in the job credit goal setting planning and operational policies. The routing duties and distribution credit checking operation with the goal of training employees and credit.

5. credit management still needs to have the process management according to the principles of general management is planning ,organizing ,actuating and controlling.

Results from a literature review can be summarized as a conceptual framework are as follows:

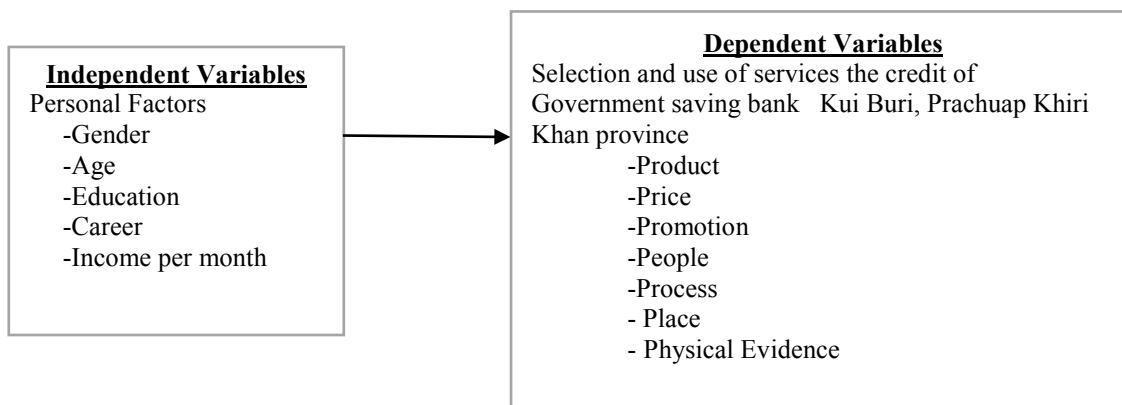


Figure 1 framework in research

3. Methods

The population studied were the customers who use the services of credit by the government saving Bank Kui Buri, Prachuap Khiri Khan province total of 1,200 people (Credit the government saving Bank Kui Buri, Prachuap Khiri Khan province, 2016) was calculated using the formula of Taro Yamane [9] as a group. a sample of 300 cases, the researchers add a sample size of 100 samples were collected at 400 using accidental sampling. The survey tested The content validity (content validity) of 3 experts also tested the reliability with

Cronbach alpha values to customers is similar to the target population. But a sample of 30 such information for the confidence. It ranged from 0.70 to 0.91 The data were analyzed by percentage, mean deviation and t-test analysis and one-way analysis of variance.

4. Results and discussion

Part 1 personal information of the respondents

Found that most of the respondents were male, were 51.25 majority 41-50 years is high 41.25 education mainly in primary level. The percentage of 29.25 mainly agriculture, were 37.50 majority, and 20,001 – 25,000 per month, the percentage of 40.50.

Part 2 Mean

The standard deviation and the significance of marketing mix factors affecting the selection of credit for the government saving Bank Kui Buri, Prachuap Khiri Khan province overview

The researcher used the Likert scale as the following.

Table 1 The marketing mix factors affecting selection credit of the government saving bank kui buri , Prachuap kiri khan province

The marketing mix factors	Mean	S.D.
1. Product	4.35	0.49
2. Price	4.12	0.75
3. Place	4.18	0.61
4. Promotion	4.14	0.63
5. People	4.44	0.53
6. Physical Evidence	4.40	0.52
7. Process	4.12	0.77
Total	4.25	0.41

The results showed that the level of importance of the marketing mix factors affecting selection of credit of the government savings bank Kui Buri Prachuap Khiri Khan province in total at the highest level. The factors are evaluated in the first three sequences include personnel, physical environment, and the products, respectively.

Part 3 Result to compare the marketing mix factors effect to the credit of Government saving bank Kui Buri, Prachuap Khiri Khan province classified according to personal factors.

Table 2 The marketing mix factors effect to the credit of Government saving bank Kui Buri, Prachuap Khiri Khan province classified according to personal factors.

The marketing mix factors	Gender	Age	Education	Career	Income
	<i>statistics</i>	<i>t-test</i>	<i>ANOVA</i>	<i>ANOVA</i>	<i>ANOVA</i>
1. Product	1.44-	0.32	1.04	1.79	0.35
2. Price	0.75	**4.47	5.83**	4.99**	0.22
3. Place	0.81	1.13	3.66**	3.27*	0.39
4. Promotion	1.34	0.10	4.63**	2.61*	0.11
5. People	0.41	1.38	3.78**	2.30	1.65
6. Physical Evidence	0.98	0.63	6.82**	4.64**	1.76
7. Process	0.70	*3.01	12.62**	9.82**	1.80
Total	0.86	2.04	10.33**	7.91**	0.58

Statistical significance * <0.05 **< 0.01

The research found that Users with different gender, age, income, affecting the marketing mix factors in choosing the loan as a whole did not differ. The service user is education and career as well as the factors affecting the marketing mix to opt for loans in overall difference was statistically significant at the 0.05 level.

5. Conclusions

1. The marketing mix factors affecting selection credit of the government saving bank kui buri Prachuap kiri khan province in total at the highest level. And when the aspect that were at the highest level 3 sequence is personnel, physical environment, and the products. Which shows that the customer service of credit of the government savings bank Kui Buri, Prachuap Khiri Khan province The importance of service employees is important. According to the study results of Chayapar Bunmepipit [10] To study the behavior and marketing

mix factors affecting the decision to use credit services Housing Savings Bank bang khae of users The results indicated that, overall customer value marketing mix level when the found significance level to the highest level. The highest is in people.

2. To compare the marketing mix factors effect to the credit of Government saving bank Kui Buri, Prachuap Khiri Khan province classified according to personal factors found users with different gender, age, income, affecting the use of marketing mix in the overall credit are different .According to the study results of Warathip bunprawat [11] A study of marketing mix factors on choosing the people's Bank project loan of GSB tungtako, Chumphon . The research found that a comparison of the differences of the marketing mix, a people's Bank project of GSB. Classification based on personal factors, found that users of the service have different gender affects the use of the marketing mix, a factor in the decisions aggregate is not different.

Recommendation

The results can be separated into two suggestions as follows.

1. Recommendation on bringing the research to use

1. The marketing mix affect the choice of the government savings bank will loan varies according to the level of education and occupation of the service by such factors, the government savings bank's executives need to study in detail the cause. To choose the type of loan, meets the needs of most customers. For the benefit of private clients and to enhance competitiveness.

2. The marketing mix factors that affect the choice of the Government Savings Bank loan has been evaluated in the light of those three, the first sequence in the service include personnel, physical and environmental aspects of products, we may conclude that the guidelines for creating a successful business providing credit service is a service that people want are undertaking the relationship with customers, knowledge, understanding and good service while the physical environment is important for its customers and the products are designed to meet the needs of most customers.

2. Recommendation for the next research

1. Such research focused on conducting quantitative evaluation of the demand side that is the side of the customers. If you want the profoundness of research. Focus should be on the supply side were the providers and administrators. The assessment 360 degrees. Or may be used in conducting a mix between quantitative and qualitative research in finding the answer.

2. With the limitations of the time by using the method the principles of probability. If those who are interested in sales work may be the research of the population. Or you may use the principle of random, the other way.

3. Such research a cross-section Do not study the continuous contact. So those who are interested to extend the research may make of such should be interesting results as well.

4. Interested parties may bring the conceptual framework in research were conducted with the government savings bank, or another bank to do research in comparison to extend the approach to knowledge creation wide more and more.

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