Abstract

Title of Independent Study
The Study of Behavior and Factors affected Selecting Personal Credit of Commercial Bank

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The objectives of the research to study about the behavior and factors affected selecting personal Credit of Commercial Bank through gathering the primary source by the design of questionnaires 200 users of personal Credit. The data analysis was done through the method of means, standard deviation and the variable relation analysis was done by Chi-Square Test and fixing at the statistical significance 0.05.

From the research found that factors affected the most of selecting personal Credit of Commercial Bank was rate of interest, secondary was the installment duration suitable for income, the service with politely and friendly, channel of convenient loan payment and the steps of asking credit authorization easily, respectively.

The result of the study and regular problems of selecting personal Credit of Commercial Bank was rate of interest too high, secondary were the steps of asking credit authorization too complicate and the problem of lacking understanding in asking credit authorization regulation, respectively.

Therefore, the service of selecting personal Credit of Commercial Bank should pay attention for the efficiency of the service and emphasize the high potential of giving personal credit process for the users have received the most beneficial.

KEYWORDS: Commercial Bank, Personal Credit