



CUSTOMER PERCEIVED VALUE AND SERVICE QUALITY CRITERIA FOR
CESSCO CREDIT COMPANY IN CATEGORIA DEPARTMENT STORE

by

Mr. Pakorn Chavavitayakul

A Final Report of the Six-Credit Course
CE 6998 - CE 6999 Project

Submitted in Partial Fulfillment
of the Requirements for the Degree of
Master of Science
in Computer and Engineering Management
Assumption University

November 2002

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Project Title	Customer Perceived Value and Service Quality Criteria for Cessco Credit Company in Categoria Department Store
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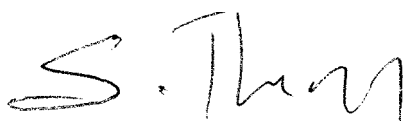
The Graduate School of Assumption University has approved this final report of the six-credit course, CE 6998 — CE 6999 PROJECT, submitted in partial fulfillment of the requirements for the degree of Master of Science in Computer and Engineering Management.

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ABSTRACT

Most of the businesses in the present need to find the right marketing strategies or any plan to attract the customers to purchase their products. One of the most successful for attracting the customers is to offer the credit option for those who have low income or willing to pay less in the specified period instead of paying whole amount once.

This research primarily focuses on the measuring the customer's opinion and awareness toward Cessco Credit Company or Credit Cessco in Categoria Department Store, Bangyai Branch. The core study is to find out what factors relate to the customer's opinion for selecting the credit company and what is the perception or opinion of the customers toward Credit Cessco. Thus, we can provide the right marketing strategies for increasing the customer awareness and also improving the current service and performance.

This research used survey technique for collecting the customer data. We distributed the 400 questionnaires. Non-probability sampling method has been selected according to the number of population is unknown. Analyzing the data gathered from the survey with the Statistical Package for Social Sciences (SPSS) software program. From the survey results, it can be concluded that most of customers knew Credit Cessco but only half of them could be permitted to use this credit. For the customers who knew but now being member of other credit companies, the information of useful benefit and better service can attract these potential group of customers in the future.

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I. INTRODUCTION

In the situation of the economic slow down, people tend to expend carefully for purchasing products and services especially with high value or high price. So the competition among business becomes more fervent. Providing only high quality product to the customer merely as the past is not enough, we need to provide high quality products with good service at competitive price. The advance of technology enable most company to produce the same high quality products to the market.

Most companies have implemented this concept in the same way to keep their economic position. However, some company has seen the way to unique their business by focusing more on the service to gain the customer acceptance and loyalty. That is why today customer looks for better products and services from provider.

1.1 Background of the Company

Categoria was established in France since 1957 and first operated in Thailand since 1995. Now Categoria has 15 branches in Thailand which includes: Bangyai, RamaIV, Srinakarin, Suwintawong, Rattathibeth, Changwattana, Chiangmai, Bangbon, Bangpakok, Ramintra, Sukapiban3, Bangkhae, Petchkasem, Rangsit, and Ratchadapisek.

The mission of the company is all efforts are directed toward customer satisfaction. Our retailing activities seek to meet changing customer demands, in terms of product satisfaction and quality, at the most competitive prices.

The Categoria goal is aiming to be an international force with a significant presence in each market. By constantly seeking to again market share, we will strengthen the group's independence and raise its value over the long term. Categoria

provides the customers with high quality products at the competitive price and better services.

Categoria Products can be classified into 3 main categories:

- (1) Nonfood Division which includes Textile (clothes, shoes, bag, infant accessories, eyeglasses, etc), Appliance (Refrigerator, Washing Machine, Blender, Chopper, Hi-Fi stereo, TV, Fan, Camera, Mobile Phone, etc.) Bazaar (Gardening, Furniture, Tape, CD, Car Accessories, etc).
- (2) Grocery Division provides Rice, Canned Water, Freezer food, Snacks, Dry Foods.
- (3) Fresh Division includes Butchery, Bread, Bakery, Desserts, Salad Bar, and
 - Food Court.

Categoria has agreed with Cessco Credit Company which is the leading credit company in Europe to be located in the appliance's sale areas which provide the service of credit option at the specified credit rate for the customers. Cessco uses the concepts of simple credit "Having a piece of money, you can buy a big one". Cessco has counter service more than 810 shops within the Thailand. Cessco is one of the options for the customers who want to purchase any products in the Categoria with the value is higher than 2,500 baht.

If the customers want to purchase a product on credit, they can apply with the Credit Attendant at the Counter Cessco and they can know the approval within 1 hour.

The documents for application includes:

Table 1.1. Required Documents for Application.

A Person/An Individual	An Entrepreneur/An Owner
1. Identity card	1. Identity card
2. House Registration	2. House Registration
3. Slip of monthly salary	3. Account book for past 3 months
4. Account book for latest 3 months	4. Company Registration Letter
	5. The title deed to a piece of land(in the case of no Company Registration Letter)

The qualification of the candidates:

- (1) Age between 20-65 years
- (2) Thai Nationality
- (3) Full time employment(at least 6 months for working)
- (4) Have the direct telephone number for contact

The **SWOT Analysis** of the company is as follows:

S The customers can know the result within 1 hour

Lower Credit rate

For having first downpayment, the customers will pay less interest for the rest of monthly payment

W Categoria needs the customers to have direct telephone number

Categoria can not inform the customers how much credit amount the customer left

Cessco can not explain the customers why they don't pass the consideration

If the customers don't pass the credit application from Cetelem, they have to wait for 3 months before they propose the documents again

- O - Standard services
- Repetitive customers
- T Categoria has only Credit Cessco for the customers who want to apply for
Credit Payment

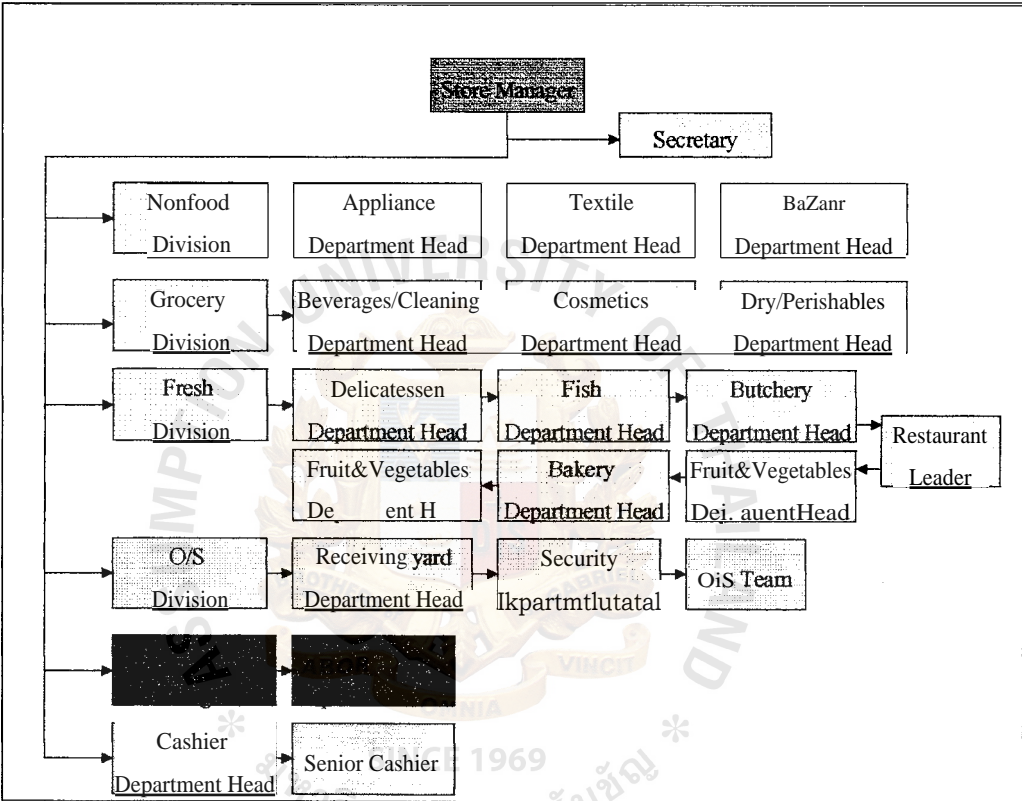


Figure 1.1. An Organization Chart of Categoria, Bangyai Branch.

1.2 Statement of the Problems

In the Categoria Department Store it is considered as Hypermarket business, the customers can be classified into 2 groups: end-user group and retailer group. Purchasing products from Categoria Department Store can be either cash or credit payment. If the customers wants to purchase on credit, they can use the service of Cessco Credit Company or Credit Cessco. Categoria Department Store, Bangyai Branch wants to

know the reason why the number of customer who uses the service of Cessco Credit Company or Credit Cessco is decreasing.

Since Cessco Credit Company will conclude the number of customer who get approval and rejected customer with the reasons every month, this information seem not enough to conclude the reason why the customer use service less than the past.

1.3 Research Objectives

The primary objectives of this study are to identify the customer's opinion and awareness toward Credit Cessco's performance and the factors which can increase their satisfaction. The result from this study will be used as a guideline for the following objectives:

- (1) To enhance the service quality of the Credit Cessco
- (2) To improve the techniques of how to provide good service.
- (3) To attract customers and prospectives.
- (4) To provide the right service to the right man at the right time

1.4 Importance of the Study

Usually the income of Categoria Department Store about 2-3% comes from the credit purchasing by the customers. It may look only few percentages but the actual amount of money is not less than 6 million-7 million baht per month. This number is worth enough to conduct this study.

This study will help us in the following reasons:

- (1) Find the solution to increase number of credit sales.
- (2) Provide the better service to increase the customer tWaction.
- (3) Satisfied customer tends to come back to use the sice again.
- (4) Satisfied customers are likely to recommend the company to the others.

1.5 Scope of the Study

This study will concentrate on the customer's opinion and awareness toward Cessco Credit Company or Credit Cessco within Categoria Department store, Bangyai Branch. Moreover, we will further compare Cessco Credit Company with other Credit company to improve the company service quality and attract the customers to use the service of the company.



IL LITERATURE REVIEW

2.1 Quality Defined

The dictionary has many definitions of "Quality". A short definition that has achieved acceptance is: Quality is customer satisfaction. Fitness for use is an alternative short definition. Unfolding the definition starts with defining the word "customer". A customer is anyone who is impacted by the product or process:

- (1) **External customers** include not only ultimate users but also intermediate processors, as well as merchants. Other customers are not purchasers but have some connection to the product
- (2) **Internal customers** include not only other divisions of a company that are provided with components for an assembly but others that are affected.

A "Product" is the output of any process. Three categories can be identified:

- (1) Goods: e.g., automobiles, circuit board, and reagent chemicals.
- (2) Software: e.g., a computer program, a report, and an instruction.
- (3) Service: e.g., banking, insurance, and transportation. Service also includes supporting activities within companies, e.g., employee benefits, plant maintenance, secretarial support.

Next, we need to define "customer satisfaction". This is achieved through two components: product features and freedom from deficiencies. A closer examination of the two components reveals insights:

- (1) **Product features** have a major effect on sales income. Product features refer to the quality of design. Increasing the quality of design generally leads to higher costs.

- (2) **Freedom from deficiencies** has a major effect on costs through reduction from scrap, rework, complaints and other results of deficiencies. "Deficiencies" are stated in different units e.g., errors, defects, failures, off-specification. Freedom from deficiencies refers to quality of conformance. Increasing the quality of conformance usually results in lower costs. In addition, higher conformance means fewer complaints and therefore increased customer satisfaction.

Joseph M. Juran is recognized as one of several national and international authorities on the subject of quality and quality improvement in industry. Juran is known for his pithy definition of quality as fitness for use. Two critical factors establish fitness for use: product performance and freedom from deficiencies (Juran 1988). Product performance refers to a product's ability to do what it is supposed to do, thereby delivering satisfaction to customers. For example, product performance refers to features such as the visual sharpness of a CRT screen or the effectiveness of an advertising campaign. Naturally, a primary goal for product performance is that it be equal to or superior to competitive products.

Freedom from deficiencies or defects also defines quality. Deficiencies could be wavy lines of type on a CRT screen or an advertising campaign that is two months late hitting the market. Deficiencies result in delays, complaints, returns, and rework of products, all forms of product dissatisfaction. Deficiencies affecting people in the producing firm result mainly in higher costs. Deficiencies affecting customers are a threat to future sales and a source of higher costs.

In addition to his definition of quality, Juran is noted for his ideas about the costs of quality, those that are avoidable and those that are unavoidable. Unavoidable costs are associated with prevention; e.g., inspection, sampling, sorting and other quality

control initiatives. Avoidable costs or failure costs are those of defects and product failures: e.g., scrapped materials, labor hours required for rework and repair, complaint processing and financial losses resulting from unhappy customers. Quality improvement can save companies money by lowering failure costs. The concept of failure costs gives managers a way to measure in dollars how much they should invest in quality_ As long as failure costs remain high, managers are justified in spending money on quality improvement.

2.2 Service Defined

In many businesses today, providing good quality product solely seems not enough to remain competitive in the competitive market like in the past. Service become's prominent factor to differentiate and gain competitive advantage for firms to survive in the business.

Goods can be defined as objects, devices or things, whereas **services** can be defined as deeds, efforts or performance. Both has the major objective to serve the customer needs and desires. Customer Satisfaction is the goal of the company.

Satisfied customers are the most important assets of any business. Good service is to understand their needs, values, fears and goals. We must learn to see through their eyes. If we serve customers with creativity, compassion and competence, the competition may catch on but they will never catch up.

According to Kotler, he points out that service is any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything. Moreover, Gronroos (1983) stated that service is an activity or series of activity of a more or less intangible nature that normally, but not necessarily, take place in interactions between the customer and service employees and/or physical

resources or goods and/or systems of the service provider, which are provided as solutions to customer problems.

A careful reading of this definition reveals that services are activities or processes characterized by two central notions:

- (1) Intangibility simply means that the result of a service transaction is not a transfer of ownership, as in the case of physical goods. A service is a process or an act.
- (2) Simultaneity means that the realization of a service implies the presence of provider as well as customer; both play an active role in the realization of services. Production and consumption are intertwined and services come into being in the simultaneous interaction between consumer and provider.

In the first place, the perceptions of quality tend to rely on a repeated comparison of the customer's expectation about a particular service. If a service, no matter how good, fails repeatedly to matter a customer's expectations, the customer will perceive the service to be of poor quality. Second, unlike goods marketing, where customers evaluate the finished product alone, in services, the customer evaluates the process of the service as well as its outcome. Conceptually, the service quality process can be examined in term of gaps between expectations and perceptions on the part of management, employees, and customers. The most important gap, service gap, is between customers' expectations of service and their perception of the service actually received. Ultimately, the goal of service firm is to close the service gap or at least narrow it as far as possible. However, remember that service quality focuses on the customer 's cumulative attitude toward the firm, which is collected by the consumer from a number of successful or unsuccessful service experiences.

Before the firm can close the service gap, it must close or attempt to narrow four other gaps:

The knowledge gap — or the difference between what consumers expect of a service and what management perceives the consumers to expect.

The standard gap — the difference between what management perceives consumers to expect and the quality specifications set for service delivery.

The delivery gap - the difference between the quality specifications set for service delivery and the actual quality of service delivery. For example, do employees perform the service as they were trained?

The communication gap — the difference between the actual quality of service delivered and the quality of service described in the firm's external communications such as brochures and mass media advertising

2.3 Why Improve Service Quality?

Concern about quality issues has become heightened in all types of service organizations. Competitive service providers such as accounting firms, airlines, banks, credit companies, insurance companies are being asked to demonstrate at least minimum QI (Quality Improvement) application. To survive, all organization must respond to customer dissatisfaction as well as understand fundamental problems associated with changing economic cycles. Total quality service (TQS) principles offer an alternative to reducing the work force, ignoring complaint or increasing costs. The strategy is to become more customer responsive, less bureaucratic, and more efficient. TQS is defined as a powerful, yet simple, method of process improvement for achieving customer satisfaction, without the need for substantial additional resources. TQS anticipates customer needs and encourages employee participation and ownership of work processes. Concepts and principles are aimed at encouraging employee

responsibility, reducing internal competition, promoting teamwork, improving decision making processes, and lowering costs (Milakovich 1995).

2.4 Customer Satisfaction

The definition of customer satisfaction is meeting or exceeding customer's expectation. Ensuring customer satisfaction is one of the most important tasks facing businesses today. Unless organizations can retain the loyalty of their customers, they will not be able to retain their business and the long-term future will be uncertain. Customer satisfaction is at the heart of retaining loyalty and it is everyone's responsibility. Achieving the highest levels of customer satisfaction should influence all of your management actions.

2,4.1 Types of Customer Satisfaction

There are three aspects of customer satisfaction

(1) The legal perspective

From the legal prospective, customer satisfaction means meeting specific standards of product or service, price, delivery, safety and quality. Customers are not misled or left dissatisfied or with inferior or faulty goods or services and organizations have conformed with the codes of practice and other requirements which apply to particular activities.

All this however is rather negative, and does not represent a proactive approach to customer satisfaction. A starting point is to turn the negative into the positive by promoting and demonstrating that you exceed the legal requirements.

(2) The customer prospective

Customers not only have power in terms of where they wish to buy, what they wish to buy and how they wish to buy it, they also enjoy

increasing levels of consumer protection which places the burden of responsibility on the retailer or manufacturer. However, much of the legislation deals with what happens when things go wrong and most organizations have strategies for dealing with failure which ensure that the customer does not need to seek legal redress.

The heart of customer satisfaction is meeting or exceeding customers' expectation; as its highest level it is achieving 'customer delight' as BMW put it. Customer satisfaction is a continuous process, which does not begin or end with a purchase; is the entire 'ownership experience' from selecting a product, to purchase, through after care to repeat purchase.

There are three clear stages: All three phases will contribute to customer satisfaction. Their expectations during these periods and their experiences will combine to determine the level of satisfaction organizations have achieved with their customers.

(a) Pre-sales, when the customer's expectations are developed through advertising, word of mouth or other forms of information.

Pre-sales period, the expectations include:

- (1) The product or services
- (2) Its quality
- (3) Its benefits
- (4) Its price
- (5) Its availability
- (6) How to obtain it

(b) Sales, when the customer experiences how we deal with enquiries and sell products.

Sales period, the expectation include:

- (1) Opportunity to inspect the products
- (2) Attractive sales environment
- (3) Courteous sales attentive service
- (4) Reasonable and reliable delivery
- (5) Quality goods or services
- (6) Prompt redress of dissatisfied at that stage
- (7) Freedom from sales pressure

(c) After-sales, when the customer is using the product.

After-sales period, the expectations include:

- (1) Support or advice if needed
- (2) Speedy replacement or refund if required
- (3) Straightforward complaints procedure
- (4) Efficient repair and maintenance service
- (5) Effective customer follow-up procedures

The manager's prospective

The manager's perspective of customer satisfaction must start from the realization that what you provide extends well beyond the core product or service. Managing customer satisfaction begins with an understanding of the elements which come together to determine satisfaction levels. An important part of your task is follow-up---the periods after the customers have bought the products. They do not stop being your customers after delivery or sale and the relationships you build are part of the customers's ownership experience.

2.4.2 Customer Satisfaction Research

Presently, most organizations in competitive business have become increasingly committed to the idea of customer satisfaction and product/service quality. The measurement of customer satisfaction and its link to product/service attributes is the vehicle for developing a market-driven quality approach.

Customer satisfaction research has been around for a long time, but it has become a fixture at most large corporations only in recent year. The growth in the popularity of customer satisfaction research is a corollary to the quality movement in many countries business. Satisfaction research should be conducted at planned intervals so as to track satisfaction over time. Thus, satisfaction research can be put in the context of an interrupted, time-series, quasi-experimental design. Over time, management will do various things to improve customer satisfaction, take measurements following these changes, and evaluate the results to see if the changes that were implemented had a positive effect on customer satisfaction.

This approach requires a sequential research design that uses the results from each research phase to build and enhance the value of subsequent efforts. During these process, it is imperative to study customers who were lost, to determine why they left. A useful step is to provide management with a framework for understanding, analyzing and evaluating the status of customer satisfaction in the organization. A sequential design provides some level of comfort because it allows for the luxury of making critical decisions after you have sufficient data to reduce the risk of error inherent in establishing a customer satisfaction system.

It is believed that 96 percent of dissatisfied customers never complain; 60-90 percent of these "silent" dissatisfied customers will not buy from you again; 90 percent

2.5 Which Customers Should Be Interviewed?

In this study we have many customer groups to conduct survey. As mentioned in the introduction phase, the target respondents are the people who come to contact at counter service of Credit Cessco. Those of the respondents can be classified into 3 major groups: existing customers, current customers and potential customers.

Existing Customers: This group of respondents is the major source of information for the study according to already known the service and work performance of Credit Cessco. These existing customers have used the service of Credit Cessco so they can tell us the S(Strengths) and W(Weaknesses) in SWOT analysis of the company. Moreover, those of respondents who also being a member of other credit company can be the good source of information to compare Credit Cessco with other credit company. This source can also give us O(Opportunities) and T(Threats).

Current Customers: This is the group of customers becoming the member of Credit Cessco. This means that the customers are establishing the contract or waiting for their goods after signing contract so we asked them for interviewing_ The information gathered from this group of respondents would be precise according their feeling in getting the service during the interview.

Potential Customers: The potential customer is the group of customers who shop in Categoria and are interested to buy products on credit. When they are getting in the Counter Service for asking the information, they will be requested to answer the questionnaires after getting the service from Service Attendant.

2.6 What Is Marketing Research?

The definition of Marketing Research emphasizes its information-linkage role. Marketing research is the function which links the consumer and the customer to the organization through information—information used to identify and define marketing

problems: generate, refine, and evaluate marketing actions; monitor marketing performance; and improve our understanding of marketing as a process (Churchill 1976).

This definition indicate that marketing research provides information to the organization for use in at least four areas:

- (1) The generation of ideas for marketing action, including the definition of marketing problems
- (2) The evaluation of marketing ideas
- (3) The comparison of performance versus objectives
- (4) The development of general understanding of marketing phenomena and ' processes.

The study of marketing research methods provides you with the knowledge and skills you need to solve the problems and meet the challenges of a fast-paced decision-making environment

The trend toward complexity has increased the risk associated with business decisions, making it more important to have a sound information base. Each of the factors listed below, which characterize the complex business decision-making environment, demand that management have more and better information on which to base decisions:

- (1) There are more variables to consider in every decision.
- (2) More knowledge exists in every field of management.
- (3) Global and domestic competition is more vigorous, with many business downsizing to refocus on primary competencies, reduce costs and make competitive gains.

Further, marketing research is involved with all phases of the information-management process, including (1) the specification of what information is needed, (2) the collection and analysis of the information, and (3) the interpretation of that information with respect to the objectives that motivated the study in the first place.

2.7 Marketing Research Process

(1) **Formulate Problem:** One of the more valuable roles of marketing research is to help define the marketing problem to be solved. Only when the problem is precisely defined can research be designed to provide pertinent information. Part of the process of problem definition includes specifying the *objectives* of the specific research project or projects that might be undertaken. Each project should have one or more objectives, and the next step in the process should not be taken until these can be explicitly stated.

(2) **Determine Research Design:** The choice of research design depends on how much is known about the problem. If relatively little is known about the phenomenon to be investigated, *exploratory research* will be warranted. Typically, exploratory research is used when the problem to be solved is broad or vague. It may involve reviewing published data, interviewing knowledgeable people, conducting focus groups, or investigating trade literature that discusses similar cases. In any event, one of the most important characteristics of exploratory research is its flexibility. Since researchers know little about the problem at this point, they must be ready to follow their intuition about possible areas and tactics of investigation.

If, instead of being broad or vague, a problem is precisely and unambiguously formulated, *descriptive* or *causal* research is needed. In these research designs, data collection is not flexible but rigidly specified,

both with respect to the data collection forms and the sample design. The descriptive design emphasizes determining the frequency with which something occurs or the extent to which two variables covary. The causal design uses experiments to identify cause-and-effect relationships between variables.

Determine Data Collection Method: often the information that a firm needs to solve its problem already exists in the form of **secondary data**, or data that have already been collected for some purpose other than the question at hand. Such data may exist in the firm's own internal information system as feedback on warranty cards, call reports from the sales force, or orders from wholesalers. If the firm itself does not have the necessary information, it may be readily available from a good business library, in the form of government statistics or trade association reports. Finally, if neither of these sources proves fruitful, the data may have been collected already by a commercial research supplier. Although the firm must pay for such information, the fee is usually less than the cost of an original study. In any case, for reasons of both cost and time, researchers should always look first at existing sources of data before launching a research project.

If the information needed is not readily available, or if it is available only in a form unsuitable for the problem at hand, then the research must depend on **primary data**, which are collected specifically for the study. The research questions here are several, including: Should the data be collected by observation or questionnaire? How should these observations be made—personally or electronically? How should the questions be administered—in person, over the telephone, or through the mail?

- (4) **Design Data Collection Form:** Once the researchers have settled on the method to be used for the study, they must decide on the type of observation form or questionnaire that will best suit the needs of the project. Suppose a questionnaire is being used. Should it be structured as a fixed set of alternative answers, or should the responses be open ended, to allow respondents to reply in their own words? Should the purpose be made clear to the respondents, or should the study objectives be disguised? Should some kind of rating scale be used? What type?
- (5) **Design Sample and Collect the Data:** After determining how the needed information will be collected, the researchers must decide what group will be observed or questioned. Depending on the study, this group might be homemakers, preschoolers, sports car drivers, Pennsylvanians, or tennis players. The particular subset of the population chosen for study is known as a *sample*.

In designing the sample, researchers must specify (1) the **sampling frame**, which is the list of population elements from which the sample will be drawn, (2) the sample selection process, and (3) the size of the sample. The sample-selection process requires that the form of the sample be specified. Will it be a probability sample, in which each member of the population has a known chance of being selected? Or will it be a nonprobability sample, in which the researchers subjectively decide which particular group will be part of the study?

Sample size addresses the issue of how many institutions or subjects it is necessary to use in the project in order to get reliable answers without exceeding the time and money budgeted for it.

Once the dimensions of the sample design are specified, data collection can begin. Data collection requires a field force of some type, although field methods are largely dictated by the data collection method, the kinds of information to be obtained, and the sampling requirements. The use of personnel to collect data raises a host of questions with respect to selection, training, and control of the field staff. For example, what kind of background should interviewers have in order to glean the most information from the respondents? What specific training is necessary to ensure that interviewers administer the questionnaires accurately? How often, and in what way should the accuracy of the answers on the questionnaires be checked by validation studies? These questions should be anticipated in designing the research.

- (6) **Analyze and Interpret the Data:** Researchers may amass a mountain of data, but it is useless unless the findings are analyzed and the results interpreted in light of the problem at hand. Data analysis generally involves several steps. First, the data collection forms must be scanned to be sure that they are complete and consistent and that the instructions were followed. This process is called **editing**. After being edited, the forms must be **coded**, which involves assigning numbers to each of the answers so that they may be analyzed by a computer. The final step in analyzing the data is **tabulation**. This refers to the orderly arrangement of data in a table or other summary format achieved by counting the frequency of responses to each question. At this point the data may also be cross-classified by other variables. The editing, coding, and tabulation functions are common to most research studies. Any statistical tests applied to the data are generally unique

to the particular sampling procedures and data collection instruments used in the research. These tests should be anticipated before data collection is begun, if possible, to assure that the data analyses would be appropriate for the problem as specified.

- (7) **Prepare Report:** The research report is the document submitted to management that summarized the research results and conclusions. It is all that many executives will see of the research effort, and it becomes the standard by which the research is judged. Thus, it is imperative that the research report be clear and accurate, since no matter how well all previous steps have been completed, the project will be no more successful than the research report.

2.8 Type of Sampling Plans

This study uses nonprobability sampling according to the number of population is unknown. Nonprobability sample is a sampling that relies on personal judgement somewhere in the element selection process and therefore prohibits estimating the probability that any population element will be included in the sample. Thus, there is no way of ensuring that the sample is representative of the population. There are 4 types of nonprobability sampling procedures: judgmental, snowball, convenience and quota sampling.

- (1) **Judgment samples** are often called purposive samples; the sample elements are hand picked because it is expected that they can serve the research purpose. Most typically, the sample elements are selected because it is believed that they are representative of the population of interest. Additionally, the key feature of judgment sampling is that population elements are purposively selected. In some cases, sample elements are

chosen not because they are representative but rather because they can offer researchers the information they need.

- (2) **Snowball samples** is a judgment sample that is sometimes used to sample special populations. This sample relies on the researcher's ability to locate an initial set of respondents with the desired characteristics. These individuals are then used as informants to identify others with the desired characteristics. As long as the researcher is at the early stages of research when ideas of insights are being sought-and when the researcher realizes its limitations- the judgement sample can be used productively. It becomes dangerous when it is employed in descriptive or causal studies and its weaknesses are forgotten.
- (3) **Convenience samples** are sometimes called accidental samples because those composing the sample enter by "accident". They just happen to be where the information for the study is being collected. The problem with convenience samples is that we have no way of knowing if those included are representative of the target population. Further, increasing a sample size does not make it representative. The representativeness of a sample must ensured by the sampling procedure.
- (4) **Quota samples** attempt to be representative of the population by including the same proportion of elements possessing a certain characteristics as is found in the population. Note that the quota for the selection of the samples rely on personal, subjective judgment rather than objective procedures for the selection of sample elements.

2.9 Customer Evaluation of Services

Intangibility and service complexity also combine to determine how customers evaluate the service they buy, and can provide some insights into how best to market different types of offerings. The quality of highly tangible services is generally easier to evaluate than is that of services that are primarily intangible. The attributes that customer use to evaluate tangible goods are mostly those known as *search qualities*, properties that can be evaluated by the purchaser before the sale is made. More intangible service possesses a greater number of *experience qualities*, properties that can be evaluated only after the purchase. This increases the buyer's risk, and requires the marketer provide some of the reassurances mentioned earlier. At the extreme level are certain attributes that a buyer may not be able to evaluate even after purchase. These are usually possessed only by technically complex, intangible service. Such attributes are called *credence qualities*, because customers must believe the presence of these qualities on faith based on the word of others.

The moral for marketers is that the more a service possesses experience and credence qualities, the more one must take steps to reduce potential buyers' perceived risk by providing information, by paying careful attention to the image projected by the service's tangible cues, and by maintaining a reputation for quality.

M. RESEARCH METHODOLOGY

In this chapter, it represents the research design which is the specification of procedures for collecting and analyzing the data necessary to help solve the problem.

This includes information as follows:

Type of Investigation

Unit of Analysis

Data Collection Method

Determine Sample Size

Statistical Analysis Methodology

Character of the Survey Instrument

3.1 Type of Investigation

This research emphasizes in exploratory research which is the discovery of ideas and insights. We want to know the customer's opinion and awareness toward Credit Cessco. Implementing exploratory research, we can use the information gathered from the research for Cross Sectional Analysis. This is like a snapshot of variables of interest at a single point in time and the sample of elements is typically selected to be representative of some known universe. Therefore, a great deal of emphasis is placed more on selecting sample members.

3.2 Sampling Design

Estimating the characteristics of the population is the objective of sampling design. The reason for sampling design is contacting and interviewing the entire population may not be worth enough when compared with time consumption and cost spent. Sampling design is designate critical activities in the selection of samples as the population. Under this study, we defined the sampling as the people who come to

contact with Credit Attendant of Credit Cessco at Counter Service in Categoria Department Store. Among of them are either male or female aged between 20-65 years old. In addition, they must be Thai Nationality and receive income more than 6500 baht per month.

3.3 Characteristics of the Survey Instrument

The survey instrument in this study is questionnaires. It can be classified into 2 parts:

For the first part, it concerns on the customer's opinion and awareness on Cessco Credit Company as Credit Cessco, the factors affect their choosing and making decision products and services, and differences between Credit Cessco and other credit company. In this ' part, it has 8 close-ended question includes two-choices/Multiple-choices questions, Rating question and 2 open-ended question.

For the second part, it concerns on the personal information of the respondents. This help us to ensure that non-sample respondent is not included in the sampling. Moreover, it can also help us to analyze the target group of customers for future campaign and promotion. This part contains 7 close-ended question includes two-choices and multiple choice questions

3.4 Determine Sample Size

In designing the sample, we must specify 3 things (1) Sampling frame (2) The sample selection process (3) The size of the sample. Sampling Flame is the list of population elements from which the sample will be drawn. In this study, number of population is unknown. For the sample selection process, this study uses non-probability sampling design because the respondent's chance of being selected in the sample is unknown. According to the unknown population, the technique to determine the sample size is based on the estimated proportion of the customer, the maximum

allowance for error between true proportion and sample proportion and the confidence level which indicate the probability that the confidence interval estimate is correct.

Thus, the formula is

$$\frac{Z^2 pq}{E^2}$$

Where:

n = Sample size

p = Population proportion that has the required characteristics

q = (1 - p) estimated proportion of the non-customer to overall population

E² = Allowed errors between the true and sample population

Z² = Square of the confidence level in standard error units

Confidence Level

We will apply the 95% confidence level so that the maximum allowance for error between the true and sample proportion is 5% or 0.05

Standardized Normal Distribution

A probability distribution that reflects a specific normal curve for the standardized value, Z score, in accordance with the specific confidence level is 1.96.

Estimated Proportion of Customer

As we do not have the characteristics of the population, we divide the proportion of population equally. The result of p is equal to 0.5 and then q is equal to 0.5.

Substituting these values into the formula,

$$n = \frac{(2.96)^2(0.5)(0.5)}{(0.5)^2}$$
$$= 384 \text{ or about } 400 \text{ respondents}$$

Therefore, the sample size for this research is 400 units

3.5 Data Collection Method

This research has aims to study the customer's opinion' and awareness toward Cessco Credit Company in Categoria Department Store, Bangyai Branch. We distributed 400 questionnaires in Counter Service of Credit Cessco located in Appliance sale area.

When the people who are the prospect customer, current customer or past customer walk in to the Counter Service for contacting with Credit Attendant, questionnaires were personally distributed to those of them. The question is simple, easy to read and use few minutes to finish it. So the respondents will not feel uncomfortable.

3.6 Statistical Analysis Methodology

When design sample and collect data step was finished, Analyze and Interpret data step is proceeded. The data will be analyzed and summarized in a readable, meaningful and easily interpretable form. The Statistical Package of the Social Sciences (SPSS) version 10.0 for Windows was selected for analyzing and interpreted data in the survey by using Frequency Distribution, Cross Tap, Bar chart and Pie Chart.

IV. RESULTS AND ANALYSIS

4.1 Sample Design

This study has the sample size equal to 400 so we distributed 400 questionnaires to the respondents. All of data gathered from these respondents who come to contact with Counter Service of Credit Cessco in Categoria Department Store, Bangyai branch represents the actual data.

All 400 questionnaires had been distributed to the Counter Service of Credit Cessco in Categoria Department Store, Bangyai branch but some of the respondents failed to complete all of the questions needed. So the new questionnaires were distributed again to complete the 400 questionnaires. Finally, all of questionnaires were completed and could be used for analysis and interpretation.

4.2 Data Analysis

The result of the research can be interpreted by using each sampling unit to collect the data. The results are summarized in the table and chart by using Frequency Distribution and Crosstaps method in order to provide the clear picture and easy to understand the customer's awareness and opinion toward Cessco Credit Company.

4.3 Personal Data Analysis

Demographics characteristics or background characteristics of the total respondents are summarized as in the following table. All of data is gathered from the Personal Data part in the questionnaires. This information can express the shared common characteristics and some behaviors of the customers who come to contact with Counter Service of Credit Cessco.

(1) Total Number of Respondents Classified by Gender

Table 4.1. Gender of the Respondents.

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	209	52.3	52.3	52.3
	Female	191	47.8	47.8	100.0
	Total	400	100.0	100.0	

After carrying out the research, the personal data can conclude that the numbers of respondents are 209 males (52.3%) and 191 female (47.2%). It is nearly in the same proportion. We can claim that the male population and female population seem to have equal chance to use the service of Credit Cessco.

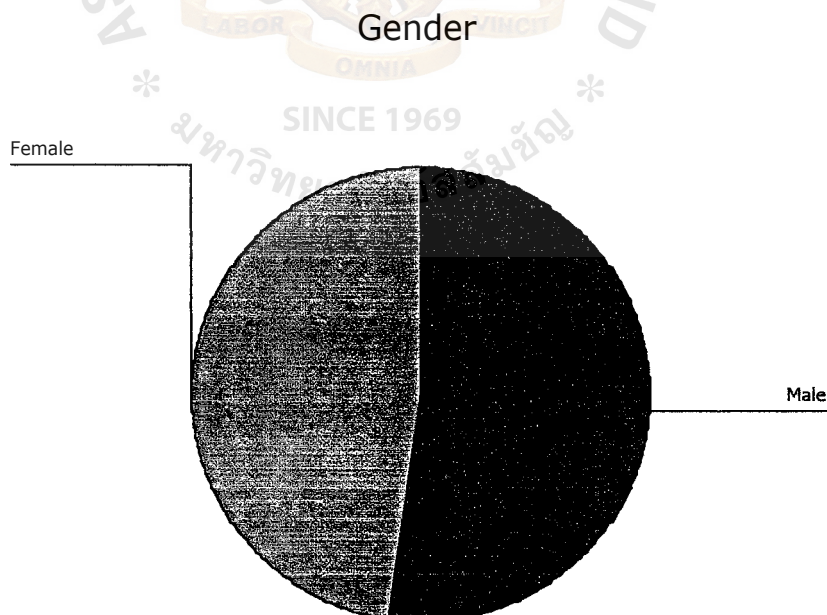


Figure 4.1. The Proportion of the Gender.

(2) Total Number of Respondents classified by Age

Table 4.2. The Age Level of the Respondents.

		Age (years)			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 18	4	1.0	1.0	1.0
	18-25	134	33.5	33.5	34.5
	26-35	186	46.5	46.5	81.0
	36-45	69	17.3	17.3	98.3
	Over 45	7	1.8	1.8	100.0
	Total	400	100.0	100.0	

About 186 respondents or 46.5% are between 26-35 years old which represent the highest frequency. The second highest frequency is 18-25 years old which has 134 respondents or about 33.5%. Third is 36-45 years old which has 69 respondents or about 17.3%. All of these 3 ranges of age are the respondents who can apply with Credit Cessco as the condition of the applicant must have age between 18-45 years old. For the respondents age below 18 and over 45, the total number of these 2 groups is 11 respondents or only 2.2% who cannot apply with Credit Cessco.

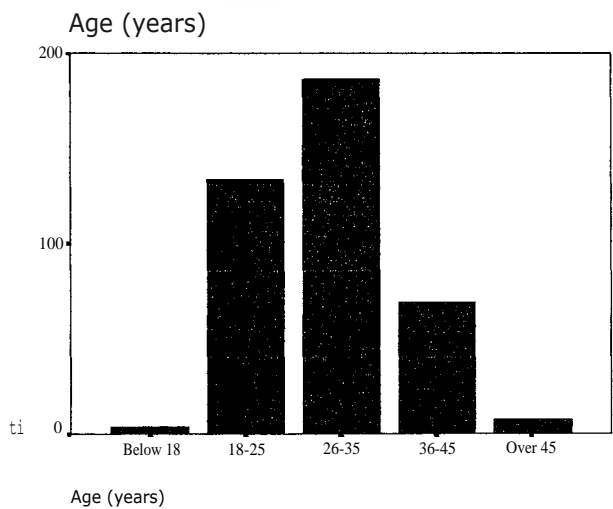


Figure 4.2. The Age Level of the Respondents.

(3) Total Number of Respondents classified by Income

Table 4.3. The Level of Monthly Income.

Monthly Income		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 6,500 Baht	56	14.0	14.0	14.0
	6,501-12,000 Baht	209	52.3	52.3	66.3
	12001-18,000 Baht	77	19.3	19.3	85.5
	18,0001-24,000 Baht	24	6.0	6.0	91.5
	24,0001-30,000 Baht	22	5.5	5.5	97.0
	Over 30,000 Baht	12	3.0	3.0	100.0
	Total	400	100.0	100.0	

More than 85% of the respondents' income vary on the first 3 ranges of monthly income (<6,500,6,501-12,000 and 12,001-18,000). There are 56 respondents or 14% have income lower than 6,500 baht, 209 respondents or 52.3% have income between 6,501-12,000 baht, 77 respondents or 19.3% for income between 12,001-18,000 baht. The 58 respondents or 14.5% represent the rest of 3 ranges of monthly income (> 18,001). This table shows that 56 respondents or 14% of the survey have lower monthly income than the application condition.

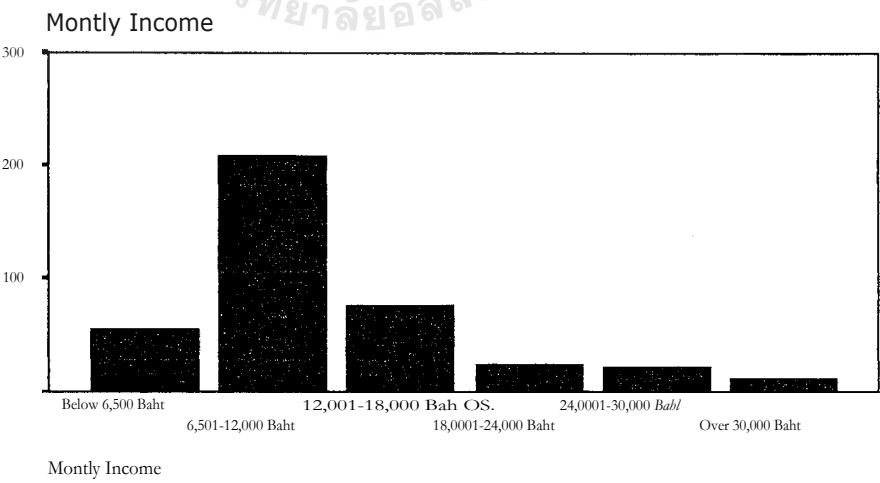


Figure 4.3. The Income Level of the Respondents.

(4) Total Number of Respondents classified by Visiting Categoria Rate

Table 4.4. Frequencies of Visiting Categoria per Week.

Visiting Categoria per week					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 times or less per week	160	40.0	40.0	40.0
	2-3 times per week	138	34.5	34.5	74.5
	4-5 times per week	32	8.0	8.0	82.5
	above 5 times per week	70	17.5	17.5	100.0
	Total	400	100.0	100.0	

There are 160 respondents or 40% out of 400 respondents visit Categoria once a week which represents the highest frequencies in the survey. There are 138 respondents or 34.5% visit Categoria 2-3 times a week, 32 respondents or 8% visit Categoria 4-5 times a week and 70 respondents or 17.5% visit Categoria more than 5 times a week.

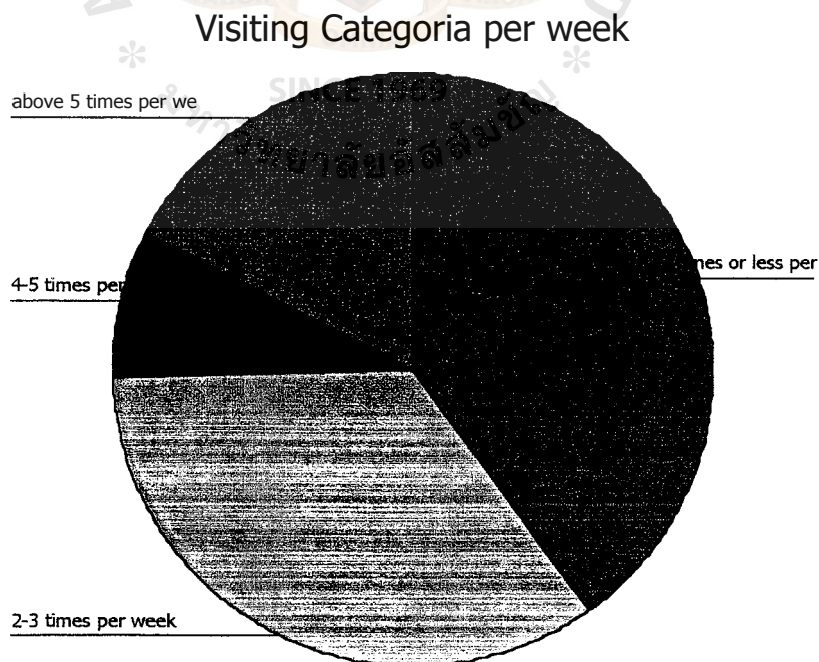


Figure 4.4. The Frequencies of Customers Visiting Categoria per Week.

(5) Total Number of Respondents classified by Status

Table 4.5. Status of the Respondents.

		Status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	192	48.0	48.0	48.0
	Married	189	47.3	47.3	95.3
	Divorce	19	4.8	4.8	100.0
	Total	400	100.0	100.0	

From this survey, we found that the respondents have the single and married status in the nearly same proportion. The 192 respondents or 48% have the single status while the 189 or 47.3% of the respondents have the married status. About 19 respondents or 4.8% get divorced.

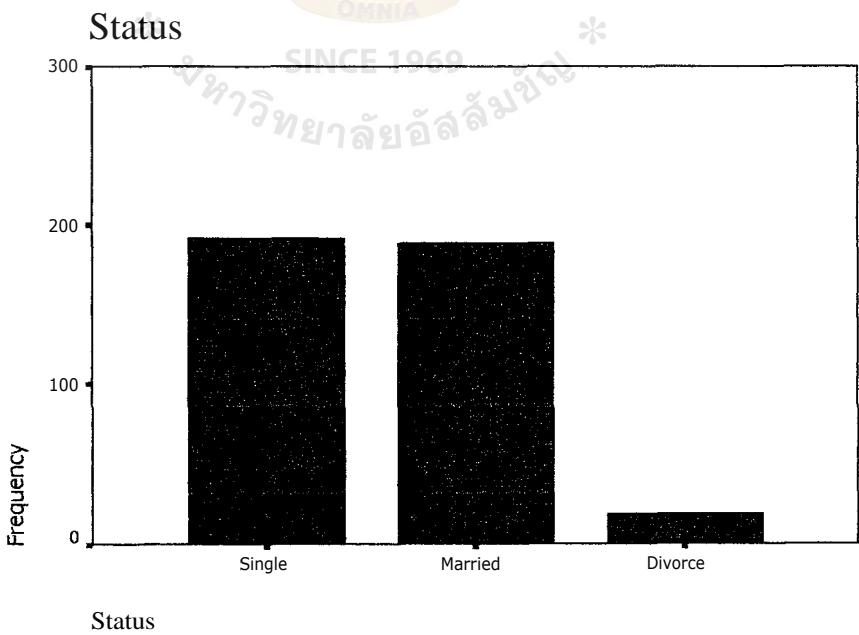


Figure 4.5. Status of the Respondents.

(6) Total Number of Respondents Classified by Occupation.

Table 4.6. The Occupation of the Respondents.

		Occupation			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	6	1.5	1.5	1.5
	Government officer	18	4.5	4.5	6.0
	Private officer	249	62.3	62.3	68.3
	State Enterprise	33	8.3	8.3	76.5
	Personal Business	49	12.3	12.3	88.8
	Employee	45	11.3	11.3	100.0
	Total	400	100.0	100.0	

The occupation of the majority of the target population is a private officer. The 249 respondents or 62.3% are private officer. Most of the income of this private officer lay in the range between 6,5001-12,000 (130 respondents). This is the most interesting group.

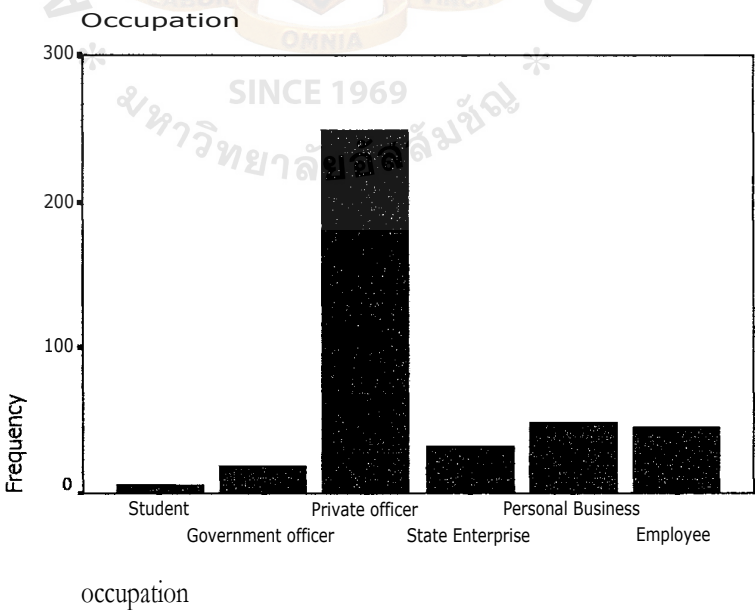


Figure 4.6. The Occupation of the Respondents.

4.4 Frequency and Crosstarts Analysis

(1) Total Number of Respondents who know Credit Cessco

Table 4.8. Do You Know Credit Cessco?

Customer know Cessco					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	367	91.8	91.8	91.8
	No	33	8.3	8.3	100.0
	Total	400	100.0	100.0	

(2) Total Number of Respondents who know Cessco and use the service.

Table 4.9. Have You Ever Used the Service of Cessco?

Customer know Cessco * Ever use Cessco Crosstabulation				
Count				
		Ever use Cessco		Total
		Yes	No	
Customer know Cessco	Yes	183	184	367
Total		183	184	367

According to the question "Do you know Credit Cessco?", the result can show that 367 respondents or 91.2% know Credit Cessco and 183 out of 367 respondents or 49.99% have used the service of Credit Cessco. Only 55 respondents or 8.5% don't know Credit Cessco. We can notice that half of the respondents (49.9%) who know Cessco and also use the service of Cessco. The rest of these respondents can be the potential customer in the future so we need to attract those respondents to become our customers.

Customer know Cessco

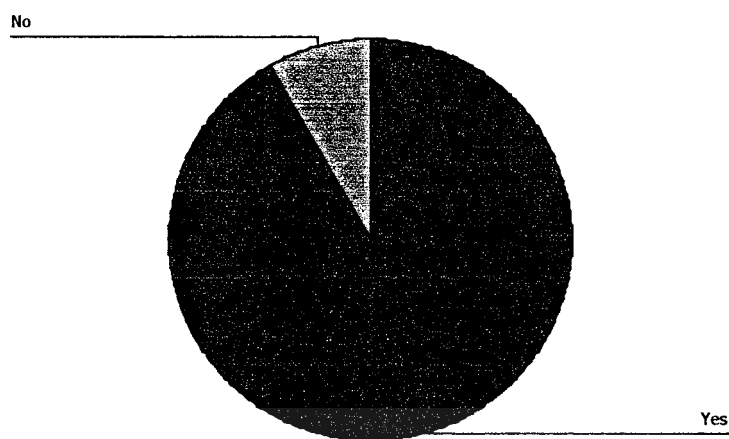


Figure 4.8. Do You Know Credit Cessco?

(3) Reasons from the Respondents who never use the service of Cessco

Table 4.10. Reason of not Using the Service of Credit Cessco.

Reason of not using Cessco * Customer know Cessco Crosstabulation

Count		Customer know Cessco	
		Yes	Total
Reason of not using Cessco	Dislike credit payment	39	39
	Don't get approval when apply	55	55
	Long approval time	3	3
	Lack of required documents	39	39
	Product value less than 2,500 baht	4	4
	Being member of other credit company	41	41
	Other	3	3
Total		184	184

The highest frequencies of the reason that the respondents never use the service of Credit Cessco is "Don't get approval when apply" which is more than 50% of the total

reason of not using the service of Credit Cessco. In addition, we can see from the table that "Lack of required documents" Long approval time" and "Dislike Credit Payment", these 3 factors are avoidable and we can alter them.

(4) Main Reason of Reject Customers by Credit Cessco

Table 4.11. Credit Cessco Application During June01-January'02 (Main Reason of Reject Customers by Credit Cessco).

Credit Cessco	Bangyai	%
Total application	2274	100%
Approved (Include waiting to bought + Bought)	1838	80.83%
Reject total	436	19.17%
Main Reason of reject	0	0.00%
1.Customers haven't phone number.	80	3.52%
2.The income not enough for credit	193	8.49%
3.Less working hours.	31	1.36%
4.Buy product is not suitable for income.	23	1.01%
5.Address not fixable.	15	0.66%
6. Sy stem reject.	72	3.17%
7.Fraud information	10	0.44%
8.Fake documents	2	0.09%
9.Scoring	0	0.00%
10. 2nd product is too expensive compare 1st product	1	0.04%
11. Cancelled by customer, don't want to wait Cessco to approve.	9	0.40%

From the analysis of the reasons of reject the customers from June'01-January'02, the most reason that Credit Cessco reject the customer's application is the income of the customers is not enough for the credit (6,500). The second is the customers don't have direct telephone number. While the other Credit Company like Aeon requires minimum

salary only 5,000 Baht and need not telephone number, Categoria Department Store has to lose the customers from this credit sale.

(5) Ability to Give Relevant Information Factor

Table 4.12. Ability to Give Relevant Information Factor Relate to Choose the Credit Installment.

Ever use Cessco * Ability to give information by credit attendant Crosstabulation

Count

	Ability to give information by credit attendant				Total
	Not Important	Ordinary	Important	Most important	
Ever use Cessco Yes	15	45	80	43	183
Total	15	45	80	43	183

When the customers have some question or need more information, the ability to give the relevant information for the customer by Credit Attendant is the important factor for them to choose the Credit Company. More than 40% give the importance to this factor and 23% feel this factor is very important. We can conclude that the ability to give the relevant information for the customer is the important factor for choosing the Credit Company by the customer.

Ability to give information by credit attendant

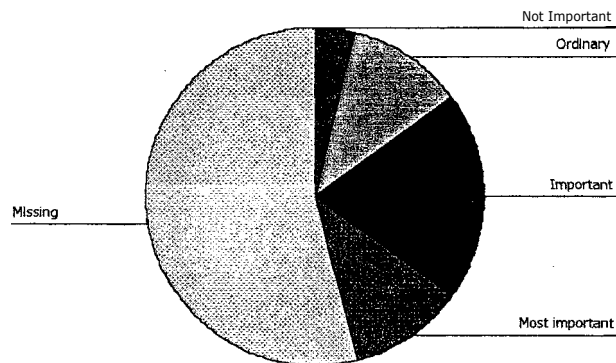


Figure 4.9. Ability to Give Relevant Information Factor Relate to Choose the Credit Installment.

(6) The Price of the Product Factor

Table 4.13. The Price of the Product Factor Relate to Choose the Credit Installment.

Ever use Cessco * The price of the product Crosstabulation

Count	The price of the product				Total
	Not Important	Ordinary	Important	Most important	
Ever use Cessco Yes	17	63	60	43	183
Total	17	63	60	43	183

For the price of the product factor, the result of the analysis shows that the response lie between ordinary (32.8%) and important (32.7%) outcomes. We can claim that the price of the product is not much important factor in choosing Credit Company.

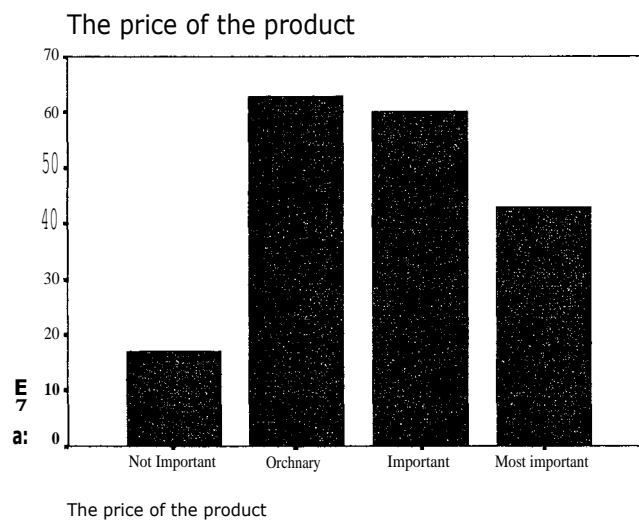


Figure 4.10. The Price of the Product Factor Relate to Choose the Credit Installment.

(7) Interest Rate Factor

Table 4.14. The Interest Rate of the Product Factor Relate to Choose the Credit Installment.

Ever use Cessco * Interest rate of product Crosstabulation

Count	Interest rate of product					Total
	Least important	Not Important	Ordinary	Important	Most important	
Ever use Cessco Yes	8	23	41	53	58	183
Total	8	23	41	53	58	183

As shown in the table, most of respondents rate the interest factor lie between Important (13.3%) and Most Important (14.5%). The reason is the Interest can be one factor for considering in purchase product. High interest rate implies high product price when purchased on credit.

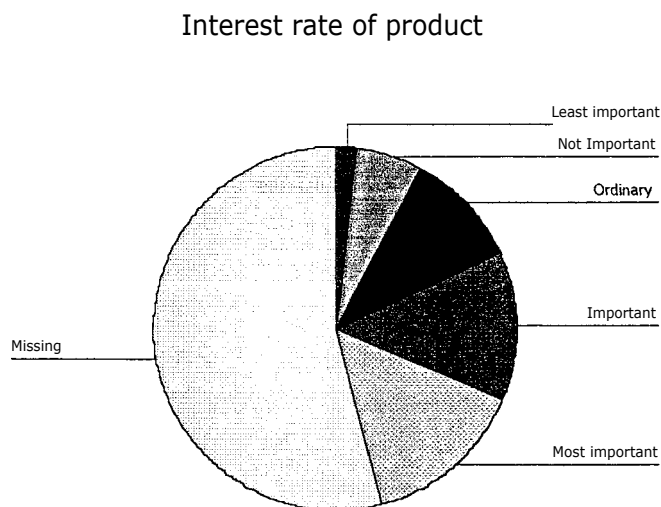


Figure 4.11. Interest Rate Factor Relate to Choose the Credit Installment.

(8) Service Quality Factor

Table 4.15. Service Quality Factor Relate to Choose the Credit Installment.

Ever use Cessco * Service Quality Crosstabulation

Count	Service Quality					Total
	Least important	Not Important	Ordinary	Important	Most important	
Ever use Cessco Yes	5	26	50	52	50	183
Total	5	26	50	52	50	183

Service quality of the Credit Attendant is the ability of Credit Attendant to give the customer satisfaction with the service of Cessco. The respondents give the response in nearly same percentage at the ordinary, important and very important about 20.3%. The average is between important so we can conclude that the customers give importance to the service quality factor.

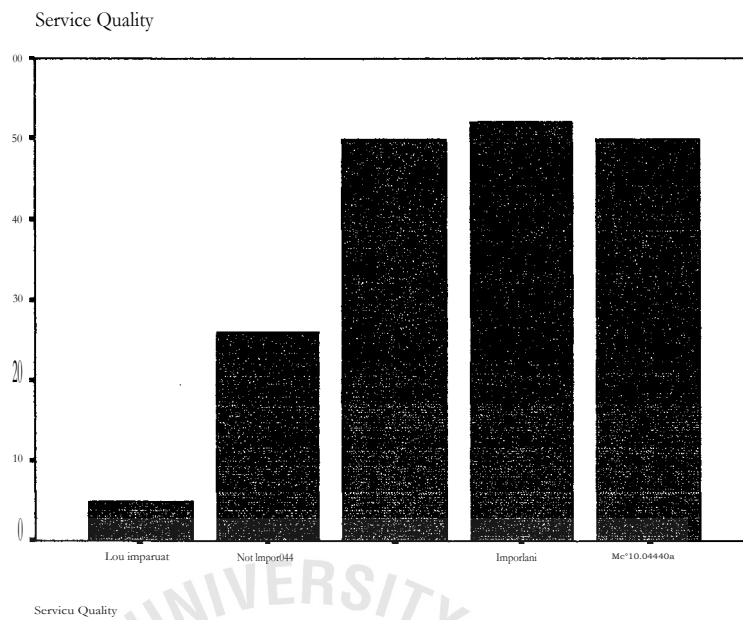


Figure 4.12 Service Quality Factor Relate to Choose the Credit Installment.

(9) Believable of Credit Company Factor

Table 4.16. Believable of the Credit Company Factor Relate to Choose the Credit Installment.

* Ever use Cessco * Believable of Credit company Crosstabulation

Count	Believable of Credit company					Total
	Least important	Not Important	Ordinary	Important	Most important	
Ever use Cessco Yes	5	32	55	49	42	183
Total	5	32	55	49	42	183

The believable of the credit company is not so important in the mind of the respondents. The majority of the respondents (30.1%) feel ordinary important to the fame of the company. The reason is the customers feel if they can purchase product on credit, no matter what credit company is, they still prefer to use credit company.

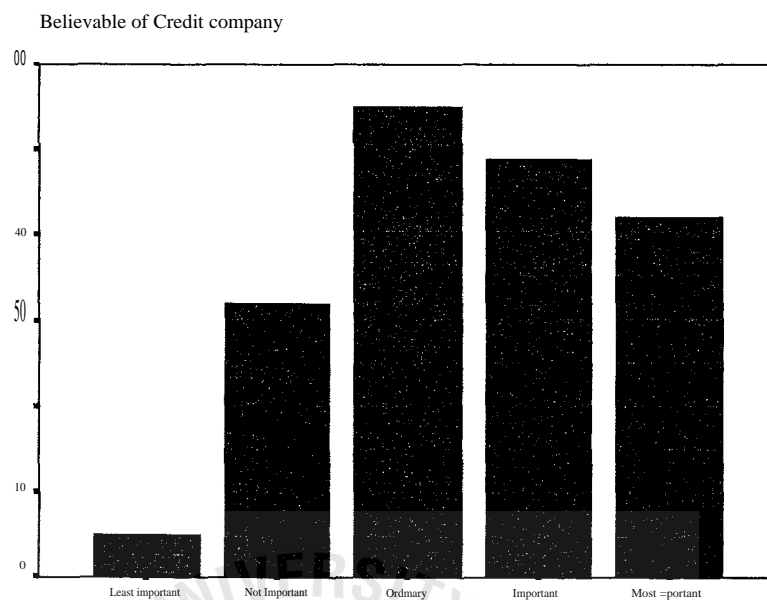


Figure 4.13. Believable of the Credit Company Factor Relate to Choose the Credit Installment.

(10) Approval Time Factor

Table 4.17. Approval Time Factor Relate to Choose the Credit Installment.

Ever use Cessco * Approval time Crosstabulation

Count	Approval time					Total
	least important	Not Important	Ordinary	Important	Most important	
Ever use Ces; Yes	23	19	61	35	45	183
Total	23	19	61	35	45	183

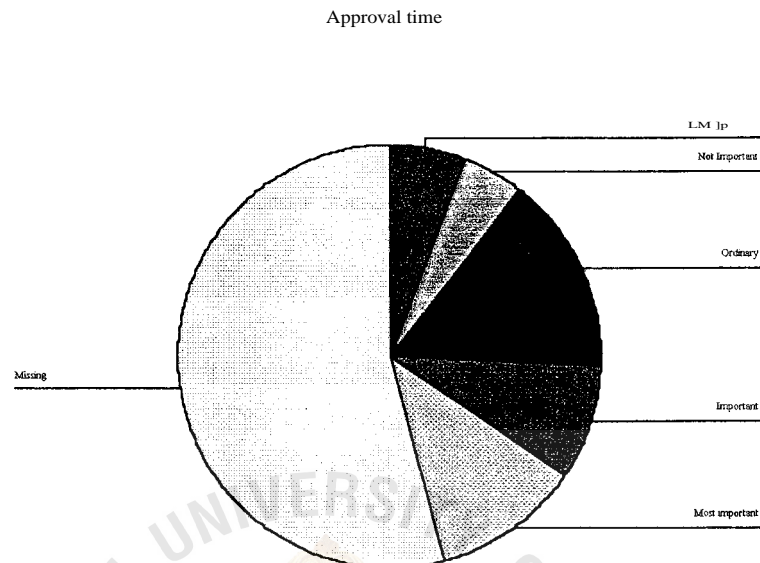


Figure 4.14. Approval Time Factor Relate to Choose the Credit Installment.

Approval time is the duration since the customer submits the application until they get approval or reject. About 12.6 % feel least important, 10.4 feel not important, 33.3% feel ordinary important, 19% important and 24.7% give very important. So most customer feel ordinary important to the approval time factor.

(11) Accuracy of the Information Factor

Table 4.18. Accuracy of the Information Factor Relate to Choose the Credit Installment.

Ever use Cessco * Accuracy of the information Crosstabulation

Count	Accuracy of the information					Total
	Least important	Not Important	Ordinary	Important	Most important	
Ever use Cessco Yes	8	4	38	68	65	183
Total	8	4	38	68	65	183

Accuracy of the information included the personal information of the customers in the contract, date of payment, the value of interest/downpayment/ installments. About 56% give the important and very important responses. We can surely conclude that the accuracy of information is important factor.

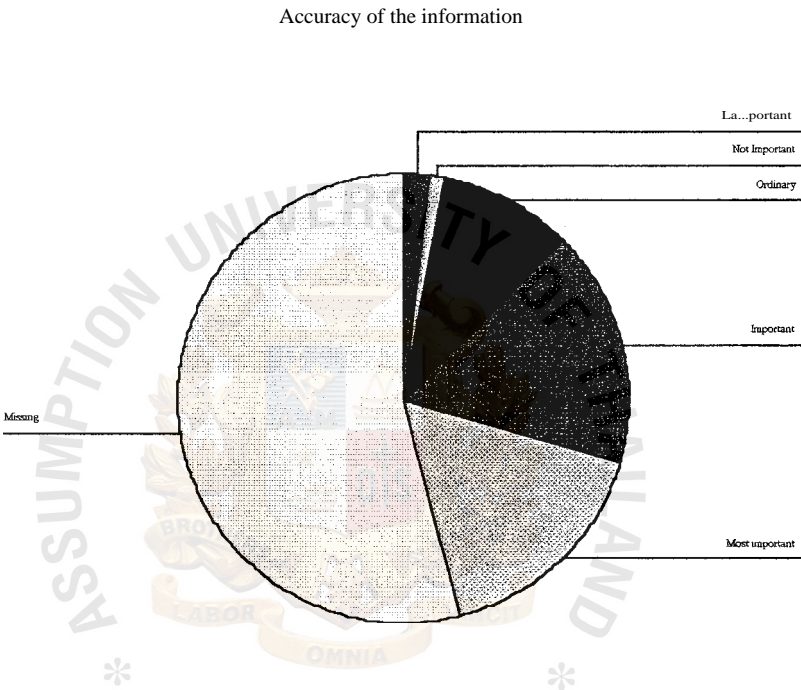


Figure 4.15. Accuracy of the Information Factor Relate to Choose the Credit Installment.

(12) Required Document for Application Factor

Table 4.19. Required Document for Application Factor Relate to Choose the Credit Installment.

Ever use Cessco * Required document for application Crosstabulation

Count	Required document for application					Total
	Least important	Not Important	Ordinary	Important	Most important	
Ever use Cess. Yes	7	30	43	46	57	183
Total	7	30	43	46	57	183

Required documents are the documents needed when people apply for credit i.e. Copy of Identity card, Copy of House Registration, Slip of monthly salary, Account book for latest 3 months and so on. About 3.8% give least important, 16.4% not important, 23.5% ordinary important, 25.1% important and 31.2% very important. The most response is the very important.

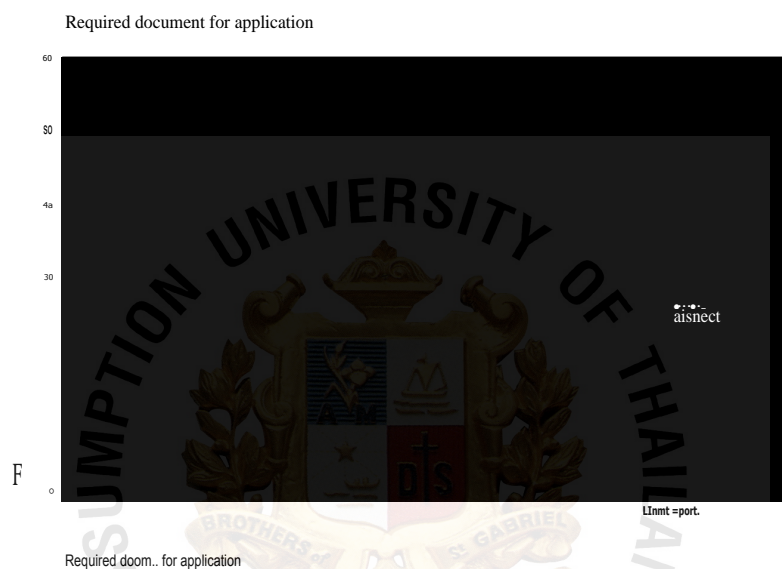


Figure 4.16. Required Documents Factor Relate to Choose the Credit Installment.

(13) Ability of Credit Attendant to help the customers when they have problems

Table 4.20. Ability of Credit Attendant to Help the Customers When They Have Problems*Cross Tabulation.

Ever use Cessco * Credit Attendant can help when customer have problem Crosstabulation					
Count		Credit Attendant can help when customer have problem			
		Need improvment	Fair	Good	Very good
Ever use Cessco	Yes	16	74	79	14
Total		16	74	79	14

From the study, the majority of the respondents or about 45% feel the service quality of Credit Attendant of Cessco in Categoria Department Store, Bangyai Branch is "Good". Moreover, when the customer has problem or need more information, the majority of the respondents feel that Credit Attendant has the good performance to help them.

(14) The products which the respondents bought on credit

Table 4.21. The Products Which the Respondents Bought on Credit with Credit Cessco*Cross Tabulation.

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Ever use Cessco * Televisor	98	24.5%	302	75.5%	400	100.0%
Ever use Cessco * Exercise Machine	2	.5%	398	99.5%	400	100.0%
Ever use Cessco * Hi-Fi stereo/Home Theater	50	12.5%	350	87.5%	400	100.0%
Ever use Cessco * Camera	7	1.8%	393	98.3%	400	100.0%
Ever use Cessco * VCD/VDO/DVD Player	32	8.0%	368	92.0%	400	100.0%
Ever use Cessco * Refrigerator	65	16.3%	335	83.8%	400	100.0%
Ever use Cessco * Washing Machine	69	17.3%	331	82.8%	400	100.0%
Ever use Cessco * other	21	5.3%	379	94.8%	400	100.0%
Ever use Cessco * detail	367	91.8%	33	8.3%	400	100.0%

Table 4.22. Other Product Which Were Bought on Credit.

Ever use Cessco * detail Crosstabulation

Count

	detail					Total
		Ai-conditioner	Air-conditi oner	Bed	Mobile phone	
Ever use Cessco Yes	162	2	6	12	1	183
Ever use Cessco No	184					184
Total	346	2	6	12	1	367

When we ask the respondents who have used the service of Credit Cessco, the most product which the customer bought on credit is Television. The rest is Washing Machine, Refrigerator, Hi-Fi Stereo/Home Theater, VCD/VDO/DVD Player, Bed, Camera and Exercise Machine Air-conditioner. From the analysis, the reason that most of the customers purchase TV on credit is TV has the interesting campaign and promotion like 0%, 0.99%,1% interest rate, Premium and so on.

(15) Membership of the Respondents with Other Credit Company

Table 4.23. The Respondent's Membership of Other Credit Company.

Credit Company	Response	% of Responses	Cases
AEON	217	38.3	54.9
GE Capital	48	8.5	12.2
Easy Buy	58	10.2	14.7
Other	20	3.5	5.1
First Choice	70	13.9	20
None	145	25.6	36.7
Total	567	100	143.50

Table 4.24. Other Credit Company Out of the Prepared Lists.

other2 * detail2 Crosstabulation

Count		detail2		Total
		Lotus	Power Buy	
other2	Yes	8	12	20
Total		8	12	20

From this study, we know that about 46% or 183 of 400 respondents have ever used the service of Credit Cessco. So we want to compare our market situation with other credit company. Within the questionnaires, we ask the respondents who come to

From this study, we know that about 46% or 183 of 400 respondents have ever used the service of Credit Cessco. So we want to compare our market situation with other credit company. Within the questionnaires, we ask the respondents who come to contact with Credit Attendant at the Counter Service if they are any members of other credit company. The result shows that 38.3% of the respondents are member of Aeon, 13.9% are the member of First Choice and 10.2% are the member of Easy Buy. Surprisingly, more than 25% of the respondents are not member of other credit company. This can be the potential customer in the future.

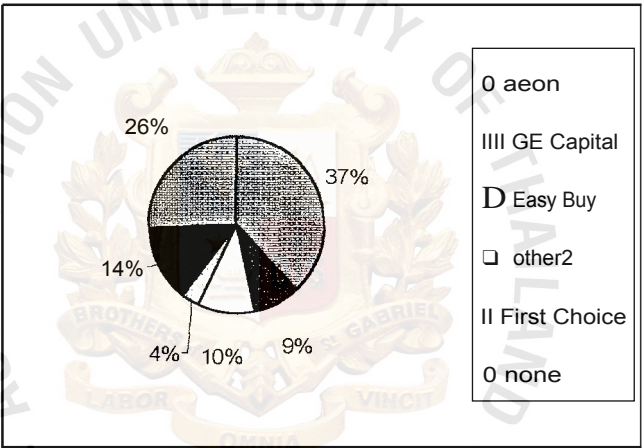


Figure 4.17. Were You a Member with Other Credit Company?

Table 4.25. The Average Monthly Salary of the Respondents Based on Occupation
*Cross Tabulation.

Occupation * Montly Income Crosstabulation

Count		Moody Income						Total
		Below 6,500 Baht	6,501-12,000 Baht	12,001-18,000 Baht	18,0001-24,000 Baht	24,0001-30,000 Baht	Over 30,000 Baht	
Occupation	Student	3	3					6
	Government officer		13	2	3			18
	Private officer	37	130	60	8	10	4	249
	State Enterprise		23	7	1		2	33
	Personal Business	3	13	6	9	12	6	49
	Employee	13	27	2	3			45
Total		56	209	77	24	22	12	400

As shown in the table of cross tabulation between monthly income and occupation of the respondent, most of the respondents are private officer who have income between 6,501-12,000. We can conclude that most candidates for credit application have enough income to apply. However, 14% or 56 respondents out of 400 who have income lower than 6,500 can be prospective customers for lower price product. We should examine the minimum salary of the customers if we want to catch this group of customers.

Table 4.26. Service Quality of the Credit Attendant at Categoria Department Store, Bangyai branch*.

Ever use Cessco * Service quality of Credit Attendant Crosstabulation

Count	Service quality of Credit Attendant					Total
	Very bad	Need improvment	Fair	Good	Very good	
Ever use Ces5. Yes	2	14	64	83	20	183
Total	2	14	64	83	20	183

In the study of customer opinion and awareness toward Credit Cessco, we also ask the respondents to give the differences between Credit Cessco and other credit company. The respondents who know Credit Cessco have given the differences as in the Table 4.27.

Table 4.27. Summary of the Customer's Opinion Related to the Differences between Cessco and Other Credit Company.

Credit Cessco	Other Credit Company
I.Cessco must have downpayment and Credit fee 150B before taking goods back	1.The customer can take the goods back immediately without any payment and make the payment later it seem easy and comfortable for the customers
2.Customer can know the result fast but they must propose required documents again if they don't purchase any products with Cessco for the past 6 months	2. If the customer can not pass the credit checking, they can apply again without proposing the documents again. They will give the credit card for the customers to use for the next time so the customers need not bring any documents again
3.If the customers don't" pass the credit application from Cetelem, they have to wait for 3 months before propose the documents again	3. The customers can apply for credit payment again on the next day if they don't pass Credit application and need not re-propose the application documents
4.Cetelem can not explain the customers why they don't pass Credit application	4.Credit attendant can explain the customers for the reason of reject customers
5. For having first downpayment, the customers will pay less interest for the rest of monthly payment	5. Having no downpayment make the customers pay high interest for each monthly payment
6.Cessco has no member card	6. Other credit company has member card so the customers need not submit application again.
7. Cessco can not inform the customers how much credit amount the customer left	7. The customers can check the credit amount they still have for buying goods so PC can suggest the customers correctly
8. Cessco needs the customers to have direct telephone line at the customer house	8. Customers need not have direct telephone number for credit application
9. Cessco has no cash loan	9. Aeon has cash loan and ATM

Most of the respondent suggests that other credit companies have member card for the customers while Cessco does not have. Moreover, other credit companies do not require more documents and direct telephone number like Cessco Credit Company. That makes the customer to be felt complicated and annoying.

Lastly, the respondents have been asked for the recommendations for Credit Cessco. The highest frequency for the recommendations in the survey is Cessco should have member card and new approval system. Most of them don't want to re-propose the application documents when reapply. It would be more beneficial and easier to let the customers bring only member card and identity card to use the next service. Next is the request for the new approval system. The respondents complain that Cessco give approval for the customers making it very difficult. Cessco require more documents and more rules than other credit company. So Credit Cessco should revise the new approval system. Let's see in following Table 4.28.

Table 4.28. Other Recommendation from the Respondents.

Other recommendation				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	315	78.8	78.8	78.8
Approval time should be improved	3	.8	.8	79.5
Cessco should have member card for the customers like other credit company	6	1.5	1.5	81.0
Cessco should have member card, more counter service and new approval system	19	4.8	4.8	85.8
Cessco should improve approval system	3	.8	.8	86.5
Cessco should require less documents like other credit companay	7	1.8	1.8	88.3
Credit attendant give the good service	4	1.0	1.0	89.3
Credit attendant give the good service and keep feeling of customer	3	.8	.8	90.0
Credit attendant give a good information. In the evening should have 2 persons	3	.8	.8	90.8
Credit attendant should improve service	6	1.5	1.5	92.3
Credit attendant should improve talking with the customers	3	.8	.8	93.0
Good because the total expense is cheaper than other credit company	5	1.3	1.3	94.3
If the customer has member card of other credit company, Cessco should approve their application	3	.8	.8	95.0
Promotion 0% interest is very preferred	2	.5	.5	95.5
Service fee 150 baht should not have	2	.5	.5	96.0
The approval time should be improved	5	1.3	1.3	97.3
The customer who has use the credit service should not reappply	1	.3	.3	97.5
The customer who has used the credit service should not have to reapply	1	.3	.3	97.8
The direct telephone number as the condition of application	3	.8	.8	98.5
There should be more advertising,member card and more counter services	3	.8	.8	99.3
There should be more counter service	3	.8	.8	100.0
Total	400	100.0	100.0	

***** Method 2 (covariance matrix) will be used for this analysis *****

RELIABILITY ANALYSIS - SCALE (ALPHA)

1. GIVINFO Ability to give information by credit at
2. PRICE The price of the product
3. INTEREST Interest rate of product
4. SERVICE Service Quality
5. BETJF,VEA Believable of Credit company
6. APPOVTIM Approval time
7. ACCURACY Accuracy of the information
8. DOCUMENT Required document for application
9. SERVCRED Service quality of Credit Attendant
10. RECOCRED Credit Attendant can help when customer
11. CESSCO Customer know Cessco
12. EVEUCETE Ever use Cessco

	Mean	Std Dev	Cases
1. GIVINFO	3.8251	.8846	183.0
2. PRICE	3.7049	.9319	183.0
3. INTEREST	17104	1.1665	183.0
4. SERVICE	3.6339	1.1106	183.0
5. <u>BETJF,VEA</u>	3.4973	1.1088	183.0
6. APPOVTIM	3.3279	1.2974	183.0
7. ACCURACY	3.9727	1.0241	183.0
8. DOCUMENT	3.6339	1.1917	183.0
9. SERVCRED	3.5738	.8279	183.0
10. RECOCRED	3.4973	.7623	183.0
11. CESSCO	1.0000	.0000	183.0
12. EVEUCETE	1.0000	.0000	183.0

* * * CESSCO has zero variance

* * EVEUCEIE has zero variance

Covariance Matrix

GIVINFO PRICE INTEREST SERVICE BELIEVEA

GIVINFO	.7824				
PRICE	.4261	.8685			
INTEREST	.2787	.6338	1.3607		
SERVICE	.5235	.3529	.4758	1.2334	
BELIEVEA	.3622	.4552	.3646	.6116	1.2294
APPOVTIM	.5302	.6632	.7219	.7196	.8910
ACCURACY	.3963	.3600	.1404	.3196	.6071

DOCUMENT	.2928	.4024	.5253	.3817	.5567
SERVCRE	.2163	.2911	.3154	.2607	.3560
RECOCRED	.1369	.1970	.2107	.2215	.1470

RELIABILITY ANALYSIS - SCALE (ALPHA)

Covariance Matrix

	APPOVTIM	ACCURACY	DOCUMENT	SERVCRE	RECOCRED
APPOVTIM	1.6831				
ACCURACY	.5585	1.0487			
DOCUMENT	.4559	.3910	1.4202		
SERVCRE	.4097	.3344	.2167	.6855	
RECOCRED	.3745	.2939	.1721	.4274	.5810

Correlation Matrix

	GIVINFO	PRICE	INTEREST	SERVICE	BELT	VEA
GIVINFO	1.0000					
PRICE	.5169	1.0000				
INTEREST	.2701	.5831	1.0000			
SERVICE	.5329	.3410	.3673	1.0000		
BELT	.3693	.4406	.2819	.4967	1.0000	
VEA	.4620	.5485	.4770	.4994	.6194	1.0000
APPOVTIM	.4620	.5485	.4770	.4994	.6194	.6194
ACCURACY	.4375	.3772	.1175	.2810	.5346	.5346
DOCUMENT	.2777	.3623	.3778	.2884	.4213	.4213
SERVCRE	.2953	.3773	.3266	.2835	.3878	.3878
RECOCRED	.2030	.2773	.2370	.2617	.1739	.1739

	APPOVTIM	ACCURACY	DOCUMENT	SERVCRE	RECOCRED
APPOVTIM	1.0000				
ACCURACY	.4203	1.0000			
DOCUMENT	.2949	.3204	1.0000		
SERVCRE	.3815	.3945	.2197	1.0000	
RECOCRED	.3787	.3765	.1894	.6772	1.0000

RELIABILITY ANALYSIS - SCALE (ALPHA)

N of Cases = 183.0

Item Means	Mean	Minimum	Maximum	Range	Max/Min	Variance
	3.6377	3.3279	3.9727	.6448	1.1938	.0330

Item Variances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	1.0893	.5810	1.6831	1.1021	2.8968	.1269

Inter-item Covariances	Mean	Minimum	Maximum	Range	Max/Min	Variance
	3995	.1369	.8910	.7541	6.5093	.0291

Inter-item Correlations	Mean	Minimum	Maximum	Range	Max/Min	Variance
	.3724	.1175	.6772	.5597	5.7623	.0150

Reliability Coefficients 10 items

Alpha = .8528 Standardized item alpha = .8558

From using Reliability analysis test in SPSS, the result show us that standardized item alpha from the respondents who know and ever use the service of Cessco has 85.58%. So the information gathered from this analysis has reliability and we can be confident of the result in this test.

V. CONCLUSIONS

This research is conducted in the purpose of finding out the customer's attitude and opinion toward Credit Cessco in both of company image and service quality.

5.1 Research Summary

The research results from this study gathered by using statistical techniques in Chapter IV can be summarized as follows:

- (1) The gender of the customers are relatively in the same proportion between male and female.
- (2) The majority of the customers who use the service of Credit Cessco have ages between 26-35 years old (46.5%).
- (3) About 14% of the customers have income less than 6,500 that cannot apply for purchasing products on credit. However, more than 70% of the customers have income ranges between 12,001-18,000. So we can conclude that most customers still have enough income (>6,500 baht) to apply for credit with Credit Cessco.
- (4) It is founded that about 40% of the customers come to visit Categoria once a week or less and 35% visit 2-3 times a week.
- (5) The occupation of the majority of the target population is a private officer (62.3%). This occupation seems not have much time to go shopping so the rate of visiting tend to be low.
- (6) About 40% of the respondents have the highest education in Senior High School. According to the location of Categoria is placed on the urban area of Bangkok so most respondents tend to have highest education degree in Senior High school.

5.2 Conclusions Reached

This research's results can show us that most of the customers know Credit Cessco (91.8%) but only half of them have used the service of the company (49.9%).

From the analysis we can summarize the problems as follows:

Groups of customers who know Credit Cessco can be classified into 3 groups:

- (1) **Customers who know and ever use the service.** This group of value customers is current and existing customers who must be maintained the providing service and keep their loyalty with us
- (2) **Customers who know but not use the service.** This group can be further divided into 2 subgroups:
 - (a) **Uninterested customers.** This group of customer dislikes purchasing product on credit (21.19%), being member of other credit company (22.28%). These customers can be potential customers in the future. In addition, we need to give them the information that benefit to them and better service.
 - (b) **Reject customers.** This group of customer who has applied for credit but the qualification or documents is not complete. From the research this group represent 55 customers out of 184 customers who know Credit Cessco or 29.89%. Most reasons of reject customers are "Income is not enough for credit" and "Customer don't have direct telephone number". Both of the reasons we cannot avoid or solve. But the reasons of "2nd product is too expensive compare 1st product" and "Cancelled by customer, don't want to wait Cessco to approved" are controllable and we can effect the result by informing the customer for the reason of reject and providing faster service.

(c) Customers who don't know and never use the service. This group of customer needs to be provided with the information about the existing of company and service we have. Advertising should be used as tool to let them know and see the benefit of purchase on credit instead of on cash. So 2nd and 3rd groups should be turned into 1st group if possible.



VI. RECOMMENDATIONS

As mention in the beginning chapter, we want to measure the customer's attitude and opinion toward Credit Cessco. Knowing the problem without any improvement or solution is not useful and waste time. We should fix the problem and avoid the problem to occur again. From this study, the recommendation for improving service quality and increase customer's satisfaction and loyalty are as follows:

- (1) **Creating Member Card for the Customers.** This study has asked the respondents for the recommendations. The highest request that customers want is to have member card. Member card can help to quicken the application process because the applicant need not bring required documents to reapply and ease Credit Attendants to check the customer record. Moreover, member card make the customers feel prestigious, being a part of company and is one way to advertise the company image. Member Card should record the following customer data:
 - (a) Name and Surname
 - (b) Age
 - (c) Educational degree
 - (d) Status of customer (Excellent, Good, Bad, New, etc.)
 - (e) Credit amount
 - (1) Credit Balance
 - (g) Past record (what they have purchased)
- (2) **Improve Service Quality of Credit Attendants.** As in the study shows that 56.28% of the customers feel satisfied with service quality of Credit Attendants and 34.97% feel fair. However, our goal is to reach more than

80% of satisfactory level of the customers. So must improve service by the following methods:

- (a) Always smile to the customers
- (b) Listen carefully to the problem of customers.
- (c) Help/clarify them or provide them the right solution.
- (d) Improve the approval time. Many customers complain about long approval time and some of them cancelled the application. We must shorten this approval time.
- (e) Scheduling the number of Credit Attendant to match with demand especially during peak time like in the evening and weekdays.

(3) **Increase the Ability of Credit Attendant for Providing Information to the Customers.** As in the study shows that 50.81% of the customers feels satisfied with service quality of Credit Attendants and 40.44% feel fair. It means that some customers don't get enough information or still not understand correctly about Credit Cessco. Training for Credit Attendants may be the best way to increase their communication skills, interpersonal skills and job-related skills.

(4) **Close the Gap between Credit Cessco and Other Credit Company.** This study we have conducted the detailed research about the differences between Credit Cessco and other credit company by method of surveying competitors and asking the customers. The following solutions are suitable and applicable for reducing the weaknesses of the Credit Cessco when compared with other credit company:

- (a) Credit Cessco should keep the applicant's record or data so they need not use any documents when reapply.

- (b) Eliminate or change the rule that the applicant must wait for 3 months in order to reapply in the case of recent application being rejected by Credit Cessco.
- (b) Give the applicant the reasons why their application was not approved.
- (c) Transparent the financial status of the customers. All of them can check their credit balance, how many credit amounts they have left.
- (d) In the case the applicant does not have direct telephone line. Mobile phone number or applicant's relative number may be acceptable.

(5) Be transparent to Every Process of Working. Cessco's working processes should be clear and transparent. When Cessco rejected the customers, they should give the reason why the customers don't get approval and any recommendation for them to be approved. In addition, the customers should be able to check their credit status including credit balance, credit usage amount, credit remain, etc.

(6) Always Follow Up the Other Credit Company's Promotion. If other credit company launch new campaign or promotion i.e. 0% interest, free first-payment, etc. Credit Cessco must be able to offer the same promotion to their customers also and as soon as possible. The reason is to keep the customer loyalty and trustworthy toward out company for providing the reasonable service.



APPENDIX A
THE SURVEY INSTRUMENT

แบบสอบถามนี้จัดทำขึ้นเพื่อใช้ในการสอบถามความคิดเห็นของลูกค้าและประเมินผลการปฏิบัติงานของสินเชื่อ
 Categoria หรือ Credit Cessco เพื่อเป็นแนวทางในการปรับปรุงและให้บริการที่ดีขึ้นเท่านั้น
 ข้อมูลต่างๆที่ท่านได้ตอบลงในแบบสอบถามนี้จะถูกเก็บเป็นความลับและไม่มีผลกระทบใดๆทั้งสิ้น
 ต่อตัวท่านหรือการสมัครผ่อนสินค้าของท่าน

แบบสอบถาม

1. คุณรู้จักสินเชื่อ Categoria หรือ Credit Cessco หรือไม่
 _____ รู้จัก _____ ไม่รู้จัก(ข้ามไปทำข้อ 8)
2. คุณเคยใช้บริการผ่อนสินค้ากับสินเชื่อ Categoria หรือ Credit Cessco หรือไม่
 _____ เคย(ข้ามไปทำข้อ 4) _____ ไม่เคย(ทำข้อ 3)
3. ถ้าไม่เคย อะไรเป็นสาเหตุที่คุณไม่เคยผ่อนสินค้ากับสินเชื่อ Categoria หรือ Credit Cessco
 _____ ไม่ชอบสินค้าเงินผ่อน _____ พนักงานให้คำแนะนำไม่เพียงพอ
 _____ เคยสมัครผ่อนแล้วแต่ไม่ผ่าน _____ ใช้เวลาในการอนุมัตินาน
 _____ มีเอกสารที่ใช้ในการพิจารณาไม่ครบ
 _____ ราคาสินค้าไม่ถึง 2,500 บาทไม่สามารถผ่อนได้
 _____ เป็นสมาชิกสินเชื่ออื่นอยู่แล้ว (AEON, EASY BUY, FIRST CHOICE)
 _____ อื่นๆ _____
 (ข้ามไปทำข้อ 8)
4. ท่านมีความคิดเห็นด้วยมากน้อยเพียงใดต่อบริษัทดังต่อไปนี้ในการพิจารณาผ่อนสินค้าของท่านโดยให้วง
 กลมจาก 5=มากที่สุด 1=น้อยที่สุด

ความสามารถในการให้ข้อมูล	5	4	3	2	1
ราคาของสินค้าที่จะผ่อน	5	4	3	2	1
อัตราดอกเบี้ยของสินค้าที่จะผ่อน	5	4	3	2	1
การให้บริการของพนักงาน	5	4	3	2	1
ความน่าเชื่อถือของบริษัทสินเชื่อ	5	4	3	2	1
ความรวดเร็วในการอนุมัติ	5	4	3	2	1
ความถูกต้องของข้อมูล(เงินผ่อน,เงินค่าน)	5	4	3	2	1
เอกสารที่ต้องใช้ประกอบการพิจารณา	5	4	3	2	1

5. คุณคิดว่า การให้บริการของพนักงาน Cessco เป็นอย่างไร
_____ เยี่ยมมาก _____ ควรปรับปรุง _____ พอใช้ _____ ดี _____ ดีมาก

6. เมื่อคุณมีปัญหาหรือข้อข้องใจ พนักงาน Cessco สามารถให้คำแนะนำคุณได้อย่างไร
_____ เยี่ยมมาก _____ ควรปรับปรุง _____ พอใช้ _____ ดี _____ ดีมาก

7. คุณเคยผ่อนสินค้าใดดังรายการต่อไปนี้ (เลือกตอบได้มากกว่า 1 ข้อ)
_____ โทรศัพท์ _____ เครื่องออกกำลังกาย
_____ เครื่องเสียง/วิทยุ/ชุดโฮมเธียเตอร์ _____ กล้องถ่ายรูป
_____ เครื่องเล่น VDO/VCD/DVD _____ ตู้เย็น
_____ เครื่องซักผ้า _____ อื่นๆ โปรดระบุ _____

8. ปัจจุบันคุณเป็นสมาชิกสินเชื่อใดดังรายการต่อไปนี้
_____ AEON _____ GE Capital
_____ EASY BUY _____ อื่นๆ _____
_____ FIRST CHOICE _____ ไม่มี (ข้ามไปทำข้อ 10)

9. ท่านคิดว่าระหว่างสินเชื่อ Cessco กับสินเชื่อที่ท่านเป็นสมาชิกอยู่มีข้อแตกต่างกันอย่างไร

10. คุณมีข้อคิดเห็นหรือคำแนะนำเพิ่มเติมหรือไม่

ขอขอบพระคุณที่ท่านสละเวลาในการตอบแบบสอบถาม

ข้อมูลส่วนตัว

1. เพศ

_____ ชาย

_____ หญิง

2. อายุ

_____ ต่ำกว่า 18 ปี

_____ 36-45 ปี

_____ 18-25 ปี

_____ มากกว่า 45 ปีขึ้นไป

_____ 26-35 ปี

3. สถานภาพ

_____ โสด

_____ สมรส

_____ หย่าร้าง

4. ระดับการศึกษาสูงสุด

_____ ต่ำกว่ามัธยมศึกษาตอนต้น

_____ อนุปริญญาตรี

_____ มัธยมศึกษาตอนต้น

_____ ปริญญาตรี

_____ มัธยมศึกษาตอนปลาย

_____ สูงกว่าปริญญาตรี

5. ระดับเงินเดือน

_____ ต่ำกว่า 6,500 บาท

_____ 18,001-24,000 บาท

_____ 6,501-12,000 บาท

_____ 24,001-30,000 บาท

_____ 12,001-18,000 บาท

_____ มากกว่า 30,000 บาท

6. อาชีพ

_____ นักศึกษา

_____ รับราชการ

_____ พนักงานบริษัทเอกชน

_____ พนักงานรัฐวิสาหกิจ

_____ ประกอบธุรกิจส่วนตัว

_____ รับจ้าง

_____ อื่นๆโปรดระบุ _____

7. โดยปกติ คุณมาซื้อปิ้งที่เคทีกอเรย์บ่อยแค่ไหน

_____ ประมาณ 1 ครั้งต่อสัปดาห์หรือน้อยกว่า _____ สัปดาห์ละ 2-3 ครั้ง

_____ 4-5 ครั้งต่อสัปดาห์

_____ มากกว่า 5 ครั้งต่อสัปดาห์

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