




Independent study title: Opinions of Workers in Department of Asset Development 1-6 toward Problem in Debt Structure Adjustment of Asset Management Company “Commerce Bangkok Ltd”, at Headquarters

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Abstract

The objectives of this research were to study opinions of workers in department of asset development 1-6 toward problem in debt structure adjustment of Asset Management Company “Commerce Bangkok Ltd”, at headquarters and to compare opinions of workers based on demographic characteristics. The sample included 135 workers in department of asset development 1-6. Questionnaires were used as a research tool. Data were analyzed based on percentage, mean, standard deviation, t-test, and analysis of variance.

The result of the research indicated that overall mean score of opinions of workers was determined at high level for 6 aspects. These aspects, arranged in descending order, included support of involved department, debtor, supervisor, laws and regulation policies, prescription, and cost of buying impaired debt. According to titles analysis, problems concerning improvement of debt structure in aspect of involved department were given opinion at high level in every title including lacking of computer system to remind about prescription, slow proceeding process, lack of efficient information system. For debtor aspects, there were two titles determined in high level including lacking of liquidity and intention not to repay the debt. For supervisor aspect, every title was determined at high level including lacking of integrity and difference of opinions between supervisor from different level. In aspect of policies, every list was determined at high level either including insufficiency of a number of workers, effects of workers transference which leads to discontinuity in changing debt structure. For prescription aspect, two titles were at high level including debtors were bankrupted and the prescription was in a statue of limitation. For cost of buying impaired debt aspect, two titles were at high level including cost was higher than money received from auction and miscalculation of cost made the cost of debt higher. The comparison of opinions of workers toward the problem in debt structure adjustment based on demographic characteristics indicated that the overall opinions given were not different at significant level. Workers with different age, working experience, educational level, and positions had different opinions on aspects of supervisors and laws and regulation policies at 0.05 significant level. The others were not significantly different.

Student's signature..... .....
Independent study advisors' signature 1..... ..... 2..... .....