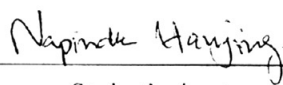



Napinda Hanjing 2006: Factors Affecting Buying Decisions of Life Insurance Policies of Working Adults in Bangkok. Master of Economics, Major Field: Economics, Department of Economics. Thesis Advisor: Assistant Professor Santiya Ek-arkara, Ph.D. 130 pages.
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The objectives of this thesis were to study the history and general characteristics of life insurance business in Thailand and to analyze the factors affecting buying decisions of life insurance policies of working adults in Bangkok. The data was collected by questionnaire using 400 working adult samples from 10 out of 50 areas that has the largest number of working adults. This study used the proportional stratified random sampling together with the convenient sampling to gather data, then used the descriptive and quantitative analysis method by applying Logit Model.

The results of descriptive analysis showed that the majority of the sampling group are female have higher education level and earn less than 30,000 baht per month. Quantitative study result revealed that important factors influence which affect life insurance buying decisions of working adults in Bangkok were income, occupation: private sectors company employees or self-employed, tax deductible and insurance protection in negative direction. For attitude factors the important reasons for the sampling group to consider are stability and financial status of insurance company. For selling condition factors, most of the sampling group pay attention to reliability of insurance agent. Considering pricing factors, the most important factor for the sampling group is dividend payment. Finally, for consumer promotion marketing factors, the sampling group pay attention to life insurance information distribution.

The suggestion from this study is that the government have to promote life insurance for the low income earners so that they can gain better text deduction benefits. Text deduction benefits should be set on a proper flat rate basis . The insurance company should also promote and provide more information to those in private sectors either company employees or self-employed to support their decisions to buy more of the life insurance.


Student's signature


Thesis Advisor's signature