

Somporn Rattanasuwan 2009: Factors Affecting the Decision on Choosing Life Insurance to Guarantee a Mortgage Loan in Bangkok Metropolis. Master of Economics, Major Field: Economics, Department of Economics. Thesis Advisor: Mr. Saksit Budsayaplakorn, Ph.D. 93 pages.

The objectives of this thesis are to study factors affecting the decision to choose life insurance for a mortgage loan guarantee in Bangkok Metropolis and to analyze the probability of choosing life insurance to guarantee a mortgage loan in Bangkok Metropolis. The data is collected by questionnaire using 400 working adult samples from 10 areas of 50 areas that have the largest number of life adults. The methodology of, this study is used the proportional stratified random sampling together then using the descriptive and quantitative analysis method with Logit Model.

The results from descriptive analysis of the equally sampling group of males and females with age lower 40, marriage, having a bachelor's degree, average income less than 30,000 baht a month, and working for a private company show that the samplers who decided to use life insurance with a mortgage loan guarantee are males with age lower 40, marriage, having a bachelor's degree, average income more than 30,000 baht a month, without congenital disease, and non-smoking. Moreover, the quantitative study reveals that significant factors influencing the decision of choosing life insurance for a mortgage loan guarantee in Bangkok Metropolis are gender, education, occupation, and income. Also, the marketing factors in a descending order are price, product, process, service personnel, place, and promotion.

The suggestion from this study is that the financial institutions should publicize perception (knowledge) of life insurance for a mortgage loan guarantee through different channels. Simultaneously, financial institutions should create the effective selling strategy and the appropriate products that customer's needs which will result in an increasing of using life insurance to guarantee a mortgage loan.

Student's signature

Thesis Advisor's signature

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