

Pissinee Tapanwong 2013: Studies of Causal Factors Actual State, Investment Intention and Perceived Risk of Savings with Investment. Master of Business Administration, Major Field: Business Administration, Faculty of Business Administration.  
Thesis Advisor: Miss Prapimpun Limsuwan, Ph.D. 119 pages.

The objective research to study 1) Confirmatory factors actual state of saving with investment. 2) Confirmatory factors perceived risk of saving with investment. 3) Develop structural equation modeling between actual state, investment intention and perceived risk of saving with investment. Questionnaire, was developed by review literature to construct interview platform sampling, was Multi stage sampling, was applied sampling group was 400 respondents who invested in fund and stock, open account in Bangkok and invested more than 6 months. Data is analyzed by descriptive statistic include percentage, mean, standard deviation and inferential statistic to hypothesis testing by confirmatory factor analysis (CFA) and The structural equation modeling (SEM) at significant level 0.05.

The research found that most respondents were male and female at the same proportion, aged between 26-45 years old. were married , had Bachelor's degree and had average income with 30,001-90,000 baht, were bureaucrat and personnel. And invested 50,001-150,000 baht per year. Invest for 1-3 years. Opinion for actual state and investment intention were agree, perceived risk were high. There are 3 research assumptions found that 1) Factors affecting actual state of saving with investment. Had five factors accordance with empirical data, which normal depletion that least influence factors. 2) Perceived risk of saving with investment. Had five factors accordance with empirical data, each factor that equally influential. 3) Relationship between actual state and investment intention of structural equation model is 0.94, relationship between actual state and perceived risk is 0.92, and relationship between investment intention and perceived risk is -0.13. Both of savings and investment was interested by saver. they understand that higher returns which increased risk. Officials should provide advice on investments. To help reduce the risk to our customers and confidence of the award of the past.

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Thesis Advisor's signature