

Makawan Wengket 2013: Personal and Fundamental Factors that Affect Saving-Bonds Buying Decision. Master of Economics, Major Field: Economics, Department of Economics. Thesis Advisor: Associate Professor Rewat Thamma-Apiroam, Ph.D. 69 pages.

This research aims to study the influence of personal and fundamental factors on saving-bonds buying decision. The data are collected from the four-hundred sample group who has purchased and never purchased such the saving-bonds. And the estimation is done through three models which are Logit, Probit and Complementary Log-Log.

The finding shows that among these three models, Complementary Log-Log is the most suitable for the data employed in this research. With Percent Correctly Predicted method, the accuracy of such model is about 90.53%. That is, it can forecast the sample group would decide to buy the saving-bonds at 90.53%. For personal factors, they are the level of education, at 0.1 significance level, which is positively related, investment experience, and age, at 0.01 significance level, which are negatively related. Moreover, the average monthly income is positively related to saving-bonds buying decision at 0.01 significance level. For fundamental factors, sale promotion and inflation are positively related to such buying at 0.05 significance level while lack of liquidity is negatively related to buying decision at 0.05 significance level.

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Thesis Advisor's signature