

Wanchalerm Wongphan 2013: Factors Determining the Ability to Close Account of the Motorcycle Hire-purchase: A Case Study of B Company Limited. Master of Economics, Major Field: Economics, Department of Economics. Thesis Advisor: Associate Professor Rewat Thamma-Apiroam, Ph.D. 70 pages.

The purpose of this research is to study the significant composition by creditors for the motorcycle hire-purchase loans approval and to study factors determining the ability to close account of the motorcycle hire-purchase customers of type B Company Limited. The data used for analysis are secondary and cross-sectional. The sample size is 10,404, taken from the B company. The data analysis is based on a statistical packages program. The quantitative analysis is done by an econometric method called logistic regression.

The findings are that the vital components used whether to approve such loans are personal characteristics of the hire-purchasers as well as the hire-purchase details. The results of the research also indicate that factors affecting the ability to close account are positively correlated with the down payment while negatively correlated with the income of the hire-purchasers, motorcycles brand, hire-purchase rate, the duration of the loan, and outstanding balance.

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Thesis Advisor's signature