

Title : Factors Influencing the Purchase of Ordinary Life Insurance in Thailand

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Type of presentation* (choose 1) : Oral Presentation (เฉพาะ ตัวแทนศ.ที่สาขาเลือกให้นำเสนอแบบบรรยาย)
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 Cooperative Education (กรณี นำเสนอผลงานสหกิจศึกษา)

ABSTRACT

This research study examines the factors influencing the purchase of ordinary life insurance in Thailand. The study population consists of all quarterly ordinary life insurance premiums in Thailand, while the sample includes quarterly ordinary life insurance premiums in Thailand from 2003 to 2023. The statistical method used for data analysis is multiple linear regression, with the dependent variable being the ordinary life insurance premium and the independent variables comprising seven factors: gross domestic product, national income, consumer price index, population, mortality rate, unemployment rate, and birth rate.

We found that the relationship between the dependent and independent variables is positively correlated and highly significant, while the unemployment rate and birth rate show a negative correlation with the dependent variable, with a moderate relationship. The analysis showed that at a significance level of 0.05, the factors influencing the purchase of ordinary life insurance in Thailand are the consumer price index, population, and birth rate respectively.

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