

**Abstract**

Research Title : THE FACTORS AFFECTING TO USE TRAVEL INSURANCE OF  
ACE INA OVERSEA INSURANCE COMPANY LIMITED

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This research aims to study the demography, consumer behavior, and the factors of marketing mixture affecting to customers behavior of ACE INA Oversea Insurance Company Limited.

This research has surveyed from 400 customers. The data collected from questionnaires and statistical processing such as frequency, percentage, average, and standard deviation. The statistical analysis, t-test, ANOVA (One-Way Analysis of Variance) and Chi-Square were used for hypothesis testing.

The research found that mostly customers are female aged between 30-44 years old, married, employees of private company, and the average salary between 20,001-40,000 Bath. They often buy insurance via telephone selling for their trip a couple time per year and 5-7 days per trip with the standard plan insurance. The reason was to prevent the trip from any rising.

The most satisfaction sequently factors of consumer behavior were product, distribution channel, people, price and promotion. In addition, the research found that the differences of sex,

age, status, occupation and income would be different behavior and the differences of marketing factors, product, personal, and physical character were related with consumers behavior at statistically significant level of .05.

The research showed that the customers mostly were working people with medium to high salary so the result could be considered to buy the travel insurance that the relate business can use this research to consider and set marketing indication for efficiently respond to customer demanding.