

คาดหวังถึงผลตอบแทนจากการลงทุนในแต่ละครั้งที่ซื้อขายหน่วยลงทุนมากกว่า 30% ปัจจัยที่มีผลต่อการลงทุนของลูกค้า พบว่า ผู้ลงทุนให้ความสำคัญกับผลตอบแทนที่สูงกว่าผลตอบแทนจากการฝากเงินกับสถาบันการเงิน รองลงมาคือมีช่องทางซื้อขายที่หลากหลาย และมีการป้องกันความเสี่ยงจากอัตราแลกเปลี่ยน ตามลำดับ



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Independent Study Title Factors Affecting Customers' Investment in Good Corporate Governance Long Term Equity Fund of UOB in Chiang Mai Province

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ABSTRACT

This research studies the factors that affect Chiang Mai customers to invest in the “Good Corporate Governance Long Term Equity Fund” (CG-LTF) of UOB Thailand Co., Ltd. The number of samples used in this study is 300, performed by questionnaires. The purposes of the research are 1) to study the basic information of Chiang Mai society and its economy 2) to study the behavior of the investors on “UOB’s CG-LTF” in Chiang Mai 3) to study the factors that affect Chiang Mai investors on investing on “UOB’s CG-LTF”. The samples of the study are 300 investors of “UOB’s CG-LTF”. The collected data analysis are both ‘Descriptive’ and ‘Quantitative’, consisting of ‘Frequency Distributions’, ‘Percentage’, ‘Mean ; and ‘S.D.’.

From the study, it is found that most of the samples are women, aged from 30 to 39 years old. Many of them are married, graduated with a PH.D., work as employees, and obtain a salary of more than 50,000 baht. In addition, most of the samples invested in order to speculate the profit, and chose to invest by themselves. The money they used to invest is not more than 50,000 baht and the period of holding the fund is less than 1 year. Moreover, the frequency of buying the fund within a 1-year period is from 1 to 5 times. Many of them had not specified the amount invested in each year. And the customers expected a profit of more than 30% after buying any unit trust. On the other hand, the

affecting factors found in the study of ‘UOB’s CG-LTF’ customers’ behaviors are respectively placed by importance that , first, the investors’ expectation of getting greater return than to have their money in a regular deposit, second, the various channels in dealing the fund, and finally, the ways to prevent losses by using ‘exchange rates’.



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