

Independent Study Title	Factors Affecting Debtors' Loan Repayment Behavior: A Case of an Asset Management Company in Chiang Mai Province	
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ABSTRACT

The main objective of this study is to investigate the factors affecting debtors' loan repayment behavior of Bangkok of Commerce Ltd. Asset Management, Chiangmai Office. The study emphasized on debtors' payment behavior. The data were collected from 3,842 debtors of the asset management company. This amount was accounted for 100% of the total debtors. The data were analysed by descriptive statistics and the logit.

It was found that debtors outbound of Amphur Muang Chiangmai had better repayment behavior than debtors inbound of Amphur Muang Chiang Mai. Staff loan and agricultural loan debtors had better repayment behavior than consumer, commercial and construction & real estate loan debtors. Within the group of the debtors who had been restructured, the debtors who had the debts less than collateral value and those who had the debt less than the total amount borrowed had better repayment than the rest.

The results of hypothesis testing showed that the debt restructure, the amount of debt less than collateral value, the amount of debt less than the total amount borrowed were the significant variables affecting debtors' loan repayment behavior to Bangkok of Commerce Ltd. Asset Management, Chiangmai Office.