

## ABSTRACT

The objective of this research focuses on investigating the factors affecting the medical service utilization including major and minor medical treatment.

Population including the white collar employees who are currently working in the Bangkok Broadcasting & Television Channel 7 Company in Bangkok. A sample of one hundred and ninety six was selected by using systematic sampling procedure. Discriminant analysis is used to test the hypotheses.

The study found that the medical service utilization can be explained by the perceived quality but can not be explained by the perceived sacrifice which was travel time/distance and out of pocket cost.

It was found that the one hundred forty-three employees, accounting 73 percent of respondents, were using hospital under Social Security scheme, whereas 53 respondents, accounting 27 percent, were using other hospital which is not under Social Security scheme. In addition, results have shown the five rank factors from the canonical function coefficients. The level of technology is the most important factor affecting the overall medical service utilization, followed by past experience, advertising, staff competence and building condition of hospital.

In the major medical treatment scenario, results showed the five rank factors from the canonical function coefficients. The level of technology is the most important factor affecting the medical service utilization. The next important factor followed by quality of medical care, past experience, advertising and building condition respectively.

In minor medical treatment scenario, results showed the five rank factors from the canonical function coefficients. The past experience is the most important factor

affecting the medical service utilization. The next important factor followed by level of technology, staff competence, building condition and quality of medical care respectively.

The researcher would like to make following recommendations for concerned persons: the service provider (hospital), insured person (employees) and government (Social Security Office). The service providers should provide prompt service and use modern equipment for serving the patients and develop regularly in order to keep up with current requirement. The insured persons should study the standard of hospital before selection of hospital because they should get the appropriate medical service. In addition, the Social Security office should examine and appraise the standard of hospitals under Social Security Scheme in order to get equality for patients and protect the rights of insured persons.

