

Research Title	Relationships between Marketing Stimuli and Over-indebtedness
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The purpose of this research was to apply structural equation modeling to explain the causes of over-indebtedness and to confirm the relationships between marketing stimuli and over-indebtedness. The survey collected data from 266 adult consumers in Bangkok metropolitan areas. A set of mixed scales were used to measure over-indebtedness, marketing stimuli, and other related variables. The findings significantly confirmed relationships between marketing stimuli and over-indebtedness. However, regression weight and R-square were small. Moreover, the findings confirmed the relationships between the lack of financial literacy and over-indebtedness.