

Motivations and Values of Foreign Retirees Choosing Bangkok as Retirement Destination

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Abstract

Bangkok has increasingly become a top retirement destination for foreign retirees due to its unique blend of affordability, cultural richness, and well-established healthcare infrastructure. As the city continues to attract retirees, it is important to understand the motivations behind their decision, enabling Bangkok to find ways to maintain and strengthen its position as a leading retirement destination. This study explores the values and motivations of foreign retirees who select Bangkok as their retirement destination through a push-pull framework. Data were gathered through existing research by reviewing key literature on international retirement migration, particularly focusing on foreign retirees in Thailand, examining their economic impact, motivations, and the push-pull factors influencing their relocation decisions. The semi-structured interviews with seven retirees aged 45 and above, conducted via online platforms. Push factors driving relocation include health concerns, political instability, and environmental issues, while pull factors encompass Bangkok's healthcare quality, affordable cost of living, and technological advancements. The findings offer valuable insights for policymakers and tourism businesses to better serve the growing retiree demographic, contributing to the local economy and encouraging Thailand's competitiveness in the global retirement market.

Keywords: Bangkok Foreign Retirees, Retirement, Push and Pull Model

1. Introduction

Thailand has emerged as a leading destination for international tourists and retirees, known for its rich cultural heritage, affordable living costs, favorable climate, and high-quality healthcare services (Tourism Authority of Thailand [TAT], 2022). In 2021, there were approximately 52,040 foreigners holding retirement visas across Thailand. This marked a five-fold increase from 10,709 in 2005 (He & Sasiwongsaroj, 2024). These factors collectively make the country attractive for both short-term tourism and long-term residency. The growing presence of foreign retirees, particularly in Bangkok, plays a vital role in stabilizing the local economy by providing consistent revenue throughout the year and mitigating the seasonal fluctuations typically associated with tourism (SCB, 2017). Global aging trends further underscore Thailand's appeal,

with retirees from various countries seeking affordable, high-standard healthcare, political stability, and a comfortable lifestyle (United Nations, 2019). Bangkok, as the capital city, offers unique advantages over other regions in Thailand due to its modern infrastructure, efficient public transportation systems, and close proximity to natural attractions, such as beaches and mountains, which makes it a popular destination for retirees (Prapannetivuth, 2016). Additionally, the presence of a strong expat community and opportunities for social integration enhance its appeal (TAT, 2023). This study focuses on the specific motivations driving foreign retirees to choose Bangkok over other destinations, examining key push and pull factors. By understanding these factors, this research offers valuable insights for policymakers, tourism businesses, and other stakeholders to better serve this growing demographic and enhance Thailand's competitiveness in the global retirement market."

2. Statement of Problem

While Thailand has been studied as a retirement destination, there is limited research on why foreign retirees specifically choose Bangkok. For example, Ali (2023) examined the factors influencing long-stay retirement in Hua Hin, highlighting the appeal of Thailand as a whole but focusing on a single province rather than the capital. Similarly, previous studies have analyzed Thailand's attractiveness for retirees but often overlook the unique dynamics of Bangkok, including its urban infrastructure, healthcare services, and vibrant cultural life (Sirivadhanawaravachara, 2024).

Bangkok presents distinct opportunities and challenges compared to other regions, yet the specific motivations of retirees who choose this city over rural areas or their home countries remain underexplored. Given that existing research has primarily centered on provincial destinations like Hua Hin (Ali, 2023), this study aims to shift the focus toward Bangkok, investigating the push and pull factors influencing retirees' decisions to settle in the city. Understanding these motivations will help policymakers and businesses better attract and retain foreign retirees, supporting Bangkok's long-term appeal as a retirement destination.

3. Research Questions

RQ1: How do foreign retirees experience the availability of healthcare services in Bangkok, and how do these opinions shape their retirement decisions?

RQ2: What environmental aspects are appealing to foreign retirees to Bangkok?

RQ3: How do foreign retirees navigate and experience Thailand's political and visa policies, and what challenges or opportunities do they associate with them?

RQ4: What are the primary economic benefits and social issues for foreign retirees to choose Bangkok as their retirement destination?

4. Research Objectives

RO1: To investigate how foreign retirees opinion and experiencing healthcare services in Bangkok

and their retirement decisions.
RO2: To examine the narratives of foreign retirees regarding Bangkok's environmental appeal and alignment with their retirement lifestyle.

RO3: To understand the perspectives of foreign retirees on Thailand's political and visa policies and their long-term residency experiences.

RO4: To explore foreign retirees experience and describe the social and economic aspects of life in Bangkok that contribute to their decision to retire there.

5. Literature Review

This study draws from existing literature on international retirement migration (IRM), with a specific focus on Thailand. The concept of IRM, which combines aging and migration trends, has been extensively studied since the late 1990s, highlighting how retirees seek better living conditions abroad (King, Cela, & Fokkema, 2021). Foreign retirees contribute significantly to the economy, with a stabilizing effect through their consistent spending on services such as housing and healthcare, particularly during times of global economic uncertainty (Toyota, 2012). Additionally, Thailand has become increasingly attractive due to long-term visa options, such as the O-A visa, which have seen a steady rise in applicants from countries like the U.S., U.K., and Japan (Tourism Authority of Thailand, 2012).

The push-pull model is a widely recognized framework in migration studies, extensively used to analyze both international and retirement migration. Push factors, such as economic instability, rising living costs, inadequate healthcare systems, and social isolation in retirees' home countries, create conditions that drive them to seek alternatives abroad (Lee, 1966). On the other hand, pull factors—including Thailand's lower cost of living, high-quality yet affordable healthcare, warm climate, and vibrant expatriate community—serve as incentives for retirees to settle in the country (Franco et al., 2021). Various studies have applied the push-pull model to explain international retirement migration. For instance, Williams et al. (2000) investigated European retirees in Mediterranean destinations and found that economic benefits, lifestyle preferences, and healthcare accessibility were key

pull factors, while high taxation and harsh winters in their home countries were primary push factors. Similarly, King et al. (2021) explored retirement migration trends in Southeast Asia, emphasizing the growing appeal of Thailand due to its well-established expatriate infrastructure and policy incentives such as retirement visas. Building on these existing frameworks, this study explores the underlying motivations behind foreign retirees' decision to settle in Bangkok, examining how urban infrastructure, healthcare availability, and cultural adaptability further influence their migration choices.

6. Methodology

6.1 Research Design

The research methodology is gathered using a coding qualitative approach through a literature review and semi-structured interviews. This study employs thematic analysis and the constant comparison method to systematically identify patterns and themes within the data. The purpose of in-depth interviewing is to gather detailed information that reveals an individual's perspectives, experiences, feelings, and the meanings they derive from a particular topic or issue (Rutledge and Hogg, 2020). Traditionally, an in-dept interviews are conducted one-on-one, while the interviewer pays close attention to the body movement signals such as emotion and body language. However, as there is advancement of technology, these interviews are increasingly conducted through telephone, video calling, and various other forms of digital communication (Rutledge and Hogg, 2020). Therefore, this study utilized online calls through Zoom or Line, depending on the participant's preferences and convenience. This approach ensures flexibility and accessibility, allowing participants to choose the platform they are most comfortable with, thereby creating an effective and detailed data collection.

The study is based on gathering primary and secondary data to provide valuable information to understand the push and pull factors that contribute to the growing number of international tourists choosing Bangkok as a retirement destination. Moreover, this study aims to establish guidelines to develop Bangkok as a retirement

destination. Both primary and secondary data were collected to investigate the motivations of the foreign retirees.

6.2 Sampling Procedure

The study employed a purposive and snowball sampling techniques selecting participants who fit the criteria of foreign retirees residing in Bangkok. This method allowed the researcher to gather in-depth insights from individuals with relevant experiences. The data collection process is detailed in Table 4.3, which provides an overview of the number of interviews, participant demographics, and interview platforms.

The interviews were conducted from June 5th to June 10th, 2024. The author contacted potential interviewees via Facebook Messenger, Line chat, and email to schedule interviews. Online interviews were then carried out through Zoom and Line video calls to seek their availability and consent.

Before each interview, the researcher provided participants with an explanation of the study's purpose, confidentiality measures, and their rights as participants. Consent was obtained electronically for those who wished to sign the consent form. Each interview session was recorded and later transcribed, with detailed notes taken as supporting evidence. The semi-structured interview format was used to allow participants to freely express their thoughts and experiences while ensuring key topics were covered. Follow-up questions were asked when necessary to gain deeper insights into their perspectives on retirement in Bangkok. As seen in Table 4.3, the sample included retirees from various nationalities, ages, and retirement durations, offering a diverse perspective on the factors influencing their decision to settle in Bangkok.

6.3 Data Analysis

The author conducted online in-depth interviews with seven foreign retirees in Bangkok via Zoom calls, utilizing social media expat groups. The interviewees, aged between 54 and 74, represented diverse nationalities, including

Australian, American, and Indian retirees. The interviews, ranging from 30 to 40 minutes, were recorded as transcripts and video and audio files to explore their motivations, experiences, and factors influencing their decision to retire in Bangkok.

Table 4.3 Data Collection

Method	# of interviews and function	Interview Type	Sampling Method	Key Interviewee Characteristics	Documentation Type	Length
Online independent interview with foreign retiree	Retiree 1	Zom Cal in Bangkok	Expats Fac ebook Group	Australian, Male, Age 70, retired 5 years ago	Interview transcript, video recording	35 minutes
Online independent interview with foreign retiree	Retiree 2	Zom Cal in Bangkok	Expats Fac ebook Group	American, Male, Age 66, retired 4 years ago	Interview transcript, video recording	40 minutes
Online independent interview with foreign retiree	Retiree 3	Zom Cal in Bangkok	Expats Fac ebook Group	Indian, Female, Age 54, retired 1 year ago	Interview transcript, video recording	30 minutes

Online independent interview with foreign retiree	Retiree 4	Zom Cal in Bangkok	Expats Fac ebook Group	American Male, Age 57, retired 1 year ago	Interview transcript, video recording	40 minutes
Online independent interview with foreign retiree	Retiree 5	Zom Cal in Bangkok	Expats Line Group	American, Female, Age 61, retired 2 years ago	Interview transcript, video recording	30 minutes
Online independent interview with foreign retiree	Retiree 6	Zom Cal in Bangkok	Expats Line	American, Female, Age 54, retired 1 year ago	Interview transcript, video recording	36 minutes

de pt int erv ie w wit h for eig n reti ree		Ba ngk ok	e Gr oup	Age 77, reire d 2 years in Bang kok	video reco rding	
On lin e in- de pt int erv ie w wit h for eig n reti ree	Ret iree 7	Zo om Cal lin Ba ngk ok	Ex pat s Lin e Gr oup	Amer ican, Male, Age 74, reire d 20 years (9 years in Bang kok)	Interv iew transc ript, audio reco rding	34 mi nu tes

services. Interviewees in this study consistently praised Bangkok’s private hospitals, such as Bumrungrad Hospital, for their affordability and speed of service. One participant noted:

“Even with health insurance in the U.S., I have seen a doctor at Bumrungrad and paid for the entire visit not much more than a co-pay in the U.S.” (Interviewee No. 6).

Another retiree emphasized the efficiency of healthcare services, stating, *“In Bangkok, I go there at 9, get a blood test, meet my doctor, get medicine, and I’m on my way in three hours. That would take a hospital in America almost a week”* (Interviewee No. 8).

Additionally, retirees perceived Bangkok’s healthcare as less influenced by corporate and insurance-driven constraints, allowing physicians greater autonomy in patient care.

“The U.S. has better technology and lots of fancy, expensive drugs, but they don’t have healthcare for the average person” (Interviewee No. 6).

These findings suggest that while healthcare is a major factor across different retirement destinations in Thailand, Bangkok’s combination of cost-effectiveness, efficiency, and professionalism makes it particularly attractive to retirees seeking high-quality medical services in an urban setting.

7. Results and Discussions

7.1 Health aspects that contribute foreign retiree’ decisions to retire in Bangkok.

The study informants highlight healthcare accessibility, affordability, and quality as key determinants influencing foreign retirees’ decision to settle in Bangkok. This aligns with Ali (2023), who found that healthcare plays a crucial role in attracting retirees to Thailand, particularly in destinations like Hua Hin. However, while Ali’s study highlights the availability of quality healthcare in provincial areas, this study focuses on Bangkok, where retirees benefit from highly efficient and internationally recognized medical

Source: compiled by author

7.2 Environmental aspects that make Bangkok an attractive destination for



foreign retirees.

This study identifies perceived environmental conditions as a non-primary factor in retirees' decision-making, aligning with Ali (2023), who found that retirees in Hua Hin also acknowledged superior air and water quality in their home countries. However, while Ali's study highlights environmental appeal as a factor for retirees in coastal or provincial areas, this study finds that Bangkok's urban environment does not serve as a strong pull factor in migration decisions. Participants in this study generally recognized that their home countries offered cleaner air, purer water, and more expansive natural landscapes, making environmental quality a less significant consideration in choosing Bangkok. One interviewee noted,

“Not environmental factor because where I'm from is much cleaner. This would be a negative moving here” (Interviewee No. 7), while another emphasized the contrast between their previous living environment and Bangkok:

“I lived in a mountain in my retirement. I had a lot of land. It was very beautiful. The air was pure. The water was clean. So all that was better” (Interviewee No. 5).

Despite these concerns, this study finds that climatic preferences play a more significant role in influencing retirees' decisions. The warm and consistent weather in Bangkok was frequently cited as a key advantage compared to the extreme seasonal changes in their home countries. One participant noted:

“I really enjoyed the warm climate” (Interviewee No. 8), reinforcing that the predictability and comfort of Bangkok's tropical climate positively influenced their decision.

Additionally, retirees valued proximity to natural attractions, including beaches and mountains, which allowed them to maintain an active lifestyle without the challenges posed by colder climates. Although environmental quality was not a

significant pull factor, the trade-off between climate, accessibility, and overall quality of life was perceived as favorable. This finding suggests that while Bangkok may not match the environmental conditions of retirees' home countries, factors such as political stability, social environment, and healthcare accessibility ultimately outweighed ecological concerns in their decision to retire in the city.



Source: compiled by author

7.3 The political and regulatory environment in Bangkok that lead the decisions of foreign retirees.

This study identifies **political instability and sociopolitical tensions in retirees' home countries as a major push factor**, aligning with Ali (2023), who also noted that retirees in Hua Hin sought refuge from political and economic uncertainties abroad. However, while Ali's findings highlight **economic and visa policy considerations** as key factors in long-stay retirement, this study focuses more on how **political climate and governance issues shape retirees' motivations to settle in Bangkok**. Several participants expressed dissatisfaction with increasing political polarization and governance issues. One retiree shared,

“I fear that my country is starting to become slightly autocratic, and there's a lot of political and racial tension. I don't face that in Thailand” (Interviewee No. 7). Another participant voiced concerns about policy changes affecting vulnerable populations, particularly regarding healthcare and social welfare:

“The situation for women and for aged people will get very bad... he does not want to support programs that are important for women's health and welfare” (Interviewee No. 6), reflecting concerns about policy changes affecting

vulnerable populations. Conversely, Thailand's perceived political stability and social neutrality emerged as a pull factor. One participant emphasized,

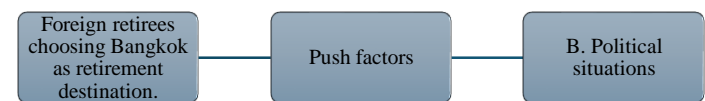
"It just makes me happy that I'm here" (Interviewee No. 2), illustrating how Bangkok provides an escape from political turmoil.

While retirees acknowledged variations in political climates—one interviewee from India noted its relative stability—those from countries like the United States expressed a desire to disengage from divisive political discourse and regulatory uncertainty. Despite acknowledging political risks in Thailand, participants viewed Bangkok as a space where they could avoid political stress and maintain personal freedoms. This perceived contrast in political environments reinforces Bangkok's appeal as a retirement destination, offering a sense of stability and detachment from home country tensions, which enhances retirees' overall well-being.

Additionally, several key areas for visa and policy reform can enhance Thailand's competitiveness as a retirement destination. Many retirees appreciate the simplicity of the basic retirement visa, which allows them to stay in Thailand without requiring a large financial investment. However, they also express concerns about the cumbersome renewal process, including the requirement to report to immigration every 90 days. Simplifying and streamlining this process, potentially allowing online check-ins or extending the reporting period to six months, would greatly improve the experience for retirees. Additionally, extending the retirement visa validity from one year to three or five years would reduce administrative burdens and provide greater stability for long-term residents. A retiree expressed frustration about the bureaucracy involved in visa renewals, stating, *"No matter which visa you get—1 year or 20 years—you still have to get the stamp every year. The bureaucracy is a bit much. There should be a simplified visa, make it easier for people to do longer visas, that would be better"* (Interviewee No.3). Reducing visa-related bureaucracy and making long-term visas more accessible would significantly enhance Thailand's reputation as a retirement-friendly destination.

Ultimately, Thailand has a strong foundation for

attracting retirees, but further policy refinements could make it an even more desirable location. Lowering the costs and increasing the benefits of long-term visas, improving the efficiency of the visa renewal process, and reducing bureaucratic burdens would encourage more foreign retirees to choose Bangkok as their home. By addressing these key issues, Thailand can position itself as a leading retirement destination in Asia.



Source: compiled by author

7.4 The economic and social aspects

that attract foreign retirees to Bangkok.

This study identifies economic affordability and social integration as key themes shaping retirees' decision-making process when settling in Bangkok, which aligns with Ali (2023), who found that retirees in Hua Hin also benefit from Thailand's lower cost of living and strong expatriate networks. While Ali's research emphasizes Hua Hin's relaxed coastal lifestyle and affordability, this study focuses on Bangkok's urban advantages, including infrastructure, mobility, and social diversity. A primary economic advantage for retirees in Bangkok is cost-of-living arbitrage, where they leverage stronger foreign currencies to maximize their purchasing power. One interviewee stated,

"Financially, I could never do that in New York City. In Thailand, on my retirement, I can rent three places" (Interviewee No. 4).

Retirees highlighted that Bangkok's lower costs for housing, dining, and healthcare allow them to maintain a higher standard of living and financial security compared to their home countries. This finding echoes Ali's (2023) observations about Hua Hin's affordability, though retirees in Bangkok also benefit from enhanced urban amenities and healthcare facilities. In terms of social integration and well-being, retirees highlighted Bangkok's strong expat community and accessibility to social networks, which ease the transition into retirement. One interviewee

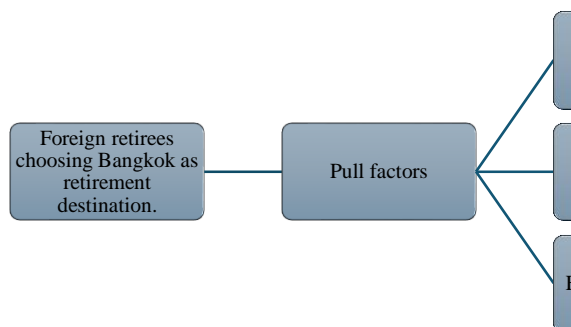
shared their experience of joining community groups like InterNations and MeetUp, which facilitated social connections and engagement in cultural activities. Additionally, Bangkok’s public transportation system emerged as a significant factor enabling mobility and independence, a theme less emphasized in Ali’s (2023) study on Hua Hin, where retirees may rely more on personal vehicles. One retiree in this study stated:

“We really like the transportation, especially in Bangkok, because we can take the SkyTrain, MRT, tuk-tuks, or Grab. We don’t need a car, even taking a walk is quite safe” (Interviewee No. 5).

This efficient infrastructure allows retirees to navigate the city easily and maintain an active lifestyle without the financial burden of vehicle ownership. Moreover, Bangkok’s relaxed cultural atmosphere fosters a positive retirement experience, with retirees appreciating the easygoing and optimistic attitude of the Thai people. One retiree reflected,

“I didn’t really know how to relax, but people here in Thailand... they’re happy, upbeat, and always see the positive in it” (Interviewee No. 4).

In conclusion, while both Bangkok and Hua Hin offer economic advantages and strong social communities, Bangkok’s urban infrastructure, transportation convenience, and diverse expatriate opportunities provide an additional layer of appeal. The ability to maintain a financially stable, socially engaged, and independent lifestyle reinforces Bangkok’s attractiveness as a retirement destination for foreign retirees seeking a high quality of life in an urban setting.



Source: compiled by author

7.5 Key Findings

A. Bangkok’s culinary scene, comparable to those of Paris, Rome, or London, plays a vital role in enhancing the quality of life for retirees. The variety of high-quality restaurants contributes to social engagement, cultural enrichment, and boosts the city’s appeal as a retirement destination.

B. The lower cost of living in Bangkok allows retirees to enjoy a middle-class lifestyle, save money, travel, and participate in cultural activities. This not only improves their well-being but also contributes to the local economy, providing consistent year-round revenue for businesses, unlike seasonal tourism.

C. Retirees appreciate the personal freedom and high quality of life in Bangkok, where regulations are followed, providing a safe and orderly environment. Bangkok offers retirees a sense of independence and relief from the social norms of their home countries, further enhancing their well-being.

D. The contrast between the healthcare systems in Bangkok and the United States is significant. Bangkok offers affordable, transparent, and efficient healthcare services, which retirees find more accessible and cost-effective compared to the corporately controlled healthcare system in the U.S.

E. Retirees are an untapped resource in Bangkok, with skills and experiences that could benefit the local community beyond their financial contributions. While the Thai government mainly sees foreigners for their economic value, there is an opportunity to engage retirees in social and cultural initiatives to enhance cross-cultural understanding and local development.

8. Conclusion

This thematic analysis reveals that foreign retirees are attracted to Bangkok for its combination of affordable, high-quality

healthcare, favorable climate, and well-developed infrastructure. These findings align with Ali (2023), who also identified healthcare affordability and cost-of-living advantages as key drivers of retirement migration to Hua Hin. However, while Ali's study emphasizes Hua Hin's appeal as a relaxed coastal town, this study highlights Bangkok's urban advantages, including its strong healthcare network, economic opportunities, and expatriate support systems.

Beyond economic factors, Bangkok's perceived political stability and personal freedoms further enhance its appeal as a peaceful retirement destination. The lower cost of living and favorable exchange rates allow retirees to maintain a middle-class lifestyle with financial security, while their continuous spending contributes stability to Bangkok's tourism and service sectors. Additionally, the presence of a strong expat community and opportunities for social integration supports retirees' overall well-being.

Recognizing these factors, Bangkok can solidify its position as an attractive global retirement destination, benefiting both retirees and the local economy. To enhance Bangkok's appeal as a retirement destination for foreign retirees, the following strategic actions are recommended:

A. Tourism boards and wellness operators should highlight Bangkok's wellness offerings, including spa treatments, holistic health services, and medical retreats, as key factors influencing retirees' decision-making.

B. Tourism boards, hospitality leaders, and travel agencies should focus marketing on Bangkok's favorable tropical climate and accessibility to natural attractions like beaches and mountains. Promoting outdoor activities and wellness resorts will attract retirees seeking an active lifestyle.

C. The Tourism Authority of Thailand and policymakers should recognize retirees as valuable community members by encouraging policies that engage their skills and experiences, fostering stronger social and cultural integration.

D. Local businesses and tourism sectors should cater to retirees' continuous demand for services, offering cultural activities, local tours, and wellness experiences to support year-round revenue.

E. Insurance companies should provide clear, standardized healthcare pricing to help retirees make informed decisions, ensuring fair costs and better access to healthcare.

By implementing these strategic initiatives, Bangkok can further enhance its attractiveness as a retirement destination, leveraging its unique advantages to sustain long-term foreign retiree migration while boosting economic and social integration.

9. Recommendations

Based on the findings, several strategic actions can be taken to enhance Bangkok's appeal as a retirement destination for foreign retirees. Healthcare accessibility remains a key determinant, and greater transparency in medical costs and insurance policies would benefit retirees. Establishing a foreigner-friendly healthcare portal with standardized pricing for medical services can provide clarity and confidence in healthcare decisions. Similarly, financial affordability plays a crucial role in retirees' decisions, with many leveraging cost-of-living arbitrage to sustain a comfortable lifestyle. To support this, financial institutions and policymakers should introduce retiree-friendly banking options, flexible visa policies, and long-term savings plans tailored to expatriates. Simplifying long-stay visa financial requirements while maintaining economic security would attract more retirees seeking financial freedom.

Social integration plays a crucial role in retirees' overall well-being, extending beyond financial considerations. Having access to established expat communities, religious groups, and social organizations helps ease their transition into life in Bangkok. Setting up government-supported retiree centers that provide orientation programs, Thai language assistance, and networking events could further strengthen their sense of belonging.

and connection within the local and expat communities. Additionally, Bangkok's public transportation system is widely praised, yet improving pedestrian accessibility, wheelchair-friendly walkways, and age-friendly public transport passes would enhance retirees' mobility and independence. Given that retirees also value Bangkok's warm climate and proximity to natural attractions, tourism boards and hospitality operators should position the city as a wellness hub, promoting senior-friendly retreats, spa services, and outdoor activities tailored for retirees.

By implementing these strategies—improving healthcare access, ensuring financial security, fostering social integration, enhancing transportation, and refining visa policies—Bangkok can further establish itself as a leading global retirement destination, offering both economic and lifestyle advantages to foreign retirees.

10. Limitations

While the study provides valuable insights into the motivations of foreign retirees in Bangkok, a larger sample could have strengthened the depth and diversity of perspectives. Future research should consider increasing the number of participants to ensure thematic saturation, where no new themes emerge from additional interviews, thereby strengthening the reliability of the findings.

Additionally, the study's sampling procedure relied on purposive and snowball samplings through online expat communities, which may have led to self-selection bias, as participants who are more engaged in digital expat networks were more likely to respond. This could have excluded retirees who are less active in such communities but still contribute to Bangkok's retiree demographic. Future studies could incorporate a broader recruitment strategy, including offline outreach, to capture a more diverse retiree population.

Furthermore, the study's gender imbalance, with a predominance of male participants, limits the generalizability of the findings to the broader

retiree population, particularly female retirees. Future research should aim for a more balanced gender representation by adopting targeted recruitment strategies that encourage female retirees to participate. This would provide a more comprehensive understanding of the motivations and values of all foreign retirees choosing Bangkok as their retirement destination.

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