

Warachai Singhakerk 2006: Factor Affecting Member's Saving Behavior of Kasetsart University Saving Credit Cooperative LTD. Master of Arts (Cooperative Economics), Major Field: Cooperative Economics, Department of Cooperative. Thesis Advisor: Associate Professor Jutatip Patrawart, M.A. 95 pages.
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The objectives of this study were to 1) investigate the economic and social background of Member's Saving Behavior of Kasetsart University Saving Credit Cooperatives LTD. 2) investigate the saving behavior of Member's Saving Behavior of Kasetsart University Saving Credit Cooperatives LTD. and 3) investigate the factors correlated with Member's Saving Behavior of Kasetsart University Saving Credit Cooperatives LTD.

The samples of this study were 374 members of Kasetsart University Saving Credit Cooperatives LTD. Instrument used in this study was a questionnaire with proportional random sampling. The statistics used to analyze the data were percentage, average, chi-square and correlation coefficient.

The results of this study indicated that, most of the member samples had 84.71 percent income salary and their average income was 22,217.01 baht For expenditure, Cooperative debts were paid at 26.43 percent and average expenses were 21,566.71 baht. When comparing income and expenses, the overbalance was average at 650.25 baht or 3.01 percent. For debts payment, most were paid to the Cooperative at 69.27 percent and average debt, 413,257.26 baht. Samples had consuming value mostly on economy. For saving behavior, the average share and deposits for each sample were 196,759.91 and 1,027,849.33 baht respectively. For saving objective, were mostly for sickness and old age time. The result of hypothesis test were that the saving behavior were correlated with age, income and expenses at the statistically significance of .05. However, sex, level of education, marital status, working position, period of being members, number of family member and consuming value had no correlation with saving behavior.

The recommendation were that cooperatives should provide family advising program, extra-income earnings promotion and welfare that respond to the needs of members who had living problems, in line with appropriate saving campaign.

W. Singhakerk

Student's signature

J. Patrawart

Thesis Advisor's signature

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