

## **Abstract**

This study aims to examine the saving behaviors of office workers at private companies in the Siam Area, and determine the factors influencing the saving behaviors of these office workers in preparing themselves for financial emergencies, retirements, payments etc. The main reason for this study is that saving is one of the principal factors and sources that support investment in Thailand

The samples in this study were collected from 150 office workers at private companies in the Siam Area by distributing a questionnaire that was returned on the same day. The findings were analyzed using the statistical procedures program (SPSS) which formulated a report on the level and extent of the respondent's data.

The results of this study show that the majority of office workers think that saving is important to them, and that they chose to save money in commercial banks. It can be reasoned from these findings that office workers think the interest rate effects the return amount on their savings, but is not as important as a change in their income. This study has also shown that office workers often save for their own purposes; such as medical treatments, retirement and education. The findings from this study will be beneficial to office workers at private companies, and the population in general, so that they may generate ideas regarding possible ways of money saving other than using bank deposit accounts. The findings will also aid and encourage people to plan and manage their savings for their own benefit.