

## **CHAPTER THREE**

### **METHODOLOGY**

This chapter describes the subjects, materials, and procedures that were used in data collection and analysis.

#### **3.1 SUBJECTS**

This research draws on the participation of 150 employees of various private companies located in the Siam area.

#### **3.2 MATERIALS**

In order to study the factors which influence the saving behaviors of workers in the Siam area of Bangkok, this study used a questionnaire to obtain its results. The questionnaire is composed of 20 questions, with 19 close-ended questions and one open-ended question to leave a room for respondents to provide suggestions and comments without guiding any possible answers.

The first part surveyed the demographic data of the respondents and is mainly concerned with gender, age, educational level, marital status, family status, and employment status.

The second part surveyed details of income and all expenses of the respondents including their monthly income, housing loan or rent, transportation fees, goods and services payments, and other miscellaneous expenses.

The third part surveyed the behaviors of the respondents including their saving proportion, purpose of saving, and saving methods.

The fourth part further surveyed the factors influencing the saving behaviors of respondents including the importance of saving, the interest rate of saving, and the most important factor in increasing or decreasing the proportion of money saved.

#### **3.3 PROCEDURE**

The research was conducted during December 2008. The survey can be divided into two stages; the pre-survey and the survey.

### **3.3.1 Pre-Survey**

The pre-survey was required to test a handful of respondents in order to refine the survey before taking it to the streets. The tentative survey questions were distributed to 20 respondents in the ACL Securities Company Limited which is located in the Siam area. The pre-survey was a help in enhancing the study and enabled it to be more effective and reliable. The pre-survey participants were asked to evaluate the contents, identify unclear terms, and give suggestions concerning the questionnaire. The answers obtained from the pre-survey, and advice from the respondents was used to revise the questionnaire. One important reason for doing the pre-survey was to clarify the proper and appropriate questions, as some questions are concerned with personal financial matters which are very sensitive to the respondents.

### **3.3.2 Survey**

After the pre-survey was finished, some questions were identified that left the participants uncomfortable and would therefore lead to uncertain results for the study. Those questions were edited to match respondent's suggestions and to assist the research in order to get a better result.

The research study uses a cross-sectional design to find out the factors that influence the saving behaviors of workers, and what the saving behaviors of workers in the Siam area are. 150 questionnaires were distributed to office workers at private companies in the Siam Area. Each respondent spent about 5 -10 minutes completing the questionnaire and returned it on the same day.

## **3.4 DATA ANALYSIS**

The research study used was the Statistical Package for Social Sciences (SPSS) Program version 14.0 that is employed in the data analysis process. The data was analyzed using frequency and percentage, and will be presented in the form of tables to correlate the data.