

APPENDIX A

Questionnaire

SAVING BEHAVIOR OF OFFICE WORKERS AT PRIVATE COMPANIES: A CASE STUDY IN THE SIAM AREA

This questionnaire is part of an individual study as a partial fulfillment of requirements of Master of Arts in English for Careers, Language Institute, Thammasat University. The questionnaire is to be used to find out the behaviors of office workers at private companies in the Siam area. Your response will be strictly confidential and will be used for the purpose of this study only. Your cooperation in answering this questionnaire is highly appreciated.

Instruction: For the following questions, mark “X” in the provided space to;

Part I : Demographic Information

1. Sex

Male Female

2. Age

20-25 years old 26-30 years old 31- 35 years old
 36-40 years old Over 41 years old

3. Marital Status

Single Married
 Divorced/Widow Separated

4. Education Background

High School /Vocational Certificate Bachelor Degree
 Master Degree Higher than Master Degree

5. Type of Residence

Part 3: Saving Behaviors

10. Have you been saving?

- Yes (please go to question 11) No (If no, go to question 20)

11. When did you start to save your money? years old.

12. Average amount of savings per month. (Percent to income)

- < 10% 11-15%
 16-20% 21-25%
 26-30% > 30%

13. What is your main purpose in saving money?

- For education Medical Treatments (Emergency)
 Retirement Others (specify)

14. What type of saving plan/method do you use?

- Commercial Banks Specialized Financial Institutions; GSB, GHB etc.
 Investment ; stocks, derivatives, bonds etc.
 Insurance Cash (Own saving)
 Others (specify).....

15. What are the reasons that you choose the plan/method mentioned above?

- High returns Low Risks
 Convenience : location, service etc. Knowledge of that type of saving.
 Others (specify).....

Part 4: Factors which may influence your saving behavior

16. Do you think that saving money is important to you?

- Yes
 No

17. Do you think the interest rate affects the amount that you save?

- Yes No Uncertain

18. What is the most important factor in increasing the amount of money you save?

- An increase in an income The reduction of living expenses
 The increase of deposit interest rates A healthy economy
 Others (specific)

19. What is the most important factor in reducing the amount of money you save?

- The decrease of income An increase in living expenses
 The reduction of deposit interest rates An economic recession
 Others (specify)

20. Please give your opinions or any suggestions you have on the topic of saving money.

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