

## Abstract

This is a study on “Decision to Join Provident Fund by Workers of Krisdamahanakorn Public Company Limited”. The objectives of the research were to study factors affecting the decision whether or not to join the Provident Fund by workers of Krisdamahanakorn Public Company Limited, assess their knowledge about and confidence in the Fund and encourage them to join the Fund. The samples consisted of 70 workers of Krisdamahanakorn Public Company Limited. Data were analyzed using as statistical tools percentage, mean, standard deviation, t-test and chi square.

The male to female ratio of the population was nearly the same, with the majority in the 21-30 year age group, with a single status and a bachelor's degree, working at the operational level for 0-4 years, with salary ranging from 15,001 to 20,000 baht. Most had a savings account with a bank while about half the samples had no dependant to take care of either personally or financially. The number of those whose income was less than expenditure was approximate to those whose income was equal to expenditure. The comparison between personal information of the workers and their decision to join the Fund yielded the following results: the decision to join the Fund was affected by personal information including age, marital status and number of dependants, on the one hand, and by work information including work position level and years of work, on the other.

The result of the study on personal factors showed that the average score of the workers' knowledge about the Fund was higher than the average level of their confidence in the Fund. The study of organizational factors, on the other hand, was focused on the workers' knowledge about and confidence in the organization and fund management, showing that the average score of their confidence in the organization was higher than that in the fund management. A comparison between personal and organizational factors concerning the decision to join the Fund yielded the following results: there was a difference only in the confidence in the fund management as opposed to the organization's security between those who decided to join the Fund and those against it.

The researcher suggested that the company should promote the significance of savings through the Provident Fund and attach importance to the management of the Fund, disseminating especially information on the Provident Fund to the workers on a continual basis.