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BUSABONG SRISAN : FACTORS AFFECTING SAVING BEHAVIORS OF THE PEOPLE IN BANGKOK. THESIS ADVISORS : CHAIWAT PANJAPHONGSE, Ph.D., KOWIT KRACHANG, D.Tech.Sc., PIMPIMOL TONGTEAN, Ed.D. 111 P. ISBN 974-662-977-8

The purposes of this study were to identify factors affecting saving behaviors of the people in Bangkok by examining the amount and forms of saving. Data were collected by direct interview of 400 respondents in Bangkok. Frequency, percentage, mean, standard deviation and the stepwise multiple regression techniques were employed for the analysis of data.

Research results: Savings for the majority of people decreased over the past year. Average savings was 7,871 baht per month. Savings were most frequently in the form of organized money market financial assets, followed by the unorganized money market assets and real assets. Factors affecting the amount of savings were income, number of dependents, age, commercial or personal business and returns. Factors affecting savings in the form of financial assets in the organized money market were returns, age, location of the financial institutions, income and stability of the financial institutions. Factors affecting savings in the form of financial assets in the unorganized money market were location of the financial institutions, commercial or personal business, returns and education level. Factors affecting savings in the form of real assets were age, number of dependent, income and education level. Based on the evidence from the research findings, promotion of savings should be encouraged among high income groups or the people engaging in commercial or personal business. Higher returns should also be provided, especially because the high returns on financial assets reduce saving in the unorganized money market. Future research should focus on detail saving behaviors of people in various occupations.