

Jariyawat Akkaratananun 2014: Income, Expenditure, Savings and Debts of Temporary Employees in Laem Chabang Port Customs Bureau. Master of Economics (Business Economics), Major Field: Business Economics, Faculty of Economics at Sriracha. Thesis Advisor: Associate Professor Banlu Puthigorn, M.S. 161 pages.

The objectives of this study were 1) to study income, expenditure, savings and debts and 2) to study personal factors affecting consumption and saving behaviors as well as to study level of opinions in order to improve quality of work life and personal life for temporary employees. This study used primary data received from the questionnaire responses of 122 temporary employees in Laem Chabang Port Customs Bureau to analyze basic statistics, mean, percentage and linear regression equation in form of Logit model.

The study results indicated that most of the temporary employees in Laem Chabang Port Customs Bureau had inadequate income for expenditure and a small amount of savings, the average of individual income was 19,221 baht per month, the average of individual expenditure was 24,330 baht per month, the average of savings was 53,058 baht and the average of debts was 222,593 baht. Personal factors affecting consumption behaviors which had consumption less than 80% from incomes were assets, number of dependents, work age and educational level. Personal factors affecting saving behaviors which had savings more than 20% of incomes were cumulative savings, number of family members, characteristics of dwelling and marital status. The temporary employees in Laem Chabang Port Customs Bureau had scored a high level of opinions on quality of work life regarding organizational structure and regulations, leaders and management as well as appropriateness of workload and had a moderate level of opinions regarding work satisfaction, work achievement, physical environment, balance in work life, work stability, morality and ethics as well as compensation.

The results suggested that the temporary employees should be encouraged and supported on training of the quality of life aspects and loan regulations of the Customs Department Saving Credit Cooperative LTD should be relieved to alleviate informal debts.

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Thesis Advisor's signature