

Title : Problems and Guidelines for Development on Saving: Case Study of Phya Prasit Community Dusit District Bangkok

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Abstract

The purpose of this study was to study and compare problems of members of community Phya Prasit towards saving in two aspects: knowledge of saving and perspective of saving. The samples were classified by gender, age, occupation, status, education and monthly income. The samples in this research were 126 members of community Phya Prasit. The study participants selected by simple random sampling. The test with 23 items and questionnaires of rating scales with 24 items were used as the research instrument. Percentage, mean, standard deviation, t - test for independent sample, F - test and Scheffe's test analysis were statistical method to analyze data.

The results were as follows:

1. Since income of the members of community were relatively low, no extra revenue and debt to be paid. So guidelines for the development on savings were as follows: training to make plan for savings, promote to make the household account, training to make extra money, training planned to spending, and training to make the knowledge of investment.
2. Problems of members of community Phya Prasit towards saving: in aspect of knowledge on saving of members of community were relatively low, while perspective of saving was in a great extent.
3. There were significant difference for problems of members of community Phya Prasit in aspect of knowledge of saving at the 0.05 level among members of community Phya Prasit in different gender, and different age.

4. There was significant difference for problems of members of community Phya Prasit in aspect of perspective of saving at the 0.05 level among members of community Phya Prasit in different occupation.