

**ABSTRACT**

Abstract of thesis submitted to the Graduate School of Maejo University in partial fulfillment of the requirements for the degree of Master of Business Administration in Business Administration

**FACTORS AFFECTING SAVING BEHAVIOR OF PEOPLE IN MUANG DISTRICT,  
CHIANGMAI**

By

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The objectives of this research were 1) to study saving behavior of people in Muang District, Chiangmai, 2) to study factors affecting of saving behavior of people in Muang District, Chiangmai, and 3) to find guideline for saving promotion. Data were collected by questionnaires from 400 multi-stage randomed sample in Muang District, Chiangmai, and analyzed by SPSS for windows version 9.01. The research findings were as follows:

Most of the respondent were single, female, no dependent, aged between 20-29 years, bachelor degree graduated, salaries less than 10,000 baht per month, and worked for private company.

Most of the respondent had inconsistent saving behavior. The saving was done for self expenditure on sickness/old-age, for children, and for parent, respectively. They chose to deposit with commercial banks, insurance company, and

saving cooperative. The main chosen reasons were stability, return on savings and services. The types of interested saving were saving deposits, insurance policy, and fixed deposits, respectively; while the reasons for their choice were stability, ease to cash, and well-returned. They were not interested on security in Stock Exchange of Thailand, promissory notes, nor real estate installment, respectively; while their reasons were high risk, lack of understanding, and unnecessary. Their preferred saving were on a duration of within 1-3 years, for contingent saving with an aim for future use during sickness, house purchasing, and children education.

Most of respondent viewed that the economics crisis had resulted in less saving, government should set the policy to increase deposit interest rate, exempt income tax of saving interest, and the increase deduction for saving interest on personal income tax. They viewed that the finance institute should increase office hour, increase working day, and authorized interbanking transfer of money by Automatic Teller Machine (ATM). All of the respondent has agreed with saving to benefits oneself, family, and plan for future.

Chi-square analysis indicated that personal factors i.e. sex, marrietal status, dependent, age groups, level of education, income, and occupation were significantly related to saving behavior of respondent, especially saving for whom, saving objective, contingent saving objective, and type of saving. Noted highest relationship of personal factors with saving behavior were found from income, age groups, and occupation.