

Vilawan Settachatkul 2012: The Opinions of EVM's Employees on Risk Management of the Government Savings Bank. Master of Economics (Business Economics), Major Field: Business Economics, Department of Economics. Thesis Advisor: Associate Professor Rewat Thamma-Apiroam, Ph.D. 113 pages.

This study aims at investigating the levels of knowledge and understanding on risk management of the Government Savings Bank officers as well as their opinions on strategies, marketing, credits, liquidity, operations, and law and regulations involving risk management. Without sampling, the population employed in this study is all officers working in units of Economic Value Management (EVM), totaling to 10 centers which consist of 992 persons. However, the number of returned questionnaires is 697 so that the return rate is 70.26%. This study uses the following statistics: percentage, mean, standard deviation, t-test, Pearson's coefficients, and Goodman and Kruskal Gamma's.

The findings are that the employees perceive and understanding risk management at a high level and the levels of knowledge and understanding as well as perceptions are related to all six parts of risk management. Moreover, they have positive opinions on all six parts of risk management. Having compared the personal factors indicates that current position, marital status, years of working experience, and level of average income are related to the levels of knowledge and understanding on risk management except the education level variable. In addition, the level of education, current position, years of working experience, and levels of average income are related to opinions on six parts of risk management except the marital status that is related to the laws and regulations.

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