



7TH INTERNATIONAL CONFERENCE

Actual Economy

SOCIAL
CHALLENGES
AND FINANCIAL
ISSUES IN XXI CENTURY



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Saint-Petersburg.RU

CO-ORGANIZED BY:

FACULTY OF MANAGEMENT SCIENCE
SUAN SUNANDHA RAJABHAT UNIVERSITY,
BANGKOK, THAILAND

PETER THE GREAT POLYTECHNIC
UNIVERSITY, S.-PETERSBURG, RUSSIA

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Cooperation with other universities using the technical possibilities of this platform is also important, especially when it comes to the universities which have been using the innovative capacities of the AEC for a while already. Their experience would be useful to follow in such aspects as: innovative infrastructure development, dynamics interaction between universities and business (both small and large), financing of cluster cooperation on the regional level, university-based development of new managerial technologies which would promote sectoral, regional and national competitiveness.

Performance of such an education innovative platform at local grounds would help creating an efficient mechanism for idea transfer from researchers to society overall, and this would increase the competitiveness of a university as the key producer of research novations.

Participation of universities in the activities of such platforms open a wide range of new opportunities for them, including: meeting new investors, both local and foreign; getting new consumers; getting new ideas for further research projects; new opportunities for research commercialization; new contacts with technological transfer centers and other universities (which might be not only direct competitors, but also potential partners in joint research).

Additionally, we think that it is a responsibility of a university to engage business partners into the work of such platforms. Since enterprises and companies can actually perform innovative activities on their own, independently, while universities being the center, the nucleus of the knowledge triangle, are responsible for shaping this triangle. In this context the mechanism of internship might be the easiest and also one the most efficient mechanism of cooperation between universities and business.

The Comparison of Saving Factors in the Employed Population

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Abstract

The purposes of this study were to study comparison of the saving factor of people with employment. In this research, all of populations for this study are 134 samples. In random sample, Yamane Taro's technique is utilized in this study. After data collection, descriptive statistics is used to explain for information of characteristic of population, thinking for saving of samples, and inferential statistics, One way ANOVA and to study the comparison of the saving factor with saving of people with employment. The findings showed that the saving factor, characteristic of individual, income, expenditure and saving, the form of saving throughout a saving promotion of people with employment are statistically significant different at a level 0.05.

Key-words saving, employment, factor of people

Introduction

Changes in economic and social environments in the current Thai society have influenced as a stimulus for the Thai people to consume more products and services especially in the working age group. This consumerism has affected to population spending and lacking of money saving in the future of living. Risk behaviors for lacking of money saving in the workforce population can also affect to the future structure of population spending in the total when compare to total saving money. These saving moneys are meaning for capital money and investment policy in the country development. Thailand is becoming an aging society due to a change in population structure, increase of older persons and decrease in the younger population and workforce. It is therefore cannot be sustainable economic development in Thailand as well as the other developed countries. Although potential development opportunities are

provides for all Thai people i.e. educational quality and child intelligence but low labor productivity has remained major concerns such as birth rate is slow down, living in a single family, long single marital status, income inequality and lack of access into resources. Therefore personal saving incomes are the main resources and having the roles of money reserve for the Thai society as of living condition, social welfare, social security, future economic development, and other future aspects.

Research Objectives

To study the comparison of saving factors in the employed population groups as of the following scopes of content:

- A. Emphasize on the participatory planning of the Thai citizen groups with the methods of problem analysis, consequently target goal for resources use, money saving, result following, and how to making decision.
- B. Activity implementations by using money saving groups from the employed population.

Literature review

From macroeconomics theory (Rattana Saikanit, 1999) has defined money saving that is an aspect of all incomes which are collected and it is the main factor of money saving. Money saving can be general accepted that is the differences between incomes and expenditures when people considering for their uses and consumptions. However, it can be formulated in the linear equation when using the variables of time series data and cross section data. These formulations are based on the conceptualization that having assumptions in the below hypotheses.

- A. Absolute Income Hypothesis
- B. Relative Income Hypothesis
- C. Permanent Income Hypothesis
- D. Kaldors Hypothesis

As aforementioned, incomes are the main factor for money saving function or money saving is a function of all incomes that is $S = f(Y_d)$ (S = Saving, Y_d = Net Incomes which are actual expenditures). These factors are influenced for people consumptions and saving money. For example, when households are having the net incomes which deducted from government taxes they can bring this money for their daily consumptions and buying more durable goods, and then saving. On the other hand, current incomes can be leakage by their uses and consumptions in the saving cycle. It means that if fewer incomes and more consumption then they are less saving money. As the same view it can affect to the market consumption, investment money, and money saving of the country.

Methodology

The number of research sample is calculated from population groups by about 200 persons. The number of sample is formulated by Taro Yamane's random sampling method. (1973: 17-25). It is as of the research confident level of 95% and error percentage of sample at 0.05, and then the number of sample size is 134 persons.

This research focuses on comparison study of the employed population's saving factors. The questionnaire structure is built fit into the population sample variables. It is constructed from research literature review and conceptualization. It is also tested and improved in some questions and variables when having tested in the fields.

Data analytical statistics in this research study are:

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1. Descriptive statistics is used for analysis and explanation of the major population characteristics, saving conditions, and saving opinions.
2. Inferential statistics is used for data analysis by one way ANOVA into the study of saving factors' comparison from all the employed population.

Conclusions

The results of saving factors' comparison in the employed population and the findings of this research can be divided into employed population's personal factors. The first one, sex factor is having saving objectives in not different way. All groups are focusing on use money and consumption in for their elderly age, patient, property, and occupation. In the same way, they are saving money for their traveling. In different ages of the employed population, they are saving for their old age, education, property, heir, feeling good, traveling, and family. In old age of employed population, they more love to save money than younger age because of they got more experiences in their uses and consumptions.

In education factor, different education is in different saving objective on their saving for education, property, and traveling. Other saving objectives are not different i.e. their old age, heir, feeling good, and family. In income factor is not different and is divided into two types of income such as personal and household incomes. Saving objectives of personal income is for elderly age, patient, occupation, property and belongings. Finally, expenditure factor of employed population is different in saving moneys are also different in expenditures. For examples, buying property in case of various interest rate of loan and saving money for their elderly age.

The research suggestions for the same research title study should be:

1. It should be studied in other research variables that can affect to money saving objectives of the employed population groups.
2. It should be promoted in household's money saving campaigns in the all area of Thailand.
3. It should be established the government office to follow and to study saving behavior of project participated persons in the meaning of changing conditions in before and after, and evaluation of money saving campaigns in the long terms.

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