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ATTITUDES TOWARD SAVING AMONG PERSONNEL, SUAN SUNANDHA RAJABHAT UNIVERSITYPANYADA CHANTAKIT¹**ABSTRACT**

The purposes of this research were to: (1) study saving attitudes among personnel of Suan Sunandha Rajabhat University; and (2) compare saving attitudes among personnel of Suan Sunandha Rajabhat University. The population in this research consisted of 305 persons working for Suan Sunandha Rajabhat University. The tool used in this research was the questionnaire and statistics employed were frequency, percentage, mean, standard deviation, t-test and F-test. The findings revealed that:

- The majority of respondents were female, aged between 20 and 30 years. Their attainment was Bachelor's degree; they were working in supportive jobs; the average monthly income was between 15,001 and 20,000 Baht; and working period was between one and five years;
- The overall saving attitude of personnel of Suan Sunandha Rajabhat University was high in three aspects: saving targets, followed by saving patterns and saving attitudes; and
- Personnel with different genders, ages, attainments, titles, average monthly incomes and working periods had different saving attitudes.

Keywords: saving attitudes, Suan Sunandha Rajabhat University

INTRODUCTION

Suan Sunandha Rajabhat University is a public university located in Suan Sunandha Palace. The compound was once a part of the royal Dusit Palace in the reign of King Chulalongkorn. Later, in 1992, King Bhumipol Adulyadej graciously named academic institutes under the Department of Teacher Education, Ministry of Education, "Rajabhat Institution" and graciously allowed the institutes to use his great seal of the realm as an official emblem of the Rajabhat institutions. Upon the official enactment of the Act of Rajabhat Institutes Act, B.E. 2538 on January 24, 1995, the name of Suan Sunandha Teachers College was subsequently changed to Rajabhat Institute Suan Sunandha. Afterwards, the Rajabhat Institutes Act, B.E. 2547 was published in the Royal Gazette on June 15, 2004; the Rajabhat Institute Suan Sunandha was then upgraded to Suan Sunandha Rajabhat University. At present, it employs 1,292 staff in 33 divisions. The University sees its graduates as a major workforce for developing the country efficiently.

Discussing saving, everyone thinks that saving is the amount earned after deduction of all expenses. Each has different saving objectives regarding to needs in the future, for example, home purchasing, car purchasing, medical treatment, or education. Saving therefore is wealth accumulation for the saver. When we consider the national level, saving is very critical for developing the country's economy in the long term. When Thailand has a high saving level, it is very useful for protecting its economy.

Saving is considered as critical for investments in the country and the important factor determining investments for prosperity, stability and decreasing economic volatility. Since the country has high levels of saving, it is not heavily dependent on foreign investment funds. Even though it faces recession, it can rely on saving for developing the economy.

The survey conducted by the National Statistical Office in 2014 found that there were 22.14 million workers outside the working system, accounting for 56.71 percent of the total.

¹ Suan Sunandha Rajabhat University, Thailand. E-mail: panyada.dew@gmail.com

They do not have income stability as most of them do not have adequate savings when in need and no income guarantee when they grow older, except for old age welfare received from the government. Furthermore, data from the Office of Registration Statistics, Department of Provincial Administration showed that the Thai population structure is tending to have more elderly. In fact, Thailand became an ageing society under the criteria of the global health project in 2010 and it will enter the complete stage of an ageing society in 2022. Consequently, Thailand will face problems in terms of productivity resulting from reduced labour. The elderly without enough savings, who are relying on their children and old age welfare, will definitely become burdens on society and the government has to allocate a budget for them in the future. To diminish the burdens in long term, the government has therefore established the National Savings Fund with the aim of focusing on system planning and promoting saving among workers so that they will receive pensions after retirement. This reduces the budget burden and in line with spirit of law.

As stated, saving is very significant for savers as it enables one to achieve goals in the future and life security in the long run. In addition, saving is beneficial to the country because it supports investments, production and employment. It strengthens economic stability and lessens impacts from fluctuations in the global money markets. Thus, the researcher is interested in a study of saving attitudes among personnel of the Suan Sunandha Rajabhat University.

OBJECTIVES AND RESEARCH METHODOLOGY

Objectives

- To study attitudes toward saving among personnel, Suan Sunandha Rajabhat University;
- To compare attitudes toward saving among personnel, Suan Sunandha Rajabhat University.

Expected Benefits

Ability to apply the findings as a guideline for the saving attitudes of people and government; private sectors can use it for promoting appropriate practical saving methods for people at all levels, including families, organisations and society.

Research Methodology

Scope of research

1. Scope of content

For studying saving attitudes among personnel at the Suan Sunandha Rajabhat University, it mainly focused saving attitudes, monitoring and evaluation.

2. Scope of population

The population in this research was the personnel of the Suan Sunandha Rajabhat University, totalling 1,292 persons in 33 divisions. The sample group was personnel of the Suan Sunandha Rajabhat University, comprising 305 persons.

3. Scope of variable

- Independent variable: status of respondents, including gender, age, attainment, average title, monthly income and working period;
- Dependent variable: saving attitudes of personnel of the Suan Sunandha Rajabhat University, comprising saving attitudes, saving patterns and saving targets.

Hypothesis

Personnel at the Suan Sunandha Rajabhat University with different genders, ages, attainment levels, titles, average monthly incomes and working periods had different saving attitudes.

Research Tools

The tool used for compiling data was a questionnaire, including close-ended questions and open-ended questions for surveying the personnel of the Suan Sunandha Rajabhat. The questionnaire was divided into two sections:

Section 1: Demographic questionnaire, six items: gender, age, attainment, title, average monthly income and working period.

Section 2: Saving attitudes of personnel at the Suan Sunandha Rajabhat, 30 items: saving attitudes, saving patterns and saving targets.

Data Analysis

- 1) Verify completeness of all questionnaires and select the complete ones for completing data analysis.
- 2) The following descriptive statistics were applied for data analysis by implementing computer programs:
 - Frequency and percentage of general data for personnel of Suan Sunandha Rajabhat University;
 - Mean and standard deviation of scores of questionnaires. The means represented the levels of saving attitude of personnel;
 - The t-test (independent t-test) was adopted for analysing discrepancies between the means of two sample groups with significance level at .05 and to test the hypothesis of the first part concerning gender [1];
 - The F-test (independent sample F-test), One-way ANOVA (One-way Analysis of Variance) or Brown Forsyth was used for comparing the means of more than two sample groups to test the hypothesis regarding age, attainment, average monthly income and working period.

FINDINGS

1. The majority of the respondents were female, aged between 20 and 30 years. Their attainment was Bachelor's degree; they were working in supportive jobs; their average monthly income was between 15,001 and 20,000 Baht; and their working period was between one and five years.

2. Personnel of the Suan Sunandha Rajabhat University had overall saving attitudes at high level. For each aspect, they had saving attitudes at high levels in all three aspects: saving targets, saving patterns and saving attitudes, respectively. The results for each aspect are as follows:

- Saving attitudes: the overall level of saving attitudes of personnel of the Suan Sunandha Rajabhat University was at a high level. For each item, they had saving attitudes at high level in three items including saving because they are determined by the policy of the organisation; this is followed by saving causes expenses management and saving enables to have reserve in case of emergency. Moreover, they had saving attitudes at a moderate level in seven items: saving depending on income; saving is significant; saving causes more liquidity; save an amount of money before spending; understanding about saving; advertisement triggers more saving; and saving depending on values and social trends, respectively.
- Saving patterns: the overall level of saving patterns among personnel of the Suan Sunandha Rajabhat University was at a high level. For each item, they had saving

patterns at a high level in seven items: purchasing gold bar or jewellery, followed by purchasing stocks or debentures; keeping cash in hand rather than deposit with banks or investment; purchasing insurance and paying premium each month for long-term saving; purchasing land; contributing to provident funds and being members of a cooperative, respectively. Additionally, they had saving patterns at a moderate level in three items: purchasing home; giving loans; and depositing with commercial bank.

- Saving targets: the overall level of saving targets of personnel of the Suan Sunandha Rajabhat University was at a high level. For each item, they had saving targets at a high level in six items: travelling, social activity, loan security, future investment; assets purchasing, e.g. home, land, car, jewellery, and investment for returns, e.g. interest. Furthermore, they had saving targets at moderate level in four items: education expenses, followed by business fund, medical treatment and retirement saving.

DISCUSSIONS

- The majority of respondents were female; aged between 20 and 30 years. Their attainment was Bachelor's degree; title was supportive jobs; average monthly income was between 15,001 and 20,000 Baht; and working period was between 1 and 5 years. This conformed with the research of Samrejying (2006). It was found that the majority of respondents held a Bachelor's degree, were aged between 25 and 35 years and were married.
- The personnel of the Suan Sunandha Rajabhat University had overall saving attitudes at a high level. For each item, they had saving attitudes at high level in three items including saving because they are determined by policy of organisation; followed by saving causes expenses management and saving enables to have reserve in case of emergency. Moreover, they had saving attitudes at moderate level in seven items: saving depending on income; saving is significant; saving causes more liquidity; save an amount of money before spending; understanding about saving; advertisement triggers more saving; and saving depending on values and social trends, respectively.
- The personnel of the Suan Sunandha Rajabhat University had overall saving patterns at high level. For each item, they had saving patterns at high level in seven items: purchasing gold bar or jewellery, followed by purchasing stocks or debentures; keep cash in hand rather than deposit with banks or investment; purchasing insurance and pay premium each month for long-term saving; purchasing land; contributing for provident fund and being members of cooperative, respectively. Additionally, they had saving patterns at moderate level in three items: purchasing home; giving a loan; and depositing with commercial bank.
- The personnel of the Suan Sunandha Rajabhat University had overall saving targets at high level. For each item, they had saving targets at high level in six items: travelling, social activity, loan security, future investment; assets purchasing e.g. home, land, car, jewellery, and investment for returns e.g. interest. Furthermore, they had saving targets at moderate level in four items: education expenses, followed by business fund, medical treatment and retirement saving.
- Personnel of the Suan Sunandha Rajabhat University with different genders had different overall saving attitudes and also for each item: saving attitudes, saving patterns and saving targets with statistical significance at the level of .01.
- Personnel of the Suan Sunandha Rajabhat University with different ages had different overall saving attitudes and also for each item: saving attitudes, saving patterns and saving targets with statistical significance at the level of .01.
- Personnel of the Suan Sunandha Rajabhat University with different attainment had different overall saving attitudes and also for each item: saving attitudes, saving patterns and saving targets with statistical significance at the level of .01.

- Personnel of the Suan Sunandha Rajabhat University with different average monthly incomes had different overall saving attitudes and also for each item: saving attitudes, saving patterns and saving targets with statistical significance at the level of .01.

SUGGESTIONS

Suggestions from the Research

- Public sector, financial institutions or insurance companies should design several saving patterns with high returns so that people will pay more attention to saving. For example, public sector should issue bonds with high interest rates, financial institutions should introduce long-term savings schemes with a high interest rate, a lower deposit tax, and insurance companies should propose life insurance with long-term high returns and life coverage to attract more people into saving.
- Financial institutions should introduce saving patterns with special interest rate, e.g. saving for children, elderly and retired civil servants, and should provide exempted deposit tax or high yield. The long-term saving and low or exempted fees will convince them to pay more interest in saving.
- Financial institutions should be open every day, extend branches into communities, increase automatic transaction kiosks as well as expand transaction channels for users to facilitate convenient transactions.

Suggestions for Future Research

- The future research should expand the study concept covering external environment, including economic conditions, to learn about factors influencing saving decision and real saving needs;
- It is suggested comparing the personnel of Suan Sunandha Rajabhat University and others;
- It is recommended applying in-depth interviews to acquire several views of the data.

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