Proceeding of

INTERNATIONAL BUSINESS ECONOMIC TOURISM SCIENCES TECHNOLOGY
HUMANITIES SOCIAL SCIENCES AND EDUCATION RESEARCH CONFERENCE

Berlin, Germany
23 – 25 October, 2017

THE 2017 ICBTS

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Chayanan Kerdpitak, CK Research, Thailand
Kai Heuer, Wismar University, Germany
Ebrahim Soltani, Hamdanbin Smart University, UAE
Gilbert Nartea, Lincoln University, New Zealand
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Conference Proceedings

INTERNATIONAL BUSINESS ECONOMIC TOURISM SCIENCES TECHNOLOGY HUMANITIES SOCIAL SCIENCES AND EDUCATION RESEARCH CONFERENCE

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Conference Three Themes

The International Business Tourism and Applied Sciences Research Conference
The International Education Social Sciences and Humanities Research Conference

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By Dr. Chayanan Kerdpitak & Professor Dr. Kai Heue & Professor Dr. Ebrahim Soltani, ICBTS Institute Conference Center & IJBTS International Journal of Business Tourism and Applied Sciences

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INTRODUCTION

We would like to welcome our colleagues to the International Business Tourism Transport Technology Social Sciences Humanities Education Research Conference. It is the seven series in 2016 of Conference on Business Tourism and Apply Sciences was held in Amsterdam. As always many members of the ICBTS 2016 community look forward to meeting, sharing and exchanging their research ideas and results in both a formal and informal setting which the conference provides. Likewise, the concept of alternating the international conference every one month on April to November between Europe and the rest of the world is now well established. This year’s event in London (UK) Paris (France) Munich (Germany) Amsterdam (Netherlands) Boston (USA) Toronto (Canada) London (United Kingdom) Zurich (Switzerland) Berlin (Germany) Tokyo (Japan) and another continues with the cultural following the very successful and productive event held in London-Zurich in August 2016 in the field of various types for international academic research conference on Business Economics Social Sciences Humanities Education and Apply Sciences. As usual The ICBTS 2016 brings together leading academics, researchers and practitioners to exchange ideas, views and the latest research in the field of Business Tourism and Apply Sciences.

The theme of this event The 2016 ICBTS International Business Tourism Social Sciences Humanities and Education Research Conference is “Opportunities and Development of Global Business Economics Social Sciences Humanities and Education” It is also represents an emerging and highly challenging area of research and practice for both academics and practitioners a like, The current industrial context is characterized by increasing global competition, decreasing product life cycles, Global Business, Tourism Development, Social Sciences Humanities Education Apply Sciences and Technology collaborative networked organizations, higher levels of uncertainties and, above all, and customers. In our view holding this event in Tokyo represents a timely opportunity for academics and researchers to explore pertinent issues surrounding Business Economics Tourism Social Sciences Humanities Education Sciences and Technology.

Potential authors were invited to submit an abstract to the International Conference Session Chairs. All abstracts were reviewed by two experts from the International review committee and final papers were further reviewed by this volume with 30 contributing authors coming from 18 countries. This book of proceedings has been organized according to following categories:

- Business
- Management
- Marketing
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- Economic
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- Social Sciences
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**SPEAKER BACKGROUND**

**Professor Dr. Ebrahim Soltani**

Prof. Dr. Ebrahim Soltani is a Professor of Business School at University of Kent Canterbury in England and he is Department Chair - Quality & Operations Management at Hamdan Bin Mohammed Smart University Dubai of United Arab Emirate. He was appointed associate professor in business management, total quality management, and operation management in 1989 at the University of Kent, he continued his research in the field of operation management, business management. He has published over 50 papers and reports in such journals as International Journal of Technology and Production Research. He supervised a considerable number of PhD theses and is a consultant on industrial and production industry in England and United Arab Emirate.

**SPEAKER BACKGROUND**

**Professor Dr. Kai Heuer**

Prof. Dr. Kai Heuer is full professor for business administration at the Business Faculty of Wismar University in Germany. Before, he served as a full professor at the Environmental Campus of Trier University of Applied Sciences. He studied business administration in Germany and the U.S.A. and holds an MBA and a doctoral degree. He has management experience from leading positions in different companies and as business consultant. His research areas are management accounting, organizational development, and international management where he has published numerous papers, reports and textbooks. He is the head of Master Program in Business at Wismar University and a member of the Schmalenbach-Society for Business Economics, Cologne; managing director of the Institute of Health-, Senior- and Social Management; and a former member of the board of the Centre for Aviation Law and Management.
**SPEAKER BACKGROUND**

[Image of Dr. Tariq Khan]

**Dr. Tariq Khan**

Dr Tariq Khan is a Lecturer and Director of Postgraduate Programmes of Business School in Brunel University, Uxbridge, London, United Kingdom. He received his BEng in Aerospace Engineering from Kingston University, his MSc in Manufacturing Technology from University of Warwick, and his PhD in Intelligent Education Systems from University of Salford. He subsequently worked as a research associate in Heriot-Watt University Edinburgh and as a senior lecturer at London Metropolitan University. He has specialist teaching in Business Process Modelling, Web Programming, Software Engineering, Classical Logic, Human Computer Studies. He has Book and published over 20 papers and reports in such journals as Information Systems Evaluation and Integration (ISEing). He supervised a considerable number of PhD theses and is a consultant on business and supply chain and engineering industry in England and United Kingdom.

**SPEAKER BACKGROUND**

[Image of Dr. Chayanan Kerdpitak]

**Dr. Chayanan Kerdpitak**

Dr Chayanan Kerdpitak is a Lecturer and management committee of Doctor of Business Administration Programmes of College Management Innovation in Valaya Alongsorn Rajabhat University in Thailand and a management committee of CK Research Consultant in Bangkok. I was a Lecturer of Principle Marketing, Sales Management, Consumer Behavior, and Marketing Research at The Suan Dusit University in Thailand. She received a Ph.D. in the field of Business Logistics within Industrial at Ramkhamhaeng University, Thailand. She has published over 20 proceeding paper and some reports in such journals as International Journal Business and Economics Research. She has been a consultant on Import Automobile Industry from Germany for International Marketing and Marketing Research. Chayanan graduated a B.B.A and M.B.A in Business Administration from The Ramkhamhaeng University, Bangkok, Thailand (Major in Marketing).
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**24 October 17(T)**

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**Paper 2 (7)** CULTURAL AND ART EDUCATION: A MEANS FOR SOCIAL STABILITY IN NORTHERN GHANA
Dr Eric Appau Asante and MAVIS DONKOR

**Paper 3 (53)** INNOVATIVE ACADEMY PROJECT - DISINFECTION OF EFFLUENTS WITH RENEWABLE ENERGY
Hen Friman and Faina Nakonechny

**Paper 4 (61)** EDUCATION, BUSINESS AND AGRICULTURE: AN INTEGRATION FOR ECONOMIC TRANSFORMATION IN DEVELOPING NATIONS: THE NIGERIAN EXPERIENCE
Dr Matthew Ojong Achigbe

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Morning Break

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Erhan ÜNAL and Fatih ÖZDİNÇ

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Dr Elham Akbari and prof Hamid Abdollahian

**Paper 3 (50)** EFFECT OF PAUL THE PERSIAN’S LOGICAL WORKS ON AL-MANTIQ BY IBN AL-MUQAFFA
Seyedmohammadreza Azarkasb

**Paper 4 (136)** THE NECESSITY OF REGIONAL ECONOMIC INTEGRATION: A LESSON FOR SOUTH ASIA?
Md Rajin Makhdum Khan and Faizah Imam

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**24 October 17(T)**

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João Miguel O. Cotrim and Prof. Francisco Nunes |
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2. Dr. Dr Olufemi Aramide, Nigeria  
3. Dr. Asif Iqbal, China  
4. Professor Wang Zhuquan, China  
5. Dr. Sumit Kumar dey, India |

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<td>25 October 2017</td>
<td>Free day for Participants</td>
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FINANCIAL STABILITY IN SAMUT SONGKRAM FROM HOUSEHOLD SAVING POTENTIAL

Dr. Krisada Sungkhamanee* & Piyadhida Sungkhamanee**

*Krisada Sungkhamanee, Assistant Professor Doctor, Faculty of Management Sciences, Suan Sunandha Rajabhat University, Bangkok, Thailand
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ABSTRACT

Abstract—The objectives of saving potential for our country economic stability were to study the potential of household saving in usual lifestyle and to educate the suitable saving knowledge and create the useful handout for the Thai savers monetary future planning in Samut Songkram. For quantitative research technique, the results from 600 sampling savers revealed that they were well-educated, having upper medium to high revenue and had average saving rate between 35 - 40 % of their income. Their main purpose of saving was for spending in the end of life period. As for the pattern of savings/investment they approached to the commercial bank, purchase the lottery 3-5 years from Government Saving Bank and invest in life insurance policies more than invest in financial assets in The Stock Exchange of Thailand because of the household savers understood the lump sum risk from SET and they did not want to face with fluctuation movement. For qualitative research technique by an in-depth interview with 24 savers showed their vision that “SAVING” for life was essential for everyone. The highest proportion of savings was distributed to deposit in commercial bank, deposit in their office saving co-operation and invest in life insurance policies. As for the high income household or the new family was allocated to the investment in real estate and sometimes in jewelry and the bullion.

Keywords—Financial Stability, Household Saving Potential, Samut Songkram

INTRODUCTION

World Class Financial System, Household Savings have become increasingly important for the economic growth and stability for a decade. Huge savings, especially from the citizen, in sufficient quantities to businesses can be reinvested to grow the economy leading the Household Savings Sector to become the cornerstone of the country growth direction. The significant source of funding of the local household sector also does not rely on lending from abroad since it has higher risks from several factors. Finally, as Thailand is one of the ASEAN members in 2017, we need to have a considerably good economic position, especially the financing that needs to be strengthened by starting from the most basic level, the household sector in particular. According to the forecast by the International Monetary Fund (IMF), GDP of Thailand economic rate would increase from 4.5 to 5.1 percent [12].

When comparing the proportion of savings as gross domestic products (GDP) percentage among Asian countries with similar economic status, we found that in 2015, the savings rate of Thailand, Indonesia, Vietnam and the Philippines were 33.56, 26.75, 22.43 and 12.48 respectively; all of which except the Philippines increased from 2014. Although Thailand has a high domestic savings ratio which makes the country seemingly able to grow and meet the targets; however, we found that savings in the household sector actually decreased when compared with both business and public sector. In 2015, the average growth of the
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Savings in the economic system were not only limited to those in commercial banks and other financial institutions, but also in the form of investment in the private sector or in the bond market. Before the economic crisis in 1997, Thailand mainly relied on commercial banks for a long time. Such banks had the ability to mobilize savings in a high degree; also the government had policies which protected the deposits thoroughly made by the people with financial institutions. In addition, the savings habits of most people were conservative, that is, they would rather choose to deposit with banks. However, because of the effects from economic crisis that year, the Thai Government came to realize that the financial structure of Thailand was not balanced; therefore, they put more effort into developing capital markets, new financial instruments, and innovations to increase funding alternatives as well as new investment alternatives. For the savers, there had been more diverse and complex forms of savings with the purpose of raising funds through stock market and bond markets in the same amount as the lending from financial institutions. New forms of savings include common stocks, debentures, unit trusts, and etc. In addition, long-term savings through life insurance policies had an increasingly important role as an intermediary to move money from the household to the corporate sector which demands for more money. At this time, savings in the life insurance business in Thailand is still low compared to Singapore and Malaysia, both of which there are holders of insurance policies of 80 and 43 percent respectively, whereas in Thailand, the life insurance policies holders are only 14.1 percent of the whole population or only 1.1 percent per gross national product. There is definitely a chance for this number to grow rapidly by the government having various policies which encourage people to have life insurance, lawfully enforce individuals with income, and reduce the personal income tax from the insurance premium. There is also a form of savings which are tangible assets such as the purchase of real estate, gold bullion, amulets of which the value are not affected by inflation. Mostly, the households use savings and investment tool as the rights of owning the assets and receiving benefits in the form of interest, dividends, rents, and profits from financial instruments which eventually results in the wealth for the family and the country. The behavior of individual or potential household savings to create financial stability in the ASEAN Economic Community; thus, was an interesting research topic. Moreover, this study focused on savings of the household sector in order to explore the phenomenon of accessing the financial markets, contribute to the determination of measures to promote and increase the level of savings and to promote the development of financial markets to be ready for ASEAN Economic Community. The conclusion drawn from our study would be to suggest economically beneficial policies for Thailand Government. The map of Thailand, Bank Notes, Gold Bullion, life Insurance and Stock Exchange of Thailand Index were shown in Figure 1, Figure 2, Figure 3, Figure 4 and Figure 5 respectively.
LITERATURE & THEORY

Main theories consist of 1) Liquidity Preference Theory (Keynesian Economics) in 1936 [1] which believes that aggregate demand is influenced by a host of economic decisions—both public and private—and sometimes behaves erratically. The public decisions include, most prominently, those on monetary and fiscal (spending and tax policies). According to Keynesian theory, changes in aggregate demand whether anticipated or unanticipated come from transaction demand, precautionary demand and speculative demand.
Monetary Policies (Milton Friedman, one of the most colorful and controversial characters in the history of American economics) in 1962 which trusts that private would collect financial assets from their work for the retirement period and the government should stay out of matters that do not need and should only involve itself when absolutely necessary for the survival of its people and the country and recounts how the best of a country’s abilities come from its free markets while its failures come from government intervention.

RELATED WORKS

Numerous affiliate studies are shining up both in the Western and Asia such as Ann Foster, 2001 [2] declared that Keynesian Hypothesis: KH, Life-cycle Hypothesis: LCH, Premium-income Hypothesis: PIH and Ricardian-equivalence Hypothesis: REH; all 4 hypotheses concluded that income and the proportion of savings are positively correlated. Hefferan Carl, 2002 [3] stated that almost savers collect monetary items from their work for the last period; preparing for Children tuition fee, daily expense, healthcare and travel but they cannot add asset in the retirement period. Michael Marquardt & Skipton Leonard, 2009 [4] revealed that the borrowing is the channel to escape liquidity constraint at the present but its affects the decreasing future consumption. Woo Jung, 2009 [5] classified household income from low to high and explained that the small revenue they get, the tiny saving they have. Moreover, Michael Marquardt, 2010 [6], Richard Thaler & Shefrin Hersh, 2010 [7] and World health Organization, 2014 [15] indicated that household income positively cause to saving for wealth and Mazzocco, 2014 [13] announced that the household which accept low risk from investment tend to thrifty more than the household which accept higher risk.

METHODS

The targets of the empirical analysis came from random sampling population lived in 5 districts that sized 23% of total GDP of our country which represented the economic situation and located in the central region of Thailand as shown in Table 1.

Table 1

<table>
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<tr>
<th>District</th>
<th>Sample Size For questionnaires</th>
<th>Sample Size for interview</th>
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<tr>
<td>Mae Klong</td>
<td>200</td>
<td>8</td>
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<tr>
<td>Ampawa</td>
<td>200</td>
<td>8</td>
</tr>
<tr>
<td>Bangkonthi</td>
<td>200</td>
<td>8</td>
</tr>
<tr>
<td>Total</td>
<td>600</td>
<td>24</td>
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First was the content which the researcher defined to evaluate the potential of household savings in normal lifestyle and to educate the suitable saving knowledge for the Thai savers to use for monetary future planning in this province. For the next step, our team used a quantitative method by 600 questionnaires and confirmed the results with a qualitative method by using an in-depth interview with 8 samplings from each district. Second, the time frame of this research was from October 2017 to September 2018.

RESULTS

We found that the level of income affected the savings rate in this study area. The higher income persons were more likely to save money or invest for the future higher benefits than those with low revenue; this result presented among overall savers as well as when divided individuals into groups according to range of ages. Main aims were to find savings to spend in their retirement, to fund education for their children, and to plan for housing respectively. The desired benefits from savings or investments for the retirement period shows that each individual has to rely on 1) his/her own revenue gained during the working time and 2) an interest or dividend from the principal. This is consistent with the changing of age structure of the Thai
population which the average tends to be higher, or so called aging society [8], [17]. Evidences from the findings announce the savings or investments form in 12 patterns that every household has savings through 1) Deposit in commercial banks because they are aware of its being low-risk and the service is convenient to access; yet, it gives a low return. 2) The Government Saving Bank Lottery. 3) Real estate. 4) Life Insurance Policy of which the benefit also reduces tax in time savings. 5) Investment in gold bullion and jewelry. The interesting points for this topic are, lower than 50 percent of the investors managed their saving by 6) Investment in Common Stock in The Stock Exchange of Thailand, 7) Deposit with the Cooperative, 8) Government bonds, 9) Equity Fund, 10) Mutual Fund, 11) Bill of Exchange from Commercial Bank and 12) Corporate bonds. The savings or investment in the latter group provided higher returns (may even be higher than the inflation rate) than the first group but it requires that those savings must be knowledgeable as presented in Figure 7.

**Figure 7**
Samut Songkram Household Saving Patterns

For qualitative research technique by an in-depth interview with 24 savers showed their vision that "SAVINGS" was essential for everyone. The highest proportion of savings was distributed to deposit in commercial bank, invest in life insurance policies and deposit in their office saving co-operation. As for the high revenue household or the new family, they allocated the investment in the property and sometimes in the bullion.

The savers or investors realized that savings is necessary for a better quality of life both at the present time and in the retirement period. They planned and created a strategy for their savings and expenses. For those who received pension, they would have confidence for their life in the different way than the private employer or the business owner who would invest their income conservatively in order to receive the benefit over the inflation rate [11]. Even better, some behaviors needed changing such as gambling, having an improper diet, drinking alcohol, frequently eating out, along with overly spending for non-essential goods and services. The important sources of information preparing for smart saving in the AEC period came from family, public agencies and internet [9], [10], [18], [19]. The main goal is to let everybody involve in and thoroughly have them experience the most out of the development. Hence, it can be said that, living in accordance with the philosophy of sustainable economy is one approach leading to a real strong community as people are always reminded of a cautious life: our home our country, stronger together as presented in Figure 8.
According to these results, the approach to saving in Samut Songkram, applying the concept of sustainable economy found that once the community has developed up to indicate where people were given an opportunity to work and get enough revenue to make a living, the people themselves should emotionally be mature, become forward-thinking or vision, and have a responsibility towards the society. In addition, they must share a common value, a tradition, and an identity, in order to make them feel belong to the community. The people will have an awareness of preserving such manners inherited from prior generations and prior period. Moreover, they will organize a network to share ideas, create a funding plan, and solve problems when necessary, all of which help to strengthen the community. Eventually, a unity will be achieved leading to an ideal peacefulness. It can be said that, a strong economic community is highly capable of dealing with difficulties by itself applying a local knowledge and its social network as major resources. Finally, this type of community tends to be self-reliant in most aspects, depending on others only for a compliment.

CONCLUSION

Saving Potential for Thailand Economic Stability was studied and major conclusions as follows:

1. Stock Exchange of Thailand Board must improve the capital market system rapidly to give the higher yield and control the lower risk from investing in financial assets at the same time Ministry of Finance, Bank of Thailand and commercial bank must also work together in the theme of strong information. Convenient channels must provide for the investors. Finally, in the AEC 2017, everyone should save or invest for higher benefits than every year inflation rate.

2. Government should encourage savers to save their revenue in order to flow saving cash to the financial market both money market and capital market; this helps decrease the fluctuation from the foreign fund by giving knowledge and information to increase the volume of Thai baht currency circulation in Thailand economic.

ACKNOWLEDGEMENTS

This paper would not have been possible without the contribution, the supporting, the kindness help and the encouragement of Associate Professor Dr. Luedech Girdwichai, The Chancellor of Suan Sunandha Rajabhat University, Assistant Professor Dr. Withaya Mekhum, The Vice President and Assistant Professor
REFERENCES


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