

International Academic Multidisciplinary Research Conference 2017

Proceeding of

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

*Berlin, Germany
23 – 25 October, 2017*

THE 2017 ICBTS



**Edited by Chayanan Kerdpitak, CK Research, Thailand
Kai Heuer, Wismar University, Germany
Ebrahim Soltani, Hamdanbin Smart University, UAE
Gilbert Nartea, Lincoln University, New Zealand
Vipin Nadda, University of Sunderland, United Kingdom**

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Conference Proceedings

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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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THE 2017 ICBTS

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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
- Accounting
- Financial
- Banking
- Economic
- Education
- Marketing
- Logistics Management
- Social Sciences
- Supply Chain management
- Industrial Management
- Information Technology
- Sciences Technology
- Transport and Traffic
- Tourism Strategic
- Tourism Management
- Tourism Marketing
- Tourism Development Policy and Planning
- Technology Application
- Communication and Sciences
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- Health care Management
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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



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



Dr. Chayanan Kerdpitak

Dr. Chayanan Kerdpitak is a Lecturer and management committee of Doctor of Business Administration Programmes of College Management Innovation in Valaya Alongkorn 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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2017 ICBTS CONFERENCE BERLIN PROGRAM

The 2017 ICBTS International Multidiscipline Research Conference	
23 October 17 9.00- 09.30 (M)	REGISTRATION & WELCOME Welcome meeting at The Park Inn by Radisson Berlin City West, Germany
	Academic Advisory & Session Chair Professor Dr. Kai Heuer, Germany Dr. Hen Friman, Israel
23 October 17(M)	Session A
23 October 17(M) 09.00-10.30 (M)	<p>Session A1</p> <p>Paper 1(23) DEVELOPMENT FOR 21ST CENTURY SKILLS BY USING PROCESSES OF RESEARCH BASED LEARNING Asst. Prof. Poonyapon Chanfoy</p> <p>Paper 2(24) ACTIVE LEARNING BY USING PROCESSES OF PROBLEM BASED LEARNING Asst. Prof. Suphanwadee Waiyaroop</p> <p>Paper 3(27) ORGANIZED ACTIVE LEARNING BY INSTRUCTIONAL MODEL WITH PROJECT BASED LEARNING Asst. Prof. Sirimaneer Banjong</p> <p>Paper 4(29) PARTICIPATORY LEARNING: FROM THEORY TO PRACTICE IN PSYCHOLOGY FOR TEACHER COURSE Mr. Panuwat Sivaskunraj</p> <p>Paper 5(35) PROBLEM-BASED LEARNING WITH MATHEMATICS TEACHING: PRINCIPLES AND GUIDELINES Mr. Teerawit Tinprapa</p> <p>Paper 6(132) LANGUAGE TEACHING AND LEARNING OPINIONS ON CULTURAL DIVERSITY Awwal Ibrahim Dansadau</p>
10.31 - 10.45	Morning Break
10.46 - 12.00	<p>Session A 2</p> <p>Paper 1(36) RB : THE DEVELOPMENT OF LEARNERS' LEARNING SKILLS Mrs. Teeraporn Plailek</p> <p>Paper 2(37) THE NATURE AND USE OF RESEARCH-BASED LEARNING FOR ENHANCING PRE-SERVICE TEACHERS' RESEARCH SKILLS Dr. Sasiporn Phongploenpis</p> <p>Paper 3(33) TECHNIQUE OF FOLLOW UP ON WORK PROGRESS IN OFFICE ADMINISTRATION Miss Nipawan Tharasak</p> <p>Paper 4(39) THE STUDY OF TECHNOLOGY ASSISTED OFFICE ADMINISTRATION OF SUANSUNANDHARAJABHAT UNIVERSITY Miss Suntaree Patcharaprateep</p>

	<p>Paper 5(144) Examining Motivation to Teach Levels of Pre-Service Teachers in Terms of Some Variables Ipek Som Onal</p>
12.01-13.00	Lunch Break
13.01-15.00	<p>Session A 3</p> <p>Paper 1(9) ACTING AS A TOOL TO EXPRESS POWER OF MEDIUM Dr. Kusuma Teppharak</p> <p>Paper 2(10) EQUIPMENT DESIGN TO CREATE TIE-DYE FABRIC PATTERN Mr. Tanutpong Phriwanrat</p> <p>Paper 3 (11) WICKERWORK PROCESS ANALYSIS APPLY FOR HOME DECORATION DESIGN: PRANEE HANDICRAFT SING BURI THAILAND Mr. Akapong Inkuer</p> <p>Paper 4 (12) SOUVENIRS DESIGN FROM ARTS AND CULTURAL Mr. Noppadon Sangwalpetch</p> <p>Paper 5(13) THAI PERFORMING ARTS IN KING PRAJADHIPOK'S LAWS Asst. Prof. Manissa Vasinarom</p> <p>Paper 6(116) ESL Basic Learners: Personal Histories of Writing Ketskanda Jaturongkachoke and Supat Kookiattokoon and Supamit Chanseawrassamee</p> <p>Paper 7(150) Feasibility Study of Implementation of Coaching in Training of Nurses in Bahman hospital in Tehran (IRAN) Associate Prof. Dr. Mohammad Ghahramani and Fatemeh Hydari</p> <p>Paper 8(127) Renewable Energy by Project-based learning Hen Friman and Idan Halbi and Ifaa Banner and Bosmat Shalom-tuchin and Yulia Einav</p>
15.00- 15.15	Afternoon Break
15.16- 17.00	<p>Session A 4</p> <p>Paper 1 (14) FABRIC PRINTING DESIGN OF SARONG AS A RESULT OF A STUDY OF TEXTILE PATTERNS OF LAO-SONG (THAI SONG DAM), SUPHAN BURI PROVINCE Mr. Suwit Sadsunk</p> <p>Paper 2 (15) THE ART OF THE FABRIC PATTERN DESIGN BY STUDYING THE WOODEN CARVING ON GINGERBREAD IN VIMANMEK MANSION IN THAILAND Mrs. Chanoknart Mayusoh</p> <p>Paper 3 (17) A WESTERN TREATMENT OF NONWESTERN NATIONAL IDENTITY: A CASE STUDY OF <i>THE KING AND I</i> Asst. Prof. Dr. Chutima Maneewattana</p> <p>Paper 4 (16) MAINTAINING SIGNIFICANCE OF REALIA IN TRANSLATED PLAY Dr. Nataporn Rattanachaiwong</p> <p>Paper 5(40) THE EXPOSURE AND SATISFACTION OF THE GRADUATE STUDENTS FOR THE CHANNAL OF THE INFORMATION AT SUANSUNANDHA RAJABHAT UNIVERSITY Miss Netdao Yooyong</p> <p>Paper 6(128) AN EVOLUTION PERSPECTIVE ON THE ROLE OF UNIVERSITIES IN REGIONAL INNOVATION</p>

	<p>Jong-Ho LEE</p> <p>Paper 7(124) PLANNING SCHOOL FEEDING POLICY TOWARDS ECONOMIC DIVERSIFICATION IN AFRICA Shuaibu Saminu</p>
23 October 17(M)	Session B
23 October 17(M) 09.00-10.30 (M)	<p>Session B1</p> <p>Paper 1(1) “SPIRITUAL TOURISM” THE NEW TOURIST DESTINATION FOR THAI TOURISM CASE STUDY IN “WAT TATON” CHAING-MAI THAILAND Dr. Supakit Mulpramook</p> <p>Paper 2 (3) THE STUDY ON MEDIA EXPOSURE BEHAVIOR IN POLITICAL ISSUES OF UNIVERSITY STUDENTS Mr. Veerapon Vongprasert</p> <p>Paper 3 (5) THE STUDY OF THE PARTICIPATION OF THE PRESIDENT OF STUDENT COUNCIL ELECTION, UNDERGRADUATE PROGRAM, SUAN SUNANDHA RAJABHAT UNIVERSITY Asst. Prof. Dr. Sudabhorn Arundee</p> <p>Paper 4 (8) ROLE OF PROVINCIAL GOVERNOR IN CONTROL OF LOCAL ADMINISTRATION ORGANIZATIONS : CASE STUDY NONGBUALAMPHU PROVINCE Dr. Barameeboon Sangchan</p> <p>Paper 5 (18) FINANCIAL STABILITY IN SAMUT SONGKRAM FROM HOUSEHOLD SAVING POTENTIAL Dr. Krisada Sungkhamanee</p> <p>Paper 6 (104) THE IMPACT OF “PIPELINE DIPLOMACY” ON CONFLICT RESOLUTION IN THE CAUCASUS-CASPIAN REGION-THE CASE OF AZERBAIJAN AND AFGHANISTAN Dogan Girgin</p>
10.31 - 10.45	Morning Break
10.46 - 12.00	<p>Session B 2</p> <p>Paper 1 (21) HOTEL BUSINESS DEVELOPMENT WAY TO REACH SERVICE STANDARD FOR SUPPORTING SENIOR TOURISTS IN THE AREA OF AMPHAWA DISTRICT, SAMUTSONGKRAM Miss Benjaporn Yaemjamuang</p> <p>Paper 2 (22) KNOWLEDGEMANAGEMENT FOR WRITING RESEARCH PROPOSAL Miss Wanvisa Saisanan Na Ayudhaya</p> <p>Paper 3 (26) UNIVERSAL DESIGN FOR WARD PATIENTS GOVERNMENT HOSPITAL Mrs. Jitravadee Roongin Kunkar</p> <p>Paper 4 (2) THE DIFFERENCES OF SOCIAL AND POPULATION FACTORS TOWARDS TOURISTS’ ATTITUDES TO STAYING AT GREEN HOTELS IN BANGKOK Dr. Rumpapak Luekveerawattana</p> <p>Paper 5 (111) MEDIATISATION OF URBAN PLANNING AND THE PUBLIC SPHERE: TOWARDS ENABLING AND JUST PLANNING PROCESS CASE OF EGYPT Mennatullah Hendawy</p>

12.01- 13.00	Lunch Break
13.01-15.00	<p>Session B 3</p> <p>Paper 1 (30) THE DEVELOPMENT OF ONLINE ADMISSION FOR GRADUATE STUDENTS, SUAUN SUNANDHA RAJABHAT UNIVERSITY Miss Khatcharin Thapthimthet</p> <p>Paper 2 (28) ORGANIZED ACTIVE LEARNING BY CREATIVE BASED LEARNING Mrs. Chompunuj Limlertmonkol</p> <p>Paper 3 (31) KNOWLEDGE MANAGEMENT FOR THE GUIDELINES OF INFORMATION RESOURCE ACQUISITION: A CASE OF ACADEMIC RESOURCE CENTER, SUAN SUNANDHA RAJABHAT UNIVERSITY Acting Sub Lt. Nitima Kaewmanee</p> <p>Paper 4 (19) VITAL FACTORS OF RECENTLY GRADUATES FOR APPLYING JOBS IN ASEAN LABOR MARKET Dr. Natnaporn Aeknarajindawat</p> <p>Paper 5 (25) KNOWLEDGE MANAGEMENT: GUIDE TO WRITE A RESEARCH PROPOSAL Miss Yanika Chuentako</p> <p>Paper 6 (34) KNOWLEDGE ON FOLLOWING-UP AND RECORDING ACCORDING TO PERSONNEL DEVELOPMENT TRAINNING Miss Supassawee Morakul</p> <p>Paper 7 (114) AGRICULTURAL TRADE UNDER WTO REGIME: OPPORTUNITIES AND CHALLENGES Dr. MOHD ADIL</p> <p>Paper 8 (115) RACE OF RELIGIONS AND THE RICE OF RADICALISM IN WEST PAPUA INDONESIA Umar Werfete and Suparto Iribaram</p>
15.01 - 15.15	Afternoon Break
15.16 - 17.00	<p>Session B 4</p> <p>Paper 1(7) DEVELOPMENT OF A SOLUTION TO THE TRAFFIC ISSUES INSIDE SUAN SUNANDHA RAJABHAT UNIVERSITY Mr. Wichar Kunkum</p> <p>Paper 2 (6) THE STUDY OF SATISFACTION OF THE DEVELOPMENT OF GRADE VALIDATION SYSTEM BASED ON CURRICULUM STRUCTURE, UNDERGRADUATE STUDENTS, SUAN SUNANDHA RAJABHAT UNIVERSITY Miss Wanwika Sattaworn</p> <p>Paper 3 (32) DEVELOPMENT OF THE “I” SYSTEM FOR THE CORRECTION OF INTERNET LEARNING VIA THE INTERNET SUAN SUNANDHA RAJABHAT UNIVERSITY Miss Pinyaphat Kongsorn</p> <p>Paper 4 (38) KNOWLEDGE MANAGEMENT FOR PROCESS DEVELOPMENT: INFORMATION RESOURCES CLASSIFICATION AND CATALOGING IN THE LIBRARY OF SUAN SUNANDHA RAJABHAT UNIVERSITY Miss Supaporn Wongsa</p> <p>Paper 5 (4) THE STUDY OF APPLICANTS’ SATISFACTION OF UNIVERSITY ADMISSION SYSTEM : UNDERGRADUATE LEVEL, SUAN SUNANDHA RAJABHAT UNIVERSITY Miss Chontiya Ledanan</p>

	<p>Paper 6 (116) THE EFFECTIVENESS OF USING GAMES IN LEARNING ENGLISH VOCABULARY: AN ANALYTIC IN THE SAUDI ARABIAN CONTEXT Ayedh Dhawi Mohammed Almohanna, Saudi Arabia</p> <p>Paper 7 (133) SOCIAL MEDIA AND ARABIC: CODE-SWITCHING AMONGST ALGERIAN STUDENTS LIVING IN THE UK Linda Merzougui</p>
24 October 17(T)	Session C
24 October 17 (T) 09.30 – 10.30	<p>Session C1</p> <p>Paper 1(48) GERMAN LEADERSHIP IN EU FOREIGN POLICY AFTER EUROZONE CRISIS? Merve Yavuz</p> <p>Paper 2 (7) CULTURAL AND ART EDUCATION: A MEANS FOR SOCIAL STABILITY IN NORTHERN GHANA Dr. Eric Appau Asante and MAVIS DONKOR</p> <p>Paper 3 (53) INNOVATIVE ACADEMY PROJECT -DISINFECTION OF EFFLUENTS WITH RENEWABLE ENERGY Hen Friman and Faina Nakonechny</p> <p>Paper 4 (61) EDUCATION, BUSINESS AND AGRICULTURE: AN INTEGRATION FOR ECONOMIC TRANSFORMATION IN DEVELOPING NATIONS- THE NIGERIAN EXPERIENCE Dr. Matthew Ojong Achigbe</p>
10.31 – 10.45	Morning Break
10.46 - 12.00	<p>Session C2</p> <p>Paper 1(57) EXPLORING THE EFFECT OF TECHNOLOGY SUPPORTED COLLABORATIVE LEARNING ON CREATIVE THINKING SKILLS OF PRE-SERVICE TEACHERS Erhan ÜNAL and Fatih ÖZDİNÇ</p> <p>Paper 2 (64) ASTIN THEORY AND SOCIAL NETWORKS Dr Elham Akbari and prof Hamid Abdollahian</p> <p>Paper 3 (50) EFFECT OF PAUL THE PERSIAN'S LOGICAL WORKS ON AL-MANTIQ BY IBN AL-MUQAFFA Seyedmohammadreza Azarkasb</p> <p>Paper 4 (136) THE NECESSITY OF REGIONAL ECONOMIC INTEGRATION: A LESSON FOR SOUTH ASIA? Md. Rajin Makhdum Khan and Faizah Imam</p> <p>Paper 5 (137) AN INVESTIGATION OF SENSORY LEARNING STYLES USED BY KURDISH EFL STUDENTS AT UNIVERSITY LEVEL Dr. Hoshang Farooq Jawad and Mr. Salahaddin Saeed Khidr</p>
24 October 17(T)	Session E

<p>24 October 17 (T) 09.30 – 10.30</p>	<p>Session E1 Paper 1(141) TOURISM STRATEGY IN THE SUN TRIANGLE ANALYSIS WITH THE THEORY BASED ON RESOURCES AND INSTITUTIONAL THEORY José G. Vargas-Hernández and Lic. Ana Yanetly Arias Orozco, Mexico Paper 2 (144) CONTRADICTIONS AMONG STUDENTS OF BEING MALES AND FEMALES IN LEARNING ENGLISH AS A FOREIGN LANGUAGE. Amina Babou, Algeria Paper 3 (145) THE RELATIONSHIP BETWEEN SYSTEM OF SUGGESTIONS AND THE PRODUCTIVITY OF HUMAN RESOURCES: A CASE STUDY OF TEHRAN PROVINCE GASCO Ali Aolatshah, Iran Paper 4 (120) BLEMISHES IN SYLLABUS DESIGNING OF ENGLISH AT PRIMARY LEVEL OF EDUCATION IN PAKISTAN: AN OBSTACLE IN ATTAINING LANGUAGE PROFICIENCY Zohaib Zahid and Dr Mamuna Ghani, Pakistan</p>
<p>10.31 – 10.45</p>	<p style="text-align: center;">Morning Break</p>
<p>10.46 - 12.00</p>	<p>Session E2 Paper 1 (158) TRAVELING THROUGH THE TOURISM PROMOTION TERMINOLOGY: CONSIDERATIONS UPON THE ADOPTION OF ENGLISH TERMS IN THE OFFICIAL WEBSITES OF ROME, MILAN, LUGANO AND BELLINZONA. Claudia Maria ASTORINO Paper 2(31) ADVANCING SUSTAINABLE AGRO-TOURISM IN THE WESTERN BALKANS: INSIGHTS FROM THE KATUN PROJECT Djurdjica Perovic and Sanja Pekovic andTatjana Stanovcic andJovana Vukcevic, Montenegro Paper 3 (163) SHARING ECONOMY: THE ESTABLISHMENT OF ORGANIZATIONAL IDENTITY OVERTIME, CONSIDERING IDENTIFY CLAIMS AND LEGITIMACY GRANTING João Miguel O. Cotrim and Prof. Francisco Nunes Paper 4 (143) REGENERATING PATRIARCHY: A STUDY ON GEORGE ORWELL'S VIEWS ON WOMEN AND FEMALE CHARATER Khaled Zouaoui Paper 5 (154) SATISFACTION OF INDIVIDUAL LEARNING NEEDS IN THE INTEGRATED TEACHING/LERNING MODEL IN PRIMARY SCHOOL Professor Anita Petere</p>
<p>12.01</p>	<p style="text-align: center;">Conference Close</p>
<p>23 -24 October 17</p>	<p style="text-align: center;">Participation and Discussion</p> <ol style="list-style-type: none"> 1. Dr. Mustafa Arslan., Georgia, 2. Dr. Dr Olufemi Aramide, Nigeria 3. Dr. Asif Iqbal, China 4. Professor Wang Zhuquan, China 5. Dr. Sumit Kumar dey, India
<p>25 October 2017</p>	<p style="text-align: center;">Free day for Participants</p>

FINANCIAL STABILITY IN SAMUT SONGKRAM FROM HOUSEHOLD SAVING POTENTIAL

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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

total savings of Thailand was at 4.8 percent per year while it could expand the investment average at 9.1 percent per year [14], indicating that the savings were much lower. This trend reveals that savings amount is not enough to invest in the future which might as well possibly result in deficit savings. These important and interesting points indicate that, even if Thailand's savings ratio is close to Singapore, Malaysia, Vietnam, and Indonesia, the capital market was still very low developed compared to Singapore and Malaysia [17].

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.

Figure 1
Map of Samut Songkram



Figure 2
Bank Notes at Bank of Thailand



Figure 3
Gold Bullion as a Monetary Reserve



Figure 4
Life Insurance Investment



Figure 5
Stock Exchange of Thailand Index



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

2) 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 hypothesizes 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
Number of Sample Size for each Technique

District	Sample Size For questionnaires	Sample Size for interview
Mae Klong	200	8
Ampawa	200	8
Bangkhonthi	200	8
Total	600	24

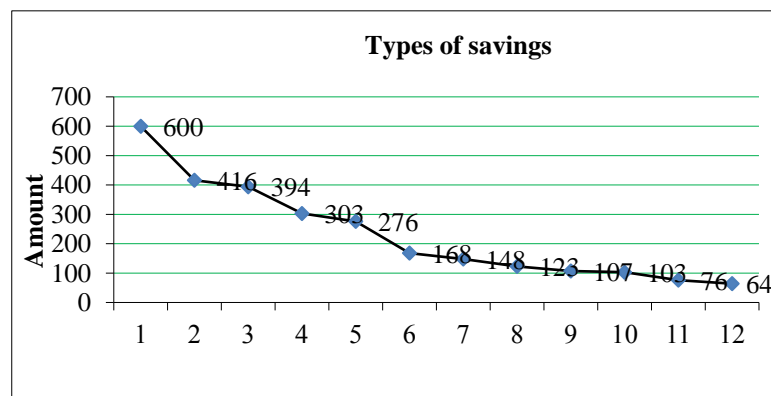
First was the content which the researcher defined to evaluate the potential of household savings in normal lifestyle and to educate the suitable saving knowledge for the Thai savers to use for monetary future planning in this province. For the next step, our team used a quantitative method by 600 questionnaires 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.

Figure 8
Thailand Motto



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.

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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.Witthaya Mekhum, The Vice President and Assistant Professor

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