



ส่วนปัจจัยด้านเพศ จำนวนบุตร ภาระหนี้สิน และรายจ่ายเพื่อการบริโภค มีผลในทิศทางตรงกันข้าม และมีนัยสำคัญทางสถิติ สำหรับปัจจัยด้านอายุ จำนวนสมาชิกในครอบครัว ระดับการศึกษาและ ประสบการณ์การทำงานของพนักงาน พบว่าไม่มีนัยสำคัญทางสถิติ



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<b>Independent Study Title</b>	Factors Affecting the Saving of Banks' Employee in Mueang District, Lampang Province	
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### **ABSTRACT**

The objective of this study is to investigate the savings behavior of financial institution employees, how they select types of savings and different factors that have effects with their decision. The primary data was collected by questionnaire from 188 samples in Mueang District, Lampang Province, and analyzed by using Multiple Regression Analysis with Ordinary Least Square Method (OLS)

As the result from studying, the general orientation of the samples is mostly single females, aged between 21 to 40 years old, working in a commercial bank with less than 5 years experience, holding a bachelor's degree, living with their parents and 3 to 4 people in each family, and own a car or a motorcycle. They earn less than 20,000 baht salary with none or less than 10,000 baht additional incomes, while have less than 10,000 baht for consuming expenses and total debt less than 500,000 baht.

When considering their savings behaviors and types of savings, the study found that most of the samples divide out less than 10,000 baht a month from their income for savings, and choose to save with commercial banks. Regarding to the regression analysis, the results show that asset statistically significant affect in the same way as their savings behavior. On the other hand,

the factors of sex, numbers of children, debt and consuming expenses present statistically significant opposite results, while the factors of age, numbers of family members, level of education and work experience have no statistically significant result.



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