

Kanokvan Nokworn 2020 : Factors Affecting The Savings of The Self – Employed Group (Freelance). Master of Arts, Major Field: Applied Finance, Independent Study Advisor: Associate Professor Pattaragit Netiniyom, Ph.d. 135 pages.

The study of factors affecting the savings of freelancer involves the survey analysis on the factors relating on personal attitudes through their savings of 400 freelancers. Descriptive statistics analysis is percentage range, mean, standard deviation and inferential statistics by chi-squared test and cross tabulation.

The study found that age, status, work experience, and monthly income is significant difference. Aproximately, 51.50% of the 40–54 -year-old that are more equipped with savings than any other age. While 43.5% of the status in this sample group is with the family. Savings must also take into account the burden of financial costs, and access to data technology is also contributing to the decision in savings. The experience of this sample shows that 56.30 percent were independent groups in the last 6 to 10 years. For the sample 45.50 percent earn average monthly income 35,001 to 50,000 Baht. The results show that sex, age, status, education levels and experience in freelance careers leads to average monthly income and monthly expenditure. The results are associated with the attitude on their investment decisions as well as the current financial cost burden. The cross tab analysis shows that general investment characteristics, modern communication technology and decision making attitudes are different factors with statistically significant at 0.05.

Student's Signature

Independent Study Advisor's Signature

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