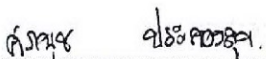Supanuch Prakongsuk 2020: Saving Behavior for Retirement Age of Personnel in the Royal Irrigation Department (Pak Kret). Master of Arts. (Applied Finance), Major Field of Applied Finance Department of Finance Independent Research Advisor, Principal: Prof. Pornwan Nanthapas, Ph.D. page

The objectives of this study were 1) to study the factors influencing the saving behavior of the personnel of the Royal Irrigation Department of Pak Kret. 2) to compare the saving behavior for retirement age of the Royal Irrigation Department personnel classified by personal factors. 3) to compare the saving behavior for retirement age of Royal Irrigation Department personnel classified by financial status factors. 4) to compare the saving behavior for retirement age of Royal Irrigation Department personnel classified by environmental factors of savings. 5) to compare the saving behavior for retirement age of the Royal Irrigation Department personnel classified by reference group factors which was surveyed from a sample of 400 people. The study tools were questionnaires and statistics that used to analyze the data are variance analysis, and multiple regression analysis.

The study found that most of the sample were male aged 26-35 years, marital status, education level of vocational certificate, public servant under the Office of Machinery, the official age is not over 10 years, the accommodation is a government official house, most of them have no dependents, the average monthly income as 10,000 - 20,000 baht, most of them do not have extra income, the average monthly expenses as 10,000 - 30,000 baht, and they have a debt burden about 5,000 - 10,000 baht.

The results of hypothesis testing showed that the personnel in the Royal Irrigation Department (Pak Kret) that had the different personal background will have different saving behavior including the financial status factors, the reference factor, the environmental factors with statistically significance.

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Student's signature     Signature of the main independent research advisor