

<b>Thesis</b>	Factors that have a quality relationship affecting the saving behavior for the retirement through a provident fund. case study: employees of Susco company limited.
<b>Author</b>	Pornpimol Charungwisankul
<b>Major</b>	-
<b>Advisor</b>	Dr. Paramin Khositkulporn
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## ABSTRACT

The purpose of this research is to study the factors that have a quality relationship affecting the savings behavior for retirement through the provident fund of employees in private organizations through the provident fund of SUSCO Company Limited, which has 210 members. The researcher will select the population in SUSCO Co., Ltd. that is savings through the AIA Provident Fund from the age of 25 years and over. There are a total of 145 sampling which is selected the sample group with the aim or purposive sampling. The statistics used for data analysis are as follows: 1. Descriptive Statistics Analysis: Frequency, Percentage and Mean 2. Analyzed by using Inferential Statistics (Chi-Square Test :  $\chi^2$  - Test) to measure the relationship level by using Cramer's V statistics through the SPSS program.

The results of the study demonstrated that 1.) Personal factors that have a quality relationship affecting the savings behavior for retirement through the provident fund the highest is the working age, with the Cramer's V coefficient of 0.280, Sig value equal to 0.000. The number of family members has Cramer's V coefficient at 0.257. Sig value is equal to 0.004. Next, age and marital status have a Cramer's V coefficient of 0.243. Sig value is equal to 0.012. Next, education level has the value of Cramer 'S V at 0.204, Sig value of 0.237, and last, gender with Cramer's V value at 0.187, Sig value equal to 0.281. 2.) The economic factors that have a quality relationship affecting the savings behavior for retirement through the provident fund, the most is an average monthly income with Cramer's V coefficient at 0.369, Sig value equal to 0.000. Next, the return of the fund has the Cramer's V coefficient of 0.289 with Sig. Equal to 0.000 and the average monthly expense is Cramer's V At 0.239 with a Sig value of 0.007.

Therefore, economic factors that have a quality relationship affecting the savings behavior for retirement through the provident fund most. An average monthly income factor

being the number one factor followed by the return of the fund, for personal factors, a quality relationship affecting the savings behavior for retirement through the provident fund are working age, followed by the number of family members.

**Keywords:** savings, saving behavior, provident fund

