A Study of Factors Affecting Consuming and Saving Behaviors of Educational Personnel from Schools in Suphanburi Province

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Abstract - The objectives of this study are 1) to study consuming and saving behaviors of educational personnel from schools in Suphanburi. And 2) to analyze personal factors and economic factors that affect saving behaviors. The ‘Cluster Sampling’ is used whereas educational personnel from 150 people from schools in Suphanburi Province. The statistics used for data analysis were frequency, percentage, mean, standard deviation, and multiple regression analysis. The study shows: 1) The average income of the sample is 22,566.67 baht per month. Their average expense is 7,188.33 baht per month. The side of the average Liability is 3,254.67 baht per month and the average total asset per household is 1,853,071.33 baht. The majority of the sample’s the most expenditure is for food. Then for saving what are left from their monthly expenses. The objective of saving was usually for the future expenditure. The saving methods were deposit with the commercial banks, state banks, and other financial institutions. Purchasing household items was the factor that has the most influence on consumption and income per month was the factor that has the greatest influence on savings. 2) Personal factors were age, education and number of children that the affect saving behaviors. In terms of economic factors, income affected the saving behaviors of educational personnel from schools in Suphanburi significantly at 0.05 in statistic.

Keywords— consuming and saving behaviors, personal factors, economic factors

I. INTRODUCTION

With the current volatile economic conditions of Thailand relating to the fuel price, exchange rate, and prices of consumer products that result in higher cost of living and swift changes in living environment, society, environment, economy, and advancement of technology which led into modernity concept of capitalism. As a result, Thai society is becoming a learning society welcoming new cultures. And most importantly, Thai society is transforming into capitalization. Consumers have extravagant spending habits. The consequences of people in society falling under such a doctrine of consumerism causing Thai society and its people many problems such as importing more luxury goods, people are dominated by materialism led to increasing unpayable debt as demand increases. Unbalanced demand and income where consumers cannot afford their buying behavior could result in suffering with more debt to pay off the existing debt which led to a bigger problem that Thai society is now handling. Education personnel as a community in the nation and a medium of initiation, learning, and shaping younger generations into desirable resources to the community also facing this crisis from various causes. The only income they make is from their monthly salary [15] but are accountable to multiple expenses occurred higher than income such as food, accommodation, transportation, child support, apparels, socialization, etc. From the mentioned pain points, it is shown that financial plan is an important start to determine their lives directions on making more income and limiting expenses. Insufficient income could
lead to rising debt. However, planning cash flow could restrain the financial crisis. Education personnel and consumers in general ought to take uncertainties and unforeseeable risk into account. Saving is one of the options to allocate income and expense for the mentioned circumstances [25]

Table 1 Personal Income and Savings

| Source | [18] |

Study shows the savings rate of Thai people is exceptionally low. Expenses to income comparison in salarymen rise annually, but the savings behavior has been declining although there are some growths in saving behavior. This says majority of people regards to more expenses than savings [18] According to statistical data, Thai people have lower rate in savings due to many factors, economic conditions or others. However, saving money is eminent and is considered to be an alternative that will lead to another factor that help achieving anticipated goals. The reason for savings are different in various individuals.

Only certain groups of Thai reserve their income into savings, especially the group of people with higher income [7]. Encouraging more savings behavior in the country is not unproblematic due to the unhinged cost of living has increased significantly. These incurred debts are of lack of financial plans and management. In addition, currency contraction from inflation causing commodity prices to overgrown income. Consequently, consumerism tends to overshadow their saving behavior. Lack of saving discipline and fast coming earnings will backfire with severe economic outcomes.

From such problems, both government authorities and private agencies have tried raising campaigns encouraging people to alter their lavish consumption habits into economization by reducing avoidable expense and save for emergencies and imminent plans. Therefore, for the sustainability of education personnel with fixed income, the researcher has analyzed the consumption behavior and saving habit. This information is an important guide in promoting

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financial plan and savings for education personnel to solve the shortage of cash flow, supporting cooperative savings in organization. The aim for this strategy is to create a model that could apply to public’s saving behavior.

II. RESEARCH OBJECTIVES

The objects of this research were 1) to study consuming and saving behaviors of educational personnel from schools in Suphanburi Province, and 2) to analyze personal factor and economic factor that affected saving behaviors.

For this research, in the second objective, the researcher has formulated the following assumptions:

Hypothesis 1: Personal factors affecting savings behaviors of educational personnel from schools in Suphanburi Province.

Hypothesis 2: Economic factors affecting savings behaviors of educational personnel from schools in Suphanburi Province.

III. LITERATURE REVIEW

This research reviews on both literature and including the related in research to define the following concepts:

Concept of Consuming Behavior and Saving Behavior by [16]. Personal Finance Management Affecting to the Saving Behavior of People in Bangkok Metropolitan Region. The result was, most of them are employees in private companies which have a lower or equal amount of 20,000 baht, income, and have expenditure of 10,001 – 15,000 baht. In the matter of savings behavior, it was found that the majority of the samples in question have some type of savings in account with commercial banking (both saving and fixed accounts); they have proportionate savings and income per month, in a setting of available money remaining with a value of more than 5,000 baht. At the same time [6] studied Factors Influencing Members’ Decision for Saving in Khon Kaen Public Health Saving and Credit Cooperative, Limited. The purpose of the research was to study the factors that have an effect on saving of the members, the result was found that the social factor had the most impact in order to meet the precautionary expense and self – influences decision to saving and economics factor had high impact on saving behavior for instance income, deposit interest, furthermore getting information about Khon Kaen Province Public Health Saving Cooperative Limited, it was another factor that affects the saving behaviors of the members. Use the concept as [20] studied Saving Behaviors of Undergraduate Students in Trang Province. The result showed that most undergraduate students in Trang Province had savings, and their number of savings influenced the students’ behavior the most was themselves. They normally kept money with themselves and their purpose of saving money was to be able to use such money in an emergency case. Factors that affected the students’ saving the most were their current income and expense. And [25] studied Financial Policy that affects the Saving Behavior of all employees in Bangkok. It was found that Saving Behavior of work – age people in Bangkok most samplings have a form that is commonly used for saving money is depositing money with a financial institution. The main reason for emergency expense. The saving frequency is monthly. The saving period is 5 – 10 years. The future saving trend is the same savings. The percentage of income saving less than 10%.
Multiple Regression Analysis related in research result by [2] studied of factors Influencing Personal Retirement Saving Behavior of teachers in Nongkhai Province, Thailand. Data were analyzed by descriptive statistics and Multiple Regression Analysis was used for hypothesis testing. The research result found the personal factor (gender, age, education, marital status and salary) had statistically significant impacted on saving. At the same time [12] studied Saving Behavior of People in Bangkok. This research was use Multiple Regression Models with analysis the return on saving, risk factors and promotion factors. When analyzing factors affecting the saving behaviors of people in Bangkok. This used Multiple Regression Models for Analysis Return factors, Risk factors and promotion factors. Affecting saving behavior in number of savings, savings objectives and saving patterns. And [17] the result of Factors Affecting Saving Behavior of the People in Songkhla Province. In this research, the hypothesis was tested by Multiple Regression Analysis. The result showed that personal factor such as sex and age that influence the saving behavior of the people in Songkhla Province with the significant level at 0.05.

IV. RESEARCH METHODS

The focus group in this study was education personnel from schools in Suphanburi Province testing with group sampling method from the community. The focus group consist of people from different background and diversities in comparison. However, each focus groups also need to share some similar qualities required [10]. In conclusion, the size of educational personnel from schools in Suphanburi Province was set into 150 samples in the group.

This Quantitative Research data is primary data and Survey Research by using questionnaire as a collecting tool, these questions measured in terms of a five – point Likert scale. IOC: Index of the Objective Congruence is also assessed for the questionnaire’s quality assurance is 0.72. And used on study group to assess the consistent of the questionnaire by using Cronbach’s Alpha is 0.88. The questionnaire was divided into 3 parts as follows:

Part1 Personal Information

Part2 Consumption and saving behaviors of Educational Personnel sample group from schools in Suphanburi is quantitative consumption data in the form of income and expenditures per month including miscellaneous expense, liabilities, assets, savings objectives, savings patterns, and other factors that influence this behavior.

Part 3 Factors influencing consumption and savings behavior of the sample group. The factors that will be taken into this study are divided into 2 aspects: personal and economic factors.

This data analysis is divided into 2 parts: primary data analysis and data analysis to answer the question in this research as follows:

1) Descriptive Statistics is used at the initial data analysis, which are: frequency, percentage, mean, and standard deviation. The interpretation of the mean score will reference [4] where each level is with score range of 0.80.

2) Inferential Statistics will be used to analyze the hypothesis, assessing the Multiple Regression Analysis.

V. RESEARCH RESULTS

A. Personal Information
The gender distribution informs the greater proportion of samplings 88 (58.7%) in the study area reveals female while 62 (41.3%) were male. The results showed 58 (38.7%) of samplings were within the age range 31 – 40 years, while 35 (23.3%) were in the age range 20 – 30 years. Majority of samplings 102 (68.6%) were Buddhism, followed by 28 (18.7%) were Islamism. The most of samplings 104 (69.3%) were marriage followed by 46 (30.7%) were single. Suphanburi Province was the domicile around 79 (52.7%), the central region was 25 (16.7%). The highest proportional 90 (60.0%) of samplings education showed Bachelor’s Degree and Postgraduate or Master Degree was 36 (24.0%). The work experience in the range of 6 – 10 years of 61 (40.7%) followed by 46 (30.7%) were 1 – 5 years. And the majority of samplings 50 (33.3%) have a child followed by 2 – 3 children of 47 (31.3%).

B. Consumption and Saving behavior of Educational Personnel sample group from schools in Suphanburi.

The average income of the sample is 22,566.67 baht per month with the standard deviation of 8264.33. Their average expense is 7,188.33 baht per month with the standard deviation of 2762.35. The average Liability is 3,254.67 baht per month with the standard deviation of 1256.41. And the average total asset per household is 1,853,071.33 baht with the standard deviation of 1724.83.

The majority of the samples around largest expenditure was for food at 92 (61.3%). Most of the samplings 119 (79.3%) were saved. The saving style is always save what are left from their monthly expense, it showed that 91 (60%). Around 71 (47.3%) of samplings have saved amount is 1,000 – 5,000 baht per month. The objective of saving is usually for the future expenditure of 78 (52%). The saving method are deposit with the commercial banks, state banks and other financial institutions have shown 84 (56.0%). Purchasing household item is the factor that has the greatest influence on consumption at the average of 4.340 (S.D. = 0.784), the level of interpretation is the most influential. And Income per month is the factor that has the greatest influence on saving at the average of 4.312 (S.D. = 0.809), the level of interpretation is the most influential.

C. The internal correlation coefficient between forecast variables and the correlation coefficient between all forecast variables and criteria variables.

1. The internal correlation coefficient between the predictor variables found that the variables with the highest correlation were gender and age, whereas the variable with the lowest correlation coefficient were status and domicile.

2. The internal correlation coefficient between the predictor variables found that the variables with the highest correlation were Income and Liabilities, whereas the variable with the lowest correlation coefficient were expenditure and asset.

The correlation coefficient between all forecasting variables and criteria variables found that all forecast variables were related to criteria variables, which is saving behavior of education personnel from schools in Suphanburi.

D. Result of Regression Analysis of personal’s factor and economical factor that effect saving behaviors of schools in Suphanburi’s educational personnel.

1. Result of Regression Analysis of personal’s factor that effect saving behaviors of schools in Suphanburi’s educational personnel.
Hypothesis 1: Personal factors affecting the saving behaviors of educational personnel from schools in Suphanburi Province.

Table 2 The result of the regression variance analysis of personal factor that affected saving behaviors of educational personnel from schools in Suphanburi Province.

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Square</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>179.315</td>
<td>8</td>
<td>22.414</td>
<td>2.038</td>
<td>0.001*</td>
</tr>
<tr>
<td>Residual</td>
<td>1584.698</td>
<td>141</td>
<td>11.239</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2164.093</td>
<td>149</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From Table 2, the result of ANOVA, it was found that P – value was 0.001. Which was less than 0.05, indicating that there was at least 1 personal factor variable affecting the saving behavior statistically significant of confidence level at the 0.05.

Table 3 Result of Regression Analysis of personal factor that affected saving behaviors of educational personnel from schools in Suphanburi Province.

<table>
<thead>
<tr>
<th>Model</th>
<th>B</th>
<th>Beta</th>
<th>S.E.</th>
<th>T</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>45.307</td>
<td>0.816</td>
<td>53.294</td>
<td>0.000</td>
<td></td>
</tr>
<tr>
<td>Sex (X1)</td>
<td>0.724</td>
<td>0.061</td>
<td>2.082</td>
<td>0.047</td>
<td></td>
</tr>
<tr>
<td>Age (X2)</td>
<td>-0.069</td>
<td>-0.368</td>
<td>0.083</td>
<td>-1.964</td>
<td>0.050*</td>
</tr>
<tr>
<td>Region (X3)</td>
<td>0.605</td>
<td>0.138</td>
<td>0.827</td>
<td>1.762</td>
<td>0.053</td>
</tr>
<tr>
<td>Status (X4)</td>
<td>0.253</td>
<td>0.014</td>
<td>0.338</td>
<td>0.842</td>
<td>0.401</td>
</tr>
<tr>
<td>Domestic (X5)</td>
<td>0.752</td>
<td>0.031</td>
<td>0.427</td>
<td>0.902</td>
<td>0.353</td>
</tr>
<tr>
<td>Education (X6)</td>
<td>1.843</td>
<td>0.152</td>
<td>0.695</td>
<td>2.705</td>
<td>0.042*</td>
</tr>
<tr>
<td>Work Experience (X7)</td>
<td>0.564</td>
<td>0.089</td>
<td>0.368</td>
<td>1.605</td>
<td>0.083</td>
</tr>
<tr>
<td>Number of Children (X8)</td>
<td>-0.864</td>
<td>-0.145</td>
<td>0.275</td>
<td>-3.063</td>
<td>0.025*</td>
</tr>
</tbody>
</table>

From the table, regression analysis of personal factors affecting saving behavior of educational personnel from schools in Suphanburi analyzing by multiple regression analysis found that there are 3 variables in the personal factor variables with statistical significance at the 0.05, namely age (X2), education (X6), and the number of children (X8). This indicate that the 3 predictors were able to jointly predict the saving behavior of educational personnel with statistical significance at the 0.05. The greatest impact on saving behavior were education (X6) (Beta = 0.152), age (X2) (Beta = -0.368), and the number of Children (X8) (Beta = -0.145), respectively. Also, coefficient analysis shows the effect of personal factors affecting saving behavior of educational personnel at a predictive power of 3.60% (Adj R² = 0.036), which equal to the multiple coefficients of 0.482 (R = 0.482), a standard error in forecasting is 2.086 (S.E.est = 2.086), and the forecasting equation can be written as follows:

\[ Y = 45.307 - 0.069X2 + 1.843X6 - 0.864X8 \]

From the equation can explain the change of personal factors affecting saving behavior of education personnel from school in Suphanburi as follow.

Age (X2) The change in levels negatively affects the savings of education personnel. It was statistically significant at the 0.05 confidence level because the coefficient (B) was negative = -0.069, meaning that all other factors were fixed. If the age of education personnel is increased by 1 year, resulting in decreased savings.

Education (X6) The change in levels positive affects the savings of education personnel. It was statistically significant at the 0.05 confidence level because the coefficient (B) was positive = 1.843, meaning that all other factors were fixed. If the education of education personnel is increased by 1 degree, resulting in increased savings.

Number of Children (X8) The change in levels negatively affects the savings of education personnel. It was statistically significant at the 0.05 confidence level because the coefficient (B)
was negative = -0.864, meaning that all other factors were fixed. If the number of Children of education personnel is increased by 1 person, resulting in decreased savings.

2. Result of Regression Analysis of economical factor that effect saving behaviors of schools in Suphanburi’s educational personnel.

Hypothesis 2: Economic factors affecting savings behaviors of schools in Suphanburi’s educational personnel.

Table 4 The result of the regression variance analysis of economic factor that affected saving behaviors of educational personnel from schools in Suphanburi Province.

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Square</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>53.689</td>
<td>4</td>
<td>13.172</td>
<td>2.524</td>
<td>0.013*</td>
</tr>
<tr>
<td>Residual</td>
<td>2112.518</td>
<td>145</td>
<td>14.707</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>2185.207</td>
<td>149</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

From Table 4, the result of ANOVA, it was found that P – value was 0.013. Which was less than 0.05, indicating that there was at least 1 economical factor variable affecting the saving behavior statistically significant at the 0.05.

Table 5 Result of Regression Analysis of economic factor that effected saving behaviors of educational personnel from schools in Suphanburi Province.

<table>
<thead>
<tr>
<th>Model</th>
<th>B</th>
<th>Beta</th>
<th>S.E.</th>
<th>t</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>11.792</td>
<td>0.000</td>
<td>1.058</td>
<td>4.963</td>
<td>0.000</td>
</tr>
<tr>
<td>Expenditure</td>
<td>0.245</td>
<td>0.010</td>
<td>0.005</td>
<td>4.963</td>
<td>0.000</td>
</tr>
<tr>
<td>Income (X10)</td>
<td>0.311</td>
<td>0.010</td>
<td>0.005</td>
<td>4.963</td>
<td>0.000</td>
</tr>
<tr>
<td>Liabilities</td>
<td>0.678</td>
<td>0.194</td>
<td>0.194</td>
<td>3.597</td>
<td>0.063</td>
</tr>
<tr>
<td>Assets (X12)</td>
<td>0.524</td>
<td>0.102</td>
<td>0.102</td>
<td>2.089</td>
<td>0.174</td>
</tr>
</tbody>
</table>

From the table, regression analysis of economical factor affecting saving behavior of educational personnel from schools in Suphanburi analyzing by multiple regression analysis found that there is a variable in the economic factor variable with statistical significance at the 0.05 is income (X10) (Beta = 0.109). Also, coefficient analysis shows the effect of economical factor affecting saving behavior of educational personnel at a predictive power of 6.7% (Adj R² = 0.067), which equal to the multiple coefficient of 0.258 (R = 0.258), a standard error in forecasting is 2.134 (S.E.est = 2.134) and the forecasting equation can be written as follows:

\[ Y = 11.792 + 0.311 \times (X10) \]

From the equation can explain the change of economic factors affecting saving behavior of education personnel from school in Suphanburi as follow.

Income (X6) The change in levels positive affects the savings of education personnel. It was statistically significant at the 0.05 confidence level because the coefficient (B) was positive = 0.311, meaning that all other factors were fixed. If the income of education personnel is increased by 1 degree, resulting in increased savings.

VI. DISCUSSIONS

According to results of the personal data, the most of the samplings were female, age between 31 – 40 years, marriage and education at Bachelor’s degree. This is consistent with [19] studied of Factor affecting to Saving Behavior of worker in Pathumthani Province. The result showed that the most of samplings was female, age 31 – 40 years, Bachelor’s degree and Marriage status. And consist with the research of [24] studied of money saving guideline for preparation to retirement of
the population in the Central Regional, found that most respondents were female who respondents more than male, the age within 41 – 50 years, marital status, bachelor degree and 3 – 4 family members. According to the research, it is more female than male because female is more cautious in their lives than male. Therefore, female have some need for stability, which is reflected in the savings that savings have more than male. Another part is that at the education level, the most of the samples who are in the Bachelor’s degree have that much savings. Because at a higher education level, higher risks are accepted than savings, is an investment with a higher risk in terms of work experience.

From the result of Consumption and Saving behavior, the majority of samplings had the average income is 22,566.67 baht per month and the average liability is 3,254.67 baht per month. Which was consistent with the research of [9]. Behavior and Factors Affecting Investment for retirement of Teachers at Assumption College Sriracha Changwat Chon Buri. The result of the study found that the average monthly income is between 20,000 – 25,000 baht and the monthly debt expenditure is between 3,000 – 10,000 baht. Most of them have saving of 1 – 5,000 baht per month, it will save more if income increased. From this research, the amount of savings of the most of sample groups is at 1,000 – 5,000 Baht, which is consistent with the research of [22] who studied the Influential Factors to Saving Behavior of the Satun people. It was found that most of them have a saving behavior of less than or equal to 10,000 baht. The form of saving, this research was showed that most of the sample groups had the form of saving by deposit commercial banks, state banks and other financial institutions. In accordance with [25] Financial Policy that affects the Saving Behavior of all employees in Bangkok. Because most people are convenient and used to depositing money with financial institutions as much as possible due to it is the easiest and reach the most common people. This is the line with [22] on bank savings, which is also very popular from of savings. For the factor that has the greatest influence on saving is income per month at the average of 4,312 (S.D. = 0.809), the level of interpretation is the most influential, which was consistent with the research of [5] Consumption and Saving Behavior of Indebted Teachers of Lamphun Teacher Saving Co – Operative Society Company Limited. the factor that has the greatest influence on saving is income per month at the average and the level of interpretation is much influential.

The analysis personal factor and economic factor that effected saving behaviors. On the side of personal’s factor was related in the research of [1], A Comparison of savings behavior and the financial management before the retirement Case study of the staff in Silpakorn University, Sanamchan Campus. Found that Gender, Age, Education, Number of Children and Income such factors affect the behavior of saving. As well as of [9] found that factors affecting investment are Gender, Age and Number of members who want to be care at significance level 0.05. The side of Economic factor was related to the research of [22] the result was found that economical factor has high impact on saving behavior on Satun’s people decision to save is income at significance level 0.05, which has positive relationship with saving behavior. Which correspond to [14] Investigating the behavior of teachers towards saving and investment: evidence from Mekele, Tigray, Ethiopia. The study was found that marriage, female and income were associated positively with saving and investment of teacher’s community. The above is consistent of [26] Analysis of the Economic Factors affective household consumption expenditure in Azerbaijan. In this research, the effects of disposable income, income tax and exchange rate on household consumption expenditures are determined using multiple regression analysis. The study found that
some of these independent variables have a statistically significant positive impact on the level of consumption expenditures. And [3] studied of Thai Household Saving Ability Comparing between Formal and Informal Workers. The result indicated that demographic variable such as age, marriage status, the number of disable people in the household and socioeconomic variable such as household income positively affected the ability of the household to save money. The study revealed the ability to save can be increased if the income of the household increase.

VII. RECOMMENDATIONS
   A. Recommendations for Practices
      There are some people who have inappropriate savings. Because savings money shouldn’t come from the leftover money. This section should be solved by looking for knowledge about savings, which can be searched from financial institutions or websites. And should pay more attention to saving in order to have savings for emergency and future expense.
   B. Recommendations for Future Research
      1. In this research, data were collected from questionnaires only. The results of the research may inaccurate from reality. Therefore, to make the research more accurate and complete. For future research studies should include qualitative studies such as observations, interviews and focus group discussions.
      2. The next study, should be study in other independent variables related to savings such as inflation, interest rate and unemployment rate.

CONCLUSION
   From the result of the research of personal’s information, the most of samplings were female. The age range 31 – 40 years, Buddhism, marriage the domicile in Suphanburi, education of Bachelor’s Degree, the work experience in the range of 6 – 10 years and have a child for care.
   For Consumption and Saving behavior of Educational Personnel sample group from schools in Suphanburi. The average income of the sample is 22,566.67 baht per month Their average expense is 7,188.33 baht per month. The average Liability is 3,254.67 baht per month. And the average total asset per household is 1,853,071.33 baht. The majority of the samples around largest expenditure is for food. Most of the samplings have saved. The saving style is always save what are left from their monthly expense in amount is 1,000 – 5,000 baht per month. The objective of saving is usually for the future expenditure. The saving method are deposit with the commercial banks, state banks and other financial institutions. Purchasing household item is the factor that has the greatest influence on consumption at the average of 4.340, the level of interpretation is the most influential. And income per month is the factor that has the greatest influence on saving at the average of 4.312, the level of interpretation is the most influential.
   From the test result hypothesis 1 by multiple regression analysis, it was found if there was a change in age was decreased, the level of education was increased and the number of children was decreased by 1 level each. As a result, the level of savings was increased. From the test result hypothesis 2, regression analysis of economical factor affecting saving behavior of educational personnel, showed that there is a variable in the economical factor variable with statistical significance at the 0.05 is income. This mean that if income was increased, the level of savings was increased as well.
The study of consuming and saving behaviors of educational personnel from schools in Suphanburi Province, it was found that saving behaviors in the method of savings with the commercial banks, state banks and other financial institutions were the most. Therefore, Bank Executives or managers should focus on saving in the commercial banks, state banks and other financial institutions and make people aware of the importance of saving and continuously develop service to customers in all aspects. And from the analysis of personal’s factor and economical factor that affect behaviors revealed that young age, educational at high level than the bachelor’s degree, person with a small number of children and higher monthly income from the aforementioned factors that have changed resulting in increased savings. Therefore, the government, organizations and related agencies should pay attention to the groups mentioned above to create in increased savings.

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