

Abstract

Research Title : FACTORS OF ECONOMICS AND ENVIRONMENTAL
 FACTORS ON SAVINGS ARE RELATED TO BEHAVIOR
 MANAGING PERSONAL FINANCES OF WORKING
 PEOPLE IN BANGKOK

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The purpose of this study were as follow : 1) to investigate a relationship of personal financial planning that mentioned to an adult in Bangkok for their personal financial management , 2) to demonstrate about economics and saving factors which related to behavior of personal financial management. A sample was selected from the group of 400 hundred working ages in Bangkok by using random sampling method. Frequency distribution, percentages, a total average, and standard deviation were used for a data analysis in order to take a hypothesis testing result.

The finding indicated that female sample takes a questionnaire more than male, which the range of ages is 31-40 years old. The marital status is divorced. They graduated a Bachelor Degree. The salary range is around 20,000-30,000 THB. They focus on the information retrieval factors by average 3.85. Next, the average of other factor is 3.73. Economics Factors is 3.71.

Financial Knowledge is lastly average by 3.51. For the first assumption, the age range, educational, salary, and career haven't relevance with their personal financial planning and personal finance management. According to each dimension, the economics and different saving factors have not related to personal financial management, including with the way to manage the personal financial.