

## **Personal Financial Planning Behavior of the Thai Airline Passenger Service Agents, Suvarnabhumi Airport during Recession**

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### **Abstract**

This research aimed to study factors affecting personal financial management behavior of the Thai Ground Passenger Service Agents, Suvarnabhumi Airport during recession in 2019-2022. The samples consisted of 400 Thai Ground Passenger Service Agents. The research instruments were the questionnaires. Statistical analysis was used for this study were frequency, percentage, mean, standard deviation, t-test, and the one-way ANOVA. The questionnaire has been approved its content validity by IOC of more than 1.00 and the reliability was 0.919. The results of this study indicated that the respondents are (1) mostly female, aged between 23-40 years, single status, graduated of bachelor's degree, monthly income during 30,000 – 35,000 Thai Baht, full-time employee with positions of 5-10 years of experience (2) most employees have high level of debt planning for family education and planning for savings and investments (3) Guidelines for the study are that organization should educate employees about asset management and savings, and support the employees' retirement plan.

Keywords: Personal financial planning behavior, personal financial management, airline staff