Abstract—This research paper, based on demographic variables, is aimed to study the behaviour of bookkeeping for household accounts of residents living in urban communities in Dusit District, Bangkok and to investigate factors that affected the behavior of bookkeeping. By use of non proportional stratified sampling technique of probability sampling, the research had a total of 247 samples. The systematic sampling technique was also utilized by selecting one household out of every 3 households. The demographic findings reported female respondents as the majority with an average age between 26-35 years old, having married status and having children. The respondents earn a living by selling, with an average income per month of between 5,001-15,000 Baht. Most of the families rent a house and each family have approximately 3-4 members. Furthermore, most of the household respondents used to be trained to do bookkeeping for household accounts. In addition, the factors in affecting the residents’ behaviour of doing household account bookkeeping included a dislike of numbers, inaccuracy of recording, availability of accounting counselors in the communities, people’s participation in trainings arranged by outside organizations.

Keywords—Household Account Bookkeeping, Urban Community.

I. INTRODUCTION

Urbanization phenomena has been expanding in many societies. Significant population shifts into cities have caused cities to become the centre of development. Consequently high competition for survival among individuals has been evident for instance in economic, education and healthcare. This phenomenon has resulted in social problems starting at the household level to society at large. An eminent problem occurring today is a difficulty of individual finance and household debts. Household debt has been raising from 31,386 Baht in 1994 to 203,940 Baht in the year 2004. This indicates 3.8 times increase of household debt with time [1]. Modern and city living has shaped the ways of individuals’ consumption, in which a value of consumerism has been embedded. Consumerism has led people to a state of economic dependence and changed spending behaviour in the way that they are tempted by media to spend money on more fashionable, extravagant and leisure goods. In many cases, people become in debt. King Bhumibol’s Philosophy of Sufficiency Economy is a guideline for individual to live based on a concept of sufficiency in order to grow with strength, stability and sustainability against globalization. Refer to a statement by the His Majesty’s Sufficiency Economy philosophy, he emphasizes to live basically and sustainably in accordance with the sufficient way of life. A sufficient economy means to have enough to support ourselves...we have to take a careful step backward...each village or district must have relative self-sufficient” [2]. The concept of sufficient economy emphasizes the idea that one should adhere to pursuing one’s occupation with sustainability, and economizing by cutting down expenses in all aspects and foregoing extravagances in leading one’s life. Ones should balance between spending and saving in order to avoid a personal debt crisis. A practical way to apply the philosophy of sufficiency economy is to do bookkeeping for household accounts in order to strengthen individuals’ finance and reduce individual’s debts [3].

II. LITERATURE REVIEW

Bookkeeping for household accounts has been proved to significantly contribute to household benefits in terms of financial management. Individuals are required to have good planning on their daily life expenditures. One key thing to do for household bookkeeping is to record all daily earnings and reduce unnecessary expenses in order to balance household finance. Saving money for the future is another activity that must be done. Despite the fact that the government has widely promoted bookkeeping for household accounts, this activity has not been widely practiced. A pilot project made with 20 households out of 90 households of Rachpha Tabtim Ruamjai Community in Dusit District, Bangkok, in order to find an appropriate household account bookkeeping model unveiled that only 7 households were able to complete, the bookkeeping for their household accounts [4].

The above literature review was considered for this current study which is aimed to investigate factors that affected the behaviour of bookkeeping for household accounts of the household residents living in urban communities in Dusit District, Bangkok.

III. METHODOLOGY

This research paper, based on demographic variables, is aimed to study the behaviour of bookkeeping for household accounts of the household residents living in urban communities in Dusit District, Bangkok, and to investigate...
factors affected the behavior of bookkeeping accounts. Two hypotheses were established for the study. The first hypothesis was that people with different demographic background had different behavior in doing bookkeeping for household accounts. The second hypothesis was that the established attributes of accounting factors had effects on behavior in doing bookkeeping for household accounts. These attributes included a dislike number, inaccuracy of recording, availability of accounting counselors in the communities, people’s participation in trainings arranged by outside organizations, time spent mostly with taking care of kids, and time spent mostly with working outside the home. These hypotheses were conceptualized in a research framework: the independent variables included demographic characteristics, dislike of numbers, inaccuracy of recording, availability of accounting counselors in the communities, people’s participation in trainings arranged by outside organizations, time spent mostly with taking care of kids, and time spent mostly with working outside the home; and the dependent variable was the behavior in doing bookkeeping for household accounts. The population utilized in this study was the 644 residents of the three pilot communities of Dusit District, Bangkok namely Rachpha Tabtim Raumjai Community, Wat Rachathiwat Community and Suan Oy Community. By use of Non Proportional Stratified Sampling Technique of Probability Sampling, the research had a total of 247 samples. The Systematic Sampling Technique was also utilized by selecting one household out of every 3 households.

IV. FINDINGS

The demographic findings reported female respondents as the majority with an average age between 26-35 years old, having a married status and having children. The respondents earn a living by selling, with an average income per month of between 5,001-15,000 Baht. Most of the families rent a house and each family has approximately 3-4 members. Furthermore, most of the household respondents used to be trained to do bookkeeping for household accounts. The study revealed that the selected factors in this research, namely dislike of numbers, inaccuracy of recording, availability of accounting counselors in the communities, people’s participation in trainings arranged by outside organizations, time spent mostly with taking care of kids, and time spent mostly with working outside the home, had a moderate effect on the behaviour of bookkeeping for household accounts. The test of hypothesis in terms of demographic variables reported that the household residents in urban communities in Bangkok with different gender, age, income and marital status had different behaviour in doing bookkeeping for household accounts. Female respondents tended to do bookkeeping for household accounts more than male respondents, whereas those of the age between 36-50 years old tended to do bookkeeping for household account more than the other groups. In terms of income, the finding revealed that those with monthly income above 25,001 Baht tended to do bookkeeping for household accounts more than other groups. The respondents with family status and having children also tended to do household account bookkeeping. In addition, the factors affecting the residents’ behaviour of doing household account bookkeeping included dislike of numbers, inaccuracy of recording, availability of accounting counselors in the communities, people’s participation in trainings arranged by outside organizations.

V. DISCUSSION

The findings that different gender, age, income and marital status had different behaviour in doing bookkeeping for household accounts agreed with the study of Sopha et al. [5]. Sopha et al. studied a bookkeeping model for household accounts of the residents in slum communities in Bangkok. The study revealed the same findings, that different gender, age, income and marital status of the residents resulted in different behaviour of household account bookkeeping. Additionally, the factors in affecting the residents’ behaviour of doing household account bookkeeping included dislike of numbers, inaccuracy of recording, availability of accounting counselors in the communities, people’s participation in trainings arranged by outside organizations. This finding concurred with the finding of a study of Somsak Uppaphan [6]. His study was to identify the factors for successful household account bookkeeping, studying with the case of the credit union cooperative of Fah Mai Community. The finding reported the determinant of accounting factor on success of household account bookkeeping.

VI. FUTURE STUDIES

The demographic findings of this research could be beneficial as a contribution of ways to promote bookkeeping behaviour for household accounts. Campaigns to promote daily bookkeeping behaviour for household accounts should be started with women as pilot project, whereas an emphasis should be placed on training people of the age between 36-50 years old. This group of people represents a working-age group of the community, which has a potential in motivating and leading other people in the community, and are open to news and information. A pilot training for this group may lead to a successful practice. Moreover, based on the findings reporting the fact that bookkeeping for household accounts is not widely practiced, in regards to different levels of income and marital and family status, there should be more publicizing that encourages people of all income levels as well as people with families to do household account bookkeeping. Positive attitude towards numbers and skills in simple calculating and recording of earnings and expenses are significant as the factors to enhance individuals’ behaviour of household account bookkeeping.

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