

A model for Moral Improvement in Savings of Students in Nonthaburi Secondary Schools

Sunee Widtayasumpun¹ Narongrit Sopha² Rungson Singhalert³

บทคัดย่อ

การวิจัยนี้มีวัตถุประสงค์ 1) เพื่อศึกษาปัจจัยที่มีอิทธิพลต่อจริยธรรมด้านการประหยัดของนักเรียนโรงเรียนมัธยมศึกษา ในจังหวัดนนทบุรี 2) เพื่อสร้างรูปแบบการพัฒนาจริยธรรมด้านการประหยัดของนักเรียนโรงเรียนมัธยมศึกษา และ 3) เพื่อทดลองใช้และประเมินผลรูปแบบการพัฒนาจริยธรรมด้านการประหยัดของนักเรียนโรงเรียนมัธยมศึกษา วิจัยดำเนินการวิจัยแบ่งเป็น 3 ระยะ คือ **ระยะที่ 1** เป็นการศึกษาปัจจัยที่มีอิทธิพลต่อจริยธรรมด้านการประหยัดของนักเรียนโรงเรียนมัธยมศึกษา ในจังหวัดนนทบุรี ประชากร คือ นักเรียนโรงเรียนมัธยมศึกษา ในจังหวัดนนทบุรี ภาคเรียนที่ 2 ปีการศึกษา 2559 กำหนดขนาดกลุ่มตัวอย่างโดยใช้สูตร ของTaro Yamane ได้จำนวน 396 คน ใช้วิธีการสุ่มแบบแบ่งชั้น เครื่องมือที่ใช้คือ แบบสอบถาม วิเคราะห์ข้อมูลด้วยการวิเคราะห์สมการเชิงโครงสร้าง (Structural Equation Model : SEM) โดยใช้โปรแกรม LISREL เพื่ออธิบายอิทธิพลเส้นทาง (Path Analysis) กำหนดค่านัยสำคัญทางสถิติที่ระดับ .05 **ระยะที่ 2** เป็นการสร้างรูปแบบการพัฒนาจริยธรรมด้านการประหยัดของนักเรียนโรงเรียนมัธยมศึกษา กลุ่มเป้าหมาย ได้แก่ นักวิชาการด้านการศึกษา จำนวน 5 คน ผู้อำนวยการโรงเรียน จำนวน 5 คน ครูฝ่ายกิจการนักเรียน จำนวน 5 คน ผู้ปกครองนักเรียน จำนวน 5 คน และนักเรียนดีเด่น จำนวน 10 คน รวมทั้งสิ้น จำนวน 30 คน ใช้การเลือกแบบเจาะจง โดยใช้ตัวแปรที่มีนัยสำคัญทางสถิติที่ระดับ .05 จากการวิจัยในระยะที่ 1 มาเป็นประเด็นในการพิจารณาสร้างรูปแบบการพัฒนาที่รวบรวมข้อมูลโดยวิธีการประชุมกลุ่มย่อย (Focus Group) และการระดมสมอง (Brain Storming) นำรูปแบบที่ปรับปรุงแก้ไขแล้ว ให้ผู้เชี่ยวชาญ จำนวน 3 ท่าน ประเมินความเหมาะสมของรูปแบบการพัฒนา และ**ระยะที่ 3** เป็นการทดลองใช้และประเมินผลรูปแบบการพัฒนาจริยธรรมด้านการประหยัดของนักเรียนโรงเรียนมัธยมศึกษา กลุ่มทดลองคือ นักเรียนระดับชั้นมัธยมศึกษาปีที่ 5 โรงเรียนสตรีนนทบุรี จำนวน 1 ห้องเรียน และ กลุ่มควบคุม ได้แก่ นักเรียนระดับชั้นมัธยมศึกษาปีที่ 5 โรงเรียนสตรีนนทบุรี จำนวน 1 ห้องเรียน รวมทั้งสิ้น จำนวน 74 คน ประเมินผลการทดลอง โดยการเปรียบเทียบผลหลังการทดลองระหว่างกลุ่มทดลองกับกลุ่มควบคุม ใช้การวิเคราะห์ความแปรปรวน (รวม) หลายตัวแปรตาม MANCOVA กำหนดค่านัยสำคัญทางสถิติที่ระดับ .05

ผลการวิจัยปรากฏ ดังนี้

1. ปัจจัยที่มีอิทธิพลต่อจริยธรรมด้านการประหยัดของนักเรียนโรงเรียนมัธยมศึกษา ในจังหวัดนนทบุรี อย่างมีระดับนัยสำคัญที่ระดับ .05ประกอบด้วย 5 ตัวแปร ดังนี้ 1) ด้านการเลียนแบบผู้ปกครองในการประหยัด (0.87)2) ด้านการเลียนแบบเพื่อนในการประหยัด (0.24) 3) ด้านการเลียนแบบสื่อในการประหยัด (0.16) 4) ด้านความมีวินัย (0.09) และ 5) ด้านการเลียนแบบครูในการประหยัด (0.04)
2. รูปแบบการพัฒนาจริยธรรมด้านการประหยัดของนักเรียนโรงเรียนมัธยมศึกษา จาก 5 ตัวแปรสาเหตุ เป็นชุดกิจกรรมฝึก จำนวน 10 กิจกรรม ประกอบด้วย 1) ช่วยพึ่งพ่อก 2) ความคุ้นเคย 3) เศรษฐกิจพอเพียง 4) กู้ระเบิด 5) การใช้เงินของเพื่อน 6) รู้หา รู้เก็บ รู้ใช้ รู้ขยายดอกผล 7) ฮีโร่ ทางการเงิน 8) การใช้ของให้เป็นประโยชน์สูงสุด 9) การค้นหาครุต้นแบบและ 10) แรงจูงใจ
3. ผลการทดลองใช้และประเมินผลการใช้รูปแบบการพัฒนาจริยธรรมด้านการประหยัดของนักเรียนโรงเรียนมัธยมศึกษา ในจังหวัดนนทบุรี พบว่า หลังการทดลอง กลุ่มทดลองมีการพัฒนาจริยธรรมด้านการประหยัด ดีขึ้นกว่ากลุ่มควบคุม และผลการวิเคราะห์ทางสถิติ พบว่า หลังการทดลอง ค่าเฉลี่ยคะแนนในทุกตัวแปรตามของกลุ่มทดลองกับกลุ่มควบคุม แตกต่างกันอย่างมีนัยสำคัญทางสถิติที่ระดับ .05

¹ Doctor of Philosophy(Ph.D.) in Regional Development Strategies, Faculty of Humanities and Social Science, Rajabhat Maha Sarakham University

^{2*3} Lecturer of Humanities and Social Science, Rajabhat Maha Sarakham University

Abstract

The purposes of this research were to (1) analyze causal factors affecting saving morality of students in Nonthaburi secondary schools, (2) to design a model for moral improvement in savings of the students and (3) to implement and evaluate the model. The research methodology was divided into three phases. In the first phases, the researcher investigated and analyzed eight causal factors which affected saving morality of secondary school students. The data was collected using questionnaire from 396 samples from secondary school students in the second semester of 2016 in Nonthaburi Province. Taro Yamane method was used to calculate the sample size, and they were selected by the proportional stratified random sampling techniques. The data was analyzed by Structural Equation Model: SEM, LISREL for Windows with Path Analysis at the .05 level of statistical significance. In the second phases, the researcher designed and developed a model for moral improvement in savings of the secondary school students in Nonthaburi secondary schools based on the data of first phase. The model for moral improvement in savings was assessed by 30 experts consisting of five academicians, five school administrators, five teachers of the student affairs, five students' parents, and ten excellent students of morality. In the third phases, the voluntary sample subjects were 7411th grade students of Satrie Nonthaburi secondary school. They were divided into two groups: experimental and control groups. The model was implemented to 7411th grade students of the experimental group. The data was analyzed by Multivariate Analysis of Covariance: MANCOVA at the .05 level of statistical significance. .

Results of the research were as follows:

1. The research findings showed that the five major causal factors were related to the saving morality of the students at the .05 level of the statistical significance. The causal factors consisted of 1) imitating their parent behaviors (0.87) 2) imitating their friends' behaviors (0.24) 3) Media imitation (0.16) 4) discipline (0.09) and 5) imitating their Teachers' behaviors (0.04) respectively.
2. The model for moral improvement in savings of the secondary school students consisted of ten activities: 1) could you listen to me?, 2) acquaintance, 3) sufficient economy, 4) rescuing bomb, 5) spending friends' money, 6) money management, 7) real hero of money management, 8) usefulness of things, 9) teacher idol and 10) motivational activities.
3. Finally, the overall saving morality of the experimental students was better than that of the controlled students in comparison, with the controlled students, and the overall variables in saving behaviors of the experimental students and the controlled students were different at the .05 level of statistical significance.

Introduction

According to the 11th national economic and social development plan (2012-2016), Thai citizens were aimed to be developed in order to live in learning society. Thai people have to get along with the uncertain world of changes. All Thai regardless of age should have social immunity and live in a long life learning environment. The sufficiency economy philosophy has been brought to be the main principle in contributing to the potential of citizens in all aspects. Moreover, Thai people are expected to be

ready in terms of physical, intellectual, and moral quality. Patience and morality which are main characteristics of Thais would be the main principles leading to the development of the society. Local empowerment should also be supported in order to strengthen the structure of the society. (Office of the National Economic and Social Development Board, 2014).

In the current economic and social situation, competitions in all aspects arose as a result of the changing era of globalization. Therefore, people in the

society are forced to face rapid changes which directly affect their ways of life. The advance in technology also plays a great role in all contexts, and it raises up the economic competition which results in the heightened cost of living. Therefore, in order to survive from this social crisis, people need to consider savings morality as the core moral of life. The youth behaviors in spending money illustrate the lack of this morality clearly, and this problems should be solved immediately by fostering morality in savings in order to raise social immunity against capitalism and finally the benefits in national economy. Moreover, the morality in savings could upgrade living standard as it reminds people to aware of importance of being good citizens living with social responsibility, self-reliance, good living standard, and healthy environment by considering basis of national development. Teenage is the era of changes for human life. Students who are passing the age start to have more responsibility. They have to manage their new earning freedom of financial management, and some of them are allured with the materialism and spend money for the extravagant products such as fashion costumes, accessory, mobile phones, and so on. The allurements to brand name products drives these teenagers to buy them in the high prices. Moreover, the social value among youths in the same age in the capitalism society influences this kind of materialism behaviors, and this results in profusion and financial problems later on (Onpratum, 2013).

Consequently, factors affecting savings morality of secondary schools students became a topic of interest in this study as it would lead to the development of morality improvement model that could foster the saving morality to the other citizens in the same age. The result of the study could lead to sustainable national development and bring about standardized living quality to the people of the nation.

2. Purposes of the study

1. To analyze causal factors affecting saving morality of students in Nonthaburi secondary schools

2. To design a model for moral improvement in savings of the students in Nonthaburi secondary schools

3. To implement and evaluate the model for moral improvement in savings of the students in Nonthaburi secondary schools

3. Hypothesis

1. The saving morality of the students in secondary schools in Nonthaburi province was directly and indirectly affected by the factors of 1) personality, 2) discipline, 3) family status, 4) family economic status, 5) imitating their parent behaviors and directly affected by the factors of 1) media imitation, 2) imitating their friends' behaviors, and 3) imitating their teachers' behaviors.

2. The saving behavior of the experimental group was better than the control group after being treated by the developed model for moral improvement in savings.

4. Research methodology

1. **Target area:** Nonthaburi Province

2. **Procedures**

The methodology was divided into three phases as follow.

Phase 1 studied the casual factors affecting saving morality of students in Nonthaburi secondary schools. The data was collected using questionnaire from 396 samples from secondary school students in the second semester of 2016 in Nonthaburi Province. Taro Yamane method was used to calculate the sample size, and they were selected by the proportional stratified random sampling techniques. The data was analyzed by Structural Equation Model: SEM, LISREL for Windows with Path Analysis at the .05 level of statistical significance.

Phase 2 designed a model for moral improvement in savings of the students in Nonthaburi secondary schools based on the data of first phase. The model for moral improvement in savings was assessed by 30 experts consisting of five academicians,

five school administrators, five teachers of the student affairs, five students' parents, and ten excellent students of morality

Phase 3 implemented and evaluated the model for moral improvement in savings of the students in Nonthaburi secondary schools. The voluntary sample subjects were 74 11th grade students of Satrie Nonthaburi secondary school. They were divided into two groups: experimental and control groups. The model was implemented to 74 11th grade students of the experimental group. The performances of the students of different groups were compared to identify outcomes of the developed model.

5. Results of the study

The study was divided into three phases including the investigation of factors, model development, and implication of the model. In this section the result of the study would be presented through phases as follow.

The research finding of phase one showed that the five major causal factors were related to the saving morality of the students at the .05 level of the statistical significance. The causal factors consisted of 1) imitating their parents' behaviors 2) imitating their friends' behaviors 3) Media imitation 4) discipline, and 5) imitating their Teachers' behaviors respectively. The detail of finding could be found in the figure 1 and the table 1.

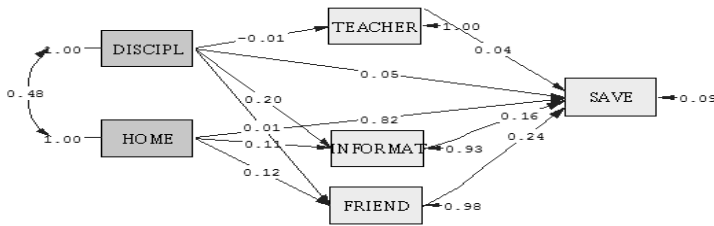


Figure 1: Structural Equation Model of causal factors affecting saving morality of students in Nonthaburi secondary schools

Table 1 Influential coefficient between cause variables and output variables

Cause variables	Types of coefficient	Output variables			
		Saving morality	Media imitation	Imitating friends' behaviors	Imitating teachers, behaviors
Discipline	DE	0.05	0.20	0.01	0.01
	IE	0.04	-	-	-
	TE	0.09	0.20	0.01	0.01
imitating parents', behaviors	DE	0.82	0.11	0.12	-
	IE	0.05	-	-	-
	TE	0.87	0.11	0.12	-
Media imitation	DE	0.16	-	-	-
	IE	-	-	-	-
	TE	0.16	-	-	-

Cause variables	Types of coefficient	Output variables			
		Saving morality	Media imitation	Imitating friends' behaviors	Imitating teachers, behaviors
Imitating friends' behaviors	DE	0.24	-	-	-
	IE	-	-	-	-
	TE	0.24	-	-	-
Imitating teachers, behaviors	DE	0.04	-	-	-
	IE	-	-	-	-
	TE	0.04	-	-	-
R^2		0.91	0.07	0.02	0.00

2. In the phase two factors affecting in savings behaviors of the secondary school students were used to develop a model. The result of phase two indicated that the model for moral improvement in savings of the secondary school students consisted of ten activities: 1) could you listen me?, 2) acquaintance, 3) sufficient economy, 4) rescuing bomb, 5) spending friends' money, 6) money management, 7) real hero of money management, 8) usefulness of things, 9) teacher idol and 10) motivational activities.

3. In the last phase of the study, the developed model was implemented to 74 11th grade students of SateerNonthaburi secondary school. They were divided into two groups: experimental and control groups. The result of the study found that the overall savings morality of the experimental group was better than the controlled group in comparison. The overall variables in saving behaviors of the experimental students and the controlled students were different at the .05 level of statistical significance.

6. Discussions

The results of the study could be drawn to issues which could be discussed below.

6.1 Phase one

6.1.1 The result of the study indicated that imitating parents' behaviors was the factor most affected saving morality of the participants. The result

of the study related to Miponthong (1990) who studied five basic social values of teachers, parents, and students in the KhonKaen area. The result of the study showed that the students fostered morality by parents tended to show social values in terms of patriotism, saving morality, discipline, industriousness, and self-reliance.

6.1.2 Influence of friend behaviors found in the study also related to the study of Prasittikate (2011). Effect of group activities on saving morality of grade 3 primary school students of Srinakharinwirot University Prasarnmit Demonstration School was studied. The experiment on 15 participants found the positive effect of the activity with the significant difference level of .01. Moreover, the result of the current study related to the study of Nimproud (2004). The researcher investigated factors affecting saving morality of grade 3 secondary school students in Thailand and found that relationship among friends affected students' behaviors. The closer they get to their friends, the more they tended to show savings morality.

6.1.3 It was found in the result of the study that media played influential role in fostering students' savings morality. The result of the study related to the work of De Fleur (1975) which indicated that relationship among members of society could be indicated by media they consume; especially, youth

members mainly if not all from media. Similarly, Tangrod (1997) studied the relationship between exposure to media regarding savings promotion and youth spending behaviors in the economic crisis. The result of the study found that media could be considered as a factor affecting the behavior of the youth.

6.1.4 Discipline of students could also be considered one of the casual factors affecting students' savings morality. The result of the study is related to the study of Klunpibul (2003) who studied factors affecting savings behavior of university students and found that self-discipline was one of the factors that could be used to predict savings behaviors at 1.1 %.

6.1.5 Teacher behavior influence was found as one of the casual factors affecting students' behaviors in savings. The finding is related to the study of Chinodom (1991) who studied the use of idolization activities in fostering saving morality in 48 secondary school students in Cholburi Province and found that the activities positively affected students' behaviors as the significant difference was found between the experimental and control group at the level of .01. In addition, the finding was similar to the study of Boonrungsri (2003) who investigated factors affecting self-discipline of vocational college students in SamutSonnkram Province. The result of the study showed that teacher was a factor found to affect students' behaviors at the average level and statistical significance of .01. The result of the study also showed that when the teachers and students develop familiarity, the later tends to have more self-discipline as it provides opportunities for the teachers to give advices and foster morality to their students.

6.2 Phase three

The result of the study showed that the comparison of savings morality of students in Nonthaburi secondary school between experimental and control group using MACOVA as the method of data analysis found that Multivariate test and Univariate test indicated the significance difference between the groups of experiment with the significant difference

at .05. It could be inferred that the experimental group students learning with the developed model could improve savings morality compared to the students in the control group with statistical significance at .05.

7. Recommendation

The study could be beneficial for teachers or scholars who aim to fostering savings morality to the youth. The issues of influences of parents' behaviors, friends' behaviors, media, self-discipline, and teachers' behaviors should be taken into the consideration in order to contribute the developing processes.

8. Acknowledgement

The study could be not be completed without the valuable assistances of Assoc. Prof Dr. NarongritSopha, thesis supervisor and Asst. Prof RungsonSinghalert, co-supervisor. Moreover, my gratitude belongs to Dr.KhanungThaiprasit, Asst. Prof. Dr. SoawaluckKosolkitiaumbhorn, Dr. SunanSakhon, Assoc. Prof. Dr. SomjetPhusri, and Dr. SangudChearlinpha who dedicated their precious times evaluating research instruments and providing beneficial advices that led to the success of this study.

6. References

- Boonrungsri, S. (2003). *Factors affecting self-discipline of vocational college students in Samuth-Songkram Province*. Master thesis (in Thai). Bangkok. Graduate School, Srinakharinwirot University.
- Chinodom, K. (1991). *Effect of using role models on savings behaviors of mathayomsuksa four students at Assumption College at Sriracha in Cholburi Province*. Master thesis (in Thai). Cholburi, Thailand. Burapa University.
- Cook, T.D. and Campbell, D.T. (1979). *Quasi Experimentation :Design and Analysis for Field Setting*. Rand McNally Chicago: Lllinois.
- De Fleur. (1975). *Psychoanalysis :General Psychological Theory*. New York :Collier Books.
- Klunpibul, K. (2003). *Factors affecting savings behaviors*

- of students of Rajamangala University of Technology PraNakhon*. Mater thesis (in Thai). Bangkok. Graduate School, Kasetsart University.
- Miponthong, K. (1990). *5 social values of teachers, parents, and students in Khon Kean primary school*. Retrieved 25 October, 2017 from http://www.tnrr.in.th/?page=result_search&record_id=312010.
- Nimproud, P. (2004). *Factors affecting savings behaviors of secondary school students in Thailand*. Master Thesis (in Thai). Bangkok. Graduate School, Srinakharinwirot University.
- Office of the National Economic and Social Development Board (2014). *Eleventh national economic and social development plan (2012 - 2016)*. Bangkok. Office of the Prime Minister.
- Onpratun, K. (2013). *A model for savings moral development for students in Roi-et Province under The Secondary Educational Service Area Office 27*. Doctoral thesis (in Thai). MahaSarakham. Graduate School, Rajabhat-MahaSarakham University.
- Prasittikate, R. (2011). How to plan a lesson to develop the student' thinking skills. *Journal of Humanities and Social Sciences*, 3(5),1-9.
- Singhalert, R. (2015). *Research methodologies and statistics uses in social studies*. Bangkok: Triple World.
- Tangrod, A. (1997). *Effects of media exposure regarding to savings behavior promotion on youth spending of extravagant products in the economic era*. Master thesis (in Thai). Bangkok. Graduate School, Chulalongkorn University.