

addition, females tend to think before spending and females that have less than 142 \$/month saving for emergency, especially those females who are married (15.78%). This is because they tend to think about families before spending and are mindful about spending in the case of emergency. Granted, the subjects in the age group of 53-55 year-old tend to have the greatest propensity to save. As for the subjects with academic position earning less than 142 \$/ month, the non-risk types of saving were used such as purchasing real estate while those saving more than 142 \$ (dentists, pharmacists or professional nurses) tend to have riskier savings such as governmental funds, bonds or stocks for greater return profits.

For factors affecting saving behaviors, It was revealed that for subjects with less than 714 \$/month income, the savings per month tend to reach less than 142 \$/ month. Also, it was found that as the subjects have greater savings, they tend to have greater amount of savings.

As for the types of savings, it was revealed that those who earn less than 714 \$/ month tend to have low risk investment such as purchase of gold and real estate and cash deposit in commercial banks. Whereas for those learning more than 1,285 \$/month, the high risks of saving. The same is for those with lower expenses who tend to have higher amount of savings than other groups in the same category.

4. Recommendations

For policy;

Because saving among governmental officers is important yet it remains a topic in which many lack proper understanding of the various types of saving, despite the fact that most want good return profits for future expenses. Therefore, executives at governmental agencies should encourage greater and more in-depth knowledge about savings before safe and comfortable retirement among all governmental officers, be they junior or senior.

For research;

Suggestion is to study saving types and behaviors among governmental officers working for 10 or more as there is a need for greater in knowledge in saving.

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Biographies

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