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**‘Research: Changing Lives
in Brilliant Ways’**

TUAN SARIFAH AINI SYED AHMAD, *EDITOR*



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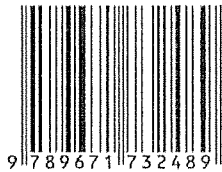
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CONTENT

Assistant Professor Suwit Pheerpong's Successful Operations of Credit Union Limited, Phetchaburi Province	1
<i>Prasopchai Pasunon, Phitak Siriwong & Arissa Sa-ardnak</i>	
Awareness on Copyright among Students	10
<i>Hazlina Mohd Padil, Amylia Fuziana Azmi, Nor Laila Ahmad, Norashikin Shariffuddin, Noorsaliza Amin Nudin & Farihana Abdul Razak</i>	
Community- Based Mosque Tourism Model for Sustainable Socioeconomic Growth: A proposed Conceptual Study	16
<i>Masrul Hayati Kamarulzaman, Zuliana Zoolkefli, Siti Sara Ibrahim, Aini Hayati Musa, Farrah Nadia Baharuddin & Alia Nadira Rosle</i>	
International Baccalaureatte Learner Profile: Bringing International Mindedness to Life	22
<i>Miftahuljanah Kamaruddin & Mohd Effendi @ Ewan Mohd Matore</i>	
Learn for Life: The Role of IB Assessment in Nurturing IB Learner Profile	27
<i>Miftahuljanah Kamaruddin & Mohd Effendi @ Ewan Mohd Matore</i>	
Smart Buffet Food Tray	31
<i>Muhamad Zuraidi bin Rohani, Mohd Fakhrur Razi Misran & Zikri bin Zakaria</i>	
The Relationship between Intrinsic Motivation and Academic Performance among Non-Business Students Enrolling Entrepreneurship Course	36
<i>Ida Haryanti Binti Mohd Noor</i>	
Application of Learning Theories and the Revised Bloom's Taxonomy in Google Classroom Activities	40
<i>Tuan Sarifah Aini Syed Ahmad</i>	
The Use of Minecraft Education Edition as a Gamification Approach in Teaching and Learning Mathematics among Year Five Students	44
<i>Goh Kok Ming</i>	
Gender & Association among Perceived Privacy, Security & Trust of e-Commerce	49
<i>Nur Fadhlina Zainal Abedin, Siti Sara Ibrahim, Nur Alia Aminordin & Tuan Sarifah Aini Syed Ahmad</i>	

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Assistant Professor Suwit Pheerpong's Successful Operations of Credit Union Limited, Phetchaburi Province¹

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ABSTRACT

The purposes of this study were the biography and the successful operation of Credit Union Limited, Phetchaburi Province of Assistant Professor Suwit Pheerpong. The researcher gathered the information by documenting and interviewing his family, his relatives, local leader, government workers and other people who know him. Then presented by analysis and description. Suwit Pheerpong was born on December 20, 1938 at Nongputtha Village, Moo 9, Donyang District, and Meuang in Phetchaburi Province. He married with Mrs.Sum-ang Pheerpong and he had a son and a daughter. When he was young, he was an excellent student. He was kids living in temples because his family was poor. In primary school, he studied in Wat Phriang School. He graduated with Bachelor's Degree, Bachelor of Education Program in Science-Biology (B.Ed.) from Srinakharinwirot University. His character is a good person, human relations, selflessness, self-discipline, self-discipline, serious work and like to plant a tree. His pride awards include: 1) National Cooperative Cooperative 2011 Department of Cooperative Promotion from the Ministry of Agriculture and Cooperatives, 2) Outstanding Rural Development Member of the Year 1995, 3) The National Elderly of the Year 2015 from the National Association of the Elderly of Thailand In the King's patron. Princess Srinakarin, and 4) Ph.D. Management of Phetchaburi Rajabhat University Academic Year 2015. He used the 4M management model, including Man, Money, Materials and Management for management of Credit Union Cooperative in Phetchaburi Province and he organized various activities for member of Credit Union Cooperative in Phetchaburi Province.

Key Words: Credit Union Limited, The Biography, The Successful Operations, Management

1. INTRODUCTION

Cooperative affairs in Thailand began at the end of the reign of King Rama V. Thailand's first cooperative was the Wat Chan Cooperative Unlimited Liability, located in Mueang district, Phitsanulok province and registered on 26 February 1916 (Nirun Ornum et al., 2014). With government support, cooperative affairs in this country have enjoyed gradual development. As of 1 January 2015, there were 8,173 cooperatives in Thailand (Department of Cooperative Promotion, 2016). Thailand has seen a fluctuation in the growth in the number of nationwide cooperatives. The number of cooperatives across the country started to decline in 2006, but recovered in 2009. However, from 2010-2011, it went down and from 2012-2013, it increased. From 2014 onwards, has experienced a decline. From 2006-2015, the average growth in the number of agricultural cooperatives decreased by 0.48 percent and reached its bottom in 2008. Later, from 2009-2010, it increased. However, one year later, in 2011, it became lower, but

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recovered from 2012-2013. Since 2014, it has declined. The growth rate of non-agricultural cooperatives was 2.92 percent, and reached its peak in 2006. It declined from 2006-2010 and then went up in 2011. In 2012, it went down again but then slightly increased from 2013-2014, and then in 2015 it plunged. This signaled a problem with cooperatives in Thailand.

The results of studies from cooperative-related academics suggested that some Thais lacked an awareness of the importance of cooperatives, so the level of their involvement in cooperatives was not as high as it should have been. There was competition for markets, which were the same target groups of cooperatives. The mission framework of cooperatives in Thailand was characterized by work in silo without operational plans to achieve mutual benefits as a whole. In addition, the government's cooperative promotion policy had no clear objectives and indicators, with working in silos and without achievement evaluation. In practice, cooperatives had to rely on the government sector, especially for funding. This is why they failed to become self-reliant organizations, which resulted in them lacking independence in management and decision-making. They also suffered from problems derived from government policies (Doungporn Hatchavanich and Bancha Chalapirom, 2011).

A cooperative movement has been an appropriate approach for the Thai economy and society, as witnessed through the fact that 2016 marked the 100-year anniversary of cooperative affairs in Thailand. Cooperatives have been employed to effectively address local problems through different mechanisms, e.g. lower produce prices and debt among government officials. At present, there are seven types of cooperatives, namely agricultural cooperative, fishery cooperative, land settlement cooperative, consumer cooperative, service cooperative, credit and thrift cooperative, and credit union cooperative, which are governed by the Ministerial Regulations on Types of Cooperatives (The Government Gazette, Volume 122, Section 63a, 2005: 1). Based on the performance results and financial status of each of the seven types of cooperatives in Thailand in 2014, they were comprised of approximately 11.58 million members, with total operating capital of 2,173,966.87 baht, total business value of 1,850,430.42 baht, and total savings of 1,410,876.81 baht. Most of their members attached the greatest importance to borrowing power and savings, representing 63.12 percent and 27.95 percent, respectively (Cooperative Auditing Department, 2015).

As stated, credit union cooperatives are one of the seven types of cooperatives in Thailand. As of 30 June 2015, Thailand had 1,174 credit union cooperatives, with 923,271 ordinary members and 422,496 associate members. Their total assets amounted to 52,734,422,900.62 baht; deposits of 31,949,414,915.97 baht; and capital stock consisting of 24,080,658,559.51 baht (Credit Union League of Thailand Limited, 2018). They have played a key role in supporting communities and cooperative members. Set up on the basis of the volunteer spirit of individuals who come from the same relationship circle, e.g. the same community, the same profession, or the same educational institution, a credit union cooperative is operated under a democratic principle – 'one man, one vote.' Its members collect their assets together, which will serve as capital for members with a need to borrow money, and its board members are elected by its members. Any interests will be allocated to its members in the form of interest, dividends and welfare benefits.

Silpakorn University, Phetchaburi IT Campus, is situated in Sam Phraya Sub-district, Cha-Am district, Phetchaburi province, which offers educational service, research, academic services, as well as art and cultural preservation in the western region of Thailand. Credit union cooperatives in this province are interesting in terms of their number – approximately 70. They consist of 227,113 ordinary members, 6,523 associate members, 1,162 organizational members, and 42 savings groups. Their total assets amount to 6,319,818,226.38 baht (11.98 percent of the total assets of all credit union cooperatives in Thailand), with deposits of 3,044,295,202.82 baht (9.53 percent of the total deposits of all credit union cooperatives in Thailand), and capital stocks of 2,247,154,580.00 baht (9.53 percent of the total capital stock of all credit union cooperatives in Thailand). It can be concluded that Phetchaburi has a strong credit union cooperative movement with sustainable operations.

The success of the credit union cooperative movement in this province has resulted from cooperation from various parties and sectors. A key person contributing to its success and recognition is Assistant Professor Suwit Piapong, the National Coop of the Year 2011 (Cooperative Technical Branch). At present, he serves as an advisor to the Credit Union League of Thailand Limited, an advisor to the

Phetchaburi Cooperative Network, and an advisor to the Phetchaburi Provincial Cooperative League. In the past, he acted as the Vice President and the Dean of the Phetchaburi Rajabhat University. He was a founder and an advisor to more than 60 credit union cooperatives. His academic achievements include the writing of textbooks and research on cooperatives.

The author was interested in studying his biography and achievements in the credit union cooperative movement in Phetchaburi. This research involved systematic and academic collection of his biography and achievements in the credit union cooperative movement. This aimed to facilitate research of this topic by interested people and to publicize his distinction as a contributor to cooperative affairs in Phetchaburi. People can apply his approach to the development of other cooperative movements.

1.1. Research Objectives

- 1) To study the biography of Assistant Professor Suwit Piapong, the National Coop of the Year 2011.
- 2) To study his achievements in the credit union cooperative movement in Phetchaburi.

1.2. Expected Benefits

- 1) Systematic collection of information about the biography and achievements in the credit union cooperative movement of Assistant Professor Suwit Piapong, the National Coop of the Year 2011, which can be applied by interested public and private organizations for the development of communities or society as a whole.
- 2) Publicization of his distinction as the National Coop of the Year 2011, a contributor to the successful credit union cooperative movement in Phetchaburi, and a practical role model for the next generation of people.
- 3) Academics' awareness of the importance of studying the biography and achievements of important local people and inspiration to study important people from other sources.
- 4) The fact that the results of this research can be academically referred to and can be applied as a guideline for studying similar topics.

1.3. Definitions

Biography – Assistant Professor Suwit Piapong's history, consisting of different parts, i.e. his background, early childhood, education, family life, character and personality, and honors he received.

Achievements in the credit union cooperative movement – His works related to the operations of credit union cooperatives, i.e. credit union cooperative management, roles and responsibilities in credit union cooperatives, credit union cooperatives-related activities, and credit union cooperative networks in Phetchaburi.

2. METHODOLOGY

2.1. Research Design

This research involved qualitative research which aimed to study the biography and achievements of Assistant Professor Suwit Piapong, the National Coop of the Year 2011, relating to the credit union cooperative movement in Phetchaburi.

2.2. Data Analysis Procedure

- 1) Studying relevant concepts and theories from books, textbooks, articles, research, and other publications – This served as a guideline for developing the research conceptual framework and question guidelines to assist with writing the research outline and carrying out the research.
- 2) Exploring and gathering data related to the research – Data from documents concerning his biography and such achievements were collected. The interview process and question guidelines were designed to acquire the desired information and learn about relevant details.
- 3) Applying the improved interview guidelines and question guidelines to interview the informants.
- 4) Collecting data from interviews, observations and photos – Relevant methods included note taking, sound recording, and filming during the interviews.

- 5) Managing data – Data collected from documents, interviews, and transcriptions of recorded sounds were studied and summarized to extract their essence, and they were then classified according to the scope of research content.
- 6) Verifying and validating the data – In case any data was missing or incomplete according to the scope of content, additional data was collected.
- 7) Validating and arranging photos taken during the interviews or observations based on the scope of content.

2.3. Informants

The informants in the research consisted of his family members, relatives, local leaders, executives, colleagues, and members of cooperatives, as well as other relevant individuals or those equipped with some knowledge about his biography and achievements. The research was divided into two parts:

- 1) Assistant Professor Suwit Piapong's biography: Background, Early childhood, Education, Work and family life, Character and personality, and Honors he received.
- 2) Assistant Professor Suwit Piapong's achievements in the credit union cooperative movement in Phetchaburi Province: Management, Roles and responsibilities, Activities, and Credit union cooperative networks in Phetchaburi.

2.4. Research Duration

This research was carried out from 21 November 2016 to 20 November 2017, which took a year.

2.5. Research Methodology

The research plan was as follows:

- 1) Collection of data on his biography and achievements were collected from different documents.
- 2) Study of theories and research related to his biography and achievements.
- 3) Surveys of areas to study the general conditions of his biography and achievements.
- 4) Analysis of needs, details, and results of organizing the credit union cooperative movement in the study areas.
- 5) Interviews with all individuals associated with him to learn about his biography and achievements.
- 6) Field work.
- 7) Presentation of research findings.
- 8) Preparation of the final report.

The most common technique used for checking data in qualitative research is triangulation (Supang Chantavanich, 2013), which consists of four methods, as follows:

- 1) Data triangulation – This aims to identify if data derived from various sources are consistent. In cases when they are consistent, they are considered to be valid.
- 2) Researcher triangulation – This aims to determine whether the findings from respective researchers or data collectors are consistent, and if yes, how. In cases when they show consistency, they are considered to be valid.
- 3) Theoretical triangulation – It has the objective to determine the consistency of data acquired by applying different theories. In cases when they are consistent, they are considered to be valid.
- 4) Methodological triangulation – This aims to determine the consistency of particular data collected using different collection methods. In cases when consistency is identified in the data, this shows that these data are valid.

In this research, the above triangulation methods were applied based on the context of data or findings to ensure the highest quality of research results.

3. RESULTS

3.1. Suwit Pheerpong’s biography

The conclusions of the research on Assistant Professor Suwit Piapong's life history and achievements related to operations of credit union cooperatives in Phetchaburi are as follows:

- 1) **Background:** Mr. Suwit Piapong was born on Tuesday 20 December 1938 at Ban Nong Phutsa, Mu 9, Don Yang sub-district, Mueang Phetchaburi district, Phetchaburi province. His father’s name is Mr. An Piapong, who was a village headman and a good person. His mother’s name is U Piapong. Both of them did farming. Suwit is the third child from six children. Originally, his family owned farm land, but later, they were cheated, so they became a poor family.
- 2) **Early childhood:** Mr. Suwit Piapong was a top performer at school. He was helpful, generous, and sincere. As he was an unhealthy boy, his relatives made a votive prayer. Once he became healthier, he was sent to stay with a monk at Wiang Temple in Phetchaburi.
- 3) **Education :** His education from elementary to undergraduate levels is as follow
Grades 1-2: Wat Thin Pura School: Don Yang sub-district, Mueang Phetchaburi district, Phetchaburi province
Grades 3-4: Wat Phriang School: Pho Rai Wan sub-district, Mueang Phetchaburi district, Phetchaburi province
Grades 7-12: Suwanrangsarit School: Khlong Krachaeng sub-district, Mueang Phetchaburi district, Phetchaburi province
Certificate of Higher Education: Somdet Chaopraya Teachers College Bangkok
Secondary Grade Teachers' Certificate: Department of Teacher Education, Ministry of Education
Bachelor of Education Program in Science-Biology: Prasarnmit Educational College
- 4) **Work and family life:** He started his government teacher service in 1959, which is detailed in the following table.

Table 1: Suwit Piapong's Work Experience

Year	Work experience
1959	Teacher at Sueksa Panya School, Phetchaburi province
1959	Teacher at Tha Yang School, Tha Yang district, Phetchaburi province(1 September)
1964	Teacher at Wat Nong Chok School)Si Sawan Phanit(, Phetchaburi province
1969	Assistant Principal at Wat Nong Chok School (Si Sawan Phanit), Phetchaburi province
1975	Teacher, Pibulsongkram Teachers College, Phitsanulok province
1976	Teacher, Phetchaburi Teachers College, Phetchaburi province
1985-1991	Head of the Faculty of Management Science, Phetchaburi Rajabhat University Phetchaburi province
1995-1999	Dean of the Faculty of Management Science, Phetchaburi Rajabhat University Phetchaburi province
2009-2012	Deputy Director, Institute of Arts and Culture Research and Promotion, Phetchaburi Rajabhat University, Phetchaburi province
2013	Retired government officer
2015	External assessor from the Office for National Education Standards and Quality Assessment (Public Organization)
Present	Advisor to the Credit Union League of Thailand Advisor to the Phetchaburi Cooperative Network Advisor to the Phetchaburi Provincial Cooperative League Member of the Subcommittee on Teacher Civil Service and Educational Personnel Member of the Subcommittee on Discipline and Mise à la Retraite d' Office Local Government Officials

In 1963, he moved to Nong Chok sub-district, Tha Yang district, Phetchaburi province. He married Ms. Sam-ang Piapong, and they had two children together, one son and one daughter. His wife passed away in 1999.

- 5) **Character and personality:** Assistant Professor Suwit Piapong is a kind, generous, friendly, and helpful person, with a good heart. He is a giver and isn't self-centric. He always makes sacrifices and focuses on common interests. He has good human relations skills, a sense of humor, good personality, a long range vision, self-confidence, and self-esteem. These characters are classified into Buddhism’s principle of Sangkhawatthu Si (Four virtues of social solidarity): 1) Donation, 2) Good speech, 3) Useful conduct, and 4) Consistency.
- 6) **Honors:** The following are honors he received: Table 2 Honors Received by Suwit Piapong

Table 2 Honors Received by Suwit Piapong

Year	Honors
2011	National Coop of the Year 2011 (Cooperative Technical Branch) from the Department of Cooperative Promotion, Thailand Ministry of Agriculture and Cooperatives
2538	Outstanding Achievement in Rural Development from the Bunthin Atthakorn Foundation
2558	National Outstanding Senior from the Senior Citizens Council of Thailand under the Patronage of Her Royal Highness Princess Srinagarindra
2558	Honorary Doctorate Degree in Business Administration (Management) from Phetchaburi Rajabhat University

3.2. Achievements in the credit union cooperative movement in Phetchaburi province.

3.2.1 Management of credit union cooperatives in Phetchaburi

Assistant Professor Suwit Piapong has been a key contributor to the credit union cooperative movement in Phetchaburi province, to which he has applied the 4 M management model, which consists of man, money, materials, and management, which are detailed as follows:

- 1) Man – This deals with management of manpower and credit union cooperative members to get their involvement in organizational structuring. It also involves the recruitment of people who are knowledgeable and are capable of providing effective and efficient administration, to serve in managerial positions in order to acquire credit union cooperative members. This focuses on the development of human resources, i.e. cooperative members, board members, personnel who organize training courses for the board members, and local administrative personnel.
- 2) Money – This deals with collecting a small amount of money from individual members to secure money for expense management. This aims to provide operational liquidity, allocate money with the least cost, set up funds to serve different activities of members, pay dividends to members, assist members throughout a complete human life cycle (being born, growing older, becoming ill and dying), and provide efficient and effective financial management.
- 3) Materials – This deals with management of materials, including raw materials, in the operational process of credit union cooperatives to ensure the maximum benefits and minimize waste in resource consumption.
- 4) Management – This is management which relies on a monthly learning system, which involves meetings to exchange knowledge and experience about management, formulating approaches to credit union cooperative development and member support systems, establishing criteria for money borrowing and examination to facilitate their members' funds access, and controlling loan payment guarantees between members, which aims to strengthen the cooperatives and increase the number of their members. This process can ensure effectiveness and efficiency of their work.

3.2.2 Role and responsibilities of credit union cooperatives in Phetchaburi

Assistant Professor Piapong's roles and responsibilities related to the credit union cooperatives are as follows:

- 1) Networking - He has formed groups of people, on a voluntary basis, to allow them to stay connected, share information and news, and conduct activities using the door-to-door technique.
- 2) Respect - His neighbors, colleagues and supervisors have trusted and praised him because he is a capable person who has gained achievements and he has given them constructive advice.
- 3) Local people - He has been friendly to all people, which shows that all they have equal rights. He has had good human relations skills and has helped other people on an equal basis.
- 4) Teacher role - He has been open to other people's opinions and eager to learn and train himself. He has worked attentively and seriously. He has been a moral and transparent person, as well as a role model. He has educated and trained people, with a skill to convey difficult content in a way which is easy to understand in a logical manner so that other can analyze it in later time. He can answer questions clearly.

3.2.3 Activities related to credit Union cooperatives in Phetchaburi

Assistant Professor Piapong established the Community Welfare Fund (One Baht Daily Fund) in different sub-districts, derived from the savings of credit union cooperative members. The Fund is aimed at providing comprehensive assistance for its members throughout a complete human life cycle (being born, growing older, becoming ill and dying) and providing scholarships for children. It is also aimed at establishing a financial system in localities which is managed by each locality.

The Medical Care Welfare Fund – If a member of the Fund is admitted to a hospital, each of other members pays 20 baht. The maximum number of the fund members does not exceed 300. Each sick member will receive 1,000-6,000 baht per visit, depending on the number of fund members.

The Pension Welfare Fund – Once a member of the fund reaches 60 years old, he or she will receive a monthly pension, derived from the value of his or her shares, for 20 years (240 months). For example, if one reaches 60 when the value of their shares amounts to 60,000 baht, they will receive 360 baht a month. This gives individual members the opportunity to use money from their shares before they die. However, to be eligible for this pension benefit, the members have to contribute money to this fund (one baht a day) for at least five years before.

In cases when any members marry each other, they will receive an amount of money. If they have a newborn baby, they will be eligible for financial support, for up to three children. If they or their children get ill, they will receive compensation, which they can reimburse all-year-round. When their children go to school, they receive educational welfare. When their son wants to be ordained, they will receive financial support. The amount of the financial support varies according to the financial status of each cooperative. Once any member passes away, the cooperatives will co-host their funeral. The relatives of the deceased members will receive financial support, and the deceased members' debt will be waived – their loan account will be closed automatically. In the event that the deceased members' deposits, shares, or savings are in a cooperative, it will double their value. If any members reach 70, they will be eligible for a pension, which can be paid on a monthly or yearly basis, depending on the management of each cooperative. However, to be eligible for this, members must have a good history. They must not have debt payment default. In cases where they need to make a debt payment late, they can apply for an extension, which is subject to cooperative regulations.

3.2.4 Credit union cooperative network in Phetchaburi

- 1) The Phetchaburi Credit Union Club – It is responsible for promoting, publicizing and establishing cooperatives and improving them in terms of strength and the number of members. The Credit Union Club convenes a meeting once a month and the venue for their monthly meeting rotates to a different cooperative.
- 2) The Cooperative League of Phetchaburi – It convenes a meeting with all cooperatives within Phetchaburi once a month. In the forum, any cooperatives which lack liquidity or need money for business investment will be offered assistance by the other cooperatives.

The Phetchaburi Credit Union Club's slogan is "Phetchaburi promises to provide financial assistance: Bigger cooperatives assist their smaller counterparts and partner cooperatives will assist each other."

3.2. Conclusion

Assistant Professor Suwit Piapong was a driving force behind the development of the management system for credit union cooperatives in Phetchaburi by talking with people in individual households (door-to-door technique); making people clearly understand about credit union cooperatives, involving local people in organizational structuring; recruiting board members and members to work together to expand into a credit union cooperative network in Phetchaburi, which aims to assist individual members and their family; and carrying out activities, including meetings, among cooperatives in Phetchaburi and among regional cooperative networks. This is consistent with the research by Pichai Kwanthong et al. (2014) on the achievements in the management of credit union cooperatives for economic sustainability of communities in the upper northeastern region. The research revealed that the credit union cooperative policy clearly aimed to develop community capacity, consisted of systematic development steps, from the

individual, family to community level, and was in line with all respects of the government's socio-economic development policy.

Assistant Professor Piapong has collected a small amount of money from a large number of people in order to secure a sufficient amount of money for expense management, operational liquidity, least-cost spending, the establishment of funds to cover expenditures on member activities, dividend payment to members, assistance with members throughout their life cycle (born, older, ill, and dying), as well as efficient and effective financial management. This action is in accordance with the Cooperative Auditing Department's 2016 Performance and Financial Status Report of Credit Union Cooperatives (2016: 45). The report suggested that credit union cooperatives are financial organizations set up within the same community with the aim to provide members with assistance. They deployed money which they collected from their members to establish funds, which they managed on their own, and they established a community financial system, which was managed by the communities. Credit union cooperative movements expanded in both urban and rural areas.

Assistant Professor Piapong set up the Community Welfare Fund (One Baht Daily Fund) in different sub-districts to provide assistance for its members throughout a complete human life cycle (being born, growing older, becoming ill and dying). He also established the Phetchaburi Credit Union Club, which is responsible for promoting, publicizing and establishing cooperatives and improving them in terms of strength and the number of members. The Credit Union Club convenes a meeting once a month and the venue for their monthly meeting rotates to a different cooperative. Its slogan is "Phetchaburi promises to provide financial assistance: Bigger cooperatives assist their smaller counterparts and partner cooperatives will assist each other." This is in line with the research by Somneuk Wisadsombad and Suwit Piapong (2017) on the strategies for the development of cooperatives in Phetchaburi to become model cooperatives and make Phetchaburi the city of cooperatives and welfare for cooperative members under the sufficiency economy philosophy. It revealed that improving the number of cooperative members and amount of capital involved diverse strategies. To develop model cooperatives and make Phetchaburi become the city of cooperatives, cooperative networks/clubs held a monthly meeting among cooperative representatives to provide them with the opportunity to share and learn about cooperative management-related experiences and they organized seminars and training for board members and management teams. Cooperatives in this province entered into an agreement on cooperation pertaining to mutual financial assistance. They had a system called "Bigger cooperatives assist their smaller counterparts." Cooperative networks organized workshops on the preparation of project plans, which consisted of annual action plans, short-term action plans, and medium-term action plans (3-5 years), e.g. welfare management plans covering the entire life cycle of members. This included welfare provided by cooperatives free of charge and welfare partially contributed to by cooperative members, i.e. the Community Welfare Fund (One Baht Daily Fund) and the Medical Care Welfare Fund (20 baht Fund). These funds received cooperation from cooperatives, the Department of Local Administration, health promotion hospitals, educational institutions, and other organizations.

The Cooperative League of Phetchaburi convenes a meeting with all cooperatives within Phetchaburi once a month. In the forum, any cooperatives which lack liquidity or need money for business investment will be offered assistance by the other cooperatives. This is in line with the research by Doungporn Hatchavanich and Bancha Chalapirom (2011), which investigated Thai cooperative movement structures. The research found that the Cooperative League of Thailand was the supreme cooperative organization for cooperatives in Thailand and that its strength and operational efficiency was an indicator of the progress and self-reliance of the Thai cooperative movement. It suggested that the Cooperative League of Thailand should be equipped with true cooperative characteristics, play a leadership role, and efficiently act as a representative of and mouthpiece for the cooperative movement. Furthermore, it should be responsible for promoting the establishment of cooperatives, providing advice, providing education and training, and communicating with government agencies, and cooperative-related organizations, both domestic and international. More importantly, it should uphold the cooperative ideology. Despite a lot of legal restrictions, there are channels provided for the Cooperative League of Thailand to operate as the supreme organization for the cooperative movement, i.e. cooperative

networks of different agencies within and outside of the cooperative movement, both the government and private sectors, to strengthen the Thai cooperative movement and ensure its legitimacy.

3.3. Suggestions

This research project suggested that the achievements in operations of credit union cooperatives in Phetchaburi province are vital to the improvement of the quality of life of the local people. Thus, sustainable development should be provided for credit union cooperatives in Phetchaburi, by means of education, dissemination or presentation of relevant information, and training for local people. This is because these approaches have led credit union cooperatives in this province to be successful in their operations and have upgraded local people's lives. The management teams of credit union cooperatives should ensure transparent and fair management and adhere to the good governance principle. They should allow cooperative members to audit them at all times. The Cooperative League of Phetchaburi, the government, or agencies concerned, can offer financial and operational support for credit union cooperatives in Phetchaburi to continue their success.

Recommendations for Future Research: There should be further study which aims to improve the operations of unsuccessful credit union cooperatives in Phetchaburi in order to improve the quality of life of local residents in a sustainable manner.

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Appendix 1: Questionnaire Items for Perceived Privacy, Security and Trust

Label	Items
PP1	1. I think this web site shows concern for the privacy of its users
PP2	2. I feel safe when I send personal information to this web site
PP3	3. I think this web site abides by personal data protection laws
PP4	4. I think this web site only collects user personal data that are necessary for its activity
PP5	5. I think this web site respects the user's rights when obtaining personal information
PP6	6. I think that this web site will not provide my personal information to other companies without my consent
PP7	7. This web site does not send e-mail advertising without the user's consent
PS1	1. I think this web site has mechanisms to ensure the safe transmission of its users' information
PS2	2. I think this web site shows great concern for the security of any transactions
PS3	3. I think this web site has sufficient technical capacity to ensure that no other organization will supplant its identity on the internet
PS4	4. I am sure of the identity of this web site when I establish contact via the internet
PS5	5. When I send data to this web site, I am sure that they will not be intercepted by unauthorized third parties
PS6	6. I think this web site has sufficient technical capacity to ensure that the data I send will not be intercepted by hackers
PS7	7. When I send data to this web site, I am sure they cannot be modified by a third party
PS8	8. I think this web site has sufficient technical capacity to ensure that the data I send cannot be modified by a third party
PT1	1. This web site does not make false statements
PT2	2. This web site is characterized by the frankness and clarity of the services that it offers to the consumer
PT3	3. I think that the advice and recommendations given on this web site are made in search of mutual benefit
PT4	4. I think that this web site is concerned with the present and future interests of its users
PT5	5. I think that the design and commercial offer of this web site take into account the desires and needs of its users
PT6	6. I think that this web site knows its users well enough to offer them products and services adapted to their needs

Certificate of Appreciation

This is to certify that

ASSOC.PROF.DR. PRASOPCHAI PASUNON
ASSOC.PROF.DR. PHITAK SIRIWONGA
ARISSA SA-ARDNAK

have contributed as a

PRESENTER

for a title

*“Assistant Professor Suwit Pheerpong’s Successful Operations
of Credit Union Limited, Phetchaburi Province”*

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Nadzri Salleh
Director

