

Nimariam Waedaramae 2010: Behaviors and Opinions of Members on Business of Ibnu-Affan Savings Cooperatives Ltd. Master of Arts (Cooperative Economics), Major Field: Cooperative Economics, Department of Cooperative. Thesis Advisor: Assistant Professor Rangsan Pitipunya, Ph.D. 149 pages.

The objectives of this research were to study the business activities of Ibnu-Affan Savings Cooperative Ltd. and opinions of its members toward its running business. The study also analyzed the relationship between opinions with some personal characters of members. The instruments of the analyzing were the value of percentage, value of mean, value of standard deviation, t-test and the analysis of variance. The data was collected from 382 sampling members of the cooperatives. The study revealed that cooperatives do business in multiple formats including subcampaigns economizing, interest free credit, and other services. The service used mostly by members of the cooperatives was the stock deposit. Second quarter included chips use the deposit services to maintain. Members had comments with the business aspects of cooperatives in most levels with the total average score level, from 2.94 through 4.03.

An analysis of the differences of opinion with the member's personal characters indicated that the opinion of member with a different family status, age, level of education, religion, education level and membership period on the business of cooperatives in the deposits in order to maintain a security, deposit to the Hajj and Umroh, deposits for investment, the cost of stock deposit, deposit credit capital stock items, welfare fund, and Wah Lee Ma fund varies significantly statistical level 0.05

Therefore, to promote ideas of member services of cooperatives, cooperatives should update certain details of each business, according to religious provisions effectively and respond to the needs of members which is another measure to encourage member's needs to use the service in a more cooperative's business.

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Student's signature

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Thesis Advisor's signature