

**ABSTRACT**

Title of Research Paper : Service of the Saving Cooperative of the National Housing Authority Limited.  
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Effectiveness of the Service of the Saving Cooperative of the National Housing Authority Limited.

The three main objectives of the study were

1. To find out the effectiveness of the service of the Saving Cooperative of the National Housing Authority (NHA) Limited.
2. To identify the factors affecting the work efficiency of the service offices these, and
3. To use the research results to improve the operation of the NHA Saving Cooperative in the future

The sample group consisted of 120 members of the NHA Saving Cooperative. These members were employees of the Nation Housing Authority. A questionnaire was used as the research instrument. The SPSS program and Excel were employed to analyze the data. Percentage and mean were used to describe the data, and t-test and F-test to test the hypotheses.

The findings were summed up as follows :

1. The effectiveness of the service of the NHA Saving Cooperative was found to be high ( $\bar{x} = 3.03$ )

( 4 )

1.1 The service system was found to be effective at a high level ( $\bar{x} = 3.03$ )

1.2 The service produces were found to be effective at a moderate level

( $\bar{x} = 2.84$ )

1.3 The service officers were found to be efficient at a high level ( $\bar{x} = 3.14$ )

2. The factors significantly affecting the effectiveness of the service of the NHA Saving Cooperative were the members' education and participation. In contrast, the factors that had no relationship with the effectiveness of the service of the NHA Saving Cooperative were sex, age, average monthly income, work position, relationship among member, and satisfaction with the NHA Saving Cooperative.

#### **Recommendations**

1. The NHA Saving Cooperative should immediately reduce the interest rate of each type of loans when other financial institution reduce their interest rates. It should determine when it should reduce the interest rates after other financial institutions have done so (within a certain days). It also should increase the effectiveness of the public relations so that the members can get detailed information speedily. Many channels should be used for this purpose.

2. The NHA Saving Cooperative should publicize its work and motivate the members to be candidates for the executive committee. The members should also be encouraged to attend the yearly meeting. They should be given an opportunity to present some problems and views at the meeting; otherwise, many do not want to attend every yearly meeting.

3. As a whole, the effectiveness of the service of the NHA Saving Cooperative was found to be at a high level. The members receive speedy services. They are treated equally. The officers are sincere.