

## Abstract

The research of “Ethics bank and community development: case study on Moo 4 Ban Nongkui Nong Sarai sub-district, Phanom Thuan district, Kanchanaburi province” aimed to study on the management of Nong Sarai Ethics bank which impacts to the community development. This research was qualitative research and was conducted through document study, observation, participant observation, and non-participant observation.

The research results found that the leader who was self sacrifice, volunteer mind and unselfish played an important role to organize and manage the Ethics bank to be carry out as efficiency because the good leader has created the feeling of trustiness, reliability, and faith to the member and also impacted the member in term of rule respect and following.

Additionally the trustiness was an important factor that helped to create the reliability among the administrators and the members which impacted to the comfortable performance in community and also strengthened community financial institution including reduced informal debt. Therefore the community people has turned back and relied on their financial institution instead.

Moreover, ethics bank was also suitable for community people life style and the activities of Ethics bank has been created the change in attitude and behavior in term of trustiness, reliability, discipline following, integrity, punctuality, and austerity which benefit to strengthen and sustain financial institution.

The recommendation drawn from the research results are the using of the trustiness among the community people and encouraging on attitude and self awareness in term of financial discipline, integrity and saving to increase the efficiency of financial management and also promoting the role of community base on the basic economic which related to community people daily life including ensuring the reduction of unneeded consuming. These will lead to the reduction of informal debt problem and will be sustainable community.