

A Study of Factors Affecting Performance Competencies of Ratchaburi Teachers' Savings and Credit Cooperative

Noppadol Thumchuea¹, Choat Inthawongse², Kittipa Himmapan³

^{1, 3} Faculty of Education

² Faculty of Industrial Technology

Abstract:- This research study, the focus is on the operations, memory, history, and creative initiatives of the Ratchaburi Teachers Savings Cooperative Limited. The target population and sample groups are as follows: 1) Target Group 1: A survey of key stakeholders, including executives and five organizations, with a total of 20 participants. Simple random sampling will be used to select a sample of 300 individuals to thoroughly examine their opinions. 2) Target Group 2: This group aims to gain an overall understanding of the operations and work of the Ratchaburi Teachers Savings Cooperative Limited. The opinions of a sample group comprising 34 general individuals, selected through simple random sampling, will be examined. Additionally, factors related to the administrators and high-performance employees of the cooperative, with a total of 10 individuals, will be synthesized. The research focuses on studying the framework and structures of the Savings Cooperative, aiming to identify components that can be replicated in other cooperatives. The opinions of individuals associated with the Ratchaburi Teachers Savings Cooperative Limited will be synthesized to further enrich the understanding of their role as essential components of the cooperative's success. To gather data, various tools will be employed, including in-depth inquiries, small group meetings, and data analysis techniques such as content analysis. The effort and standards section will play a crucial role in ensuring the research meets the required rigor and academic standards.

Keywords: Performance competencies, core competencies, Teachers Savings Cooperative.

1. Introduction

A cooperative is a business organization formed by a group of people who share a common need. Adhering to the principles of cooperation self-mutual assistance, equality, and voluntariness makes cooperatives a tool for responding to needs and improving the lives of members Both in terms of economy and society for the better (Rangsan Pitipanya, 2014) Members arise from gathering people in the same organization. Group occupations or live in the same locality and form a cooperative according to the Cooperative Act to support and encourage members to save continuously. It uses cooperative principles and methods as guidelines for operations that will help solve economic and social problems for members to live happily. By helping oneself and helping each other (Jiranan Wisaisri et al., 2011), savings cooperatives have continuously evolved in their operations and progressed. It reflects the increasing importance of savings cooperatives. (Department of Cooperative Promotion, 2017) Cooperative business must be operated to create stability and reliability. If the cooperative has inefficient operations or does not follow correct principles It can cause a lot of damage. This damage could have a serious impact on the economic system and has a wide impact on the members of the cooperative. Government agency budgets must be used to restore the cooperative business to be able to continue operating. Organizational management must rely on many factors to be able to achieve results effectively. Personnel in the organization are considered an extremely important part and are a key factor that makes the organization's operations successful. The competencies or abilities of the personnel in the organization consist of academic aptitude or expertise, knowledge, and determination to succeed. Personal competency is something that can predict success in work. It

reflects that those who are good at work do not always mean those who are good at studying. But those who are successful in their work Must be a person who can apply the principles of academic knowledge that exists within themselves to bring benefit in the work one does (Sukanya Rasamithamchot, 2005) consistent with Dales, M. and Hes, K. (1995) mentioning competencies that it is the search for what creates excellent performance or superior performance in addition, professional competencies personnel can carry out various activities. in the profession to ensure performance is following expected standards. The word standard here refers to the elements of competence combined with performance criteria and job scope descriptions. Can be divided into 2 main categories: core competencies This is a characteristic that every employee in the organization must have. This is to be able to perform duties and achieve organizational goals, such as knowledge about the organization. Honesty, the desire for knowledge and responsibility, etc. Another type is Competency according to line of work. This is a characteristic that employees working in various positions have. It should be to complete the work and get the desired results. HREX Thailand (2022) has mentioned promoting personnel to increase their abilities as well as develop skills that will result in better performance. It will cause personnel to grow with potential. And most importantly, it will result in the organization developing its potential to a higher level as well. That is the result of effective competency development. This competency has many benefits as well, such as being useful in planning manpower in the organization's work structure. Benefits in personnel training and development benefits in recruiting and selecting employees. Benefits in personnel management and career development for employees with direction and benefits in adding new positions, expanding business, or starting a new business. Therefore, developing and promoting the work performance of personnel is essential to ensure quality operations as well as allowing the organization to adjust and change promptly with the rapid changes in today's society. Protecting and developing the savings cooperative system for sustainable operation is evaluating the performance and efficiency of cooperative operations. One important initial step in evaluating such operations is to appropriately define those competencies. that are qualitative indicators and quantitative indicators Ratchaburi Teachers Savings Cooperative as a whole has not clearly defined the competency of personnel in various parts. There are no clear criteria for recruiting personnel to perform the job. This causes knowledge, skills, and attitudes to be inconsistent with the job positions in some jobs. Many factors cause the organization's operations to not achieve its goals effectively. Defining clear competencies Core competencies of the organization. From such importance, the Ratchaburi Teachers Savings Cooperative Limited wants to develop the operational performance of the Ratchaburi Teachers Savings Cooperative Limited and study various factors that affect the performance of the Ratchaburi Teachers Savings Cooperative Limited to use it as a guideline and a tool to improve and develop the service efficiency of the Ratchaburi Teachers Savings Cooperative Limited in the future. This research study will lead to Developing the organization to be effective according to the intended commitment.

2. Literature Review / Study Site

This research study involves the following important principles:

- 1) Principles of Ratchaburi Teachers Savings Cooperative Limited
- 2) Administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited's operating committee
- 3) Factors affecting the creative thinking capacity of the personnel of the Ratchaburi Teachers Savings Cooperative Limited.

3. Materials and Methods / Methodology

This research is carried out in the form of education and development. By applying a mixed method of quantitative and qualitative research (Quantity and Qualitative research) with the following details:

Population and sample

The population and sample used in this research are divided according to the research steps as follows:

- 1) Creating the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee, dividing the operations into 3 groups:
 - 1.1) Analysis of the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the management competencies of the Executive Committee of the Ratchaburi Teachers Savings Cooperative Limited from extracting knowledge lessons from savings cooperatives with excellent performance. The target group includes executives and personnel of savings cooperatives with excellent performance in the country, 5 units, consisting of 2 executives per unit and 2 personnel per unit, totaling 20 people.
 - 1.2) A study of opinions regarding the main competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee. The population includes people involved with the Ratchaburi Teachers Savings Cooperative Limited, sample group. Obtained from simple random sampling. Members of the Ratchaburi Teachers Savings Cooperative total 300 people.
 - 1.3) Synthesis of the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee. The target group includes executives and personnel of the Ratchaburi Teachers Savings Cooperative Limited, divided into 5 executives and personnel. 10 people, a total of 15 people
- 2) Study of factors affecting the performance of the Ratchaburi Teachers Savings Cooperative Limited, dividing the operations into 2 groups:
 - 2.1) A study of opinions on factors affecting the creativity capacity of the personnel of the Ratchaburi Teachers Savings Cooperative Limited. The population includes those working in the Ratchaburi Teachers Savings Cooperative Limited, the sample group. Obtained from simple random sampling. Consisting of a total of 34 executives and personnel.
 - 2.2) Synthesis of factors affecting the operational performance of Ratchaburi Teachers Savings Cooperative Limited. The target group includes executives and personnel of Ratchaburi Teachers Savings Cooperative Limited, divided into 3 executives and 7 personnel, totaling 10 people.

The study of factors affecting the performance of the Ratchaburi Teachers Savings Cooperative Limited was conducted in the form of education and development. By applying a mixed research method (Mix Method), quantitative and qualitative (Quantity and Qualitative research), with the sequence of research steps as follows:

Step 1: Creating the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee.

- 1) Study concepts, theories and research related to the operations of savings cooperatives both domestically and abroad. To determine the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee. This step uses a document research process to select the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the Administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited's operating committee together with fact analysis from the operations of the savings cooperative.
- 2) Study knowledge from the operations of 5 savings cooperatives with excellent performance in the country. This step uses a survey research process. From in-depth interviews to analyze the main competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee.
- 3) Study opinions from those involved with the Ratchaburi Teachers Savings Cooperative Limited regarding the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee. This step uses a research process. Survey from the questionnaire to summarize the main competencies of the

Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee.

- 4) Organize a focus group meeting to synthesize the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee.

Step 2: Study of factors affecting the creative thinking capacity of the personnel of Ratchaburi Teachers Savings Cooperative Limited.

- 1) Study the main competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee and analyze the operational strategies of the Ratchaburi Teachers Savings Cooperative Limited in order to determine the competency framework for creative thinking of the personnel of the Ratchaburi Teachers Savings Cooperative Limited. This step uses an analytical documents research process.
- 2) Study opinions on factors affecting creative thinking competencies of Ratchaburi Teachers Savings Cooperative personnel from those working in the Ratchaburi Teachers Savings Cooperative Limited. This step uses a survey research process from questionnaires. To summarize the factors affecting the creative thinking capacity of the personnel of the Ratchaburi Teachers Savings Cooperative Limited.
- 3) Organize a focus group discussion meeting to synthesize factors affecting the performance of the Ratchaburi Teachers Savings Cooperative Limited.

Research tools This time includes

- 1) In-depth interview form analyzing the core competencies of Ratchaburi Teachers Savings Cooperative Limited. and administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited's operating committee
- 2) Questionnaire for opinions regarding the core competencies of the Ratchaburi Teachers Savings Cooperative Limited. and administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited's operating committee.
- 3) Subgroup meeting minutes, synthesis of the main competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee.
- 4) Questionnaire on opinions about factors affecting creative thinking competencies of Ratchaburi Teachers Savings Cooperative personnel. Limited in-depth interviews.
- 5) Subgroup meeting minutes, synthesis of factors affecting the performance of the Ratchaburi Teachers Savings Cooperative Limited.

4. Results and Discussion

Results of building the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Executive Committee of the Ratchaburi Teachers Savings Cooperative Limited.

It was found that operations in the Ratchaburi Teachers Savings Cooperative Limited should have a framework for core competencies of the Ratchaburi Teachers Savings Cooperative Limited as follows:

- 1) **Financial literacy:** a thorough understanding of financial concepts, savings, investment, lending, and interest rates. It is important for managing various matters of the cooperative effectively
- 2) **Collaboration and teamwork:** working effectively with fellow members in the cooperative exchange of ideas and making decisions together to achieve common goals

- 3) **Communication:** able to share ideas, updates, and recommendations with cooperative members clearly and effectively. To ensure that everyone is informed and actively participates.
- 4) **Analytical:** analyze financial performance, identify trends, and evaluate risk management strategies to make informed decisions.
- 5) **Leadership and decision-making:** guide the cooperative to achieve strategic objectives. and making decisions that are beneficial to all members.
- 6) **Duty awareness:** perform duties with honesty, transparency, and fairness in the operations of the cooperative. Including complying with relevant regulations and laws.
- 7) **Customer service:** paying attention to the needs and concerns of fellow cooperative members and providing professional assistance and advice.
- 8) **Conflict resolution:** dealing with disagreements or disputes between cooperative members. By finding common ground and facilitating productive discussions.
- 9) **Adaptability and flexibility:** being open to change. Embrace new ideas and adjust plans as necessary to maintain the cooperative's continued success.
- 10) **Managing time and organization:** manage work efficiently. Prioritize initiatives and meet deadlines in a timely manner at the same time, it promotes efficient use of resources
- 11) **Operational digitalization:** able to take advantage of digital technology Digital tools, software, and platforms to improve the efficiency, productivity, and competitiveness of cooperatives.

The researcher has used the Ratchaburi Teachers Savings Cooperative Limited's core competency framework as a guideline. To lead to the development of the core competencies of the Ratchaburi Teachers Savings Cooperative Limited by asking for opinions from those involved with the Ratchaburi Teachers Savings Cooperative Limited. The results of the study of opinions from those involved with the Teachers Savings Cooperative Limited. Ratchaburi Co., Ltd. Regarding the main competencies of the Ratchaburi Teachers Savings Cooperative Co., Ltd., it can be concluded that Ratchaburi Teachers Savings Cooperative Limited should have the following main competencies:

Table 1: Opinions from those involved with the Ratchaburi Teachers Savings Cooperative regarding the core competencies of the Ratchaburi Teachers Savings Cooperative Limited (n=300)

Questions	Opinion level		
	X-bar	S.D.	Means
Finance A thorough understanding of financial concepts, savings, investing, lending, and interest rates is essential for managing any business. of the cooperative efficiently	4.65	0.49	strongly agree
Collaboration and teamwork Able to work effectively with fellow members of the cooperative exchange of ideas and make decisions together to achieve common goals	4.41	0.52	agree
Communication Able to share ideas, updates, and recommendations with cooperative members clearly and effectively. This is to ensure that everyone is informed and actively involved.	4.31	0.47	agree
Analysis Able to analyse technical efficiency: Finance Identify trends and evaluate risk management strategies to make informed decisions.	4.35	0.50	agree
Leadership and decision making Able to guide cooperatives to achieve strategic objectives and make decisions that benefit all members.	4.29	0.46	agree
Awareness of ethics Able to perform duties with honesty, transparency and fairness in the operations of the cooperative. Including complying with relevant regulations and laws.	4.24	0.47	agree

Questions	Opinion level		
	X-bar	S.D.	Means
Customer service Able to be attentive to the needs and concerns of fellow cooperative members and provide professional assistance and advice.	4.70	0.47	strongly agree
Adaptability and flexibility Can be open to change Embrace new ideas and adjust plans as necessary to maintain the cooperative's continued success.	4.32	0.54	agree
Time management and organization Able to manage work efficiently Prioritize initiatives and meet deadlines in a timely manner at the same time, it promotes efficient use of resources.	4.47	0.56	agree
Use of digital technology Able to take advantage of digital technology Digital tools, software, and platforms to improve efficiency, productivity, and competitiveness of cooperatives	4.64	0.48	strongly agree

From the data from the Focus Group meeting to synthesize the main competencies of the Ratchaburi Teachers Savings

Table 2: Opinions from those involved with the administrative competencies of the Ratchaburi Teachers Saving Cooperative Limited's operating committee (n=300)

Questions	Opinion level		
	Agree	Percentages	Means
Communication competency (Communication) Able to share ideas, updates, and advice with cooperative members clearly and effectively. This is to ensure that everyone is informed and actively involved.	267	89.00	Agree
Analytical competencies: Able to analyse financial performance, identify trends, and evaluate risk management strategies to make informed decisions.	289	96.33	Agree
Leadership and decision-making competencies can guide cooperatives to achieve strategic objectives and make decisions that benefit all members.	292	97.33	Agree
Competency in being aware of ethics (Duty awareness) being able to perform duties with honesty, transparency and fairness in the operations of the cooperative. Including complying with relevant regulations and laws.	282	94.00	Agree
Customer service competencies: Able to be attentive to the needs and concerns of fellow cooperative members and provide professional assistance and advice.	298	99.33	Agree
Conflict resolution competency: Able to deal with disagreements or disputes between cooperative members by finding common ground and facilitating productive discussions.	265	88.33	Agree
Adaptability and flexibility (Adaptability and flexibility) can be open to change Embrace new ideas and adjust plans as necessary to maintain the cooperative's continued success.	276	92.00	Agree
Competency in time management and organization (Managing time and organization) Able to manage work efficiently. Prioritize initiatives and meet deadlines in a timely manner at the same time, it promotes efficient use of resources.	268	89.33	Agree

Questions	Opinion level		
	Agree	Percentages	Means
Competency in using digital technology (Operational digitalization) Able to take advantage of digital technology. Digital tools, software and platforms to improve efficiency, productivity, and competitiveness of cooperatives	293	97.67	Agree
Financial Literacy Competency: Having a thorough understanding of financial concepts, saving, investing, lending, and interest rates is important for managing matters of the cooperative efficiently.	287	95.67	Agree
Competency in collaboration and teamwork (Collaboration and teamwork) Able to work effectively with fellow members in the cooperative. exchange of ideas and making decisions together to achieve common goals.	274	91.33	Agree

Cooperative Limited, can be summarized as follows.

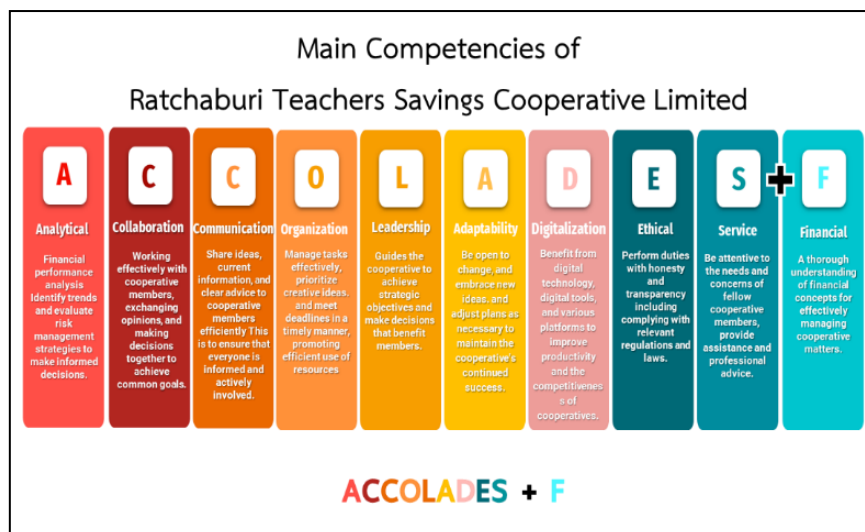


Illustration 1: Main Competencies of Ratchaburi Teachers Savings Cooperative Limited

Table 3: Details of the main competencies of the Ratchaburi Teachers Savings Cooperative Limited.

Capacity			Details
Analytical	Competency	A	1 Analyze financial statements Assess financial status and identify possibilities for improving the financial situation. 2 Analyze potential risks Assess and manage various risks Evaluate impacts and possibilities to reduce risks. 3 Analyze market trends, identify opportunities, and formulate effective strategies to achieve the cooperative's objectives. 4 Analyze member data and suggestions to improve their financial products and services to meet the needs of members
Collaborative (Collaboration)	performance Working effectively with fellow members in the cooperative. exchange of ideas and making decisions together to achieve common goals		1 Learn together Share knowledge with each other Develop an extensive network with other similarly organized groups. 2 The right to have a voice in the process Participate in activities that promote a sense of belonging and commitment to the organization. 3 Together, we maintain transparency and accountability. Increase trust and confidence in the organization

Capacity	Details
Communication competency (Communication) Able to share ideas, updates, and advice with cooperative members clearly and effectively. This is to ensure that everyone is informed and actively involved.	<ol style="list-style-type: none"> 1. Use active listening skills. Hear and understand, listen to criticism, suggestions, and complaints. 2. Communicate verbally in a clear and concise manner to ensure the information given is fully understood. 3. Communicate in writing Write clear, concise, professional messages. This includes letters, announcements, and email communications.
Organizational management competencies (Organization) Manage work efficiently. Prioritize initiatives and meet deadlines in a timely manner Promote efficient use of resources	<ol style="list-style-type: none"> 1. Prioritize tasks and activities according to importance and urgency 2. Plan and schedule the right time. By setting clear goals and deadlines. and allocation of resources for operations 3. Assign work, distribute workload and responsibility Identify qualified individuals Assign work based on skills and expertise 4. Monitor and hold individuals accountable for their time management practices. Report and evaluate performance regularly.
Leadership competencies guide cooperatives to achieve strategic objectives. and making decisions that are beneficial to members	<ol style="list-style-type: none"> 1. Clear vision; Able to develop strategic plans to achieve results, identify opportunities, forecast, and make decisions consistent with goals. 2. Effectively communicate vision, goals, and strategies to members, employees, and other stakeholders. 3. Understand the principles of financial management Able to analyze financial statements Assess risk Make good financial decisions using comprehensive information.
Adaptive performance (Adaptability) Open to change. Embrace new ideas and adjust plans as necessary to maintain the cooperative's continued success.	<ol style="list-style-type: none"> 1. Adapt to change Stay up-to-date on new trends, technologies, and regulations. 2. Flexibility in product development and new services that meet the changing financial needs of members. 3. Review and improve the organizational structure and various processes to improve efficiency to suit changing situations
Competency in the use of digital technology (Digitalization) can take advantage of digital technology. Digital tools, software and platforms to improve efficiency, productivity, and competitiveness of cooperatives	<ol style="list-style-type: none"> 1. Know and understand the basics of the application general software and online financial tools such as online banking various platforms 2. Know about the regulation's good practices for data security and privacy and cyber security threats 3. Choose the right digital tools or platforms that suit your members' needs.
Ethical Consciousness Competency (Ethical) Perform duties with honesty, transparency and fairness in the operations of the cooperative. Including complying with relevant regulations and laws.	<ol style="list-style-type: none"> 1. Be aware of ethics such as honesty, transparency, and conflicts of interest. and fair treatment of members 2. Ethical awareness Understand and comply with laws and regulations. related 3. Be ethically aware of confidentiality. and proper management of member information 4. Responsible for providing fair services to members, and promoting transparency in operations.
Customer Service Competencies (Service) Be attentive to the needs and concerns of fellow cooperative	<ol style="list-style-type: none"> 1. Have open communication channels. Respond to customers, answer questions, concerns, and provide accurate information quickly. Solve problems efficiently

Capacity	Details
members and provide professional assistance and advice.	2 Show sympathy and understand the financial problems of members give support and advice with humility 3 Have good knowledge of the cooperative's products, services, and processes. Provide correct information and help in making financial decisions 4 Listen and pay attention to the needs of members in order to customize products and services to meet their needs.
Financial Competency A thorough understanding of financial concepts, savings, investing, lending, and interest rates is essential for managing any business. of the cooperative efficiently	1 Have knowledge about operations and financial services, investments and loans. 2 Have skills in supervision, operations, and strategic goal setting. policy development 3 There is a system for keeping accurate and up-to-date financial records. Prepare documents for disbursing loans, investments, and savings accounts. Preparation of financial statements 4. Regular reports on finances that allow progress to be tracked Identify areas that need improvement and make decisions efficiently

From the core competency framework of the Ratchaburi Teachers Savings Cooperative Limited, the Focus Group meeting considered a synthesis of the main competencies and secondary competencies of the Executive Committee. and operating staff have different roles and duties in performing tasks as follows:

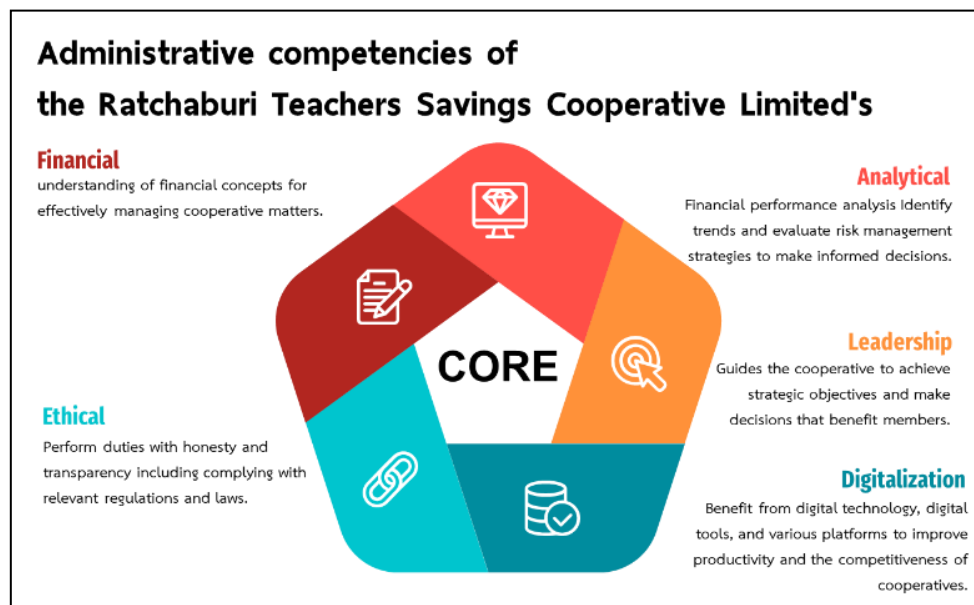


Illustration 2: Administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited's operating committee.

Results of the study of factors affecting the creative thinking capacity of the personnel of the Ratchaburi Teachers Savings Cooperative Limited.

A study of the main competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee and an analysis of the strategies in operations of the Ratchaburi Teachers Savings Cooperative Limited in order to determine the competency framework for creative thinking of the Ratchaburi Teachers Savings Cooperative Limited. Personnel of the Ratchaburi Teachers Savings Cooperative Limited are as follows:

Table 4: Opinions on factors affecting creative thinking competency of personnel of Ratchaburi Teachers Savings Cooperative Limited (n=34)

Factors Affecting Creative Thinking Performance of personnel of Ratchaburi Teachers Savings Cooperative Limited	Opinion level		
	X-bar	S.D.	Means
Developing a secure data storage system			
1. Having knowledge and understanding of application basics general software and online financial tools	4.35	0.76	Most strongly agree
2. Having knowledge about regulations good information security practices privacy and cyber security threats	4.29	0.82	Most strongly agree
3. Selecting the right tools or digital platforms to suit member needs.	4.32	0.67	Most strongly agree
4. Ethical awareness regarding confidentiality and member information management	4.50	0.78	Most strongly agree
Improving/developing the cooperative's operating system			
1. Learning together Share knowledge with each other Developing an extensive network with other similarly organized work groups	4.00	0.97	strongly agree
2. Having a voice in the process and participating in activities that promote a sense of belonging and commitment to the organization.	4.09	0.89	strongly agree
3. Adaptation to change Stay up-to-date on new trends, technologies, and regulations.	4.35	0.64	Most strongly agree
4. Reviewing and improving the organizational structure and various processes to improve efficiency to suit changing situations	4.06	0.73	strongly agree
Improving/amending various rules and regulations			
1. Adaptation to change Stay up-to-date on new trends, technologies, and regulations.	4.50	0.70	Most strongly agree
2. Reviewing and improving the organizational structure and various processes to improve efficiency to suit changing situations	4.18	0.75	strongly agree
3. Using active listening skills Hear and understand, listen to criticism, suggestions, and complaints.	4.26	0.82	Most strongly agree
Promoting research for the development of cooperatives and the teaching profession of members			
1. Member data analysis and suggestions to improve their financial products and services to meet the needs of members	4.44	0.69	Most strongly agree
2. Having open communication channels Respond to customers, answer questions, concerns, and provide accurate information quickly. Solve problems efficiently	4.32	0.72	Most strongly agree
3. Listening and paying attention to the needs of members in order to customize products and services to meet their needs.	4.26	0.70	Most strongly agree
In terms of promoting and supporting savings and enhancing welfare for members			
1. Having good knowledge of the cooperative's products, services, and processes. Provide correct information and help in making financial decisions	4.38	0.59	Most strongly agree

Factors Affecting Creative Thinking Performance of personnel of Ratchaburi Teachers Savings Cooperative Limited	Opinion level		
	X-bar	S.D.	Means
2. Listening and paying attention to the needs of members in order to customize products and services to meet their needs.	4.21	0.63	Most strongly agree
3. Member data analysis and suggestions to improve their financial products and services to meet the needs of members	4.24	0.60	Most strongly agree
Credit system development and risk management (Credit & Risk)			
1. Financial statement analysis Assess financial status and identify possibilities for improving the financial situation.	4.18	0.82	strongly agree
2. Analysis of potential risks Assess and manage various risks Evaluate impacts and possibilities to reduce risks.	4.21	0.72	Most strongly agree
3. Having knowledge about operations and financial services, investments and loans.	4.35	0.72	Most strongly agree
Improving/developing technology and communications			
1. Have knowledge and understand the basics of the application. general software and online financial tools such as online banking various platforms	4.32	0.67	Most strongly agree
2. Selecting the right digital tools or platforms to suit member needs.	4.24	0.64	Most strongly agree
3. Clear and concise verbal communication to ensure full understanding of the information received.	4.26	0.78	Most strongly agree
4. Written communication Write clear, concise, professional messages. This includes letters, announcements, and email communications.	4.41	0.69	Most strongly agree
Improvement/Development Public relations system to be modern, fast and accurate			
1. Using active listening skills Hear and understand, listen to criticism, suggestions, and complaints.	4.38	0.64	Most strongly agree
2. Clear and concise verbal communication to ensure full understanding of the information received.	4.32	0.67	Most strongly agree
3. Written communication Write clear, concise, professional messages. This includes letters, announcements, and email communications.	4.35	0.68	Most strongly agree
4. Prioritizing work and activities according to importance and urgency	4.29	0.86	Most strongly agree
5. Proper planning and scheduling by setting clear goals and deadlines. and allocation of resources for operations	4.26	0.70	Most strongly agree
Personnel management development			
1. Learning together Share knowledge with each other Develop an extensive network with other similarly organized groups.	4.29	0.79	Most strongly agree
2. Having a voice in the process Participate in activities that promote a sense of belonging and commitment to the organization.	4.32	0.72	Most strongly agree
3. Prioritizing work and activities according to importance and urgency	4.21	0.76	Most strongly agree
4. Proper planning and scheduling by setting clear goals and deadlines. and allocation of resources for operations	4.26	0.78	Most strongly agree
5. Assignment Distribute the workload and responsibility Identify qualified individuals Assign work based on skills and expertise	4.32	0.72	Most strongly agree

Factors Affecting Creative Thinking Performance of personnel of Ratchaburi Teachers Savings Cooperative Limited	Opinion level		
	X-bar	S.D.	Means
6. Monitoring and holding individuals accountable for their time management practices. Report and evaluate performance regularly.	4.18	0.75	strongly agree
Development/improvement/repair of buildings			
1. Reviewing and improving the organizational structure and various processes to improve efficiency to suit changing situations	4.35	0.64	Most strongly agree
2. Having a voice in the process Participate in activities that promote a sense of belonging and commitment to the organization.	4.44	0.55	Most strongly agree
Cooperative development It is a white cooperative and an outstanding cooperative at the national level.			
1. Awareness of ethics such as honesty, transparency, conflicts of interest. and fair treatment of members	4.18	0.78	strongly agree
2. Ethical awareness Understand and comply with laws and regulations. related	4.32	0.63	Most strongly agree
3. Ethical awareness regarding confidentiality and proper management of member information	4.26	0.66	Most strongly agree
4. Responsibility for providing fair services to members Promote transparency in operations	4.29	0.79	Most strongly agree
5. Having a clear vision Able to develop strategic plans to achieve results, identify opportunities, forecast, and make decisions consistent with goals.	4.15	0.81	strongly agree
6. Effectively communicating vision, goals, and strategies to members, employees, and other stakeholders.	4.50	0.65	Most strongly agree

Teachers' Savings Cooperative Limited, factors affecting the performance of the Ratchaburi Teachers' Savings Cooperative Limited can be synthesized from the focus group meetings.) can be summarized as follows.

Table 5: Factors affecting the performance of the Ratchaburi Teachers Savings Cooperative Limited.

Factors affecting the performance of the Ratchaburi Teachers Savings Cooperative Limited.
Knowledge
1. Having knowledge about operations and financial services, investments and loans.
2. Having knowledge and understanding of application basics general software and online financial tools
3. Having good knowledge about the cooperative's products, services, and processes.
4. Analysis of potential risks Assess and manage various risks Evaluate impacts and possibilities to reduce risks.
5. Member data analysis and suggestions to improve financial products and services to meet the needs of members
Practical skills
1. Having active listening skills Hear and understand, listen to criticism, suggestions, and complaints.
2. Having open communication channels Respond to customers, answer questions, concerns, and provide accurate information quickly. Solve problems efficiently
3. Written communication Write clear, concise, professional messages.
4. Identification of qualified persons Assignment based on skills and expertise
5. Reviewing and improving the organizational structure and various processes to improve efficiency to suit changing situations
6. Effectively communicating vision, goals, and strategies to members, employees, and other stakeholders.

Factors affecting the performance of the Ratchaburi Teachers Savings Cooperative Limited.

Attitude

1. Adaptation to change Stay up-to-date on new trends, technologies and regulations.
 2. Having a voice in the process and participate in activities that promote a sense of belonging and commitment to the organization.
 3. Ethical awareness Understand and comply with laws and regulations. related
 4. Ethical awareness regarding confidentiality and member information management
-

5. Conclusion

Results from a study of concepts, theories, and research related to the operations of savings cooperatives both domestically and abroad. To determine the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and from studying the knowledge from the operations of 5 savings cooperatives with excellent performance in the country, to analyze the core competencies of the savings cooperatives. The results of the analysis can be summarized as follows: 1) Financial literacy 2) Collaboration and teamwork. (Collaboration and teamwork) 3) Communication skills (Communication) 4) Analytical skills (Analytical) 5) Leadership and decision making (Leadership and decision making) 6) Ethical sense (Ethical sense) 7) Customer service (Customer service) 8) Conflict resolution (Conflict resolution) 9) Adaptability and flexibility (Adaptability and flexibility) 10) Managing time and organization (Managing time and organization) 11) Ability to use digital technology (Operational digitalization) Take the main competencies of savings cooperatives and ask for opinions from those who It is involved with the Ratchaburi Teachers Savings Cooperative Limited regarding, the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Board of Directors. In order to summarize the main competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Limited operating committee, the results of the questionnaire survey can be summarized as follows. Comments from respondents Regarding the core competencies of the Ratchaburi Teachers Savings Cooperative Limited, we agree on every competency point. And the most agreed on, the top 5 are customer service competency. There were 298 people who agreed, accounting for 99.33 percent. Competency in using digital technology. There were 293 people agreeing, accounting for 97.67 percent, on leadership and decision-making competency. There were 292 people who agreed, accounting for 97.33 percent. Analytical competency. There were 289 people who agreed, accounting for 96.33 percent and financial performance. There were 287 people who agreed, accounting for 95.67 percent, and opinions from respondents. Regarding the administrative competency of the Ratchaburi Teachers Savings Cooperative Limited's operating committee, we agree on every competency point. and the operating committee of the Ratchaburi Teachers Savings Cooperative Should have the following competencies. The top 3 are customer service competency (average=4.70 S.D.=0.47), financial competency (average=4.65 S.D.=0.49), and digital technology use competency (average=4.64 S.D.= 0.48) Use the results of the study and opinions from those involved with the Ratchaburi Teachers Savings Cooperative. Limited regarding the core competencies of the Ratchaburi Teachers Savings Cooperative Limited and the administrative competencies of the Ratchaburi Teachers Savings Cooperative Operating Committee. Taken to synthesize the main competencies of the Ratchaburi Teachers Savings Cooperative Limited from the focus group discussions, they can be summarized as follows.

The core competencies of Ratchaburi Teachers Savings Cooperative Limited consist of 10 competencies:

- 1) Financial means a thorough understanding of financial concepts, savings, investment, lending, and interest rates is important for managing matters. various of the cooperative effectively
- 2) Collaboration means working effectively with fellow members in a cooperative. exchange of ideas and joint decision-making to achieve common goals
- 3) Communication means being able to share ideas, updates, and advice with cooperative members clearly and effectively. To ensure that everyone is informed and actively involved.

-
- 4) Analytical refers to analyzing financial performance, identifying trends, and evaluating strategies. Risk management to make wise decisions.
 - 5) Leadership means guiding the cooperative to achieve strategic objectives. and making decisions that are beneficial to members.
 - 6) Ethical means performing duties with honesty, transparency and fairness in the operations of the cooperative. Including complying with relevant regulations and laws.
 - 7) Service means paying attention to the needs and concerns of fellow cooperative members and providing professional assistance and advice.
 - 8) Adaptability means being open to change. Embrace new ideas and adjust plans as necessary to maintain the cooperative's continued success.
 - 9) Organization means managing work efficiently. Prioritize initiatives and meet deadlines in a timely manner Promote efficient use of resources
 - 10) Digitalization means being able to take advantage of digital technology. Digital tools, software and platforms

In order to improve the efficiency, productivity, and competitiveness of the cooperative, and from the focus group meeting, a synthesis of the main competencies and secondary competencies of the operating committee was considered, consisting of 5 main competencies and 5 secondary competencies as follows:

Main competencies:

- 1) Financial Competency (Financial)
- 2) Analytical Competency
- 3) Leadership Competency (Leadership)
- 4) Ethical Consciousness Competency (Ethical)
- 5) Digital Technology Competency (Digitalization)

Secondary competencies:

- 1) Collaborative competency (Collaboration)
- 2) Communication competency (Communication)
- 3) Customer service competency (Service)
- 4) Adaptation competency (Adaptability)
- 5) Organizational management competency (Organization)

From the results of opinions on factors that affect the creative performance of the personnel of Ratchaburi Teachers' Savings Cooperative Limited, factors affecting the performance of the Ratchaburi Teachers' Savings Cooperative Limited can be synthesized from the focus group meetings. Can be summarized as follows:

Knowledge:

- 1) Having knowledge about operations. and financial services, investments, and loans.
- 2) Having knowledge and understanding of the basics of applications general software and online financial tools.
- 3) Having good knowledge of the cooperative's products, services, and processes.
- 4) Analyzing potential risks. Assess and manage various risks Evaluate impacts and possibilities to reduce risks.

-
- 5) Member data analysis and recommendations. To improve financial products and services to meet the needs of members

Practical skills:

- 1) Having active listening skills Hear and understand, listen to criticism, suggestions, and complaints.
- 2) Having open communication channels. Respond to customers, answer questions, concerns, and provide accurate information quickly. Solve problems effectively
- 3) Written communication Write clear, concise, professional messages.
- 4) Identifying qualified individuals. Assigning work according to skills and expertise.
- 5) Reviewing and improving the organizational structure. and various processes in order to improve efficiency to match the changing situation.
- 6) Effectively communicate vision, goals, and strategies to members, employees, and other stakeholders

Attitude:

- 1) Adaptation to change. Stay up-to-date on new trends, technologies, and regulations.
- 2) Having a voice in the process and participate in activities that promote a sense of belonging and commitment to the organization.
- 3) Ethical awareness Understand and comply with laws and regulations. Related
- 4) Ethical awareness regarding confidentiality. and member information management.

6. Discussion of Research Results

Teachers Savings Cooperative, it is a financial institution whose members are educational personnel living in the same community. The objective is to encourage members to know about saving money. and lend, when necessary, in order to create benefits. According to the principle of self-help and help each other The successful operation of the Teachers Savings Cooperative depends on the ability to perform the work of the Teachers Savings Cooperative Operating Committee. Therefore, the determination of Core competency in operations is a framework for behavioral characteristics that are the result of knowledge. Skills/Abilities and other features That allows people to create work efficiently, in line with the Damrong Rajanubhab Institute (2010) which mentioned Core Competency as the main competency of that organization. which everyone in the organization must have in common Because this type of ability and qualification determines or pushes the organization to achieve its vision and mission, as well as being a reflection of the values that people in the organization have and hold. Practice together in line with HREX Thailand (2022) which mentions the benefits of competency that Encouraging personnel to increase their abilities and develop skills that will lead to more excellent performance. It will cause personnel to grow in their careers with potential. And most importantly, it will result in the organization developing its potential to a higher level as well ^[8]. From this research, it was found that the main competencies of the Ratchaburi Teachers Savings Cooperative consist of important competencies, including: 1) Financial competency (Financial) 2) Competency in working together (Collaboration) 3) Communication competency (Communication) 4) Analytical Competency (Analytical)) Leadership Competency (Leadership) 6) Ethical Consciousness Competency (Ethical) 7) Customer Service Competency (Service) 8) Adaptation Competency (Adaptability) 9) Organizational management competency (Organization) and 10) Competency in using digital technology (Digitalization) from such information Financial performance It is the competency that determines the first important behavior of the Teachers Savings Cooperative. Having a thorough understanding of financial concepts, savings, investing, lending, and interest rates is essential for managing any matter. of the cooperative effectively, consistent with McClelland (1973) who explained that Threshold Competencies refer to basic knowledge or skills that individuals need to have in order to work. such as knowledge of what one does on a regular basis It can be seen that financial competency is the most important competency of teachers' savings cooperatives. Next is customer service competency. It is the ability to be attentive to needs. and concerns of fellow

cooperative members and provide professional assistance and advice. In accordance with the Surin Health Savings Cooperative Limited (2020), a study was conducted on the quality of service provided to members of the Surin Health Savings Cooperative Limited. The results of the research found that the results of the study of service quality according to the opinions of members of the Surin Health Savings Cooperative Limited. Limited Overall, it is at a high level. Especially in terms of service quality Both the characteristics of the service provider Reliability in service quality standards and competency in using digital technology Due to the introduction of various digital technologies Come to help in working to increase the efficiency of the organization. This is in line with Ronald, O. H. and Willy, M. (2015) who studied the impact of internal factors on the operations of savings cooperatives in Kenya. The results of the research found that establishing policies is necessary to build confidence in savings cooperatives. It is stated that savings cooperatives in Kenya have invested in IT to achieve sustainable competitive advantage. This is in line with Jiranuch Sintawee (2012) who studied risk management of savings cooperatives. In the northeastern region the research results found that Development using new information technology will help in reducing work procedures. It can help improve operational efficiency. Therefore, teachers' savings cooperatives must have the ability to take advantage of digital technology. To improve the efficiency, productivity, and competitiveness of the cooperative.

Factors affecting the performance of savings cooperatives are: Personal development of personnel, both financial product development Using digital technology to keep up with changes in the current situation, and the needs of members. Developing personnel to have knowledge and keep up with world changes is very important. Principles for personnel development should be based on the needs of the organization. There is a plan for personnel development that meets the needs of personnel. and the needs of cooperative members Personnel development is a process that is very necessary in personnel management and is a process that must be done continuously. This is consistent with the concept of human development of Teera Prawanphruek (1995) who said that operations in the organization People are an important factor if people in the organization lack knowledge and understanding. Lack of ability or expertise in performing tasks and having a bad attitude towards work or work will be an obstacle to the success of the organization. Personal development is divided into 2 main types: promoting qualifications by sending them to further study; and enhancing competency through training study tour Sending for work training and short-term study courses, etc., is consistent with Nopphong Boonjitradul (2014) who mentioned personnel development that It is to correct poor performance. Strengthen work performance Prepare individuals to accept higher positions or for future assignments. and create understanding of communication principles for people at the same or different levels to coordinate and work together to work better Factors affecting the performance of the Rajabhat Teachers' Savings Cooperative.

7. Suggestions

- 1) Using competencies as guidelines for work There should be an announcement for all departments to know and understand the various requirements.
- 2) Core competencies created as a framework to lead to the development of tools to study the competency levels of workers in teachers' savings cooperatives. To further analyze the gaps (Gap Analysis) of the competency of the operators.
- 3) The main competencies and secondary competencies of the committee members should be used. and operating staff Let's create line competencies to be appropriate and consistent with the responsibilities of each department and individual.
- 4) The main competencies and secondary competencies of the committee members should be used. and the operating staff make a preliminary agreement to make an agreement for each other's work

Ethical Approval

Consideration has been given to the ethics of human research from the Human Research Ethics Committee of Rangsit University, Thailand

Principle Investigator: Dr.Noppadol Thumchuea COA. No. RSU-ERB2023/081.2804

Protocol Title: A Study of Factors Affecting Performance Competencies of Ratchaburi Teachers' Savings and Credit Cooperative

How to review: [Expedited Review], Date of approval: 2 June 2023, Date of Expiration 2 June 2025.

Data Availability

Rangsit University, Thailand

Grant information / Funding:

This researcher received a grant from the Research Project for Improving Service Efficiency of the Ratchaburi Teachers' Savings Cooperative Limited, fiscal year 2023.

References

Reference to a Journal Publication:

- [1] Jiranani Wisaisri et al. Security analysis and risk management of the Savings Cooperative, Air Support Command Co., Ltd. in the Proceeding meeting, meeting to present research results at the graduate level, MSU. 1st time, 26 August 2011.
- [2] Siriwardene Chucherd. Developing personnel competencies to perform their jobs efficiently. Valaya Alongkorn Review Journal (Humanities and Social Sciences). Year 12, Issue 1, January-April 2022
- [3] Ratthaphon Iamsawat. Strategy for developing personnel competencies according to job positions: A case study of Muang Thai Life Assurance Company. Master of Management Thesis College of Management. Mahidol University. 2021.
- [4] Ronald, O. H. and Willy, M. (2015). EFFECT OF INTERNAL FACTORS ON PERFORMANCE OF SACCOs IN KENYA: A CASE OF KISII COUNTY. International Journal of Academics & Research, IJARKE Journals. Vol. III, Issue 7, July 2015 P. 767-785.

Reference to a Book:

- [5] Department of Cooperative Promotion. Principles of good governance in cooperatives. Advice for white cooperatives on good governance. Bangkok: Non-Agricultural Cooperative Research and Development Group Financial and Merchant Cooperative Development Division Department of Cooperative Promotion. 2017.
- [6] Teera Prawanphruek. Personal Development and Training. Supervision Education Unit. Office of the Rajabhat Institute Council, Bangkok. 1995.
- [7] Nopphong Bunjitradul. Principles and theories of educational administration. Nonthaburi: Teerasan. 2014.
- [8] Sukanya Rasamithamchoti. Guidelines for developing human potential with Competency based learning. Bangkok: Knowledge Collection Department. Research and Information Systems Department National Productivity Institute, Siri Wattana Interprint Public Company Limited. 2005.
- [9] Damrong Rajanubhab Institute. Competency: A tool for results-based management. Knowledge Document No. 19/Fiscal Year 2010: Knowledge Development and Management Section. Damrong Rajanubhab Institute. Office of the Permanent Secretary, Ministry of Interior. 2010.
- [10] Rangsan Pitipanya. Savings cooperatives: tools for economic and social development. Kasetsart University. 2014.
- [11] Dales, M. and Hes, K. Creating Training miracles. Sydney: Prentice Hall. 1995.
- [12] Parry, Scott B. Evaluating the Impact of Training. Alexandria, Virginia: American Society for Training and Development. 1997.

Reference to a Website:

- [13] Jiranuch Sinthawee. (2012). Risk management of savings cooperatives. In the northeastern region. [Online system] Master of Business Administration Thesis. Faculty of Administrative Sciences. Ubon Ratchathani University. Source: <http://www.esanpedia.oar.ubu.ac.th/e-research/?q=node/713> [accessed 13 May 2023].

- [14] Surin Health Savings Cooperative Limited. Quality of service for members of Surin Health Savings Cooperative Limited. [Online system]. Research report. Surin Health Savings Cooperative. Source <http://www.sphcoop.com/Download/Research/research2019.pdf> ;2020. [accessed 12 Feb 2023].
- [15] HREX Thailand. (2022). Strengthen competency for personnel. Promote effective human resource management in the organization. [Online system]. Source <https://th.hrnote.asia/orgdevelopment/190624-competency/>