Abstract

Title: Measurement Model for Stability Data Factors of Savings Cooperatives in Industrial Factories, Pathumthani

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This research aimed to analyze and create a standard and concrete measurement model for stability data factors for 40 savings cooperatives in industrial factories, Pathumthani, by using secondary data including company information, financial report of savings cooperative and economic index report of Bank of Thailand during 2009 – 2012 from 16 variables of financial ratio according to the concept of CAMEL and Factor Analysis.

The results showed that a model used for measuring stability factors of savings cooperatives in industrial factories, Pathumthani, was consisted of 4 factors including: 1) growth factors of savings cooperative (Growth: G) consisted of 5 variables: growth of debt ratio (x14), growth of asset ratio (x23), growth of business ratio (x31), growth factor of capital reserve ratio (x44), and growth of profit ratio (x45); 2) management factors (Management: M) consisted of 3 variables: profit per member ratio (x41), saving per member ratio (x42), and debt per member ratio (x43); 3) asset management factors (Assets: A) consisted of 3 variables: return on net worth (x15), total assets turnover (x21), and return on total asset (x22); 4) effective factors on profit and debt management (Efficiency: E) consisted of 3 variables: debt to equity ratio (x31), net profit to sale ratio (x46), and current ratio (x51).

Keywords: Stability Data Factors, CAMEL Analysis.