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Motivations and behaviors of cremation payment: A case study of funeral association members-Bank for Agriculture and Agricultural Cooperatives in Thailand

Punyeesa Taewaburee ^{1*}, Chonlakan Benjasak ², Somnuk Aujirapongpan ³

¹⁻³ School of Accountancy and Finance, Walailak University, Nakorn Si Thammarat, 80160, Thailand

* Corresponding Author: **Punyeesa Taewaburee**

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Abstract

The objectives of this research were 1) to study the member's motivations to cremation payment, 2) to study the member's behaviors to cremation payment, 3) to study the relationship between personal factors and the behaviors to cremation payment, 4) to study the relationship between motivations factors and the behaviors to cremation payment of the Funeral Association for Bank for Agriculture and Agricultural Cooperatives in Sichon district, Nakhon Si Thammarat Province. Data from 400 questionnaires completed by members of the funeral association were collected. The data were analyzed using the SPSS packaged statistics program to determine the frequency, percentage, mean, standard deviation, and Chi-Square statistic at the statistical significance level of 0.05.

The results showed the majority of sample were female, aged 51-60 years old, marriage, studying level is a middle school, main job is a merchant, incomes and expense is a range of 10,001-20,000 Bath. The majority of sample were those who paid for the funeral association by themselves and had no debt. The Overall of the motivation factors to cremation payment were at a high level.

The results of the hypothesis test proved correlation 1) the personal factors as sex is related to payment type. Age is related to payment period and payment type. Status and Main job are related to payment type. Income per month and Expense per month are related to payment period and payment type. Status of payer and value of debt is related to payment period 2) the motivation factors as product, quality, and safety are related to payment period. The motivation factors as product, reliability, safety and customer services are related to payment type. And the motivation factors as product and customer services are related to payment channel.

Keywords: behaviors of payment, motivations of payment, BAAC, bank for agriculture and agricultural cooperatives, funeral association

Introduction

The Monetary Policy Committee (MPC) observes that the Thai economy has started to recover clearly, mainly driven by private sector spending and tourism, leading to an improvement in the labor market. However, there are still risks concerning the inflation rate, which is likely to rise continuously due to the prolonged conflict between Russia and Ukraine. Thailand's general inflation rate in 2022 was 6.2%, expected to decrease to 2.5% in 2023 (Bank of Thailand, 2022a: Online) ^[3]. The changing economic situation has led to an increase in the unemployment rate, which rose from an overall rate of 0.98% in 2019 to over 72% in 2020, reaching an overall rate of 1.69%, and continued to rise to 1.96% in 2021. It is expected that most unemployed workers will return to their hometowns to reduce expenses. According to regional unemployment rates, excluding the Bangkok metropolitan area, the southern region had the highest unemployment rate, at 2.38% in 2020 and 3.04% in 2021. The southern region has a labor force of 7.53 million people, with 5.25 million employed, primarily in agriculture (2.20 million people), while the remaining workforce is engaged in non-agricultural sectors.

The Bank for Agriculture and Agricultural Cooperatives (BAAC) provides financial assistance to farmers, farmer groups, and agricultural cooperatives for agricultural or related occupations to increase income or improve the quality of life for farmers and their families (Bank for Agriculture and Agricultural Cooperatives, 2021: Online)^[2]. During the COVID-19 pandemic, which impacted the economy, the BAAC implemented policies for rehabilitation and relief for farmers, including debt relief programs for BAAC customers affected by income losses through debt moratorium programs. These programs have assisted over 4 million contracts, amounting to more than 500 billion baht. However, when these programs ended in 2021, the impact of the pandemic and natural disasters persisted. To manage debt effectively and assist farmer customers, the BAAC continues to implement support measures, focusing on aiding debtors based on their debt repayment capacity, considering future cash flow and the benefits debtors will receive. This aims to reduce long-term expenses rather than merely extending debt repayment periods. Additionally, the bank has policies to reduce risks and bad debts arising from non-payment, including selling credit insurance policies and BAAC customer funeral welfare associations to help repay debts in the event of a customer's death, thus reducing the heirs' debt burden and the bank's bad debt burden.

During the crisis, the role of the BAAC customer funeral welfare associations has become more significant, both in terms of providing assistance to the heirs of members and reducing the debt burden on families. Typically, BAAC customer funeral welfare associations are located with the BAAC branch offices serving specific districts or areas. Currently, there are over 524 BAAC customer funeral welfare associations' nationwide, allowing eligible customers in various regions to join the BAAC customer funeral welfare associations. This study investigates the motivations behind and behaviors related to the payment of funeral assistance contributions by customers of the Bank for Agriculture and Agricultural Cooperatives (BAAC) in Sichon District, Nakhon Si Thammarat Province. It also examines the relationships between personal factors and these payment behaviors, as well as between motivations and payment behaviors, using statistical analyses to identify significant trends and correlations. The Bank for Agriculture and Agricultural Cooperatives (BAAC) in Sichon District, Nakhon Si Thammarat Province, operates as a medium-sized branch providing services to customers in the area. There are two service centers: Sichon Branch 1, located in Sichon Subdistrict, serving five subdistricts-Sichon, Thung Sai, Sikeat, Chalong, and Khao Noi-and Sichon Branch 2, located in Sao Phao Subdistrict, serving four subdistricts-Thung Prang, Sao Phao, Plian, and Thep Ratch. The overall management and services related to the BAAC Customer Funeral Welfare Association are handled at Sichon Branch 1. Eligible members of the association must be borrowers, their spouses, or heirs from both BAAC branches. As of December 31, 2022, the BAAC Customer Funeral Welfare Association in Sichon District had 10,725 members. Historical data over the past five years (2017-2022) indicate a continuous decline in membership, with the year-end figures showing 11,402, 11,331, 11,244, 11,164, 11,008, and 10,725 members, respectively. This decline in membership results in reduced benefits for the beneficiaries. Additionally, the association faces issues with members defaulting on their contribution payments, which leads to incomplete disbursement of funeral

benefits when beneficiaries file claims. Consequently, the association must make multiple disbursements, potentially diminishing members' motivation to maintain their contributions. Failure to make timely contributions as per the association's guidelines results in members being removed, negatively impacting the association's operations and long-term credibility. Given these challenges, the researcher recognizes the importance of and expresses interest in studying the motivations and payment behaviors of members of the BAAC Customer Funeral Welfare Association in Sichon District, Nakhon Si Thammarat Province. The findings from this study will be beneficial in managing the funeral welfare association, ensuring its continued operation, building trust among members and their beneficiaries, and enhancing the bank's ability to recover loans from borrowers or their heirs, thereby reducing the risk of bad debts.

Research Objectives

1. To study the motivation for funeral welfare contributions among customers of the Bank for Agriculture and Agricultural Cooperatives in Sichon District, Nakhon Si Thammarat Province.
2. To examine the payment behaviors for funeral welfare contributions among customers of the Bank for Agriculture and Agricultural Cooperatives in Sichon District, Nakhon Si Thammarat Province.
3. To explore the relationship between personal factors and payment behaviors for funeral welfare contributions among customers of the Bank for Agriculture and Agricultural Cooperatives in Sichon District, Nakhon Si Thammarat Province.
4. To investigate the relationship between motivation and payment behaviors for funeral welfare contributions among customers of the Bank for Agriculture and Agricultural Cooperatives in Sichon District, Nakhon Si Thammarat Province.

Research Scope

1. Content Scope: The study focuses on the motivations and payment behaviors for funeral welfare contributions among members of the BAAC Customer Funeral Welfare Association.
2. Population and Sample Scope: The population and sample consist of members of the BAAC Customer Funeral Welfare Association in Sichon District, Nakhon Si Thammarat Province.
3. Geographical Scope: The study is conducted within the BAAC Customer Funeral Welfare Association in Sichon District, Nakhon Si Thammarat Province.

Literature Review

The study on "Motivations and Payment Behaviors for Funeral Welfare Contributions: A Case Study of the BAAC Customer Funeral Welfare Association in Sichon District, Nakhon Si Thammarat Province" involved reviewing relevant theories, literature, and research, summarized as follows:

1. Motivations

Solomon (2011)^[16] explains that motivations are divided into two types: intrinsic and extrinsic motivations. Intrinsic motivation refers to actions driven by internal desires without reliance on external factors, encompassing needs, attitudes, and special interests. Extrinsic motivation involves external

factors that stimulate an individual's behavior, such as goals or expectations, actions that create appropriate motivational drives, knowledge, advancement, personality, impressions of individuals, and other interest-stimulating factors that influence behavior.

Maslow's Hierarchy of Needs Theory

Maslow's Hierarchy of Needs Theory describes the hierarchy of human needs, which are categorized into five levels:

1. **Physiological Needs:** Basic survival needs such as food, water, and shelter.
2. **Safety Needs:** The second level, which arises after physiological needs are met, involving the need for safety from various dangers.
3. **Social Needs:** The need for acceptance in society and recognition from one's living environment.
4. **Esteem Needs:** Psychological needs for confidence, recognition, and being valued by others.
5. **Self-Actualization:** The desire to achieve one's full potential and aspirations.

This comprehensive framework underpins the study's examination of motivations and payment behaviors among members of the funeral welfare association.

Herzberg's Two-Factor Theory (Motivators-Hygiene Theory) by Frederick Herzberg

Herzberg's Two-Factor Theory explains factors influencing satisfaction, dividing them into two categories:

1. **Hygiene Factors:** These are essential factors that, if absent, may lead to dissatisfaction and lack of motivation to perform activities. However, an increase in these factors does not significantly enhance motivation. Examples include income and compensation; insufficient pay can demotivate employees, but higher pay does not necessarily increase motivation.
2. **Motivator Factors:** These internal factors increase motivation and influence an individual's activity. They stem from personal needs rather than external factors, such as personal needs and aspirations.

2. Consumer Behavior Theory

Consumer Behavior Theory highlights factors influencing consumers' decisions to purchase goods or services. It begins with stimuli affecting consumers' feelings or thoughts (Buyer's Black Box), leading to responses or decisions influenced by various factors.

Developed by Franco Modigliani and Richard Brumberg in 1954, and Milton Friedman in 1957, this theory posits that consumers are forward-looking and rational. Their consumption decisions at any given time depend on their average lifetime income rather than their current income. This implies that consumers' income varies throughout their life, typically being lower in early life, higher in the middle, and lower again in later years. Consumers aim to maintain a relatively constant level of consumption or gradually increase it throughout their life.

Kanyaratt Wongsompoo (2012) discusses savings and investment patterns, dividing them into three groups:

1. **Financial Assets:** Savings in financial institutions aimed at high liquidity, such as cash on hand, bank deposits, financial securities, loans, life insurance, and funeral welfare contributions.
2. **Permanent Assets:** Investments in fixed assets like land

and real estate.

3. **Other Forms of Savings:** Accumulating jewelry and other valuables.

These theoretical frameworks and insights from related research form the basis for studying motivations and payment behaviors for funeral welfare contributions in the given context.

3. Funeral Welfare

The Funeral Welfare Act B.E. 2545 defines funeral welfare as a cooperative activity among individuals to mutually assist in organizing funerals or managing the affairs of a deceased person and their family. This agreement is made without the intention of generating profit or income for distribution. Funeral welfare has become widespread in rural Thailand, with the number and size of groups expanding in each village community and within government sectors. It is considered a popular micro-insurance group due to its significant role in pooling members' funds into a central fund to cover funeral expenses for members. Initially, membership in these associations was mandatory for everyone in the village aged one year and older, requiring them to contribute a predetermined amount for funeral welfare whenever a member of the village passed away. With the enactment of the Funeral Welfare Act B.E. 2517, funeral welfare associations were established within government agencies, state enterprises, and the general public, aiming to assist with funeral expenses and support the families of deceased members.

The Bank for Agriculture and Agricultural Cooperatives (BAAC) adopted the funeral welfare guidelines as per the Funeral Welfare Act B.E. 2545, encouraging its farmer customers to establish funeral welfare associations. The objective is to promote social welfare, enabling members to assist each other in managing funerals and supporting the families of deceased members. BAAC began supporting the establishment of such associations in 1975, starting with the BAAC Customer Funeral Welfare Association in Nan Province as a pilot project. The purpose was to help members' families receive funds for funeral arrangements and household expenses. The project was successful, garnering significant interest and participation from customers. Consequently, BAAC expanded the initiative nationwide, appointing BAAC employees as advisors to provide guidance and oversee the associations' operations. As of December 31, 2022, there were no fewer than 524 associations nationwide.

4. Research Hypotheses

1. Personal factors are related to the funeral welfare payment behavior of members of the Funeral Welfare Association of Customers of the Bank for Agriculture and Agricultural Cooperatives, Sichon District, Nakhon Si Thammarat Province.
2. Motivational factors are related to the funeral welfare payment behavior of members of the Funeral Welfare Association of Customers of the Bank for Agriculture and Agricultural Cooperatives, Sichon District, Nakhon Si Thammarat Province.

Research Methodology

1. Population and Sample

The study population comprises members of the Funeral Welfare Association of Customers of the Bank for

Agriculture and Agricultural Cooperatives (BAAC), Sichon District, Nakhon Si Thammarat Province, totaling 10,640 individuals (data from the Q1/2023 report as of March 31, 2023). Given the large population size, the sample size was determined using Krejcie and Morgan's (1970) method, with a 95% confidence level and an acceptable margin of error of 0.05. The formula used for the sample size calculation is:

$$n = \frac{X^2 N p (1 - p)}{e^2 (N - 1) + X^2 p (1 - p)}$$

Based on this calculation, the required sample size is 370.75, rounded to 371 samples, with a maximum acceptable margin of error of 0.05 at a 95% confidence level. To facilitate data evaluation and analysis, the researcher used a sample size of 400, which exceeds the required minimum of 371. Data collection from the sample was conducted among members with membership numbers from 1 to 20,170, who were active as of March 31, 2023, using convenience sampling.

2. Research Instrument

The research instrument was a questionnaire developed from a review of relevant literature, theories, and research tools to ensure appropriateness and alignment with the study objectives. The questionnaire consisted of close-ended questions and was divided into three sections:

1. **Personal Factors:** This section included questions about gender, age, marital status, education level, primary occupation, monthly income, monthly household expenses, status as a payer of funeral welfare, debt status, and current outstanding debt. It comprised 10 checklist questions.
2. **Motivational Factors:** This section covered five areas: product, reliability, quality, safety, and customer care. It included 20 rating scale questions.
3. **Behavioral Factors in Funeral Welfare Payment:** This section consisted of 5 checklist questions about the timing of payments, the most important reason for delayed payments, payment methods, the most important reason for partial payments, and payment channels.

3. Instrument Development and Validation

The development and validation of the research instrument involved studying relevant concepts and research on "Motivation and Behavior in Funeral Welfare Payment: A Case Study of the Funeral Welfare Association of Customers of the Bank for Agriculture and Agricultural Cooperatives, Sichon District, Nakhon Si Thammarat Province." The research framework guided the creation of the questionnaire. The questionnaire's content validity was verified by presenting it to an academic advisor for review and incorporating feedback for improvement. The questionnaire's

accuracy was further refined based on the advisor's recommendations to ensure completeness.

4. Data Analysis

The data were analyzed using both descriptive and inferential statistics. Descriptive statistics, including frequency, percentage, mean, and standard deviation, were presented in tables accompanied by descriptive text. Inferential statistics involved hypothesis testing using Chi-Square to analyze relationships between variables.

Results

1. Descriptive Analysis

The majority of the sample group were female, totaling 242 individuals, which accounts for 60.5%. The sample group had an average age range between 51 and 60 years old, with 122 individuals making up 30.5%. Regarding marital status, 252 individuals were married, accounting for 63.0%. The education level of the sample group was primarily lower secondary education, with 119 individuals or 29.8%. The primary occupation was trading, with 170 individuals, accounting for 42.5%. Most had a monthly income ranging between 10,001-20,000 THB, totaling 192 individuals or 48%, which corresponded with the monthly household expenses in the same range for 279 individuals. Regarding funeral welfare payments to the association, most of the members, 276 individuals or 69.0%, paid by themselves. In terms of current outstanding debt, the majority of the sample group had no debt, totaling 207 individuals or 51.7%, followed by those with outstanding debt between 150,001-200,000 THB, totaling 58 individuals or 14.5%. The motivation for paying funeral welfare contributions to the BAAC's Funeral Welfare Association in Sichon District, Nakhon Si Thammarat Province, was at a high level overall, with a mean of 4.13 and a standard deviation of 0.274. Most of the sample group paid their contributions on time, with 277 individuals or 69.3%, while 123 individuals did not. The primary reason for late payments was forgetting, reported by 57 individuals or 14.2%. Most of the sample group made partial payments, totaling 221 individuals or 55.2%, with the primary reason being the need to use the money for other expenses, reported by 70 individuals or 17.5%. The majority chose to pay in cash, totaling 361 individuals or 90.3%.

2. Hypothesis Testing

Hypothesis 1: Personal factors are associated with the behavior of funeral welfare contributions among the members of the Funeral Welfare Association of Customers of the Bank for Agriculture and Agricultural Cooperatives in Sichon District, Nakhon Si Thammarat Province. The relationship was analyzed using the Chi-Square test (Table 1).

Table 1: Summarizes the results of the hypothesis testing for the relationship between personal factors and payment behavior

Motivational Factors	Payment Behavior		
	Payment Time	Payment Method	Payment Channel
Gender	✗	✓	✗
Age	✓	✓	✗
Marital Status	✗	✓	✗
Education Level	✗	✗	✗
Main Occupation	✗	✓	✗
Monthly Income	✓	✓	✗
Monthly Household Expenses	✓	✓	✗
Status of the Funeral Aid Payer	✓	✗	✗
Current Outstanding Debt	✓	✗	✗

Hypothesis 2: Motivational factors are associated with the behavior of funeral welfare contributions among the members of the Funeral Welfare Association of Customers of the Bank for Agriculture and Agricultural Cooperatives in

Sichon District, Nakhon Si Thammarat Province. The relationship was analyzed using the Chi-Square test. (Table 2).

Table 2: Summarizes the results of the hypothesis testing for the relationship between motivational factors and payment behavior

Motivational Factors	Payment Behavior		
	Payment Time	Payment Method	Payment Channel
Product			
1.1 Easy application process	×	✓	✓
1.2 Easy and quick funeral aid claim process	×	✓	×
1.3 Variety of payment channels	×	✓	×
1.4 Adequate and thorough communication about the association	✓	×	✓
Credibility			
2.1 Credible operation and image of the association	×	✓	×
2.2 Accuracy and precision in information provision	×	✓	×
2.3 Credible supervision by the committee or relevant persons	×	×	×
2.4 Clear opening and closing hours	×	×	×
Quality			
3.1 Good operational results of the association	×	×	×
3.2 Clear timeline for disbursing funeral aid to heirs	×	×	×
3.3 Notification and follow-up with heirs for receiving funeral aid	✓	✓	×
Safety			
4.1 The association's location has a security system	✓	✓	×
4.2 The association's location has adequate facilities and parking	×	×	×
4.3 Clarity of the receipt provided to customers	×	×	×
Customer Care			
5.1 Employees are attentive and have good interpersonal skills	×	×	✓
5.2 Employees are knowledgeable and skilled, able to answer queries	×	✓	×
5.3 Employees provide prompt and equal service	×	✓	×
5.4 Employees provide courteous and gentle service	×	✓	×

Discussion

1. Demographic Factors

The descriptive data of the 400 respondents, all residing in Sichon District, reveal that the majority were female, aged between 51 and 60 years. Most respondents had completed lower secondary education, with trading being the predominant occupation. Monthly income and household expenses for the majority ranged between 10,001 to 20,000 baht. The majority of members were self-paying for funeral welfare contributions, with most respondents reporting no current debt, while the next significant group had debts ranging from 150,001 to 200,000 baht. This aligns with the Life Cycle-Permanent Income Hypothesis, which postulates a relationship between savings, income levels, and age. Individuals with higher incomes, typically middle-aged, tend to save more than those with lower incomes, such as the young or retired (Richard T. Froyen, *Macroeconomics: Theories and Policies*, 2005. P.542). The surveyed members, being predominantly middle-aged, are likely in their peak earning and saving years. As they must be borrowers to join the association, the finding that most have no debt suggests they are financially stable, capable of saving, despite similar income and expense levels. For those with debts still making contributions, this behavior aligns with Consumer Behavior Theory, specifically the Stimulus-Response Model (S-R Theory), which describes the consumer decision process involving perception, evaluation, decision-making, and response to fulfill the need for benefits from contributions. Additionally, the majority of respondents being traders suggests that, based on the definition of primary occupation as the job one spends the most time on or earns the most from, these members are not primarily engaged in agriculture. This indicates that most time is spent in trading activities rather

than farming, which is not their main income source.

2. Motivational Factors

The overall motivational factors were rated highly, particularly product-related factors such as the simplicity of the application process. Trust-related factors, such as clear operating hours, safety-related factors like clear receipts, and customer care factors, including attentive and personable staff, were also highly rated. Quality-related factors, like good performance records of the association, had a high motivational influence. These findings align with Solomon's (2011) ^[16] motivation concept which categorizes motivations into intrinsic factors, such as needs, attitudes, and special interests, and extrinsic factors, such as expectations, knowledge, progress, personality, and impressions. Each of these factors positively influences the respondents' perceptions and satisfaction. It can be summarized that members are externally motivated by the need to reduce risk upon borrowing, leading them to join the association. The continued membership motivation stems from the desire to benefit their heirs, who would receive financial support to settle debts or use the remaining funds for other purposes upon the member's death. This aligns with the motivational processes described.

3. Payment Behavior

Payment behaviors include making payments on time, the nature of payments, and payment channels. The study found that most respondents could make their payments on time but chose to make partial payments due to the necessity of allocating funds for other expenses. The most preferred payment method was cash. This suggests that, given the majority of the respondents are middle-aged and married,

they have other household responsibilities, necessitating a prioritization of their income allocation. Funeral welfare payments serve as a form of risk management and saving. According to the Life Cycle-Permanent Income Hypothesis (Richard T. Froyen, *Macroeconomics: Theories and Policies*, 2005), savings occur when income exceeds expenses. The findings on payment behavior align with the Consumer Decision-Making Process which involves need recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior, leading to continued membership through regular contributions.

4. Hypothesis Testing

Hypothesis 1: The study found that personal factors such as age, monthly income, and monthly household expenses are significantly related to payment behavior, including the timing and nature of payments. This is consistent with previous research on debt repayment behaviors. For instance studied the marketing mix factors affecting the use of agricultural credit cards by Bank for Agriculture and Agricultural Cooperatives customers, identifying age and monthly income as influential factors. Similarly, Thidarat Lapea, Usa Nukul, and Naline Tinnam (2018) ^[22] examined the delinquency of Generation Y debtors enrolled in the Debt Clinic Project by Sukhumvit Asset Management Company Limited, finding a correlation with monthly income and household expenses.

Hypothesis 2: Motivational factors influencing payment behavior align with research by Thanaporn Kamthip and who studied motivations and behaviors in using mobile banking services at the Government Savings Bank in Phetchabun Province. They identified product-related factors (easy application process) and trust-related factors (reliable organizational image and accuracy of information) as significant. Additionally studied ways to increase life insurance savings deposits at the Bank for Agriculture and Agricultural Cooperatives, Pakho Branch, Udon Thani Province, finding that product accessibility and customer care (communication and staff expertise) were crucial. Thida Trakul Kaenchadetch (2021) ^[21] examined motivations and purchasing behaviors for eyeglasses in Surat Thani Province, highlighting safety-related factors, such as the security system at the association's location, as significant motivators.

Recommendations

1. The findings indicate that the sample group primarily consisted of individuals aged 51 to 60 years, with current debt values ranging from 150,001 to 200,000 baht. These factors were found to correlate with the behavior of paying the funeral welfare contributions to the association. Therefore, it is recommended that the committee or relevant personnel should revise the association's management policies to increase the number of members below the age of 51. This adjustment would ensure the continued operation of the association and enhance the benefits for beneficiaries, thereby increasing the funds available for debt repayment and other uses.
2. The study revealed that safety motivation is the most influential factor related to payment behavior. Therefore, in managing the association and providing loans to farmers or customers of the Bank for Agriculture and Agricultural Cooperatives, transparency in information disclosure is crucial. Members and stakeholders should

have access to verifiable information. Additionally, policies should be developed to enhance the knowledge and understanding of the association's importance among its members.

3. The study found that customer care motivation, including knowledge and expertise in answering questions, prompt and equitable service, and courteous and gentle service, correlates with the payment behavior regarding the nature of payments (full or partial payments). Hence, the committee and relevant personnel should ensure that association staff are knowledgeable and competent regarding association-related information. They should also oversee the staff to ensure that they perform their duties accurately, promptly, fairly, and courteously at all times.

Suggestions for Future Research

1. Future studies might explore the information awareness among members to improve the association's public relations and information dissemination, ensuring that members are better informed about the association's activities.
2. Subsequent research could examine payment behavior in other funeral welfare associations to determine if the size and geographic location of the association impact payment behavior. This would be beneficial in formulating policies that align with the sustainable development of the association based on member needs.
3. Future research could also investigate the occupational characteristics of the Bank for Agriculture and Agricultural Cooperatives' customers. This study found that the primary occupation of the sample group was trading, not farming, which is the main target group of the Bank for Agriculture and Agricultural Cooperatives in Sichon District, Nakhon Si Thammarat Province.

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