

**Title** : **The Analysis and Evaluation of the University Loan for Computer and Peripherals Project**

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### **Abstract**

This research project bases on the 355 qualified persons by interviewing and the return of questionnaires for helping SUT's management group whether they will consider to keep on going with this computer loan. There are two types of interviewee – person who has already borrowed the money from SUT for buying the computer and its peripherals and person who is qualified to borrow the money, but they haven't been to do so. The study reveals that this idea is very useful. Also, most of SUT's staff supports this idea and hope that it should keep on going. For the borrower's age between 25 to 29 year-old people has the basic knowledge to operate the computer properly and this group of people is also the majority of the computer's loan. Generally speaking, the computer loan's borrower can be benefited to their computer knowledge via this scheme. However, most of their computer skill comes from their self-paced study, private tutorial or Internet cafe'. According to the statistics of this study, the borrower practices computer skill at home average 1-2 hour everyday. By this research, it also reveals that the maximum amount of this computer loan should not exceed 70,000 baht per person and the criteria to grant this loan is whatever necessary expenses will be deducted from the borrower's income every month and the left-overs money (about 30% of the borrower's net income) is still more than 2,000 baht which is the minimum money return to SUT every month. Then, the computer loan's committee should consider this application. Choosing and processing to procure the computer should let the borrower finish by themselves. Furthermore, the criteria to grant the money should not restrict on the borrower's duty in their workplace and the contract should not involve the guarantor. Some people desire to get the computer components and assembling by themselves. This study also recommends the committee for this computer loan should employ the order of criteria, namely percentage of net income, debts currently incurred from the borrower to university, borrowing history, period of serving the university, comments from the borrower's supervisor and their duty of work. Finally, some of committee member does not qualify to check up the application. It should employ the computer professional to look at the details. Otherwise, problem will be occurred.