

ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่ Copyright<sup>©</sup> by Chiang Mai University All rights reserved

## Appendix A

## Questionnaires

Part 1: General questions: for the entrepreneurs and executives of small and medium enterprises

1.	Geno	der
2.	Age.	20818189
3.	Posi	tion
4.	Educ	cation level
	Add	itional trainingduration
	Add	itional trainingdurationduration
5.	Туре	e of business
	Dura	ation of operationyear(s) total employees
	Regi	stered capital
6.	Loca	ntion
7. ′	Types	of enterprises
		Single owner □ Partnership limited  Company limited □ Others (please specify)
		Company limited
8	Annu	al sales
9. ]	Finan	cial programs currently used in your enterprise  Yes, name of program
		Copyright <sup>©</sup> by Chiang Mai University
Pa	rt 2: 1	Data about attitudes of the entrepreneurs
10.	. Have	e financial information been used for analysis and decision making in your
ent	erpris	se?
		Yes,because
	□F	Partially, because
	$\square$ N	Vo. because

11. Do you think that financial information is beneficial for the operation of your						
enterprise?						
☐ Yes, (please explain)	☐ Yes, (please explain)					
□ No						
12. Do you have knowledge a	and understanding about finar	ncial information? Please				
explain.						
	1212 NB					
13. What do you think about	financial programs or financia	al tools currently being used?				
☐ Simple	☐ Fairly comprehensible	☐ Complicated				
14. What do you think about	the results from analysis of f	inancial information currently				
practiced?		7/3//				
☐ Easy to understand	☐ Partially understandable	☐ Incomprehensible				
15. For financial programs cu	urrently used in business, do y	you thinks the results obtained				
can be immediately used for i	making decision?	1.4				
☐ Yes, they can explain	- UAA	/ 8/				
□ No						
16. If there are any tools t	hat can help you analyze a	and make decisions for your				
enterprise, what types of tools	s you prefer?					
☐ Ready-use software	□ Excel	☐ Website				
☐ Cloud computing that	can be used on tablet	. Slav . ?				
☐ Others	<u>มหาวทยาลย</u>	เชยอเทม				
17. Other suggestions	by Chiang Ma	i University				
A-İ-İr-i	- <del>g h + s - r e s</del>	-e-r-v-e-d				
	0 11 2 2 2 2 2					

#### Appendix B

#### **Interviews**

Part 1: General questions: for the entrepreneurs and executives of small enterprises 1. Gender..... 2. Age..... 3. Position..... 4. Education level ..... 5. Additional training ......duration.....duration 6. Additional training ......duration.....duration 7. Type of business..... 8. Duration of operation......year(s) total employees..... 9. Registered capital ..... 10. Location..... 7. Types of enterprises Single owner Partnership limited Others (please specify)..... Company limited 8. Annual sales below 10,000,000.-□ 10,000,000 - 20,000,000 20,000,001 - 40,000,000 40,000,001 - 60,000,000 60,000,001 - 80,000,000 over 80,000,000 9. Financial programs currently used in your enterprise Yes, name of program..... No Part 2: Data about attitudes of the entrepreneurs 10. Have financial information been used for analysis and decision making in your enterprise? ☐ Yes, because....

☐ Partially, because....

□ No, because....

11. Do you think that financial information is beneficial for the operation of your
enterprise?
☐ Yes, (please explain)
□ No
12. Do you have knowledge and understanding about financial information? Please
explain.
13. What do you think about financial programs or financial tools currently being used?
☐ Simple ☐ Fairly comprehensible ☐ Complicated
14. What do you think about the results from analysis of financial information currently
practiced?
☐ Easy to understand ☐ Partially understandable ☐ Incomprehensible
15. For financial programs currently used in business, do you thinks the results obtained
can be immediately used for making decision?
☐ Yes, they can explain
□ No
16. Please mark / on the areas you wish to answer.
In Column 1. (Do), please mark / if your enterprise practices the financial information
listed on the items.
In Column 2. (Think), please mark / if you perceive that the particular items have
significance and are suitable for your enterprise.
significance and are suitable for your emerprise.
Financial Information 1.(Action) 2.(think)
Revenue-Expense
(Cash Flow)
Income Statement
Balance Sheet

Financial ratio

Break-even point

17. Please rank from 1 (most important) to 5 (least important) the components crucial for your enterprise.

Financial Information	Rank
Revenue-Expense	
(Cash Flow)	
Income Statement	
Balance Sheet	
Financial ratio	
Break-even point	Valerio 6

18. From the answers in 16 of Column 1. (Do), please add more details in the following Table. Your enterprise completed......items.

1.Financial Information	How	Why
	10	S82
Channel of access	187	1 300
Select data	Y 2/1	8
Statistical data	111/1/	\$//
Financial hypothesis (+- x / ><)		Y //
Financial conclusion	TERS	
Beliefs of conclusion	NIVE	
Methods of practices	10	0 1

2. Financial Information	How	Un vers Why
	res	erved
Channel of access		
Select data		
Statistical data		
Financial hypothesis (+- x / ><)		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

3. Financial Information	How	Why
Channel of access		
Select data		
Statistical data		
Financial hypothesis ( + - x / > < )		
Financial conclusion		
Beliefs of conclusion	1913	
Methods of practices	المفراد	

4. Financial Information	How	Why
	(D)	5\
Channel of access	3	3OX
Select data	100	38S
Statistical data	((, 'E'	W.
Financial hypothesis (+- x / ><)	IRAI	60
Financial conclusion	1311/4	1//
Beliefs of conclusion	E CIT	
Methods of practices	NIVER	

5. Financial Information	How	Why
Channel of access	Chiang Mai Un	versity
Select data	s reser	ved
Statistical data		
Financial hypothesis $(+-x/><)$		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

19. If there are any tools that can help you analyze and make decisions, would you lib				
to use them?				
☐ Yes, because ☐ No, because ☐				
look like?				
	010101.3			
21. Results of financial tools that yo	Jan - Link	,		
☐ Shown in figures	□ Sh	own in data		
☐ Shown in graphs	□ Ot	hers		
22. If there are any tools that can	n help you analyze a	and make decisions for your		
enterprise, what types of tools you p	refer?	1006		
☐ Ready-use software	□ Excel	□ Website		
☐ Cloud computing that can be u	ised on tablet	14		
☐ Others	MA	181		
23. Other suggestions	MAD	A		
W. C. M.	- 000 P	55-//		
	d UNIVE			
ลิขสิทธิ์มหา	າວົກຍາລັຍ	เชียงใหม		
	y Chiang Ma			
All rigi	nts res	erved		

# Appendix C

## **Interviews** (Effective Financial Information)

Business
Position
1 II 1 C 1 I C 1 O
1. How do you apply financial statement of SMEs Enterprises?
1 1 32 D 2 1
UNIV
2. What do you think suitable financial statement for SEs Enterprises?
Copyright <sup>©</sup> by Chiang Mai University
All rights reserved

3. From the answers in 2, How do you think of efficiency Financial Information?

1.Financial Information	How	Why
channel of access		
Select data		
Statistical data		
Financial hypothesis (+- x / ><)		
Financial conclusion	61918	
Beliefs of conclusion	2/2	
Methods of practices	18	1/03
18.79		3 \

2. Financial Information	How	Why
	160	895
channel of access		485
Select data	T DI	121
Statistical data	MA	9/
Financial hypothesis (+- x / ><)		4//
Financial conclusion	RSI	
Beliefs of conclusion	MIAFF	
Methods of practices		

3. Financial Information	niang Howai U	Why
	s rese	rved
channel of access		
Select data		
Statistical data		
Financial hypothesis $(+-x/><)$		
Financial conclusion		
Beliefs of conclusion		
Methods of practices		

4. Financial Information	How	Why
channel of access		
Select data		
Statistical data		
Financial hypothesis (+- x / ><)		
Financial conclusion		
Beliefs of conclusion	01013	
Methods of practices	المناها المناها	

5. Financial Information	How	Why
	0 /1	21
channel of access		r30A
Select data		CHA
Statistical data	Wy) I	74
Financial hypothesis $(+-x/><)$	MAL	5/
Financial conclusion	A	- //
Beliefs of conclusion	2811	
Methods of practices	UNIVE	

ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่ Copyright<sup>©</sup> by Chiang Mai University All rights reserved

# Appendix D

## **Interviews and Observations for SEs owner**

Busi	ness	••••••	•••••	•••••	Type o	f business	•••••	•••••	•••••
Posit	ion	•••••	•••••	•••••	••••				
Time	·····	D	/M/Y				•••		
1	. Do	you	think of	suitable	cloud	computing	finance	for	your
	ente	erprise?	(interview)		100	452			
							.1.1.		
			(5./				2.\\		
		//:	67/4	(yuu		171	- N		
			A04	(3-7)	3		r304		
			385		28/7	\	<b>485</b>		
	• • • •	····	$\sim$ \	/	W .	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	74	• • • • • • •	
	••••	//	THE T		IA	A /	8 //	• • • • • • •	
	• • • • •		/ <u>i.e.</u> /			· · · · · · · · · · · · · · · · · · ·	Ş1//		
	• • • •				1.33.6		///	• • • • • • • •	
	• • • •	• • • • • • • • • •		1,7,7					
				San I	MIN	100			
2	. Wo	uld you	like to use cl	oud compu	ting fina	nce? Why? (i	nterview)		
	5	કેમક	3.00.0.1.1	unifir	igia.	Kon Sto	mila		
		100							
		Copy	yright	by Cr	nang	Mai Un	iversit	y	
	1	4 I	l ri	ght	s r	esei	· v e		
	••••								• • • • •
	••••				• • • • • • • • • • • • • • • • • • • •			• • • • • • • •	
	• • • • •	• • • • • • • • •			•••••				
			•••••						
	• • • •								

3.	SE owner has changing behaviors after presenting the model of cloud computing
	finance. The changes in behaviors could be discussed as follows:
	(observable)
	08151819
	5000
	UNIVERSITE OF THE PROPERTY OF
	ลิฮสิทธิ์มหาวิทยาลัยเชียดใหม่
	Copyright <sup>©</sup> by Chiang Mai University
	All rights reserved

4	TT 1	CE-	apply about	C'	:C	9 (-1	1. 1 . \
4.	HOW GOES	DES OWNER	addiv addui	Hillance	ппоппаис	ли с сон	osei vanie

1. Financial Information	Detail
Revenue-Expense	
channel of access	
Select data	
Statistical data	
Financial hypothesis (+- x / ><)	
Financial conclusion	I El HOT
Beliefs of conclusion	3000
Methods of practices	
12/3	
Memo	
	W )
	MMAZSI
	136/A/
	INIVESS
	UNIT
ลิขสิทธิ์มหาวิ	ົກຍາລັຍເຮีຍວໃหນ
Copyright <sup>©</sup> by	Chiang Mai University
	ts reserved

2. Financial Information	Detail
Income Statement	
channel of access	
Select data	
Statistical data	
Financial hypothesis (+- x / ><)	
Financial conclusion	elum
Beliefs of conclusion	000
Methods of practices	
10/10	0/2/12/
Memo	
	N /4 / /
	505 J
	UNIV
ลิสสิทธิ์แหก่จิ	กตอล์ตเลียกใหม่
Convright © hy f	hiang Mai University
	Chiang Mai University
68.8.8. 7.1.5:11.2	

3. Financial Information	Detail
<b>Balance Sheet</b>	
channel of access	
Select data	
Statistical data	
Financial hypothesis $(+-x/><)$	
Financial conclusion	61818
Beliefs of conclusion	0.0
Methods of practices	
18/	6 131
Memo	
	)
	17 A 1 S 1
	INIVERS
	O.I.Y.I.
2 2 2	
Copyright <sup>©</sup> by C	Chiang Mai University
	s reserved

# Appendix E

## **Interview and Observation for SEs owner**

Business	Type of business
Position	
Time	D/M/Y
1. How do	es SEs owner change behaviors after receiving the model of Cloud
Computi	ng Finance? (observation)
	NE \
	NEX HBM ZAV
••••••	
•••••	AI LINIVER
•••••	
ຄີເ	เลิกอื่นหาวิทยาลัยเชียงใหม่
Co	pyright <sup>©</sup> by Chiang Mai University
A	ll rights reserved
•••••	
•••••	

2	Low door	SEc owner	onnly	ahout	financa	inform	antion?	(observation)
∠.	HOW HOES	SES OWIEL	appry	about	Illiance	шош	iauon:	(observation)

1. Financial Information	Detail
Revenue-Expense	
channel of access	
Select data	
Statistical data	
Financial hypothesis ( + - x / > <	
Financial conclusion	HILLIAN SV
Beliefs of conclusion	311
Methods of practices	28 131
Memo	
\\	
	UNIVE
8 118 108 11110	Smelo čeli Pelo Šizvi
	Chiang Mai University
711 11511	ts reserved

2. Financial Information	Detail
Income Statement	
channel of access	
Select data	
Statistical data	
Financial hypothesis ( + - x / > < )	
Financial conclusion	61919
Beliefs of conclusion	00-10
Methods of practices	
12/2	0 / 2/3/
Memo	
10	W W / S/
	MAM*/.8//
	UNIT
ลิสสิทธิ์แหาจิ	ทยาลัยเหียลใหม่
C	
Copyright <sup>©</sup> by C	Chiang Mai University
AII FISH	s reserved

3. Financial Information	Detail
<b>Balance Sheet</b>	
channel of access	
Select data	
Statistical data	
Financial hypothesis ( + - x / >< )	
Financial conclusion	81818
Beliefs of conclusion	00= 00
Methods of practices	
Memo	9/7/3/
10	ND) /z/
MAI	UNIVERS
ลิฮสิทธิ์มหาจิ	ทยาลัยเชียงใหม่
Copyright <sup>©</sup> by C	thiang Mai University
All right	s reserved

## Appendix F

#### 1. Gender of 20 SMEs

Gender	Males	Females	total
number	7	13	20
%	35	65	100

## 2. Categories of 20 SMEs

type	Manufacturing	Wholesale	Retail	Service	total
number	3	2	8	7	20
%	15	10	40	35	100

## 3. Duration of operation of 20 SMEs

Duration	<5 years	>5-10 years	>10-15 years	>15-20 years	>20 years	total
number	2	5	9	2	2	20
%	10	25	45	10	10	100

# 4. Types of 20 SMEs

type	single owner	partnership	company	Other	total
	0 6	limited	limited	-	9 1
number	8	2	8	2	20
%	40	10	40	10	100

# 5. Employees of operation of 20 SMEs

Employees	<25	25-50	51-100	101-200	>200	total
number	12	2	2	-	4	20
%	60	10	10	-	20	100

### 6. Registered capital of 20 SMEs

Fixed	<500,000	500,001-	1,00,001-	10,000,001-	>30,000,000	total
assets		1,000,000	10,000,000	30,000,000		
number	8	6	2	-	4	20
%	40	30	10	-	20	100

#### 7. Annual sales of 20 SMEs

Annual	below	10,000,000-	20,000,001-	40,000,001-	60,000,000-	over	total
sales	10,000,000	20,000,000	40,000,000	60,000,000	80,000,000	80,000,000	
number	5	8	1	1 2	1	4	20
%	25	40	5	5	5	20	100



#### **CURRICULUM VITAE**

**Author's Name** MS. ONNARIN PHUATNGAM

**Date/Year of Birth** October 26, 1970

Place of Birth Bangkok, Thailand

**Education** 1992 Major Marketing, Degree Bachelor of Business

Administration, Dhurakijpundit University

2008 Major General Management, Degree Master of

Business Administration, Ramkhamhaeng University

#### **Publications**

O. Phuatngam, T. Chandarasupsang, N. Chakpitak, and P.P. Yupapin, "Small Enterprise Development and Using Cloud Computing Concept," the Publication in the Life Science Journal (ISSN 1097-8135, http://www.lifesciencesite.com), New York, USA, August 14,2014. pp.568-577

O. Phuatngam, T. Chandarasupsang, N. Chakpitak, "Ready to Use Business Intelligence Model for Small Firms" the Proceedings of the 8<sup>th</sup> Conference of the International Conference Knowledge Management, Intellectual Capital and Organisational Learning, Bangkok, Thailand, October 27, 2011.

