

**EMPLOYEE MOTIVATION IN A PRIVATE BANK IN  
THAILAND**



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**EMPLOYEE MOTIVATION IN A PRIVATE BANK IN THAILAND**

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**ABSTRACT**

Employee motivation is one of the critical factors in business. This research focuses on employee motivation in Credit contract and mortgage registration unit which is one of the higher-pressure jobs at private banks in Thailand. There are problems in this unit that affects company performance which include an increase in employee turnover rate, work overload, customer complaints, loss of loyal customers and loss of company's profit. The purpose of this research is to study and investigate the level of satisfaction in the unit at a private banking company and how to motivate employees to help managers find ways to increase satisfaction among subsidiaries.

The researcher used mix method to discover the level of satisfaction among employees in the credit contract and mortgage registration unit. The fifty participants who work in credit contract and mortgage registration unit were given a questionnaire by the researcher and then the researcher selected five participants from fifty participants for an in-depth interview.

This research shows the level of satisfaction in the credit contract and mortgage registration unit is mostly in neutral level. There are four main factors that affect employee motivation: salary, benefit, relationship and personal goal. Communication and training are recommendation for solving problems in this research.

**KEY WORDS:** Employee motivation / Employee satisfaction/ Private bank in  
Thailand /Human Resources

37 pages

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## **CHAPTER I INTRODUCTION**

Employee motivation is definitely one of the critical factors in any business; especially the high-pressure kind of business likes private banking, auditing business, advertising business and etc. Employee motivation is one of the policies of managers to increase effective job management amongst employees in organizations (Shadare, 2009) and motivation can be defined as a driving force within a person which stimulates the individual to do something up to the target level in order to fulfill some need or expectation (Mullins, 2007). In this research, the focus is on what the factors that motivate employees to work in private banking companies are. It provides details about the level of satisfaction in credit contract and mortgage registration unit at a private banking company. Employee motivation factors are also presented in this research to guide credit contract and mortgage registration manager to create a strategy to improve employee satisfaction.

### **1.1 Contextual Background**

The credit contract and mortgage registration unit is one of the most crucial departments for private banking employees. There are many tasks credit contract and mortgage registration officers have to do each day. The purpose of this position is to prepare and draft credit contract then send to relationship managers or corporate business service managers so they can transfer those contracts to customers and then inform them of the setting and changing of credit limits. Therefore, main key tasks of this unit are creating credit contracts, informing of setting and changing credit limits and calculating interest rate and commission fee in banking system.

## **1.2 Problem Statement and Research Objectives**

There are many problems in the credit contract and mortgage registration unit. The main problem can be seen by the researcher. Since the researcher used to work in this unit for a year and a half, she could see that something changed from the time she worked there. In her time, the amount of tasks to be done was as massive as it currently is or even more massive, due to better economy state back then, but every employee enjoyed working and helping each other. They liked to have lunch in big groups or advised each other about works. However, the atmosphere at the present moment is different. Employees separate into small groups and no one likes to talk to anyone outside of their group unless absolutely necessary. Moreover, employee turnover rate from this unit is on the rise, which means the unit is faced with difficult situations. As employee turnover rate is increasing, the unit has to face with work overload. As the number of employees is decreasing while the amount of works are rising, the remaining employees find themselves stuck in numerous works that they can't finish all of them in time. The consequence was that customers complain to the bank and the bank loses loyal customers and loses company profit at the end. This problem also occurs because the credit contract and mortgage registration unit can't train new employees quickly enough to replace former employees that resigned so the remaining employees who are already professional have to work more than they can handle. For this reason, employees become frustrate and unhappy about work.

For these problems, this research has an objective to study and investigate the level of satisfaction in the unit at a private banking company and the way to motivate employees, so that the manager of the credit contract and mortgage registration unit can apply these and uses them to find ways to increase satisfaction among subsidiaries.

The research question of this study is to find out, "What are the factors that motivate employees at a private banking company, and how to increase satisfaction level among employees?"

## **1.3 Benefits of research**

The research will help managers of high pressure units such as the credit contract and mortgage registration unit improve capabilities of employees and increase

unit performance. In addition, the research will provide managers with the ways to increase employee satisfaction and employee willingness to help decrease employee turnover ratio. It will solve the lack of skilled employees, work delay and dissatisfied customer issue, thus increase company's profit.



## **CHAPTER II**

### **LITERATURE REVIEW**

The relationship between people and their work has long attracted psychologists and other behavioural scientists (Wiley, 1995). Employee motivation is an important area of organizational behaviour and it can be considered a key contributor to organizational performance (Amangala1 & Wali, 2013). Motivation is the force that makes people chooses a particular job, stay with that job and work hard in that job (Lin, 2007).

#### **2.1 Factors that affect motivation in employee**

For many years, there are many researches and surveys that display factors that affect employees' motivation. Chief among these is the fact that employees attempt to find the meaning of their jobs and the reasons for being at work (Lin, 2007).

One of the first surveys was conducted in 1946 (Hersey & Blanchard, 1969). In 1946, industrial employees were asked to rank ten "job reward" factors in terms of personal preference. According to Wiley (1995), good wages was chosen as the top motivational factor for employees surveyed during those years and he also referred that employees want what they feel is slipping away from them and what they seem to be getting less and less of from their companies which are money and job security. Frederick Taylor and his scientific management associate described money as the most fundamental factor in motivating the industrial workers to attain greater productivity (Adeyinka, 2007). Salary is thought to be one of the key factors influencing career choices. However, organization should not rely solely on salary, bonus or other monetary and nonmonetary incentives to motivate the diverse workforce due to the limitations it brings (Lai, 2009).

Appropriate job security assurance, challenging work, work that yields a sense of personal accomplishment, increased responsibility are factors cause motivation

(Daschler & Ninemeier, 1989). Appreciation is one of the top desires of employees which motivate and keep them productive (Glanz, 2002) by enhancing the employee's morale, which allows them to think better of themselves and their ability to contribute towards organization goals. According to Maurer (2001) rewards and recognition are essential factors in enhancing employee job satisfaction and work motivation which is directly associated to organizational achievement. Skills development, training, growth opportunities and promotion are considered to be powerful motivation factors for employees to satisfy their need for esteem and self-actualization (Lai, 2009). Employees who receive performance feedback are willing to exert more effort at work because it makes them feel important and cared for (Lai, 2009). Good relationship between supervisor and the worker is a convincing issue which causes work satisfaction. Employee's bad feelings to their immediate authority do impact their job performance which leads to dissatisfaction and lack of motivation (Hossain, 2012). When managers treat employees as an individual, they begin to care for employees with respect (Glanz, 2002). When employees realize that they are being treated as human beings, company are caring for their personal needs or lacking and helping to fulfil these needs, employees become loyal to the company and therefore, become more motivated toward their works (Hossain, 2012).

## **2.2 The conclusion of Employee motivation through theories**

There are many theories about employee's motivation. Some of them separate into instinct and extinct factors and some of them separate to steps by steps. This research presents some of them to support the notion that motivation affects the behaviour and performance of employees.

### **2.1.1 Maslow's hierarchy of needs**

According to Kaur (2013), Abraham Maslow was a clinical psychologist who introduced his theory based on personal judgement, which was generally known as the need hierarchy theory and he also said that according to Maslow if people grew in an environment in which their needs are not met, they will be unlikely to function as healthy

individuals or well-adjusted individuals. Maslow claimed that humans are motivated to satisfy the following universal set of five needs.

1. **Physiological Needs:** These are basic physiological imperatives related to eating, drinking, sex, etc.

2. **Safety Needs:** People need to feel safe and secure from fear, harm, and threats to their existence.

3. **Belongingness Needs:** These include the need for friends and to be accepted by others.

4. **Esteem Needs:** People need to maintain a positive self-image and have their efforts recognized and appreciated by others.

5. **Self-actualization:** The highest, most fleeting, human need relates to being all that one can be and reaching one's full potential (Steers & Porter, 1979).

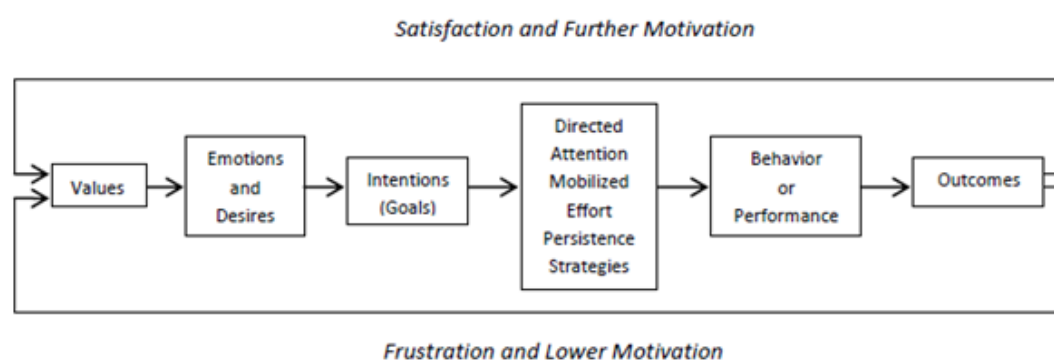


**Figure 2.1 Maslow's hierarchy of needs model**

Maslow's hierarchy of needs gives us a theoretical tool with which to pursue a more comprehensive and accurate understanding of human personality and behaviour (Rivera, 2006)

### 2.1.2 Goal setting theory

It is that an employee's conscious intentions (goals) are primary determinants of task related motivation since goals direct their thoughts and actions (Locke, 1968). It also is the underlying explanation for all major theories of work motivation—whether that be Vroom's (1994) VIE theory, Maslow's (1970) or Herzberg's (2009) motivation theories, Bandura's (1986) social cognitive theory, or operant-based behaviourism (Skinner, 1979). Goal-setting theory was proven in the literature to increase performance among individuals, teams, and the organization in Australia, Canada, the Caribbean, England, Japan (DuBrin, 2004), Germany (Bipp & Kleingeld, 2010), Spain (Morelli & Braganza, 2012) and Sweden (Thorgren & Wincent, 2013). Goal-setting theory claims that motivation relies on goals that direct employee attention and effort toward goal-relevant activities while regulating effort, persistence, task strategies, and action plans (Kinicki & Kreitner, 2009). Managers widely accept goal setting as a means to improve and sustain performance (DuBrin, 2012). Based on hundreds of studies, the major finding of goal setting is that individuals who are provided with specific, difficult but attainable goals perform better than those given easy, nonspecific, or no goals at all. At the same time, however, the individuals must have sufficient ability, accept the goals, and receive feedback related to performance (Latham, 2003).



**Figure 2.2** General model of Goal setting theory

### 2.1.3 Self-Determination Theory (SDT)

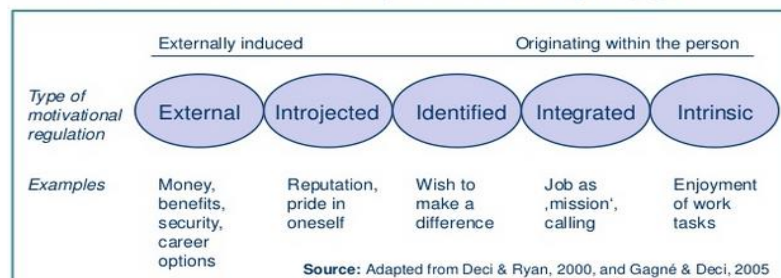
This is a theory of motivation. It is concerned with supporting our natural or intrinsic tendencies to behave in effective and healthy ways. The theory was initially



developed by Edward L. Deci and Richard M. Ryan. Deci & Ryan (1980) suggest that intrinsic motivation is caused by an underlying need for a sense of competence and self-determination, external inducements can actually reduce intrinsic motivation and that intrinsic motivation is based on positive valued experience employees derive directly from their work tasks (Deci, 1975). The most central distinction in SDT is between autonomous motivation and controlled motivation. Autonomous motivation comprises both intrinsic motivation and the types of extrinsic motivation in which people have identified with an activity's value and ideally will have integrated it into their sense of self. Controlled motivation, in contrast consists of both external regulation, in which one's behavior is a function of external contingencies of reward or punishment, and interjected regulation, in which the regulation of action has been partially internalized and is energized by factors such as an approval motive, avoidance of shame, contingent self-esteem, and ego-involvements (Deci & Ryan, 2008). Comparisons between people whose motivation is authentic (literally, self-authored or endorsed) and those who are merely externally controlled for an action typically reveal that the former, relative to the latter, have more interest, excitement, and confidence, which in turn is manifest both as enhanced performance, persistence, and creativity (Deci & Ryan, 1991) and (Sheldon, Ryan, Rawsthorne, & Ilardi, 1997) and as heightened vitality (Nix, Ryan, Manly, & Deci, 1999), self-esteem (Deci & Ryan, 1995), and general well-being (Ryan, Deci, & Grolnick, 1995).

## Self-Determination Theory

- Individual motivational profile, composed of different types of motivational regulation, as driver of behavior
- Variable over time and situations (e.g. HR interventions)
- Motivation - behavior relationship different for each regulatory type



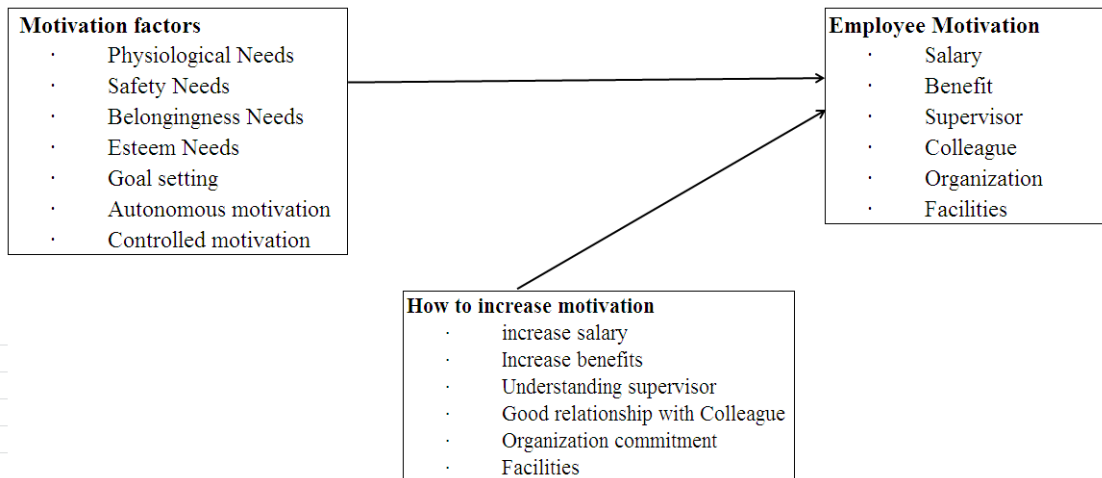
**Figure 2.3 Model of Self-Determination theory**

### 2.1.4 Herzberg's motivation-hygiene theory

It is also known as the two-factor theory, has received widespread attention as having a practical approach toward motivating employees (Hong and Waheed, 2011). Motivators involve factors built into the job itself, such as achievement, recognition, responsibility and advancement (Herzberg, 1966). The theory states that job satisfaction and dissatisfaction are affected by two different sets of factors. According to Herzberg, Man has two sets of needs; one as an animal to avoid pain, and two as a human being to grow psychologically. He illustrated this also through Biblical example: Adam after his expulsion from Eden having the need for food, warmth, shelter, safety, etc., - the 'hygiene' needs; and Abraham, capable and achieving great things through self-development - the 'motivational' needs.



**Figure 2.4 Herzberg's motivation-hygiene theory**



**Figure 2.5 Motivation Framework**



## **CHAPTER III**

### **RESEARCH METHODOLOGY**

The research methodology used in this research is described in this section. The population, the sampling, the location and the reasons of choosing methods are described in this section.

#### **3.1 Research design**

In this research, the researcher uses mixed methods. The roots of mixed methods are typically traced to the multi-trait, multi-method approach of Campbell and Fiske (1959, cited in Teddlie & Tashakkori, 2009), although it is considered a relatively new methodology whose key philosophical and methodological foundations and practice standards have evolved since the early 1990s (Tashakkori, 2009). According to Johnson and Onwuegbuzie (2004), mixed methods research is formally defined here as the class of research where the researcher mixes or combines quantitative and qualitative research techniques, methods, approaches, concepts or language into a single study. Mixed methods research also is an attempt to legitimize the use of multiple approaches in answering research questions, rather than restricting or constraining researchers' choices (i.e., it rejects dogmatism). It is an expansive and creative form of research, not a limiting form of research. It is inclusive, pluralistic, and complementary, and it suggests that researchers take an eclectic approach to method selection and the thinking about and conduct of research. Caracelli and Greene (1997) identified three typical uses of a mixed methods study: (1) testing the agreement of findings obtained from different measuring instruments, (2) clarifying and building on the results of one method with another method, and (3) demonstrating how the results from one method can impact subsequent methods or inferences drawn from the results.

### 3.2 Sampling

The target population includes fifty employees in the credit contract and mortgage registration unit. These fifty participants did the questionnaires which the researcher provided to them, and five of these were then selected for interviews. These fifty participants in the sample group for the questionnaire, which has an age range between 21-60 years old, were selected at random to find main motivation factors and the level of satisfaction in the credit contract and mortgage registration unit in a private bank. The five participants for the interviews however were specifically chosen to ensure that this sample is credible and that it covers all main information that the researcher is interested in. These five interviewees represent 3 positions in the unit which are credit contract and mortgage registration manager, credit contract and mortgage registration approval officer, and credit contract and mortgage registration officer. The pattern of the interview is more conversational than formal in order to create a comfortable atmosphere for participants. Therefore, they can answer researcher's questions easily.

**Table 3.1 The antecedent of interviewees**

No.	Age	Position	Length of work in this unit (Year)
1	44	Credit Contract and Mortgage registration Manager	11
2	37	Credit Contract and Mortgage registration Approval officer	7
3	36	Credit Contract and Mortgage registration Officer	8
4	29	Credit Contract and Mortgage registration Officer	5
5	24	Credit Contract and Mortgage registration Officer	1

### 3.3 Data collection

The researcher used questionnaires and interview methods to discover the level of satisfaction in the credit contract and mortgage registration unit. Questionnaires and interviews are often used together in mixed method studies investigating educational assessment (Brookhart & Durkin, 2003 and Lai & Waltman, 2008). While questionnaires can provide evidence of patterns amongst large

populations, qualitative interview data often gather more in-depth insights on participant attitudes, thoughts, and actions (Kendall, 2008).

The examples of question in questionnaires for forty participants are provided below:

**Table 3.2 The examples of question in questionnaires**

Factor	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1. My salary is appropriate for the job.					
2. I feel proud of working here.					
3. I can ask my colleagues for advices.					
4. I feel that my manager always listen to my opinions and recommendations.					
5. I intend to work in this unit until retirement.					
6. The benefit in organization for me and family is appropriate.					

The examples of interview questions with 5 participants are separated into 2 parts. The first part is for credit contract and mortgage registration manager as follows:

- Do you think your subordinates receive proper salary and benefit? Why?"
- Do you think your subordinates are satisfied with their working hours? Why?"

The second part of interview questions is for credit contract and mortgage registration approval officer and credit contract and mortgage registration officer as below:

- Do you think you receive a proper salary and benefit according to your job responsibility?
- Do you see yourself working in this unit until your retirement age? Why?

The interviews were in face to face style which is the most common interview (Charoenjarasrerk, 2014). The location of the interview was located in credit contract and mortgage registration meeting room in October. The participants can answer freely and the interviews were recorded by the researcher to ensure that the researcher will not miss anything.

### **3.4 Data Analysis**

In this research, the researcher uses two types of data analysis, which are descriptive statistics and coding analysis, to find out the information from the questionnaires and interview.

#### **3.4.1 The descriptive statistics**

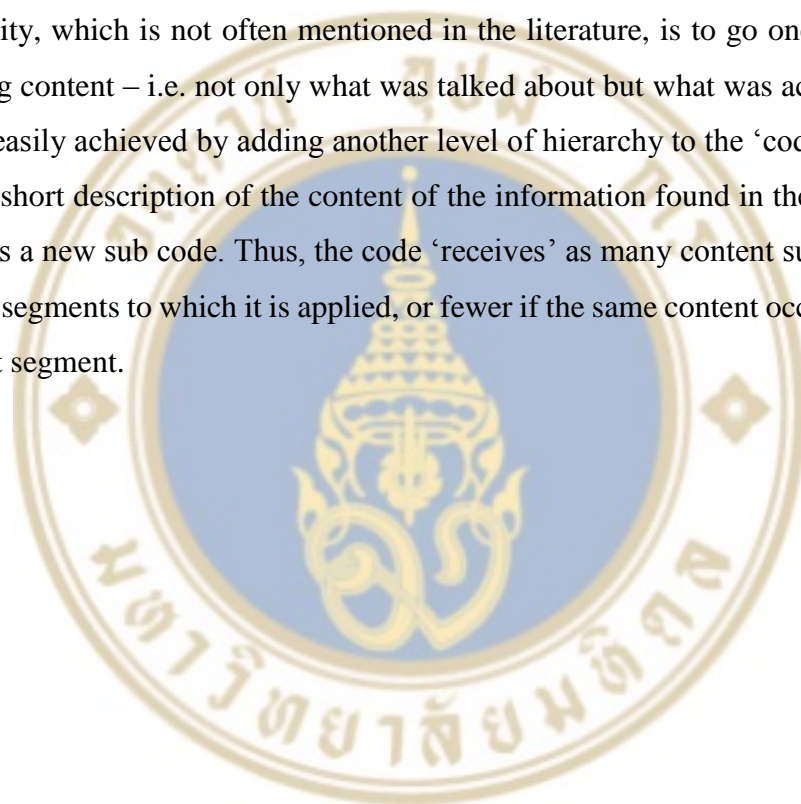
These are used to describe the basic features of the data in a study. They provide simple summaries about the sample and the measures. Together with sample graphics analysis, they form the basis of virtually every quantitative analysis of data. There are three major characteristics of a single variable to look at:

- The distribution. It is a summary of the frequency of individual values or ranges of values for a variable. One of the common ways to describe a single variable is with a frequency distribution. Frequency distributions can be depicted in two ways: as a table or as a graph. Distributions may also be displayed using percentages.
- The central tendency. It is an estimate of the “center” of a distribution of values. There are three major types of estimates of central tendency which are Mean, Median and Mode.
- The dispersion. It refers to the spread of the values around the central tendency. There are two common measures of dispersion, the range and the standard deviation. The range is simply the highest value minus the lowest value. The Standard Deviation is a more accurate and detailed estimate of dispersion because an outlier can greatly exaggerate the range. It shows the relation that set of scores has to the mean of the sample (Trochim, 2006).

#### **3.4.2 The Coding analysis**

Coding is a very old technique that has been widely used for a long time to structure text (Kelle, 1997). It is a systematic way in which to condense extensive data sets into smaller analysable units through the creation of categories and concepts derived from the data (Lockyer, 2004) and it is also a process by which verbal data are converted into variables and categories of variables using numbers, so that the data can be entered

into computers for analysis (Bourque, 2004). The core idea of coding is that the texts containing the raw data are indexed. Codes – keywords, phrases, mnemonics, or numbers – that signal the occurrence of specific information are assigned to segments of the text. In the list of codes, each code is linked to all text segments to which the code has been assigned (Glaser & Laudel, 2011). Miles and Huberman (1994) list several strategies for creating structured lists of codes. All these suggestions refer to coding as indexing themes i.e. adding a hyperlinked index to the text that provides information about what was talked about where – just as the index of a book does. The second possibility, which is not often mentioned in the literature, is to go one step further by indexing content – i.e. not only what was talked about but what was actually said. This can be easily achieved by adding another level of hierarchy to the ‘code tree’ – to each code, a short description of the content of the information found in the text segment is added as a new sub code. Thus, the code ‘receives’ as many content sub codes as there are text segments to which it is applied, or fewer if the same content occurs in more than one text segment.





## **CHAPTER IV**

### **FINDING AND DISCUSSION**

This chapter describes the analysis of the collected data from the questionnaires and the interviews. It also provides diagrams and tables to support the data. The data were collected by sending questionnaires to 50 employees in the credit contract and mortgage registration unit and through in-depth interviews with 5 employees who were selected from the 50 participants in the sample pool who did the questionnaires.

#### **4.1 Finding from the questionnaires**

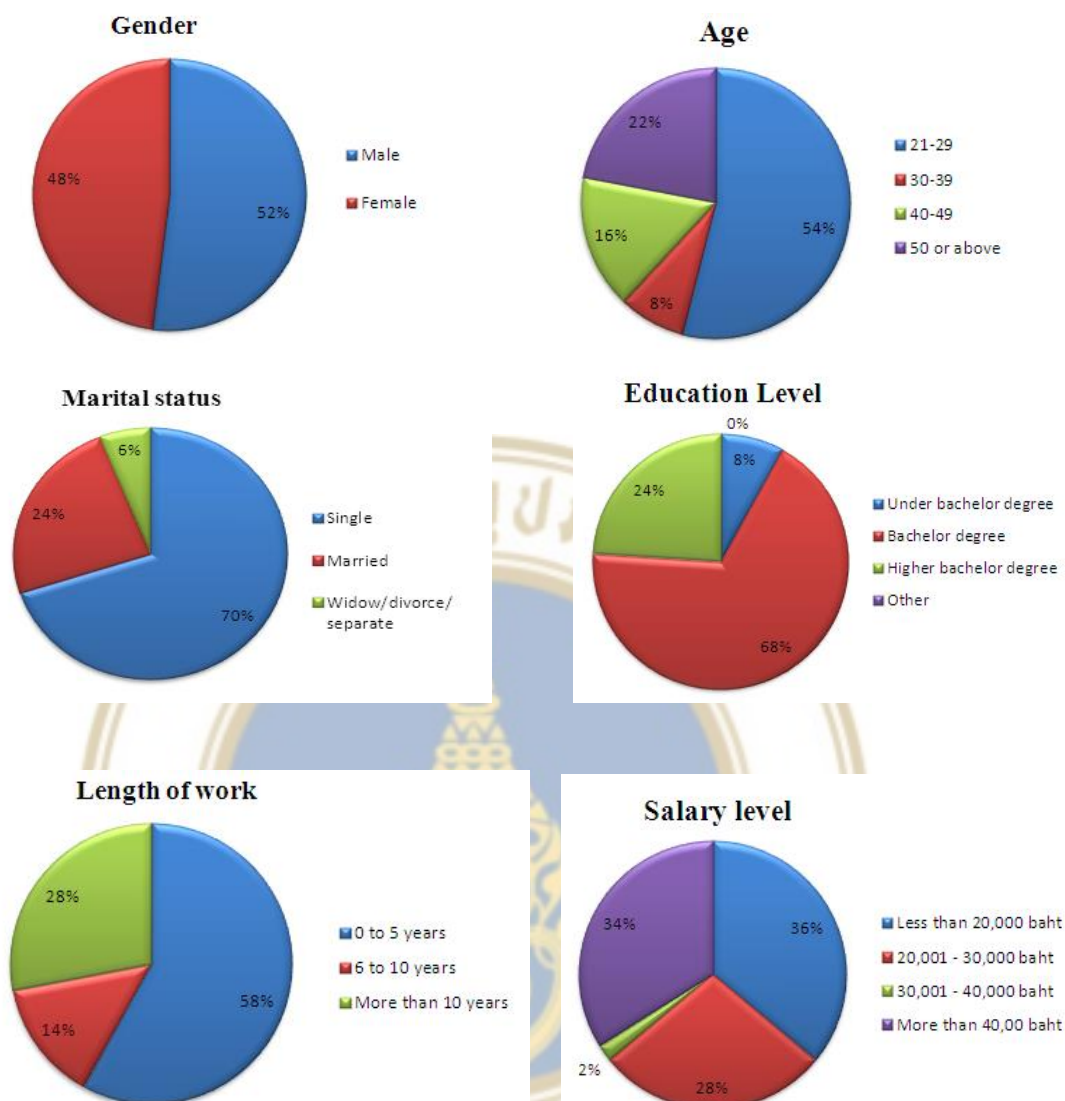
This section is separated into 4 parts according to the questionnaires provided to the 50 participants. It shows statistics in form of tables and diagrams.

##### **4.1.1 Demographic characteristics**

These are presented in the form of gender, age, marital status, education level, length of working and salary range. The study contained 50 participants in credit contract and mortgage registration unit. Participants include 26 male (52%) and 24 female (48%). Over 54% of the participants are in the 21-29 years old age group and over 70% of the participants are single. In education level, most of the participants have bachelor's degrees (68%). In term of length of work, the majority is between 0-5 years of work experience and the majority's (36%) salary range is under 20,000 of all participants while 34% of participants are in over 40,000 baht range.

**Table 4.1 The demographic characteristics of participants classified by gender, age, marital status, education level, length of working and salary range.**

Demographic characteristics	Quantity (N.)	Percentage (%)
<b>Gender</b>		
Male	26	52
Female	24	48
Total	50	100
<b>Age</b>		
21-29	27	54
30-39	4	8
40-49	8	16
50 or above	11	22
Total	50	100
<b>Marital status</b>		
Single	35	70
Married	12	24
Widowed/divorce/separated	3	6
Total	50	100
<b>Education Level</b>		
Under bachelor's degree	4	8
Bachelor's degree	34	68
Beyond bachelor's degree	12	24
Other	0	0
Total	50	100
<b>Length of service</b>		
0 to 5 years	29	58
6 to 10 years	7	14
More than 10 years	14	28
Total	50	100
<b>Salary level</b>		
Less than 20,000 baht	18	36
20,001 - 30,000 baht	14	28
30,001 - 40,000 baht	1	2
More than 40,000 baht	17	34
Total	50	100



**Figure 4.1–4.6** The demographic characteristics of participants classified by gender, age, marital status, education level, length of working and salary range.

#### 4.1.2 Levels of satisfaction in entire unit

The researcher used descriptive analysis to analyze the data through mean, median, mode, range and standard deviation. The score of each level as below;

- Strongly satisfied = 5
- Satisfied = 4
- Neutral = 3
- Dissatisfied = 2

- Strongly dissatisfied = 1

The data shows that the level of satisfaction in credit contract and mortgage registration unit was mostly in neutral level. Details are as shown below.

**Table 4.2 The level of satisfaction in credit contract and mortgage registration employees in term of percentage**

Level of satisfaction	Quantity (N.)	Percentage (%)
Strongly satisfied	2	4
Satisfied	16	32
Neutral	25	50
Dissatisfied	6	12
Strongly dissatisfied	1	2
<b>Total</b>	<b>50</b>	<b>100</b>



**Figure 4.7 The level of satisfaction in credit contract and mortgage registration employees in terms of percentage**

**Table 4.3 The level of satisfaction in credit contract and mortgage registration employees in term of mean, median, mode and standard derivation**

	Statistics
Mean	3.24
Median	3
Mode	3
Range	4
Standard deviation	0.797

### 4.1.3 Factors affecting satisfaction level in the credit contract and mortgage registration employees

From the questionnaires, the researcher analyzes the data by using mean and standard derivation. Details as in the table 4.3

**Table 4.4 Factors that affect satisfaction level in credit contract and mortgage registration employees**

Factors affecting satisfaction level	Mean	Std. Deviation
1. My salary is appropriate for the job.	2.68	1.039
2. My over-time payment is appropriate.	2.26	1.006
3. The salary increase is appropriate.	2.7	0.886
4. The facilities for employees, likes food, drinks, rest room and etc., are provided properly.	3.62	0.805
5. My job looks secure.	3.8	0.571
6. I feel proud of working here.	3.52	0.814
7. I feel proud when I was assigned a difficult work.	3.66	0.772
8. Quantity of work I am assigned each day is appropriate.	2.78	0.954
9. I feel that it's my responsibility to always do my best.	4.04	0.989
10. I like to help my unit to be more successful.	4.18	0.596
11. I appreciate my work in this unit	3.78	0.764
12. My purpose for working in this unit is to wait for the right time to go study aboard.	2.54	1.11
13. My purpose for working in this unit is to wait for another company to call me.	2.38	1.123
14. I intend to work in this unit until retirement.	3.02	1.134
15. I feel that I can get along with my colleagues.	4.02	0.589
16. I feel that my colleagues motivate me to focus on work.	3.88	0.659
17. I can ask my colleagues for advices.	4.22	0.507
18. I can trust my colleagues.	3.88	0.659
19. I feel that my manager believes and trusts in me.	3.62	0.697
20. I feel that my manager is too strict with me.	2.84	0.842
21. I feel that my manager neglects me.	2.64	1.005
22. I feel that my manager always listen to my opinions and recommendations.	3.42	0.883
23 My manager always helps and gives me advices when I have problems.	3.64	0.827
24 My manager evaluates my work fairly.	3.3	0.909
25 I feel that I have a chance to get promoted.	3.02	0.795

**Table 4.4 (Continued) Factors that affect satisfaction level in credit contract and mortgage registration employees**

Factors affecting satisfaction level	Mean	Std. Deviation
26. The benefit in organization for me and family is appropriate.	3.42	0.95
27. I feel that I receive enough company information from organization.	3.42	0.859
28 I feel accepted by people in this unit.	3.56	0.787
29 I feel accepted by people in other unit.	3.4	0.782
30 I feel attached to the organization.	3.68	0.768

#### **4.1.4 The suggestion part**

It shows that the credit contract and mortgage registration employees desire for the organization to better take care of them. They want more salary, more overtime payment and more explanation about the KPI evaluation because they thought that the manager promoted employees from manager's personal opinion instead of basing the promotion on the KPI. In addition, some of employees want the manager to be fairer in task assignment to employees. Manzoor, 2012 said that rewards are management tools that hopefully contribute to firm's effectiveness by influencing individual or group behaviour. All businesses use pay, promotion, bonuses or other types of rewards to motivate and encourage high level performances of employees (Reena, 2009).

## **4.2 Findings of the Interviews**

The researcher interviewed 5 people with 3 different positions in the credit contract and mortgage registration unit to discover factors affecting employee's motivation in the credit contract and mortgage registration. The discoveries from these interviews are detailed below;

### **4.2.1 Salary**

Newstron (1993) and Fisher (2005) consider money to be the key motivator for employees. All of the interviewees from approval officer position and officer

position agreed that their salary should be higher. Excerpt of the conversation are as follows.

“My salary is too low compared to my duties and education”

“I think I work more than what I get in return. I think there’s no balance between the work I do and my salary”

In contrast, the manager thought that the salary is already appropriate. He thought that although the salaries the company offers aren’t the highest in the business, the company still ranks top three for highest salaries offered in this business. The manager said that he thought that there were no complains about this issue.

#### **4.2.2 Benefit**

Employees expect at least a core benefit package of health care, pension plan and paid leave and managers who do not provide a benefit is facing a problem to hire qualified employees. The benefits given by the organizations also can retain the workers’ loyalty. The best company’s benefit provided may attract and retain the employees especially in a competitive labour market (Omar, Jusoff & Hussin, 2010).

Only 1 in 4 employees thought that the benefits were acceptable while the other three thought it should be better, especially in the aspects of medical treatment fee coverage, over-time payment and education fund. This issue serves to disincentive them. The examples of conversation are as below.

“I think the over-time payment is unfair because it’s too low. More than that, the scholarship here is really bad. The company provides only a few scholarships with very strict qualifications.”

“I think it’s fine overall, but it can be better if the company can offer medical treatment fee coverage for employees’ parents too”

“In my opinion, I think the medical treatment fee coverage is too low, especially for dentistry related treatments.”

For the manager, he thought that the benefits of the company were appropriate. He told the researcher that the benefits this organization offers also land the organization in the top three highest benefits in the same business, as it is with salaries offered.

### 4.2.3 Relationship

All of the interviewees agreed that good relationship is one of the motivation factors which helped employees focus on their works. On the other hand, bad relationship also caused problems too. According to Fairweather (2005), employees will feel happier and work better if they perceive their employer as reasonable and fair. The interviewees in approval officer position and officer position tend to have some bad relationship with people they work with and many times the manager had to come and help them solve problems. However, they didn't feel appreciated with the manager willingness to help them solve problems because most of the times, both the approval officer and officers disagreed and felt insecure about the manager's decisions but they did not dare to speak against the manager. Leaders also have a powerful source of influence on employee's work behaviour. Improving the connection and communication between leaders and subordinates could be a crucial issue in organizational management (Omar, Jusoff & Hussin, 2010). The examples of conversation are as follows.

"I disagree with him. I didn't want to do it the way he told me but he was going to make me do it anyway so I said nothing more"

"Although, he signed his name in my documents to ensure that he also took responsibility with me if there was anything wrong, I still didn't like it. I don't want to be held responsible for anything I was forced to do."

"I felt that my manager never stand by my side. He always wants to help and serve everyone except his own subordinates."

On the other hand, the manager thought that his decision helped solving problems and makes everyone, both his subordinates and the third parties, satisfied. Therefore, he tried to help as often as he could even when not asked by his subordinates.

"I am willing to help my subordinates as much as I can because sometimes they may not know what to do when problems occur. That's why I have to come up front and solve their problems."

### 4.2.4 Personal Goal

Goals can lead to satisfaction and higher motivation, or frustration and lower motivation if the goal is not accomplished (Lunenbug, 2011). Interviewees mentioned that they have objectives in their career paths. The personal goals motivate them to work.



The manager's personal goal is simple; "Keep working to the best of your ability", the approval officer and the officers' personal goals are quite different. The examples of officers' personal goals are as follows.

"I try to work as fast as I can so I can go home early."

"I want to go forward in this company. That's why I always try my best to make my supervisor appreciate me"

"I just do my job until I can find a better place to go to."

As it can be seen in the above some personal goals didn't help this unit to be more successful and they show employee's disincentive in work. This was something the manager should resolve before it's too late to do so.

In summary, the participants' satisfactions are neutral and the over-time payment factor is the factor that they are dissatisfied with the most, followed by salary factor and salary increasing factor in quantity method. For qualitative method, there are four factors affecting the five interviewees which are salary, benefit, relationship and personal goal. These factors show that most of the interviewees thought differently from their manager. While the manager thought the salaries, benefits and his participation in employees' work are appropriate, employees thought the salaries are too low compared to their tasks and educations, benefits should be more in term of medical treatment fee coverage, over-time payment and education fund. On personal goals, the manager and approval officer are only about being hard-working but the personal goals of officers are different and some personal goals don't help improve company performance. Therefore, manager should pay attention more on these issues and makes solution plans to ease up the issues.

## **CHAPTER V**

### **RECOMMENDATION**

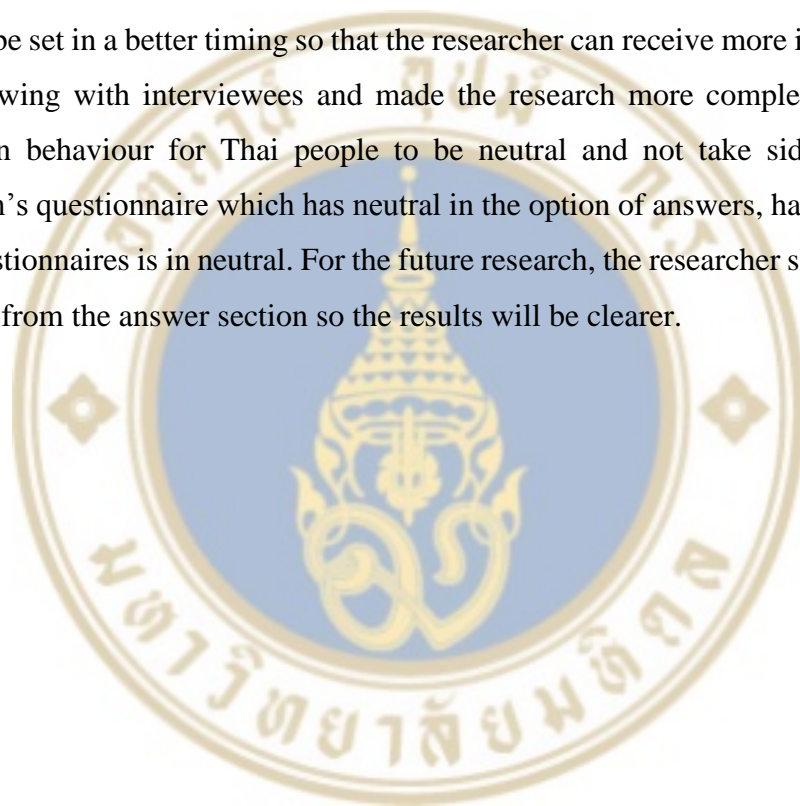
#### **5.1 Recommendations**

According to the last chapter, the researcher discovered that the level of satisfaction in the credit contract and mortgage registration employees is only average and, when the researcher looked more closely, the data shows that some satisfaction factors are ranked at below average. These issues had to be fixed because they reduce employees' satisfaction. Communication can be used to solve the issues. Manager should communicate with his employees more about their job descriptions, the employee promotion process and other topics relating to these so employees know their jobs clearly and recognize the direction they should be going. However, communication also comes with risks so managers have to be cautious when they talk to their employees to avoid discouraging employees. It is a self-evident fact that organisational communication plays a vital role in employee motivation and performance as real changes are taking place in modern organisations which confront the new reality of tighter staffing, increased workloads, longer hours and a greater emphasis on performance, risk-taking and flexibility (Rajhans, 2012).

Training is another way to improve level of satisfaction. If every employee had the same skills, the manager can distribute both easy and difficult tasks to employees in equal amount. No employees would be assigned more difficult tasks in higher amount than the others. The consequence is that it decreases dissatisfaction among employees and increases the quality of works. Employee performance is directly based on the function of trainings, with motivation and employee performance. Training helps to create good result in performance; if the training is good, then performance is also good and if the job is not performed well, then employees are not motivated and at the end results can't generate up to the mark (Asim, 2013). Employees greatly desire to have the tools, training, support and authority to make decisions and perform their jobs correctly (Blanchard & Witts, 2009).

## 5.2 Limitations and recommendation for further research

First, the sample pool is small. The result is only from participants from the company's head office. The sample pool does not include provincial employees. Therefore, it can be improved in that the future research should include provincial employees in the sample pool to help improve the research's integrity. Second is the time for interview. It accelerated a little bit due to this month being in the third quarter of the year, which was one of the busiest quarters for banking, so interviewees didn't have much time for the interview. Therefore, the interview section in future research should be set in a better timing so that the researcher can receive more information from interviewing with interviewees and made the research more complete. Third, it is a common behaviour for Thai people to be neutral and not take side. Therefore, in research's questionnaire which has neutral in the option of answers, half of the result of the questionnaires is in neutral. For the future research, the researcher should cut neutral options from the answer section so the results will be clearer.



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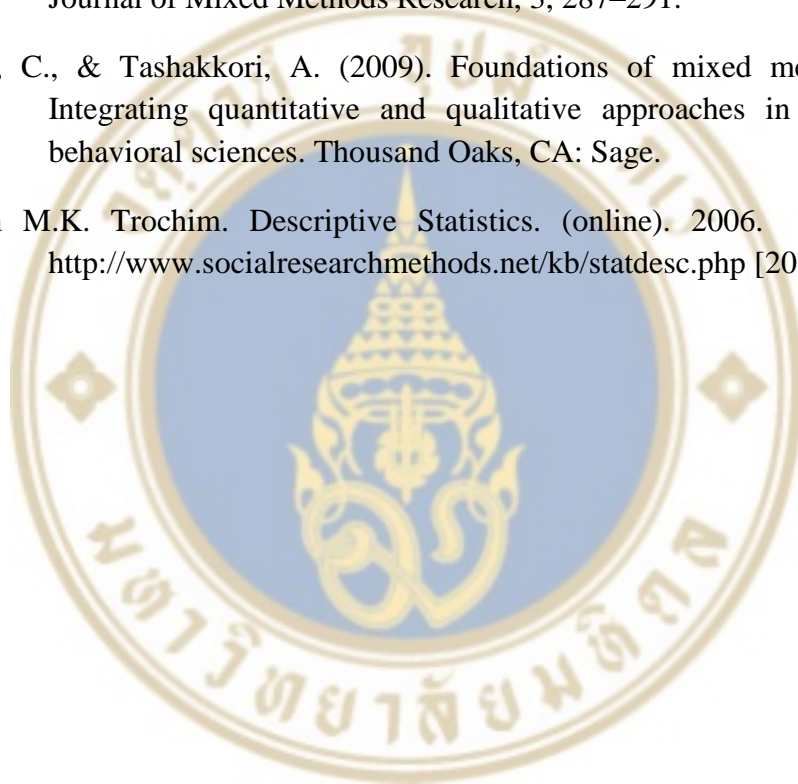
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## Appendix A: The questionnaire form

### แบบสอบถาม

#### เรื่องแรงจูงใจของพนักงานในส่วนงานงานสัญญาและนิติกรรมเครดิต

\*\*\* ข้อมูลนี้ เป็นความลับเพื่อการทำรายงานวิชา thematic paper: Consulting practice ของนักศึกษาวิทยาลัยการจัดการ มหาวิทยาลัยมหิดลเท่านั้น ไม่มีการเผยแพร่ต่อผู้บริหาร, หัวหน้า, เพื่อนร่วมงาน และลูกน้องในสายงาน \*\*\*

#### ส่วนที่ 1 ข้อมูลส่วนบุคคลทั่วไป

คำชี้แจง โปรดทำเครื่องหมาย  ลงใน  หรือเติมข้อความลงในช่องว่างตรงตามความเป็นจริง

1. เพศ

1.  ชาย                      2.  หญิง

2. อายุ

1.  21-29                      2.  30-39                      3.  40-49                      4.  มากกว่า 50 ปี

3. สถานภาพสมรส

1.  โสด                      2.  สมรส                      3.  หม้าย / หย่า / แยกกันอยู่

4. ระดับการศึกษาสูงสุด

1.  ต่ำกว่าปริญญาตรี  
2.  ปริญญาตรี  
3.  สูงกว่าปริญญาตรี  
4.  อื่น ๆ โปรดระบุ.....

5. อายุงานของท่านที่ส่วนงานสัญญาและนิติกรรมเครดิต

1.  0-5                      2.  6-10                      3.  มากกว่า 10 ปี

6. ระดับเงินเดือน

1.  น้อยกว่า 20,000 บาท                      2.  20,001 - 30,000  
3.  มากกว่า 30,001 - 40,000 บาท                      4.  มากกว่า 40,000 บาท

## ส่วนที่ 2 ปัจจัยที่สร้างแรงจูงใจในการทำงาน

โปรดทำเครื่องหมาย ✓ ลงในช่องที่ตรงตามความคิดเห็นของท่านมากที่สุด

ปัจจัย	ไม่เห็นด้วย อย่างยิ่ง	ไม่เห็นด้วย	ไม่แน่ใจ	เห็นด้วย	เห็นด้วย อย่างยิ่ง
<b>ปัจจัยจากตนเอง</b>					
1. จำนวนเงินเดือนในแต่ละเดือนมีความเหมาะสม					
2. ค่าล่วงเวลาที่ได้รับมีความเหมาะสม					
3. อัตราการปรับเพิ่มเงินเดือนมีความเหมาะสม					
4. การจัดสิ่งอำนวยความสะดวกให้แก่พนักงาน เช่น อาหาร, น้ำดื่ม, ห้องน้ำ มีความเหมาะสม					
5. ท่านรู้สึกว่าการทำอยู่ตอนนี้มีความมั่นคง					
6. ท่านรู้สึกภูมิใจที่ได้ทำงานที่ส่วนงานนี้					
7. ท่านรู้สึกภูมิใจเมื่อได้ทำงานที่ทำหาย					
8. ปริมาณงานที่ท่านได้รับในแต่ละวันมีความเหมาะสม					
9. ท่านรู้สึกว่าเป็นความรับผิดชอบของท่านจะต้องทำงานที่ได้รับมอบหมายให้ดีที่สุด					
10. ท่านรู้สึกว่าท่านต้องการช่วยให้ส่วนงานของท่านประสบความสำเร็จมากขึ้น					
11. ท่านเห็นคุณค่าของการทำงานที่ส่วนงานนี้					
12. ท่านมีเป้าหมายที่จะทำงานที่ส่วนงานของท่านเพื่อรอเวลาไปศึกษาต่อต่างประเทศ					
13. ท่านมีเป้าหมายที่จะทำงานที่นี้เพียงเพื่อรอเวลาเรียกตัวจากที่ทำงานที่อื่นที่ท่านสมัครไว้					
14. ท่านมีเป้าหมายที่จะทำงานที่ส่วนงานของท่านจนกว่าจะเกษียณ					
<b>ปัจจัยจากเพื่อนร่วมงาน</b>					
15. ท่านรู้สึกว่าท่านเข้ากับเพื่อนร่วมงานได้ดี					
16. ท่านรู้สึกว่าเพื่อนร่วมงานทำให้ท่านมีความเต็มใจและตั้งใจทำงานมากขึ้น					
17. ท่านสามารถขอคำปรึกษาจากเพื่อนร่วมงานได้					
18. ท่านสามารถไว้วางใจเพื่อนร่วมงานได้					
<b>ปัจจัยจากผู้บังคับบัญชา</b>					
19. ท่านรู้สึกว่าท่านได้รับความไว้วางใจและเชื่อใจในการทำงานจากผู้บังคับบัญชา					
20. ท่านรู้สึกว่าหัวหน้าเข้มงวดกับท่านมากเกินไป					
21. ท่านรู้สึกว่าหัวหน้าจะไม่สนใจท่าน					
22. ท่านรู้สึกว่าผู้บังคับบัญชารับฟังความคิดเห็นและข้อเสนอแนะของท่าน					

ปัจจัย	ไม่เห็น ด้วย อย่างยิ่ง	ไม่เห็น ด้วย	ไม่แน่ใจ	เห็น ด้วย	เห็น ด้วย อย่าง ยิ่ง
23. ท่านได้รับความช่วยเหลือและคำปรึกษา จากผู้บังคับบัญชาของท่าน					
24. ผู้บังคับบัญชาประเมินผลงานของท่านอย่างยุติธรรม					
25. ท่านรู้สึกว่าคุณมีโอกาสได้เลื่อนตำแหน่งจาก ผู้บังคับบัญชา					
ปัจจัยจากองค์กร					
26. องค์กรของท่านมีสวัสดิการที่ช่วยเหลือท่าน และครอบครัวอย่างเหมาะสม					
27. ท่านรู้สึกว่าองค์กรมีการเปิดเผยข้อมูล ให้ท่านทราบอย่างเหมาะสม					
28. ท่านรู้สึกว่าท่านเป็นที่ยอมรับจากบุคคล ภายในหน่วยงานของท่าน					
29. ท่านรู้สึกว่าท่านเป็นที่ยอมรับจากบุคคล ภายนอกหน่วยงานของท่าน					
30. ท่านรู้สึกผูกพันและเป็นส่วนหนึ่งขององค์กร					

### ส่วนที่ 3 ระดับแรงจูงใจในการทำงานในส่วนงานสัญญาและนิติกรรมเครดิต

โปรดทำเครื่องหมาย ✓ ลงในช่องที่ตรงตามความคิดเห็นของท่านมากที่สุด

	น้อย ที่สุด	น้อย	ปาน กลาง	มาก	มาก ที่สุด
โดยรวมแล้วท่านมีแรงจูงใจในการทำงานที่ส่วนงาน สัญญา และนิติกรรมเครดิตมากน้อยเพียงใด					

### ส่วนที่ 4 ข้อเสนอแนะ

โปรดระบุข้อเสนอแนะอื่นๆที่ส่งผลต่อการสร้างแรงจูงใจที่ดีในการทำงานของท่าน เพื่อเป็นแนวทางในการปรับปรุงของทางส่วนงานสัญญาและนิติกรรมเครดิตในอนาคต

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ขอขอบพระคุณทุกท่านที่สละเวลาและให้ความร่วมมือในการตอบแบบสอบถามค่ะ

## Appendix B: The interview questions

### คำถามสัมภาษณ์ สำหรับผู้จัดการส่วนงานสัญญาและนิติกรรมเครดิต

1. ท่านคิดว่าปัจจุบันพนักงานภายใต้สังกัดของท่าน ได้รับเงินเดือนและสวัสดิการเหมาะสมแล้วหรือไม่ เพราะอะไร
2. ท่านคิดว่าปัจจุบันจำนวนงานที่พนักงานภายใต้สังกัดของท่าน ได้รับในแต่ละวันมีความเหมาะสมแล้วใช่หรือไม่ เพราะเหตุใด
3. ท่านใช้เกณฑ์ใดบ้างในการเลือกพนักงานเข้ามาทำงานภายใต้สังกัดของท่าน
4. ท่านคิดว่าปัจจุบันพนักงานภายใต้สังกัดของท่านมีขวัญกำลังใจในการทำงานมากน้อยแค่ไหน และท่านมีวิธีสร้างขวัญและกำลังใจให้พนักงานภายใต้สังกัดของคุณอย่างไรบ้าง
5. ปัจจุบันมีพนักงานภายใต้สังกัดของท่าน ร้องเรียนหรือขอความช่วยเหลือจากท่านบ้างหรือไม่ ถ้ามี รบกวนถามถึงรายละเอียดการร้องเรียนและวิธีการแก้ไขของท่าน

### คำถามสัมภาษณ์ สำหรับผู้นำทีมและพนักงานส่วนงานสัญญาและนิติกรรมเครดิต

1. ท่านมองเห็นตัวเองทำงานที่นี้จนถึงวัยเกษียณอายุใช่หรือไม่ เพราะเหตุใด
2. ท่านคิดว่าท่านได้รับเงินเดือนและสวัสดิการเหมาะสมตามภาระหน้าที่ของท่านหรือไม่ เพราะเหตุใด
3. ในการทำงานของท่านในแต่ละวันท่านมีการกำหนดเป้าหมายในการทำงานของท่านหรือไม่ อย่างไร
4. ท่านเคยมีความขัดแย้งกับผู้จัดการ หรือ เพื่อนร่วมงาน หรือ พนักงานตำแหน่งต่ำกว่าท่านหรือไม่ ถ้ามี ความขัดแย้งนั้นส่งผลอย่างไรกับท่าน และท่านมีวิธีแก้ไขอย่างไร
5. ท่านมีความภาคภูมิใจที่ได้ทำงานในส่วนงานสัญญาและนิติกรรมเครดิตนี้หรือไม่ อย่างไร