

**OPTIMIZING EMPLOYEE SATISFACTION FOR SUSTAINABLE
GROWTH: INSIGHTS FROM THE BANGKOK BANKING SECTOR**



**AN INDEPENDENT STUDY SUBMITTED IN PARTIAL FULFILLMENT OF
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ABSTRACT

The purpose of this study was to determine the factors impacting employee job satisfaction in the banking industry within the Bangkok area. In this research, the independent variables (IVs) are the working environment, job security, employee benefits, and work-life balance, which are hypothesized to influence the dependent variable (DV), job satisfaction. The study aims to understand how workplace aspects—such as the conditions employees work in, employment stability, the perks and benefits they receive, and their ability to balance work with personal life—collectively impact their overall job satisfaction. A quantitative approach was applied, collecting data through paper and online surveys distributed among employees in the Bangkok banking industry. A simple random sampling technique was used to select the study population. The data obtained were analyzed using Statistical Package for Social Sciences (SPSS) software. The hypothesis testing results indicated a moderate level of job satisfaction among banking employees in Bangkok. Factors such as the physical work environment, job security, benefits offered, and work-life balance significantly influence satisfaction levels. While employees expressed general contentment with their roles, there is room for improvement, particularly in enhancing work-life balance and providing clearer career progression paths.

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Anantaya Chinwong



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CHAPTER 1

INTRODUCTION

1.1 Background

Banking in Thailand began in 1906 and expanded in line with the development of trade. The continuing expansion has resulted in a strong and modernized banking industry, with the Bank of Thailand established as the central bank of the nation. The growth of Thailand's banking sector has improved access to financial systems, according to the rising number of automated teller machines. Thailand's banking sector offers a wide range of banking services based on the demographics and demands of customers (Statista Research Department, 2023).

Covid disruption has had an impact on the worldwide labor market during the last three years, causing rapid shifts in people's lifestyles and working environment. When greater numbers of employees embrace hybrid work, businesses are forced to make significant adjustments that put the employees' mental health and well-being first. The business has become essential to offer sustainability via work-life balance, as well as an excellent quality of life, training, and reskilling. Employee turnover rates have dramatically increased, according to the results of a recent labor market survey by ManpowerGroup, while the need for qualified IT and technology employees has increased (ManpowerGroup, 2023) Understanding the three generations in the workforce -- Gen X, Gen Y, and Gen Z -- which offer new methods of thinking and values while still wanting stability and adaptability, is equally important (Ngamtrakulpanit, 2023).

The fourth quarter of 2022 and 2022 Banking Sector Quarterly Brief emphasizes the strength of the Thai banking system in facilitating economic recovery. Despite a slower pace of loan growth in 2022 compared to the previous year, banks demonstrated resilience by maintaining robust capital, loan loss provision, and liquidity levels. Notably, bank loans continued to expand in areas such as trading, mortgage, and personal loans, although there were repayments from large corporates and government sources (Bank of Thailand, 2022).

The report highlights the proactive approach of banks in managing their loan portfolios and assisting borrowers through debt restructuring, resulting in a reduction in gross non-performing loan balances. This, combined with loan expansion and the impact of interest rate

hikes, contributed to improved net profit and increased net interest income for the banking sector. Additionally, provisioning expenses decreased as banks gradually allocated higher provisions during the COVID-19 period (Bank of Thailand, 2022).

While there has been a gradual decline in household debt to GDP, households still face vulnerability due to their elevated debt burdens. Monitoring the debt serviceability of households and the recovery of specific businesses, particularly vulnerable groups affected by rising costs and interest rates, is crucial. The corporate debt to GDP ratio decreased, and overall profitability remained favorable, although it is important to closely monitor the financial position of businesses susceptible to rising costs (Bank of Thailand, 2022).

Financial institutions have remained supportive by offering debt restructuring options, particularly for vulnerable groups impacted by the COVID-19 pandemic. It is essential to continuously monitor loan quality and debt serviceability to ensure the stability of the banking sector (Bank of Thailand, 2022).

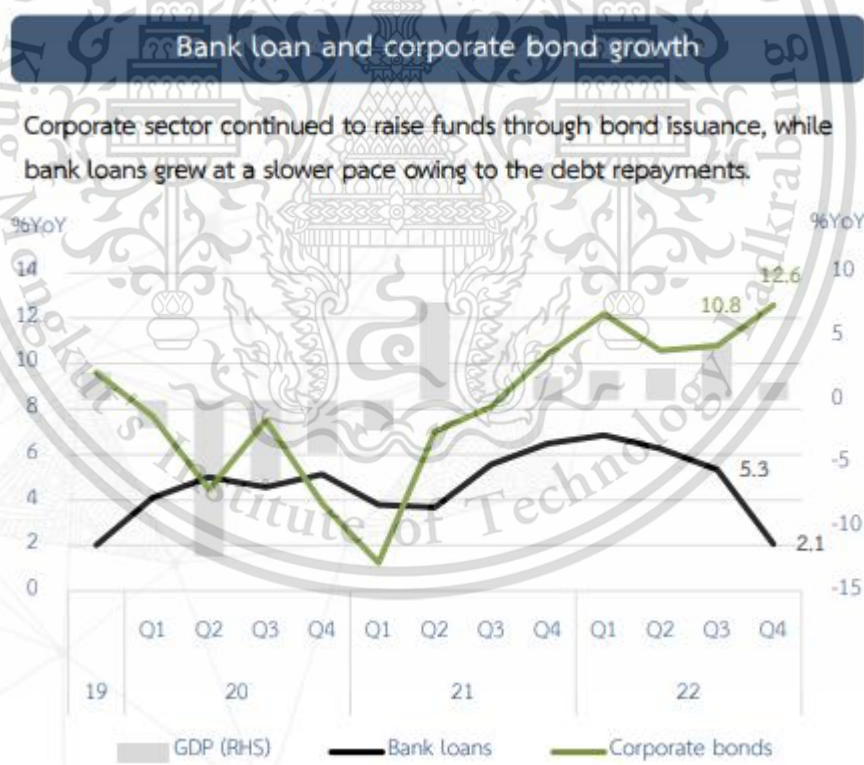


Figure 1.1 Bank loan and corporate bond growth

Source: Bank of Thailand (2022)

Researching job satisfaction is important because it sheds light on the factors that contribute to employee well-being, productivity, retention, and organizational success. By

understanding and addressing job satisfaction, organizations can create a positive work environment that benefits both employees and the overall success of the organization. This research aims to evaluate employee job satisfaction in the banking sector around the Bangkok area. This research aims to enhance the understanding of the working environment, job security, employee benefits, and work-life balance, and their relationship to employee job satisfaction. The independent variables (IVs) in the study are the working environment, job security, employee benefits, and work-life balance, while the dependent variable (DV) is employee job satisfaction. The selection of these variables is informed by previous studies in organizational behavior and human resource management, which have empirically identified them as significant predictors of job satisfaction. This emphasis highlights the impact of these factors on job satisfaction and reflects a comprehensive understanding of the key drivers of employee well-being in the workplace. Overall, their inclusion reflects a comprehensive understanding of the key drivers of employee satisfaction and their practical importance in promoting well-being and productivity in the workplace. To increase employee efficiency, effectiveness, productivity, and job satisfaction, the organization should satisfy employees' requirements by providing good working conditions. (Hom, 2019).

1.2 Research Questions

1.2.1 What is the current situation of employee satisfaction in the banking industry, considering the factors of working environment, job security, employee benefits, and work-life balance?

1.2.2 What is the relationship between working environment, job security, employee benefits, and work-life balance on job satisfaction?

1.2.3 What are the recommendations for the banking sector around the Bangkok area to improve job satisfaction?

1.3 Research Objectives

1.3.1 To examine the current situation of employee satisfaction in the banking industry, with a specific focus on the influence of the working environment, job security, employee benefits, and work-life balance.

1.3.3 To explore the relationship between working environment, job security, employee benefits, work-life balance, and job satisfaction.

1.3.4 To provide appropriate recommendations for the banking sector around the Bangkok area to improve job satisfaction.

1.4 Research Conceptual Framework

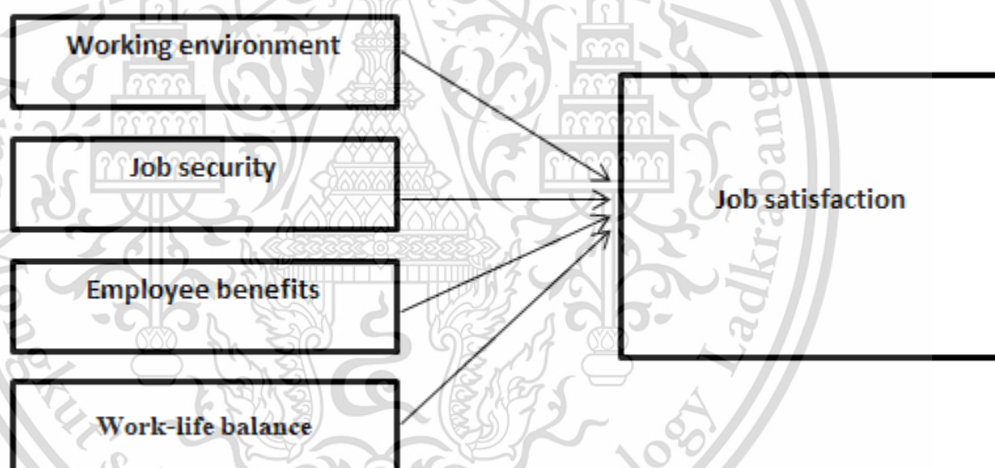


Figure 1.2 Conceptual Framework

This research conceptual framework shows the working environment, job security, employee benefits, and work-life balance and their relationship to employee job satisfaction. The independent variables (IV) in this study are the working environment, job security, employee benefits, and work-life balance. Employee job satisfaction is the dependent variable (DV). To increase employee efficiency, effectiveness, productivity, and job satisfaction, the organization should satisfy employees' requirements by providing a good work-life balance.

1.5 Research Benefits

1.5.1 Benefits of the Banking Industry

This research can help companies get to know employees better. The results of this research will be productive for the banking sector. Business owners can use this research to improve, and develop banking management systems.

1.5.2 Benefits for the Employees

Employees can learn how to be satisfied with their work to improve their thinking.

1.5.3 Benefits for the academic community

This research can help the academic community find out more about the banking industry, and the results of this research can further our understanding of how the working environment, job security, employee benefits, and work-life balance all impact job satisfaction.

1.6 Definition of Terms

Optimizing employee satisfaction for sustainable growth: insights from the Bangkok banking sector refer to the level of contentment employees experience with various aspects of their job, such as the working environment, job security, employee benefits, work-life balance, and overall job satisfaction.

1.6.1 Working Environment: Workspace, temperature, lighting, ventilation, humidity, and welfare facilities, including access to drinking water, are all aspects of the working Environment. The employer has the responsibility for ensuring that the workplace is in accordance with the Workplace Health, Safety, and Welfare Regulations (UNISON, 2022).

1.6.2 Job security is the conviction that one's position is not at risk of being eliminated. The capacity to continue working at the current job for an extended period is guaranteed. A sense of security against things including layoffs, economic downturns, and other variables that could affect employment results from having a secure job (Miles, 2022).

1.6.3 Employee Benefits: Workman's compensation, unemployment, maternity benefits, child allowance, disability (invalidity benefits), medical treatment coverage, and life insurance are all required employee benefits in Thailand. Life insurance, group disability, group health

insurance, and retirement thru Thailand's Registered Provident Funds are typical additional employee benefits (LawtonAsia, 2016).

1.6.4 Work-life balance is the equilibrium between the time and focus dedicated to one's job and the time allocated for personal pursuits, family, and hobbies. This balance is essential to ensure that work responsibilities do not overshadow other aspects of life. When work commitments consume a substantial portion of time with flexible work schedule arrangements, it often leaves less room for addressing personal responsibilities and interests. (Coursera, 2023).

1.6.5 Job satisfaction refers to the overall contentment, fulfillment, and positive emotional state that an individual experiences regarding their job or work environment. It encompasses the level of pleasure, gratification, and sense of accomplishment an employee derives from their tasks, interactions, and the workplace as a whole. Job satisfaction is influenced by a variety of factors, including the nature of the job, the work environment, relationships with colleagues and supervisors, opportunities for growth and advancement, compensation, and the alignment of personal values with the organization's mission. It is a key indicator of an employee's well-being and can impact their motivation, commitment to the organization, and overall job performance (BasuMallick, 2021).

CHAPTER 2

LITERATURE REVIEW

This chapter is to demonstrate the theories, literature, and related research to support the main conceptual framework by providing 8 categories including

- 2.1 Thailand Banking Industry
- 2.2 Working Environment
- 2.3 Job Security
- 2.4 Employee Benefits
- 2.5 Work-life balance
- 2.6 Job Satisfaction
- 2.7 Research Hypothesis
- 2.8 Related studies
- 2.9 Conceptual Framework Diagram

2.1 Thailand Banking Industry

The Siam Commercial Bank was established in January 1906 under the reign of King Rama V as Thailand's first national commercial bank. This was the idea of Prince Mahisara Rachaharuthai, also known as the "Father of Thai Banking" (Lim, 2023).

A financial institution serves as a key intermediary for capital mobilization and economic resource allocation. A well-developed, efficient, and stable financial institution system is thus essential for supporting long-term economic development. Banking in Thailand began in 1906 and expanded in parallel with the development of the industry. The continuous expansion has resulted in a powerful and industrialized banking industry, with the Bank of Thailand establishing itself as the country's central bank. According to the increasing number of automated teller machines, Thailand's banking sector's expansion has enhanced access to financial systems. Thailand's banking sector provides a diverse range of financial services based on consumer demographics and demands (Bank of Thailand, 2022).



Source: <http://thesiamcommercialbanklimited.blogspot.com/2014/01/blog-post.html>

Figure 2.1 The Siam Commercial Bank

Source: Siam Commercial Bank, 2023

Third-quarter 2022 financial system performance in Thailand In the report on the third quarter of 2022, Ms. Suwannee Jatsadasak, Senior Director, Bank of Thailand, stated that the Thai banking system continued to be resilient with high levels of the capital fund, loan loss provision, and liquidity, which served as a crucial mechanism to support the economic recovery and accommodate future loan demand from businesses and households. Banks also kept up with managing their loan portfolios and helping debtors by helping the restructure their debt. In the meanwhile, the banking system's profitability increased from the same time the previous year, mostly as a consequence of loan growth, which raised net interest income and decreased provisioning costs. In the third quarter of 2022, the banking system reported a net profit of 60.4 billion baht, a rise of 56.8% over the same period the previous year. This was primarily caused by loan growth, which raised net interest revenue and reduced provisioning costs as banks progressively built up a large amount of provision over the course of the COVID-19 period. Net profit decreased from the prior quarter principally as a result of lower non-interest revenue driven by the seasonal effect of dividend income from the prior quarter, while net interest income increased (Bank of Thailand, 2022).

The value chain of banking in Thailand refers to the sequence of activities and processes involved in delivering banking products and services in the country. It encompasses various stages, from acquiring funds and managing risks to providing financial services to customers (Bank of Thailand, 2022).

BANK		Overview								
BANK – Banking										
Last Update 27 May 2023 03:20:01										
Sector	Last	Change	% Change	Volume (Shares)		Value ('000 Baht)				
BANK – Banking	386.52	-1.65	-0.43	375,276,100		4,787,486.10				
Symbol	Open	High	Low	Last	Change	% Change	Bid	Offer	Volume (Shares)	Value ('000 Baht)
☆ BAY	29.00	29.25	28.75	29.00	0.00	0.00	28.75	29.00	391,137	11,348.62
☆ BBL	162.50	163.50	162.00	163.00	0.00	0.00	163.00	163.50	4,997,910	813,129.21
☆ CIMBT	0.77	0.79	0.77	0.79	+0.02	+2.60	0.78	0.79	409,590	319.65
☆ KBANK	134.00	134.50	132.00	132.50	-2.00	-1.49	132.50	133.00	10,585,146	1,407,153.54
☆ KKP	63.00	63.25	62.25	63.00	+0.25	+0.40	63.00	63.25	2,375,826	149,270.61
☆ KTB	19.20	19.30	19.10	19.10	-0.20	-1.04	19.10	19.20	38,230,028	733,782.57
☆ LHFG	1.06	1.06	1.05	1.06	+0.01	+0.95	1.05	1.06	558,261	586.27
☆ SCB	102.50	102.50	101.50	102.00	-0.50	-0.49	102.00	102.50	8,411,084	856,436.49
☆ TCAP	50.00	50.50	49.75	50.25	+0.25	+0.50	50.00	50.25	4,181,694	209,806.28
☆ TISCO	96.25	96.75	96.25	96.25	0.00	0.00	96.25	96.50	1,306,829	125,961.24
☆ TTB	1.58	1.60	1.56	1.58	0.00	0.00	1.58	1.59	303,840,636	480,520.72

Figure 2.2 The List of BANK – Banking in Thailand (SET)

Source: The Stock Exchange of Thailand, 2023

This figure "List of BANK - Banking in Thailand (SET)" is a list or compilation of banks that are publicly traded on the Stock Exchange of Thailand (SET). The SET is the primary stock exchange in Thailand, where various companies, including banks, offer their shares for trading (The Stock Exchange of Thailand, 2023).

This figure provides a comprehensive list of banks operating in Thailand that are listed on the SET. These banks are recognized as publicly traded entities, meaning that their shares are available for purchase and sale by investors on the stock exchange (The Stock Exchange of Thailand, 2023).

The list includes the names of the banks, their respective stock ticker symbols or codes used for trading purposes, and other relevant information such as market capitalization or sector classification (The Stock Exchange of Thailand, 2023).

Table 2.1 The List of Bank – Banking in Thailand (BANK OF THAILAND)**Bank of Thailand****FI_CB_060_S3 : Number of All Branches and Service Points of Commercial Banks 1/****Last Updated : 21 Jun 2023 13:42****Retrieved date : 09 Jul 2023 19:41**

Bangkok Bank Public Company Ltd.

Krung Thai Bank Public Company Ltd.

Bank of Ayudhya Public Company Ltd.

Kasikornbank Public Company Ltd.

Kiatnakin Bank Public Company Ltd.

CIMB Thai Bank Public Company Ltd.

TMBThanachart Bank Public Company Limited 2/

Tisco Bank Public Company Ltd.

Siam Commercial Bank Public Company Ltd.

Thanachart Bank Public Company Ltd. 2/

United Overseas Bank (Thai) Public Company Ltd.

Land and Houses Bank Public Company Ltd.

Standard Chartered Bank (Thai) Public Company Ltd.

Industrial and Commercial Bank Of China (Thai) Public Company Ltd.

Thai Credit Retail Bank Public Company Ltd.

Sumitomo Mitsui Trust Bank (Thai) Public Company Ltd.

Mega International Commercial Bank Public Company Ltd.

Bank of China (Thai) Public Company Ltd.

ANZ Bank (Thai) Public Company Ltd.

JPMorgan Chase Bank, National Association

Citibank, N.A.

Sumitomo Mitsui Banking Corporation

Deutsche Bank AG.

BNP Paribas

Mizuho Bank, Ltd. Bangkok Branch

Bank of America, National Association

RHB Bank Berhad

Indian Oversea Bank

Over Sea-Chinese Banking Corporation Ltd.

Hongkong and Shanghai Banking Corporation Ltd.

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The List of Bank - Banking in Thailand is the list of banks operating in Thailand as regulated by the Bank of Thailand (Bank of Thailand). The Bank of Thailand is the central bank of the country and is responsible for overseeing and regulating the banking sector (Bank of Thailand, 2023).

The list typically includes both domestic and foreign banks that have been granted licenses to operate in Thailand. These banks provide various banking services to individuals, businesses, and other organizations in the country (Bank of Thailand, 2023).

The banking sector in Thailand is diverse and includes both commercial banks and specialized banks that cater to specific sectors or types of customers. Commercial banks offer a wide range of services such as savings accounts, checking accounts, loans, credit cards, and other financial products. Specialized banks may focus on specific areas such as agriculture, development, or industrial sectors (Bank of Thailand, 2023).

The List of Bank – Banking in Thailand is regularly updated by the Bank of Thailand to reflect any changes in the banking landscape, such as new banks being granted licenses or existing banks undergoing mergers or acquisitions. It is important to consult official sources such as the Bank of Thailand's website or publications to obtain the most accurate and up-to-date list of banks operating in Thailand (Bank of Thailand, 2023).

The business sector needs to swiftly adjust its business models to ensure its resiliency in any circumstance. Notable options include the enhancement of cost-efficiency through measures such as introducing automation in the replacement of labor. To ensure its adaptability in all scenarios, the business sector has to rapidly change its business models. Options to consider include increasing cost-efficiency through initiatives such as replacing labor with automation. In order to remain closer to end-user markets and shorten the manufacturing supply chains, businesses may additionally think considering reshoring. The result will increase the ability to respond to disruption and rapidly changing customer behavior. Businesses might also consider shortening their production supply chains and re-shoring to stay closer to end-consumer markets, which would help increase their flexibility to accommodate fast-changing consumer behavior and disruption (Kasikorn Research, 2020)

2.2 Working Environment

A work environment is the context, social characteristics, and physical conditions in which a person performs a job. These factors can have an influence on employee well-being, workplace relationships, cooperation, efficiency, and employee health. A work environment encompasses various elements that contribute to the overall context in which employees perform their jobs. It includes both the physical conditions and the social characteristics of the workplace. The physical conditions of a work environment refer to factors such as the layout, design, and cleanliness of the workspace, as well as aspects like lighting, temperature, ventilation, and noise levels. A well-designed and comfortable physical environment can enhance employee well-being and productivity by providing a conducive atmosphere for work. The work environment has a direct impact on employee performance and job satisfaction. A well-designed and supportive work environment can enhance employee morale, motivation, and job engagement, leading to increased productivity and efficiency. It can also contribute to the development of positive workplace relationships, teamwork, and effective communication, fostering a collaborative and cohesive work culture (Herrity, 2023).

A work environment refers to the factors that compose the context in which employees operate and have an influence on the employees. Employees in both full-time and part-time work are significantly influenced by the workplace environment since the employees must complete their duties inside the workplace. Employees are usually needed to adjust to this workplace aspect (Glassdoor Team, 2021).

In summary, the work environment encompasses the physical and social aspects of the workplace that influence employee well-being, productivity, workplace relationships, cooperation, and employee health. Creating a positive and supportive work environment is crucial for promoting employee satisfaction, engagement, and overall organizational effectiveness.

2.3 Job Security

Job security is a critical aspect of employment that provides employees with a sense of confidence and stability in their current jobs. It is the assurance that their position will remain intact and unaffected by external factors or unexpected changes in business performance. This

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sense of security is beneficial not only for employees but also for companies. When employees have job security, they are more likely to remain committed and loyal to their employers. They feel a sense of trust and confidence in their work, knowing that their efforts are valued and that the company is dedicated to maintaining their job stability. This loyalty contributes to a positive employer-employee relationship and fosters a productive work environment. Job security refers to the certainty that an employee has that they are going to be able to continue working at the current employment for the foreseeable future. The company is confident that the employment position will remain stable, regardless of external influences affecting the business. Job security entails being protected against variables such as layoffs, unexpected changes in business performance, or economic concerns. Job security is critical for both employees and companies. People are more inclined to continue with a company when employees are more confident in their work. Company will indicate to employees the ability to effectively manage change, managing economic changes in a manner that maintains employees secure. Improved job security can assist employees in being more productive in the professions. Employees who work in less secure positions will feel distracted or concerned; however, employees who work in secure jobs will focus and be motivated. Feeling secure could also encourage employees to develop in current roles or careers with a company. Employees who feel secure in the workplace are more likely to be loyal to the employer relationship's trust and commitment to achieving success and remaining with a company. Loyalty is essential since it shows company leadership and therefore that employees share the organization's values and aim to achieve shared objectives. Employees will feel more positive when the jobs are secure. Employees can maintain better positive relationships with colleagues and consumers throughout the workday. Good attitudes can also contribute to increased productivity and team motivation (Herrity, 2023).

Job security is of paramount importance for both employees and companies. It provides employees with confidence, motivation, and a sense of belonging, leading to increased productivity and job satisfaction. For companies, job security fosters employee loyalty, trust, and commitment, contributing to a positive work environment and overall organizational success.

2.4 Employee Benefits

Employee benefits are any benefits or compensation provided to employees in addition to their regular salary and wages. A comprehensive employee benefits package also include health insurance, life insurance, paid time off (PTO), profit sharing, retirement benefits, and other benefits. Employee benefits are defined as any type of indirect salary provided to an employee, whether required or optional. Some employment benefits are required by law. Benefits or benefits packages are additional benefits that are in addition to the requirements, the laws regulating sick leave and covering telecommuting costs. Employee benefits are any benefits or compensation provided to employees in addition to their regular salary and wages. A comprehensive employee benefits package also include health insurance, life insurance, paid time off (PTO), profit sharing, retirement benefits, and other benefits. Employee benefits are defined as any type of indirect salary provided to an employee, whether required or optional. Some employment benefits are required by law. Benefits or benefits packages are additional benefits that are in addition to the requirements, the laws regulating sick leave and covering telecommuting costs (Walker, 2022).

Thai employees in Thailand need have medical care in private hospitals, as doctors at private hospitals are regarded to be significantly superior than those given by the social security system of Thailand. As a result, Thai employees prioritize medical insurance, followed by a provident fund (retirement), disability, and, ultimately, the bonus. In Thailand, employees place great importance on medical care, particularly in private hospitals. Private healthcare facilities are often considered to offer higher quality and more advanced medical services compared to the social security system in Thailand. Therefore, medical insurance is a top priority for Thai employees, as it provides them with access to the best healthcare services and ensures their well-being in times of illness or injury. Following medical insurance, retirement plans such as provident funds are also highly valued by employees, as they provide a sense of financial security and stability for the future (Kelly, 2023).

Additionally, mandatory employee benefits in Thailand include coverage for life and death situations, medical treatment (health insurance), disability benefits, old-age benefits, maternity benefits, child allowances, and worker's compensation. These benefits are legally required to be provided by employers, ensuring that employees are protected in various life circumstances and are able to access necessary support and resources (Gilbert, 2023).

Employee benefits play a crucial role in enhancing the overall employment experience, ensuring employee well-being, and attracting and retaining talented individuals. By providing a comprehensive benefits package that addresses the specific needs and priorities of employees, companies can create a positive work environment, foster employee loyalty, and ultimately contribute to their own success and growth (Gilbert, 2023).

2.5 Work-life balance

Work-life balance is the equilibrium between the time and focus dedicated to one's job and the time allocated for personal pursuits, family, and hobbies. This balance is essential to ensure that work responsibilities do not overshadow other aspects of life. When work commitments consume a substantial portion of time, it often leaves less room for addressing personal responsibilities and interests. (Coursera, 2023).

This intricate interplay is subject to evolving paradigms, where the traditional demarcation between work and personal life has become increasingly porous due to technological advancements. The ongoing discourse around work-life balance underscores the imperative for employers to uphold their responsibility for employee well-being, recognizing that a harmonious equilibrium not only promotes individual mental and physical health but also augments organizational productivity and overall success (Everett, 2012).

The fluidity of work-life balance necessitates proactive measures from both individuals and organizations to adapt to the evolving landscape of modern work. Striking an optimal equilibrium between these realms remains pivotal in nurturing a holistic quality of life while sustaining professional efficacy, thereby embracing the potential for a more fulfilled and resilient workforce in today's multifaceted world (Everett, 2012).

2.6 Job Satisfaction

Job satisfaction relates to employees' overall emotions about their jobs; it is an individual's feeling of well-being and happiness in relation to performance in the workplace and its surroundings. It can be a good indicator of company productivity; some intervening elements include a collaborator's attitude at work, with leaders and coworkers, and career expectations (Santana, 2023).

Job Satisfaction is critical for businesses. Satisfaction can result in an increase in positive energy, creativity, and drive to accomplish goals. A positive work experience leads to job satisfaction. It is critical for employees to have consistently good experiences. Employees are an organization's most valuable resource, and keeping employees happy and fulfilled benefits the company in a variety of ways. There are many job satisfactions. Preventing Turnover is having a sufficient number of employees with the necessary abilities is critical for accomplishing company goals and objectives. Employees who are satisfied are less likely to leave and do their job better. Employee loyalty and greater profitability, when employees feel that the company is looking out for their best interests, the employees are more likely to support the company's goal. The employees are more inclined to reject competitor offers in order to remain with a company where the employees are happy, resulting in increased sales, cheaper expenses, and a stronger bottom line. Encouraging collaboration is when a company's culture is healthy and balanced; employees are more likely to feel comfortable and willing to collaborate (Santana, 2023).

To improve job satisfaction, Employees desire to be happy at their working environment, to be a part of a good team, and to be content with the responsibilities assigned to them, in other words, to be satisfied with their job. Job satisfaction is important for both the employees and the company as a whole since happy employees is more productive (Santana, 2023).

- Provide chances for employees to use their talents and expertise.
- Employees and management should have open lines of communication.
- Develop connections with the direct supervisors.
- Allocate resources for salary and benefits.
- The maximum employment security is possible to manage (Santana, 2023).

2.7 Research Hypothesis

H1: There is a positive relationship between the working environment and job satisfaction.

H2: There is a positive relationship between job security and job satisfaction.

H3: There is a positive relationship between employee benefits and job satisfaction.

H4: There is a positive relationship between work-life balance and job satisfaction.

H5: Working environment, job security, employee benefits, and work-life balance do statistically significantly predict job satisfaction.

2.8 Related studies

Maintaining up with the demands of an environment that continually shifts and grows, in addition to achieving success and being competitive, provides problems for company, The company has to satisfy the demands of its employees by providing comfortable working circumstances assuming it wants to improve efficiency, effectiveness, productivity, and job commitment. To examine how workplace culture affects workers' job happiness (Maulabakhsh, 2015).

This quantitative study titled "Work-Life Balance and Job Satisfaction: A Case Study of Employees in Banking Companies in Jakarta" examines the impact of work-life balance on job satisfaction in the banking industry of Indonesia. The research aims to validate previous theories and research that indicate a significant relationship between these factors. By utilizing a sample of 100 bank employees, aged 25-40, from five representative banks in Jakarta, the study investigates the association between work-life balance and job satisfaction. The findings reveal a positive and strong correlation of 50.7% between work-life balance and job satisfaction. The study demonstrates that improvements in work-life balance positively affect job satisfaction, with a significant effect observed. Overall, this research contributes to the understanding of how work-life balance practices can influence employee satisfaction in the banking sector of Indonesia. (Kasbuntoro et al., 2020).

The study is titled "A Study of the Factors That Influence Job Satisfaction in Private Banking in Myanmar." the effect of employment benefits, job security, and working conditions on satisfaction among employees. Because working environments may impact employees' physical and psychological well-being and ultimately determine whether they are satisfied or dissatisfied with their jobs, employees must have a conducive environment when they are on duty. For bank employees, job security is crucial since it may improve performance by lowering employees' fear of losing their employment and raising their level of confidence and productivity. Financial incentives are now a particularly effective method for energizing and gratifying employees. The findings of the study have management implications for the banking sector in terms of employee attitudes, strategy improvement, and service development elements associated with related factors affecting employee work satisfaction. The findings of this study demonstrated that the social working environment, job security, and benefits for employees were, in that order, the most beneficial aspects that improved workers' job satisfaction when working at a private bank in Myanmar (Nang Ying Mo Hom, 2019).

The study is titled "Factors influencing job satisfaction of banking sector employees in Chennai, India" This quantitative study investigates factors influencing job satisfaction in the banking sector in Chennai, India. The research draws upon existing literature, which highlights the importance of factors such as supervisor behavior, pay and promotion, working conditions, and organizational aspects in determining employee satisfaction. The study aims to provide insights and recommendations to enhance employee commitment, ultimately improving productivity and service quality in the banking sector. The specific details regarding the researchers, location, and timeframe are not provided (Sowmya & Panchanatham, 2011).

2.9 Conceptual Framework Diagram

The research conceptual framework shows the working environment, job security, employee benefits, and work-life balance and their relationship to employee job satisfaction. The independent variables (IV) in this study are the working environment, job security, employee benefits, and work-life balance. Employee job satisfaction is the dependent variable (DV). To increase employee efficiency, effectiveness, productivity, and job satisfaction, the organization should satisfy employees' requirements by providing a good work-life balance.

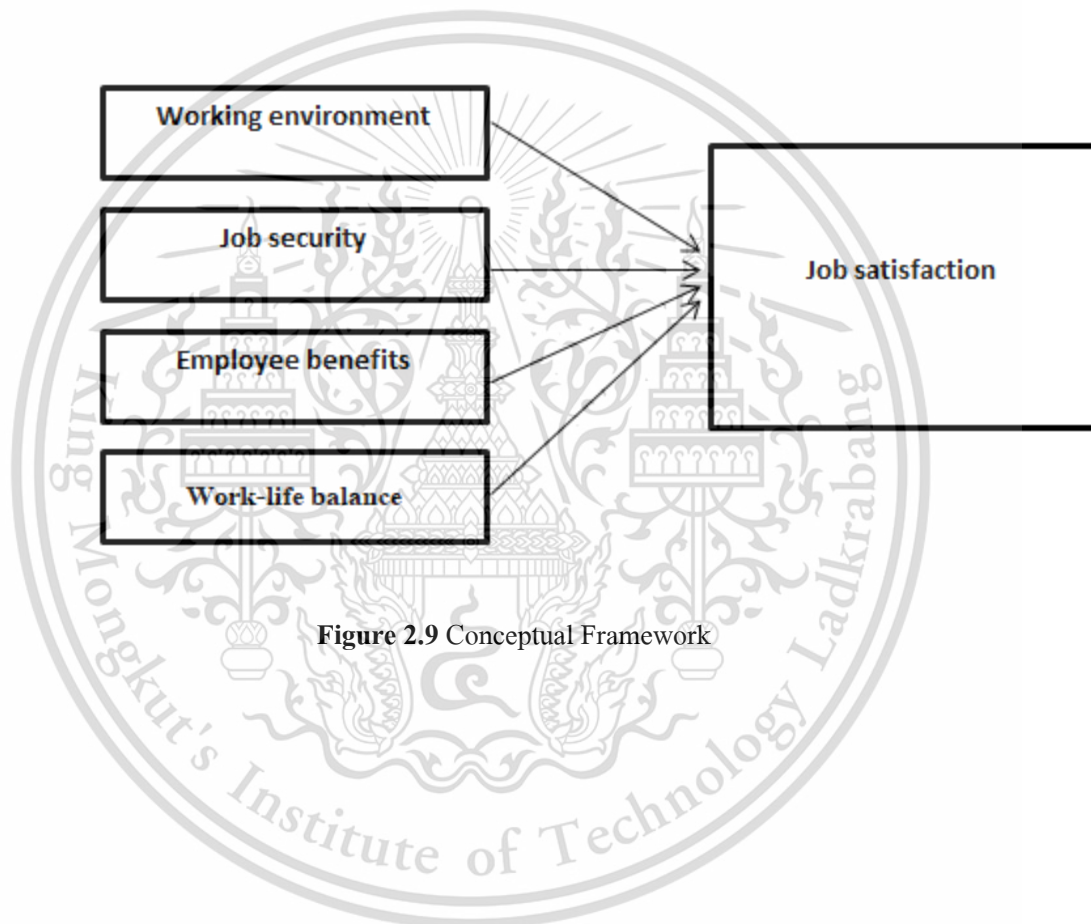


Figure 2.9 Conceptual Framework

CHAPTER 3

RESEARCH METHODOLOGY

This chapter describes the research methodology that was used in this research. This chapter includes research design, population and sample, research method, research instrument, data collection, and statistical data analysis.

3.1 Research Design

This quantitative research employs a survey research design to comprehensively explore employee satisfaction within the banking industry in the Bangkok region. The research harnesses a blend of probability, snowball, and Taro Yamane sampling techniques to ensure a comprehensive and diverse participant representation.

The probability sampling method, specifically through a simple random sample approach, ensures fairness in participant selection, facilitated by a random generator. The integration of snowball sampling further enriches the study by leveraging existing participants to reach those difficult to access directly. Additionally, the incorporation of Taro Yamane sampling enhances the strategy's effectiveness, particularly in large and dispersed populations, ensuring inclusivity (Akman, 2023).

Data analysis takes a dual approach. Descriptive statistics provide a succinct overview of factors impacting employee satisfaction in the banking sector, capturing prevalent sentiments. Simultaneously, inferential statistics, notably Chi-square analysis for categorical variables, dig deeper to uncover potential relationships between different factors (Akman, 2023).

3.2 Population and Sample

Population: The population for this research study consists of all employees working in the banking sector around the Bangkok area in Thailand.

Sample: A sample of 400 employees from the population has been selected to participate in the study. The selection of the sample was done using the Taro Yamane as a formula to

determine the sample of the number, which is a type of random sampling technique commonly used in survey research. The method involves randomly selecting participants from the population based on a predetermined sampling interval (Iddon, 2022).

$$n = \frac{N}{1 + Ne^2}$$

Yamane's formula: $n = N/(1+N(e)^2)$.

The variables in this formula are:

n = the sample size

N = the population of the study

e = the margin error in the calculation

(Iddon, 2022)

The population of the study is 462,610 people, therefore the sample size is $399.65443510939275 = 400$ people. (BANK OF THAILAND, 2023).

The sample size of 400 was determined based on considerations such as the desired level of precision, the variability within the population, and available resources. This sample is expected to provide sufficient data for analysis and to represent the broader population of employees in the banking sector around the Bangkok area.

3.3 Research Method

This quantitative research methodology employs a survey research design to holistically examine employee satisfaction within the banking industry in the Bangkok area. The study capitalizes on a combination of probability, snowball, and Taro Yamane sampling techniques to ensure a comprehensive investigation.

The probability sampling method, specifically employing a simple random sample approach, guarantees equitable representation. This method, facilitated by a random generator, ensures an unbiased selection process, affording every employee in the industry population an equal chance of participation. Moreover, the integration of a snowball sampling strategy serves as

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a valuable supplement, particularly when direct participant access is constrained. By leveraging referrals from existing participants, this technique augments the study with insights from individuals deeply embedded in the industry (Singh, N.A.).

Additionally, the Taro Yamane sampling technique is incorporated to further enhance the sampling strategy's effectiveness. This technique is advantageous in large and dispersed populations, ensuring diverse participant inclusion. By combining these three sampling methodologies, the study achieves a well-rounded representation of the industry's employee base (Piroj, 2017).

The data analysis employs a dual-pronged approach. Descriptive statistics offer a concise overview of factors impacting employee satisfaction in the banking sector, providing a snapshot of prevailing sentiments. Simultaneously, inferential statistics, including the application of Chi-square analysis, dive deeper into identifying associations or dependencies between different variables. The Chi-square test, specifically designed for categorical variables, evaluates their independence, thereby enabling the exploration of potential connections within the amassed data (Biswal, 2023).

3.4 Research Instrument

As the researcher studied the factor that impacts employee job satisfaction are the working environment, job security, employee benefits, and work-life balance. The researchers came up with 20 questions about the factor that impacts employee job satisfaction are the working environment, job security, employee benefits, and work-life balance.

Thai Employees in the banking sector were the target of the survey for accurate information. The researchers used a paper survey and an online survey. To measure respondents' perceptions and opinions, a 5-point Likert scale was utilized in the questionnaire. The Likert scale provides participants with a range of response options, typically ranging from "strongly disagree" to "strongly agree," allowing them to indicate their level of agreement or disagreement with the given statements. This scale helps to quantify and analyze the responses, enabling the researchers to assess the participants' attitudes toward the factors impacting their job satisfaction. By using as follow Table:

Table 3.1 Research questions

	Description
Demographic	<ol style="list-style-type: none"> 1. Gender 2. Age 3. Income 4. Period/time of working at a private bank. <p>Adapted from (Hom, 2019)</p>
Dependent Variable: Job Satisfaction	<ol style="list-style-type: none"> 1. I feel motivated and engaged in my work. 2. My job provides me with a sense of fulfillment and accomplishment. 3. I am satisfied with the opportunities for growth and advancement in my job. 4. I feel valued and appreciated for the work I do. 5. Overall, I would recommend my job to others. 6. Overall, I am satisfied with my job. <p>Adapted from (Bloznalis, 2022; Li, 2020; and Sogolytics, n.d.)</p>
Independent Variable 1: Working Environment	<ol style="list-style-type: none"> 1. The physical workspace (e.g., desk, chair, workstation) is comfortable and ergonomically designed. 2. The temperature in the workplace is maintained at a suitable level for comfortable working conditions. 3. The lighting in the workplace is adequate for carrying out tasks effectively. 4. The ventilation in the workplace is sufficient to maintain fresh air circulation. 5. The welfare facilities in the workplace, such as access to drinking water and clean restrooms, meet my needs. <p>Adapted from (Bloznalis, 2022; Li, 2020; and Sogolytics, n.d.)</p>

Table 3.1 Research questions (Continued)

	Description
Independent Variable 2: Job Security	<ol style="list-style-type: none"> 1. I feel confident that my job is secure in the current organization. 2. The company provides clear communication about the stability of job positions. 3. I believe that my job is protected against unexpected changes in business performance or economic downturns. 4. The company demonstrates effective management of change, ensuring job security for employees. 5. I feel motivated and focused at work because of the job security provided by the company. <p>Adapted from (Bloznalis, 2022; Li, 2020; and Sogolytics, n.d.)</p>
Independent Variable 3: Employee Benefits	<ol style="list-style-type: none"> 1. The company provides a comprehensive range of employee benefits that meet my needs. 2. The presence of employee benefits like workman's compensation and unemployment benefits contributes to my sense of proper employee benefits in my job. 3. The company provides appropriate comprehensive employee benefits including medical treatment coverage and child allowance. 4. I am happy with the compensation pay allocated to me by my employer. 5. The company regularly communicates and educates employees about the available employee benefits. <p>Adapted from (Bloznalis, 2022; Li, 2020; and Sogolytics, n.d.)</p>

Table 3.1 Research questions (Continued)

	Description
Independent Variable 4: Work-life balance	<ol style="list-style-type: none"> 1. I feel that my work schedule allows for a good work-life balance. 2. I feel that the company values work-life balance and encourages employees to prioritize their personal lives. 3. I feel that my workload is manageable and allows me to maintain a healthy work-life balance. 4. I am likely to get leave time when I need it for personal responsibilities and interests. 5. The organization fosters a positive work-life balance by encouraging flexible work arrangements. <p>Adapted from (Bloznalis, 2022; Li, 2020; and Sogolytics, n.d.)</p>

3.5 Data Collection

The data for this research study was collected using a combination of online and paper-based surveys. A total of 400 participants were included in the sample.

The online data collection was conducted through a Google Survey platform, where participants were invited to complete the survey online. A total of 250 participants completed the survey through this online method. The online survey allowed for easy accessibility and convenience for participants, enabling them to respond to the survey at their own pace and convenience.

Additionally, paper-based surveys were distributed to participants for data collection. A total of 150 participants completed the survey using the paper-based method. This method may have been employed to reach individuals who may not have had access to online resources or preferred the traditional pen-and-paper format.

The use of both online and paper-based surveys aimed to maximize the reach and inclusivity of the study by accommodating different preferences and technological access. It also allowed for a diverse representation of participants in the sample.

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The surveys likely contained questions related to the variables of interest, such as the working environment, job security, employee benefits, and work-life balance and their relationship to employee job satisfaction. The specific questionnaire items would have been designed to gather quantitative data, such as ratings or Likert-scale responses, to facilitate statistical analysis and draw meaningful conclusions.

Table 3.2 Data Collection Method

Data Collection Method	Online	Paper-Based
Group	Online Surveys	Paper Questionnaires
How to Collect	Send surveys via email or web platforms	Distribute questionnaires to respondents in person or by mail

3.6 Statistical Data Analysis

In this chapter, statistical data analysis techniques were applied to examine the collected data and answer the research questions. The analysis aimed to derive meaningful insights and draw conclusions based on the gathered quantitative data. The following statistical methods and techniques were employed.

Descriptive Statistics: Descriptive statistics were used to summarize and describe the main characteristics of the data. Measures such as means, standard deviations, frequencies, and percentages were computed to provide an overview of the sample and variables under investigation. These descriptive statistics helped in understanding the central tendencies, variabilities, and distributions of the data (HAYES, 2023).

Inferential Statistics: Inferential statistics were utilized to make inferences about the population based on the sample data. Techniques such as hypothesis testing and confidence intervals were employed to assess the significance and reliability of the findings. This allowed for generalizations and conclusions to be drawn about the larger population of employees in the banking sector around the Bangkok area. Hypothesis testing involves comparing sample data to a known population parameter using statistical tests like t-tests or ANOVA. Confidence intervals estimate the range in which population parameters are likely to lie, providing a level of certainty for the findings (Kuhar, 2010).

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Correlation Analysis: Correlation analysis was performed to examine the relationships between variables of interest. Pearson's correlation coefficient or other appropriate correlation measures were calculated to determine the strength and direction of associations between variables. This analysis helped identify any significant correlations between work-life balance, job security, employee benefits, and other relevant factors. Pearson's correlation coefficient ranges from -1 to +1, with a positive value indicating a positive correlation, a negative value showing a negative correlation, and zero suggesting no correlation. This helps understand how variables such as work-life balance and job satisfaction are related (Gell, 2023).

Regression Analysis: Regression analysis was conducted to explore the impact and predictive power of independent variables on dependent variables. Multiple regression or other appropriate regression models were employed to examine the relationships between variables and to determine the extent to which one variable could explain the variation in another variable. This analysis provided insights into the factors that significantly influenced employee satisfaction, productivity, or other relevant outcomes. The coefficient values indicate the strength and direction of each variable's effect on the outcome (Gallo, 2015).

Chi-Square Test: The chi-square test of independence or other appropriate tests were used to analyze categorical data and examine the relationships between variables. This allowed for the assessment of any significant associations or dependencies between different categories or groups within the data. This test helps identify relationships between factors like employee benefits and job security (Piroj, 2017).

Data Visualization: Data visualization techniques, such as charts, graphs, and tables, were employed to present the results in a visually appealing and easily interpretable manner. This aided in effectively communicating the findings and patterns discovered through the statistical analysis. Visual representation aids in comprehending patterns and trends in the data, making it easier to interpret and communicate the findings (Brush, 2023).

By employing these statistical data analysis techniques, the research study aimed to provide empirical evidence, support or reject research hypotheses, and contribute to the understanding of the factors affecting employee satisfaction, well-being, and performance in the banking sector around the Bangkok area

CHAPTER 4

ANALYSIS RESULTS

In this chapter, the analytical results are presented to classify the factors influencing employee satisfaction in the banking sector in Bangkok, using data from 400 respondents. The analysis focuses on the relationships between job satisfaction and four independent variables: Work Environment, Job Security, Employee Benefits, and Work-Life Balance. The data were analyzed using multiple linear regressions, and the results are discussed in detail below.

4.1 Demographic Information

In this research, the researcher collected samples from 400 employees in the banking sector. The researcher used both paper surveys and Google Forms surveys. The demographic data is presented in the following table.

Table 4.1 Gender of respondents

Gender	Frequency	Percentage
Female	248	62%
Male	148	37%
Others	4	1%
Total	400	100%

According to Table 4.1, the gender of the respondents is as follows: 248 employees (62%) were female, 148 employees (37%) were male, and 4 employees (1%) identified as other.

Table 4.2 Age of respondents

Age	Frequency	Percentage
21-29	180	45%
30-39	164	41%
40-60	7	1.75%
Older than 60 years	49	12.25%
Total	400	100%

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According to Table 4.2, the ages of the respondents are as follows: 180 employees (45%) were between 21-29 years old, 164 employees (41%) were between 30-39 years old, 7 employees (1.75%) were between 40-60 years old, and 49 employees (12.25%) were older than 60 years.

Table 4.3 Income per month (unit BAHT) of respondents

Income per month (BAHT)	Frequency	Percentage
10,000 and below	0	0%
10,001-15,000	7	1.75%
15,001-20,000	14	3.50%
20,001 – 25,000	52	13%
25,001 or more	327	81.75%
Total	400	100%

According to Table 4.3, The monthly income (in baht) of the respondents is as follows: 7 employees (1.75%) earned between 10,001-15,000 baht, 14 employees (3.50%) earned between 15,001-20,000 baht, 52 employees (13%) earned between 20,001-25,000 baht, and 327 employees (81.75%) earned 25,001 baht or more.

Table 4.4 Period/time of working at private bank of respondents

Period/time	Frequency	Percentage
5 year or less	186	46.50%
5-10 years	149	37.25%
11-15 years	33	8.25%
more than 15 year	32	8.00%
Total	400	100%

According to Table 4.4, the period of employment at a private bank for the respondents is as follows: 186 employees (46.50%) have worked 5 years or less, 149 employees (37.25%) have worked 5-10 years, 33 employees (8.25%) have worked 11-15 years, and 32 employees (8.00%) have worked more than 15 years

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4.2 Descriptive Analysis

The descriptive statistics for each variable included in the study are summarized in Table 4.5 The table provides the mean, standard deviation, and sample size for each variable

Table 4.5 Descriptive Statistics

Variable	Mean	Standard Deviation	N
Job Satisfaction	4.1472	0.60701	400
Working Environment	4.1585	0.56761	400
Job Security	4.0635	0.65402	400
Employee Benefits	4.0350	0.61995	400
Work-life balance (Working time)	3.9705	0.77261	400

The means indicate that respondents generally reported high levels of job satisfaction, work environment quality, job security, employee benefits, and work-life balance. The standard deviations suggest moderate variability around these means.

4.3 Analysis of Results

The study utilized multiple regression analysis to test the hypotheses and examine the relationships between the independent variables (Work Environment, Job Security, Employee Benefits, and Work-Life Balance) and the dependent variable (Job Satisfaction).

4.3.1 Hypothesis testing between working environment and job satisfaction

H1a: There is a positive relationship between the working environment and job satisfaction.

Table 4.6 Correlation between Working Environment and Job Satisfaction

Working environment	Job satisfaction
Pearson Correlation	0.348
Sig. (2-tailed)	0.000
N	400

Table 4.6 indicates a significant positive correlation ($r = 0.348$, $p < 0.001$) between working environment and job satisfaction, Accepted H1a.

4.3.2 Hypothesis testing between Job Security and job satisfaction

H2a: There is a positive relationship between job security and job satisfaction.

Table 4.7 Correlation between Job Security and Job Satisfaction

Job Security	Job satisfaction
Pearson Correlation	0.444
Sig. (2-tailed)	0.000
N	400

Table 4.7 shows a significant positive correlation ($r = 0.444$, $p < 0.001$) between job security and job satisfaction, Accepted H2a.

4.3.3 Hypothesis testing between employee benefits and job satisfaction

H3a: There is a positive relationship between employee benefits and job satisfaction.

Table 4.8 Correlation between Employee Benefits and Job Satisfaction

Employee Benefits	Job satisfaction
Pearson Correlation	0.601
Sig. (2-tailed)	0.000
N	400

Table 4.8 indicates a significant positive correlation ($r = 0.601$, $p < 0.001$) between employee benefits and job satisfaction, Accepted H3a.

4.3.4 Hypothesis testing between work-life balance and job satisfaction

H4a: There is a positive relationship between work-life balance and job satisfaction.

Table 4.9 Correlation between Work-Life Balance and Job Satisfaction.

Work-life balance	Job satisfaction
Pearson Correlation	0.598
Sig. (2-tailed)	0.000
N	400

Table 4.9 shows a significant positive correlation ($r = 0.598$, $p < 0.001$) between work-life balance and job satisfaction, Accepted H4a.

4.3.5 Hypothesis testing between working environment, job security, employee benefits, and work-life balance and job satisfaction

H5a: Working environment, job security, employee benefits, and work-life balance do statistically significantly predict job satisfaction.

A multiple linear regression analysis was conducted to evaluate the predictive power of work environment, job security, employee benefits, and work-life balance on job satisfaction. The results of the regression analysis are presented in Table 4.10

Table 4.10 Multiple regression analysis of H5o and H5a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	0.653	0.187		3.493	0.001
Working environment	0.125	0.042	0.117	2.967	0.003

Table 4.10 Multiple regression analysis of H5o and H5a (Continued)

Job Security	0.064	0.039	0.069	1.634	0.103
Employee Benefits	0.352	0.041	0.360	8.609	0.000
Work-life balance	0.326	0.031	0.415	10.791	0.000

Table 4.11 Model summary from SPSS

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
0.732 ^a	0.536	0.531	0.41572	

The multiple correlation coefficient (R) is 0.732, indicating a strong positive relationship between the independent variables and job satisfaction. The R Square value of 0.536 suggests that approximately 53.6% of the variance in job satisfaction is explained by the model. The Adjusted R Square value of 0.531 indicates a slight adjustment for the number of predictors in the model.

4.4 Hypothesis Test Results

Table 4.12 Hypothesis Testing Results

Hypothesis	Results
H1: There is a positive relationship between the working environment and job satisfaction.	Accepted
H2: There is a positive relationship between job security and job satisfaction.	Accepted
H3: There is a positive relationship between employee benefits and job satisfaction.	Accepted
H4: There is a positive relationship between work-life balance and job satisfaction.	Accepted
H5: Working environment, job security, employee benefits, and work-life balance do statistically significantly predict job satisfaction	Accepted

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CHAPTER 5

CONCLUSION AND DISCUSSION

The purpose of this study was to explore the relationship in terms of the effect of the independent variable which was the working environment, job security, employee benefits, and work-life balance on the dependent variable which was employee job satisfaction.

The study tested the following hypotheses:

- H1: There is a positive relationship between the working environment and job satisfaction.
- H2: There is a positive relationship between job security and job satisfaction.
- H3: There is a positive relationship between employee benefits and job satisfaction.
- H4: There is a positive relationship between work-life balance and job satisfaction.
- H5: Working environment, job security, employee benefits, and work-life balance do statistically significantly predict job satisfaction.

5.1 Conclusion

This study examined the factors influencing job satisfaction in the banking sector in Bangkok. The results highlighted the significant roles of the work environment, job security, and work-life balance in predicting job satisfaction. While employee benefits were positively related to job satisfaction, they were not a significant predictor in this model. The findings provide valuable insights for organizations aiming to enhance job satisfaction and underscore the importance of creating supportive work environments, promoting work-life balance, and ensuring job security. Future research should continue to explore these relationships in diverse contexts and consider additional factors that may impact job satisfaction.

5.2 Discussion

The descriptive statistics indicated that employees generally reported high levels of job satisfaction, with mean scores above 4 on a 5-point scale for all variables. This suggests a relatively high level of satisfaction among employees in the banking sector in Bangkok.

5.2.1 Working Environment and Job Satisfaction

The study found a significant positive relationship between the working environment and job satisfaction ($\beta = 0.117$, $p = 0.003$). This suggests that a better working environment leads to higher job satisfaction among banking employees. Similarly, in the study on the factors influencing job satisfaction of banking sector employees in Chennai, India, the hypotheses are that supervisor behavior, compensation, advancement opportunities, working conditions, and organizational aspects significantly affect job satisfaction among banking sector employees in Chennai, India. This hypothesis encompasses a broader array of factors influencing job satisfaction compared to the Bangkok study. While both studies touch upon working conditions, the Chennai study delves deeper into supervisor behavior, compensation, advancement opportunities, and organizational aspects, albeit in a different geographical context (Sowmya & Panchanatham, 2011).

5.2.2 Job Security and Job Satisfaction

Job security was found to have a positive but not statistically significant relationship with job satisfaction ($\beta = 0.069$, $p = 0.103$). This result indicates that while job security may contribute to job satisfaction, its impact is not as pronounced as other factors in this model. This outcome suggests that other elements, such as the working environment and employee benefits, might play a more critical role in influencing job satisfaction in the banking sector. Similarly, in the study on factors affecting job satisfaction in private banking in Myanmar, the hypotheses are that the social working environment, job security, and employee benefits exert significant influence on job satisfaction among employees in private banks in Myanmar. While both studies investigate job security and employee benefits, indicating their importance in shaping job satisfaction, the emphasis on the social working environment is unique to the Myanmar study (Nang Ying Mo Hom, 2019).

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5.2.3 Employee Benefits and Job Satisfaction

Employee benefits showed a strong positive relationship with job satisfaction ($\beta = 0.360$, $p < 0.001$). This finding is consistent with the literature, which posits that comprehensive employee benefits, including health insurance, retirement plans, and other perks, are critical for fostering job satisfaction. Similarly, in the study on factors affecting job satisfaction in private banking in Myanmar, the hypotheses are that the social working environment, job security, and employee benefits exert significant influence on job satisfaction among employees in private banks in Myanmar. While both studies investigate job security and employee benefits, indicating their importance in shaping job satisfaction, the emphasis on the social working environment is unique to the Myanmar study (Nang Ying Mo Hom, 2019).

5.2.4 Work-Life Balance and Job Satisfaction

Work-life balance was the most significant predictor of job satisfaction ($\beta = 0.415$, $p < 0.001$). This result underscores the growing importance of balancing professional and personal responsibilities in contemporary work settings. Similarly, in the study on work-life balance and job satisfaction in Jakarta, Indonesia, the hypothesis is that enhancements in work-life balance have a positive impact on job satisfaction among bank employees in Jakarta. This hypothesis mirrors that of the Bangkok study, focusing on the beneficial effect of work-life balance on job satisfaction, albeit in a different geographical context (Maulabakhsh, 2015).

5.2.5 Existing Situation of Employee Satisfaction

The analysis revealed a moderate level of job satisfaction among banking employees in Bangkok. Factors such as the physical work environment, the sense of job security, the benefits offered, and the balance between work and personal life significantly influence overall satisfaction levels. While employees expressed general contentment with their roles, there is room for improvement, particularly in enhancing the work-life balance and providing clearer career progression paths.

5.2.6 Relationship between Factors and Job Satisfaction

The study found strong positive relationships between job satisfaction and the four key factors:

Working Environment: A positive and supportive work environment greatly enhances job satisfaction. Factors such as workplace ergonomics, team collaboration, and management support play crucial roles.

Job Security: Job stability and security are paramount for employees, significantly contributing to their overall satisfaction. Assurance of long-term employment and transparent communication about job security positively affect morale.

Employee Benefits: Comprehensive benefits packages, including health insurance, retirement plans, and other financial incentives, are directly linked to higher job satisfaction. Employees feel valued when their financial and personal needs are well-supported.

Work-Life Balance: Achieving a healthy balance between professional responsibilities and personal life is essential. Flexible working hours, remote work options, and adequate leave policies are critical factors that contribute to higher satisfaction levels.

5.3 Implications and Recommendations

Implications for managers: Understanding the significant factors influencing job satisfaction can help managers create strategies to enhance employee well-being and productivity. By focusing on improving the working environment, providing job security, offering attractive employee benefits, and promoting work-life balance, managers can foster a more satisfied and motivated workforce. This can lead to higher levels of employee engagement, reduced absenteeism, and improved overall performance within the organization.

Implications for human resource management professionals: The insights can guide HR policies and programs aimed at improving job satisfaction, thereby reducing turnover and increasing organizational commitment. HR professionals can use these findings to design comprehensive employee development programs, implement fair and transparent career progression paths, and develop benefits packages that address the diverse needs of employees. Additionally, promoting flexible work arrangements and ensuring a supportive work culture can significantly enhance job satisfaction and retention rates.

Implications for policymakers: The results can inform policies that promote better working conditions and job security within the banking sector. Policymakers can use these

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insights to develop regulations that ensure fair labor practices, support mental and physical health initiatives for employees, and encourage inclusive workplace policies. By fostering a regulatory environment that prioritizes employee well-being, policymakers can contribute to a more stable and productive banking industry.

Implications for organizations: Organizations can leverage the study's findings to benchmark their practices against industry standards and identify areas for improvement. By regularly assessing job satisfaction and implementing targeted interventions based on empirical evidence, organizations can create a positive work environment that attracts and retains top talent. This proactive approach not only enhances employee satisfaction but also strengthens the organization's reputation as an employer of choice.

Implications for employees: Employees can benefit from increased awareness of the factors that contribute to job satisfaction. Understanding what aspects of their work environment and conditions are most important can empower employees to seek out and advocate for the changes they need to enhance their job satisfaction. This can lead to more meaningful and fulfilling career experiences, contributing to personal growth and professional development.

Recommendations for the Banking Sector: Based on the findings, several recommendations are proposed for the banking sector in Bangkok to enhance job satisfaction. Firstly, employers should focus on creating a supportive, resource-rich, and collaborative work environment. This can be achieved through effective leadership, team-building activities, and ensuring employees have the necessary tools and resources to perform their jobs efficiently. Secondly, organizations should implement policies that promote work-life balance, such as flexible working hours, remote work options, and wellness programs. Supporting employees in managing their work and personal responsibilities can lead to higher job satisfaction and productivity. Additionally, to foster job satisfaction, organizations should strive to provide job security by maintaining transparent communication about job stability and career development opportunities. Providing clear career paths and stability can alleviate employee anxiety and improve satisfaction. Lastly, while not a significant predictor in this study, employee benefits are still important for overall satisfaction. Organizations should regularly review and update their benefits packages to meet the evolving needs of their workforce.

5.4 Limitations of the Study

The sample size in this study was limited to 400 employees, and the demographic diversity of the sample was not explicitly analyzed. Future research should involve larger and more diverse samples to enhance the generalizability of the findings. By including a broader range of demographic groups, researchers can achieve a more comprehensive understanding of job satisfaction across different workforce segments. This approach would help identify unique trends and patterns specific to certain demographic categories, thereby enabling more targeted recommendations for improving job satisfaction. Future research should also explore additional independent variables of job satisfaction, such as organizational culture, leadership styles, and opportunities for professional development. These factors significantly influence employee attitudes and satisfaction levels. By investigating these additional variables, researchers can develop a more nuanced understanding of the various elements that contribute to job satisfaction. This understanding can lead to more holistic strategies that address immediate concerns and foster long-term employee engagement and retention. Incorporating qualitative methods, such as interviews or focus groups, could provide deeper insights into the reasons behind employees' perceptions of job satisfaction. While quantitative data offers valuable statistical trends, qualitative research can uncover the underlying motivations, attitudes, and emotions that drive these trends. Direct conversations with employees can yield rich, detailed accounts of their experiences and perspectives. This qualitative approach can complement quantitative findings and provide a more complete picture of job satisfaction, aiding organizations in developing more effective and empathetic management practices.

5.5 Future Research Recommendations

Future research on job satisfaction among banking employees could benefit from exploring a broader and more diverse target sample, incorporating different geographic regions, various sizes of banking institutions, and a wider range of job roles within the banking sector. Additionally, incorporating different and potentially interesting variables, such as organizational culture, leadership style, employee engagement, and technological advancements in banking operations, could provide a more comprehensive understanding of the determinants of job satisfaction. Employing mixed-methods approaches, which combine quantitative surveys with qualitative interviews or focus groups, could yield richer insights into the nuanced experiences of banking employees. Longitudinal studies could also be particularly valuable, allowing researchers to track changes in job satisfaction over time and assess the long-term impacts of interventions or changes within the banking industry. By diversifying the sample, incorporating additional variables, and utilizing a combination of research methods, future studies could offer more robust and generalizable findings, contributing to a deeper understanding of the factors influencing job satisfaction in the banking sector.

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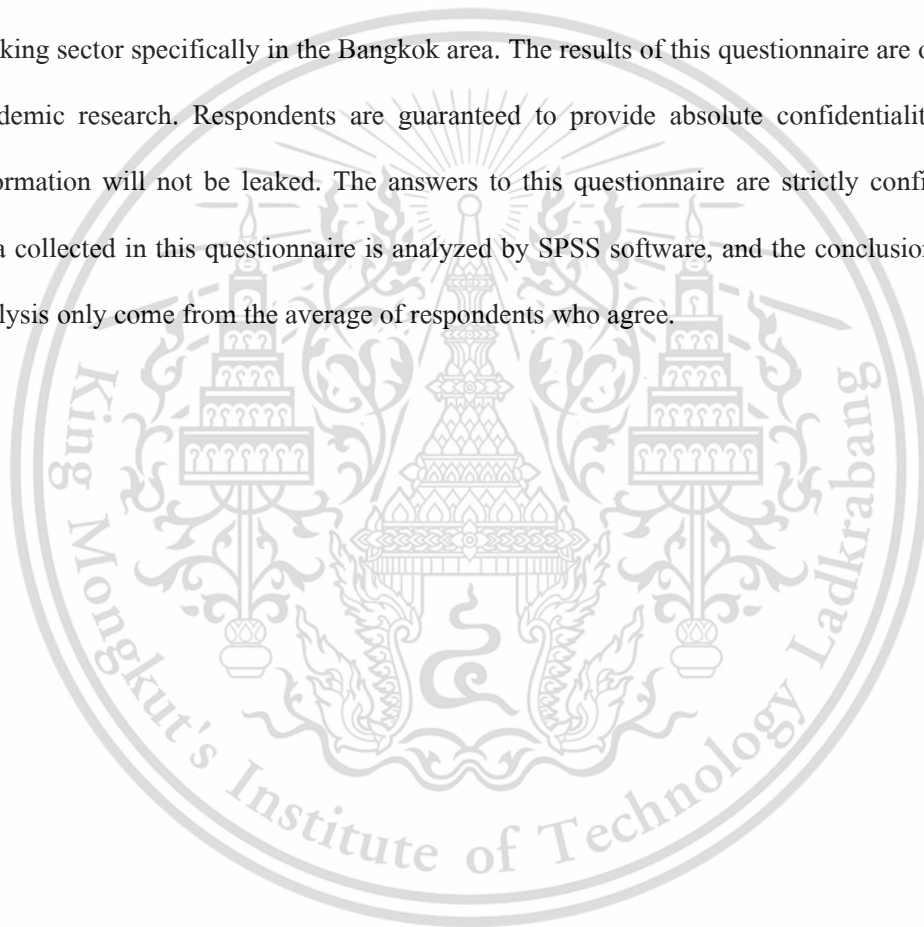


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Questionnaire

This research questionnaire has been developed as part of a master's thesis and is based on a conceptual framework. Its primary objective is to examine the current state of employee satisfaction within the banking industry and explore the relationship between working environment, job security, employee benefits, and working conditions on job satisfaction. The ultimate goal is to provide appropriate recommendations for enhancing job satisfaction in the banking sector specifically in the Bangkok area. The results of this questionnaire are only used for academic research. Respondents are guaranteed to provide absolute confidentiality, and their information will not be leaked. The answers to this questionnaire are strictly confidential. The data collected in this questionnaire is analyzed by SPSS software, and the conclusions from data analysis only come from the average of respondents who agree.



“OPTIMIZING EMPLOYEE SATISFACTION FOR SUSTAINABLE GROWTH:
INSIGHTS FROM THE BANGKOK BANKING SECTOR.”

การเพิ่มความพึงพอใจของพนักงานเพื่อการเจริญรุ่งเรืองที่ยั่งยืน: จากภาคการเงินในกรุงเทพฯ

Part 1: General Information of respondents (ส่วนที่ 1: ข้อมูลทั่วไปของผู้ตอบแบบสอบถาม)

Tick (✓) the option applicable for each of the questions listed below. (เลือก (✓) ตัวเลือกที่เหมาะสมสำหรับแต่ละคำถามดังรายการด้านล่าง)

1) You are Thai employees in the banking sector?

คุณเป็นพนักงานไทยในภาคการเงินใช่หรือไม่?

Yes ใช่

No ไม่ใช่

2) Gender

เพศ

Male ชาย

Female หญิง

Other อื่นๆ

3) Age

อายุ

21 – 29

30 – 39

40 – 60

Older than 60 years (อายุมากกว่า 60 ปี)

4) Income per Month (unit BAHT)

รายได้ต่อเดือน (หน่วย บาท)

10,000 and below (10,000 และ/หรือ ต่ำกว่า)

10,001-15,000

15,001-20,000

20,001 – 25,000

25,001 or more (25,001 หรือมากกว่า)

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5) Period/time of working at private bank.

ระยะเวลาที่ทำงานในธนาคารเอกชน

- 5 year or less (5 ปี หรือน้อยกว่า)
- 5-10 years (5 - 10 ปี)
- 11-15 years (11 - 15 ปี)
- More than 15 year (มากกว่า 15 ปี)

Part 2: Optimizing employee satisfaction for sustainable growth: insights from the Bangkok banking sector. (ส่วนที่ 2: การเพิ่มประสิทธิภาพความพึงพอใจของพนักงานเพื่อการเติบโตที่ยั่งยืน: ข้อมูลเชิงลึกจาก ภาคธนาคาร ในกรุงเทพฯ)

Tick (✓) the option applicable for each of the questions listed below. (เลือก (✓) ตัวเลือกที่เหมาะสมสำหรับแต่ละคำถามดังรายการด้านล่าง)

1. The physical workspace (e.g., desk, chair, workstation) is comfortable and ergonomically designed.

พื้นที่ทำงานทางกายภาพ (เช่น โต๊ะ เก้าอี้ พื้นที่สำหรับการทำงาน) มีความสะดวกสบายและได้รับการ ออกแบบตามหลักสรีระศาสตร์อย่างเหมาะสม

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

2. The temperature in the workplace is maintained at a suitable level for comfortable working conditions.

อุณหภูมิในสถานที่ทำงานให้อยู่ในระดับที่เหมาะสมสำหรับสภาพการทำงานที่สะดวกสบาย

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

3. The lighting in the workplace is adequate for carrying out tasks effectively.

แสงสว่างในที่ทำงานเพียงพอต่อการปฏิบัติงานอย่างมีประสิทธิภาพ

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

4. The ventilation in the workplace is sufficient to maintain fresh air circulation.

การระบายอากาศในที่ทำงานเพียงพอที่จะรักษาการไหลเวียนของอากาศบริสุทธิ์

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

5. The welfare facilities in the workplace, such as access to drinking water and clean restrooms, meet my needs.

สิ่งอำนวยความสะดวกด้านสวัสดิการในที่ทำงาน เช่น น้ำดื่ม และ ห้องน้ำที่สะอาด ตรงตามความต้องการ

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

6. I feel confident that my job is secure in the current organization.

ฉันรู้สึกมั่นใจว่างานของฉันมีความมั่นคงในองค์กรปัจจุบัน

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

7. The company provides clear communication about the stability of job positions.

บริษัทมีการสื่อสารที่ชัดเจนเกี่ยวกับความมั่นคงของตำแหน่งงาน

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

8. I believe that my job is protected against unexpected changes in business performance or economic downturns.

ฉันเชื่อว่างานของฉันได้รับการปกป้องจากการเปลี่ยนแปลงผลการดำเนินงานทางธุรกิจที่ไม่คาดคิดหรือภาวะเศรษฐกิจตกต่ำ

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

9. The company demonstrates effective management of change, ensuring job security for employees.

บริษัทแสดงให้เห็นถึงการจัดการการเปลี่ยนแปลงที่มีประสิทธิภาพ เพื่อสร้างความมั่นคงในการทำงานให้กับพนักงาน

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

10. I feel motivated and focused at work because of the job security provided by the company.

ฉันรู้สึกมีแรงบันดาลใจและมุ่งมั่นไปที่การทำงานเพราะว่างานของบริษัทมีความมั่นคง

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

11. The company provides a comprehensive range of employee benefits that meet my needs.

บริษัทจัดให้มีผลประโยชน์ของพนักงานที่หลากหลายซึ่งตรงตามความต้องการของฉัน

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

12. The presence of employee benefits like workman's compensation and unemployment benefits contributes to my sense of proper employee benefits in my job.

การมีอยู่ของผลประโยชน์ของพนักงาน เช่น ค่าตอบแทนพนักงานและผลประโยชน์การว่างงาน ช่วยให้ฉันรู้สึกถึงผลประโยชน์ของพนักงานที่เหมาะสมในงานของฉัน

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

13. The company provides appropriate comprehensive employee benefits including medical treatment coverage and child allowance.

บริษัทจัดให้มีผลประโยชน์ที่ครอบคลุมที่เหมาะสมของพนักงาน รวมถึงความคุ้มครอง ในการรักษาพยาบาล และ เงินสงเคราะห์บุตร

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

14. I am happy with the compensation pay allocated to me by my employer.

ฉันพอใจกับค่าตอบแทนที่นายจ้างจัดสรรให้ฉัน

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

15. The company regularly communicates and educates employees about the available employee benefits.

บริษัทสื่อสารและให้ความรู้แก่พนักงานเกี่ยวกับผลประโยชน์ของพนักงานที่มีอยู่อย่างสม่ำเสมอ

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

16. I feel that my work schedule allows for a good work-life balance.

ฉันรู้สึกว่าการตารางงานของฉันทำให้เกิดความสมดุลระหว่างชีวิตและการทำงานที่ดี

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

17. I feel that the company values work-life balance and encourages employees to prioritize their personal lives.

ฉันรู้สึกว่าการให้ความสำคัญกับความสัมพันธ์ระหว่างชีวิตและการทำงาน และส่งเสริมให้พนักงานจัดลำดับความสำคัญของชีวิตส่วนตัว

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

18. I feel that my workload is manageable and allows me to maintain a healthy work-life balance.

ฉันรู้สึกว่าการะงานของฉันสามารถจัดการได้และช่วยให้ฉันรักษา สมดุลระหว่างชีวิตและการทำงานที่ดีได้

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

19. I am likely to get leave time when I need it for personal responsibilities and interests.

ฉันมีแนวโน้มที่จะได้ลาเมื่อฉันต้องการเพื่อความรับผิดชอบและเรื่องส่วนตัว

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

20. The organization fosters a positive work-life balance by encouraging flexible work arrangements.

องค์กรส่งเสริมสมดุลชีวิตและการทำงานเชิงบวกโดยการสนับสนุนการ จัดการการทำงานที่ยืดหยุ่น

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

21. I feel motivated and engaged in my work.

ฉันรู้สึกมีแรงบันดาลใจและมีส่วนร่วมในงานของฉัน

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

22. My job provides me with a sense of fulfillment and accomplishment.

งานของฉันทำให้ฉันรู้สึกถึงความสมหวังและความสำเร็จ

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

23. I am satisfied with the opportunities for growth and advancement in my job.

ฉันพอใจกับโอกาสในการเติบโตและความก้าวหน้าในงานของฉัน

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

24. I feel valued and appreciated for the work I do.

ฉันรู้สึกมีคุณค่าและชื่นชมสำหรับงานที่ฉันทำ

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

25. Overall, I would recommend my job to others.

โดยรวมแล้วฉันจะแนะนำงานของฉันให้ผู้อื่นทราบ

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

26. Overall, I am satisfied with my job.

โดยรวมแล้วฉันพอใจกับงานของฉัน

- Strongly agree (เห็นด้วยมากที่สุด)
- Agree (เห็นด้วย)
- Neutral (เฉยๆ)
- Disagree (ไม่เห็นด้วย)
- Strongly disagree (ไม่เห็นด้วยมากที่สุด)

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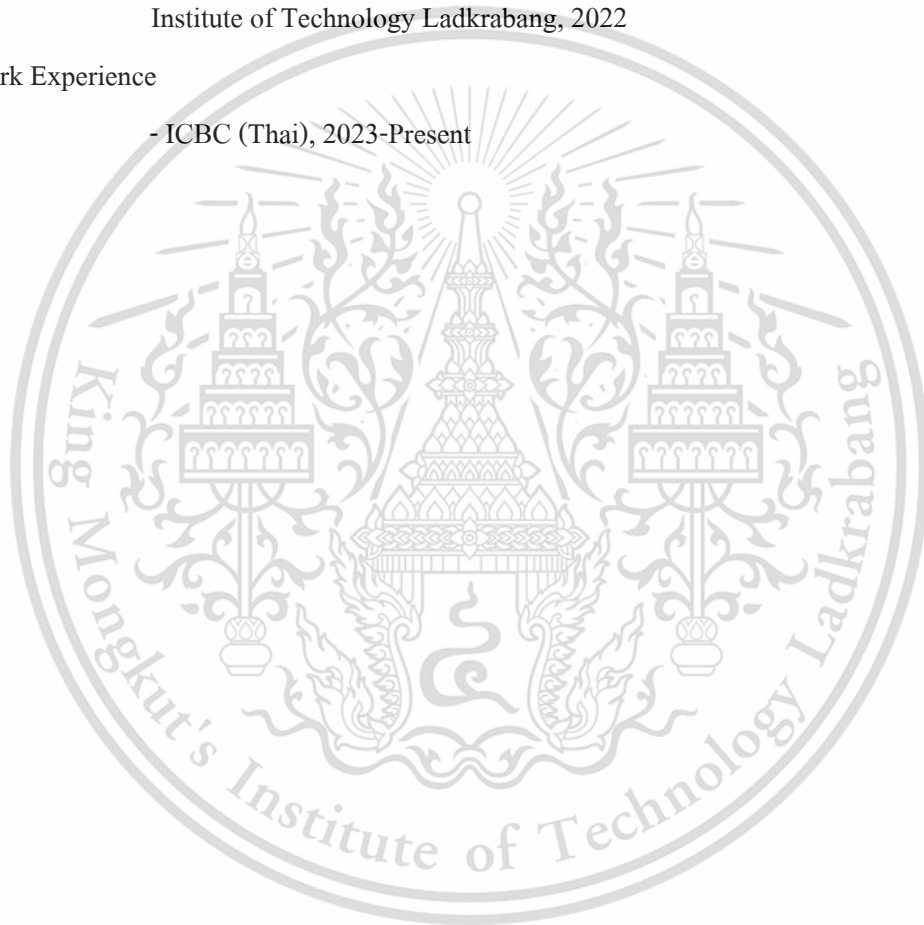
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