

## A STUDY OF THE COMPETENCY OF MANAGEMENT APPROACHES TO SUPPORT CHANGE OF OPERATIONAL PERSONNEL OF COMMERCIAL BANKS IN THAILAND

**Matic Tangtongchit<sup>1</sup>, Sanit Siriwisitkul<sup>2</sup>, Nutpatsorn Tanaborworpanid<sup>3</sup>**

<sup>1</sup> Doctor of Philosophy in Management Program's Student, North Bangkok University.

<sup>2,3</sup> Lecturer at Doctor of Philosophy Program in Management, North Bangkok University.

E-mail: matic.ta@northbkk.ac.th<sup>1</sup>, sanit.si@northbkk.ac.th<sup>2</sup>, nutpatsorn.ta@northbkk.ac.th<sup>3</sup>

### Abstract

This article is qualitative research. The aims to study the competency to support the change of operational personnel of commercial banks in Thailand. And to study the approach to managing the competency to support the change of operational personnel of commercial banks in Thailand. There was a sample group for interviews in the first round and questionnaires were answered. In the second round, there were 21 executive level employees and academics from outside the organization related to commercial banks. The selection method was purposive sampling and Delphi technique. In the study of competency to support the change of operational personnel and the 3rd round using the questionnaires again with 9 people were selected from the original sample group to confirm the competency components. The research results found that 1) Competencies to support changes of operational personnel of commercial banks in Thailand consist of 6 dimensions: (1) emotional and social intelligence, which has 2 sub-skills; (2) Operational aspect has 2 sub-skills. (3) Relationship aspect has 2 sub-skills. (4) Adaptability and flexibility aspect has 2 sub-skills. (5) Leadership aspect has 2 sub-skills. (6) Management aspect has 2 sub-skills. And 2) Guidelines for competency management to support changes in operational personnel of commercial banks in Thailand. It was found that the training program was organized for operational personnel at each level according to the necessary competencies and skills as follows: (1) the competencies required for entry-level employees (1-3 years of working experience) are emotional and social intelligence competencies and performance competencies. (2) The competencies required for middle-level employees (4-6 years of working experience) are relationship competencies and adaptability and flexibility competencies. Competencies required for assistant department head-level employees (6 years or more working experience) are leadership competence and management competence.

**Keywords:** Competency, The guidelines for Management, Operational level employee.

► *Corresponding Author: Matic Tangtongchit*

### Introduction

Currently, in Thailand, the business sector, entrepreneurs of businesses from small to large businesses must adapt to the changing environment. They must change their strategies in order for their business organizations to survive. Therefore, there are changes from the production process to the delivery process to consumers, including changes in the production process, product procurement, changes in distribution channels, and service formats, which will reflect the country's economic system and the global economic system. Therefore, financial institutions and all commercial banks play an important role in driving the country's financial economy. Business management to reduce risks that may occur to businesses and customers appropriately without causing damage to customers' deposits is a very important matter (Bank of Thailand. 2022: Online)

Commercial banks in Thailand are facing rapid and relentless changes in many areas, such as digital technology, changes in customer behavior, and intense competition from both inside and outside the market. These changes have an impact on the bank's operations and make managing operational personnel a great challenge. Operational personnel, who play a key role in the bank's daily operations, need to be able to adapt and learn to support rapid changes (Bank of Thailand, 2022: Online).

Managing the necessary competencies for new operational staff is also important. These staff have little experience working in banking or have worked for 1-3 years. They are another group that needs to develop necessary competencies. If this group of staff lacks service awareness from the beginning, it will affect service users and reflect back on the image of the bank. It will indirectly affect the staff because when it comes to moving forward or wanting to advance in their careers, for operational staff of commercial banks in Thailand at the middle and assistant department head levels, developing the competencies of this group of staff is considered an important foundation. It is a preparation for this group of staff to advance to become middle and senior executives and to cope with changes that may occur at any time. This will lead to the organization being stable, stable, and able to support the growth of the Thai economic system well.

This study will help commercial banks to understand and improve their human resource management strategies more effectively by focusing on developing and promoting the competencies needed to adapt to changes, which will result in banks' operations being more agile and more competitive in the market.

### **Research Objectives**

1. To study the competency to support the change of operational personnel of commercial banks in Thailand
2. To study the approach to competency management to support the change of operational personnel of commercial banks in Thailand

### **Literature Review**

The study of competencies and management approaches to support changes in operational personnel of commercial banks in Thailand is a topic of great interest in human resource management and organizational management research. The relevant literature in this area consists of several important perspectives, which can be divided into 3 main groups as follows:

1. Definition and Types of Competency is an important characteristic that personnel must have in order to perform their duties effectively. Competency generally consists of knowledge, skills, and abilities that are necessary for the work (Spencer & Spencer, 1993). In the context of commercial banking, important competencies for operational personnel include knowledge of the bank's products and services, ability to use information technology, communication skills, and customer service (Boyatzis, 1982).

2. The Challenge of Managing People in an Era of Change

Technological changes and business changes have caused operational personnel to face increasing challenges, such as the need to learn new technologies and change their work methods. A study by Kotter (1996) indicated that change management is a complex process that requires good planning, understanding and cooperation from personnel.

Armenakis & Bedeian (1999) pointed out that organizations that are successful in managing change often have clear communication and support from executives, which can reduce stress and resistance to change.

### 3. Effective management approach

Effective management approach to support change includes developing the skills and competencies of personnel through training and professional development. A study by Noe (2017) showed that targeted training and development of relevant skills can help increase adaptability and work efficiency.

Beer et al. (2016) suggested that having a support system and creating an atmosphere conducive to learning and growth will help personnel adapt and develop quickly. Therefore, creating an organizational culture that supports change and continuous learning is important and should not be overlooked. This literature review provides important information and conceptual frameworks for studying the competencies and approaches to managing operational personnel in commercial banks, which will be useful in designing research and developing appropriate management strategies to support future changes.

### Conceptual Framework

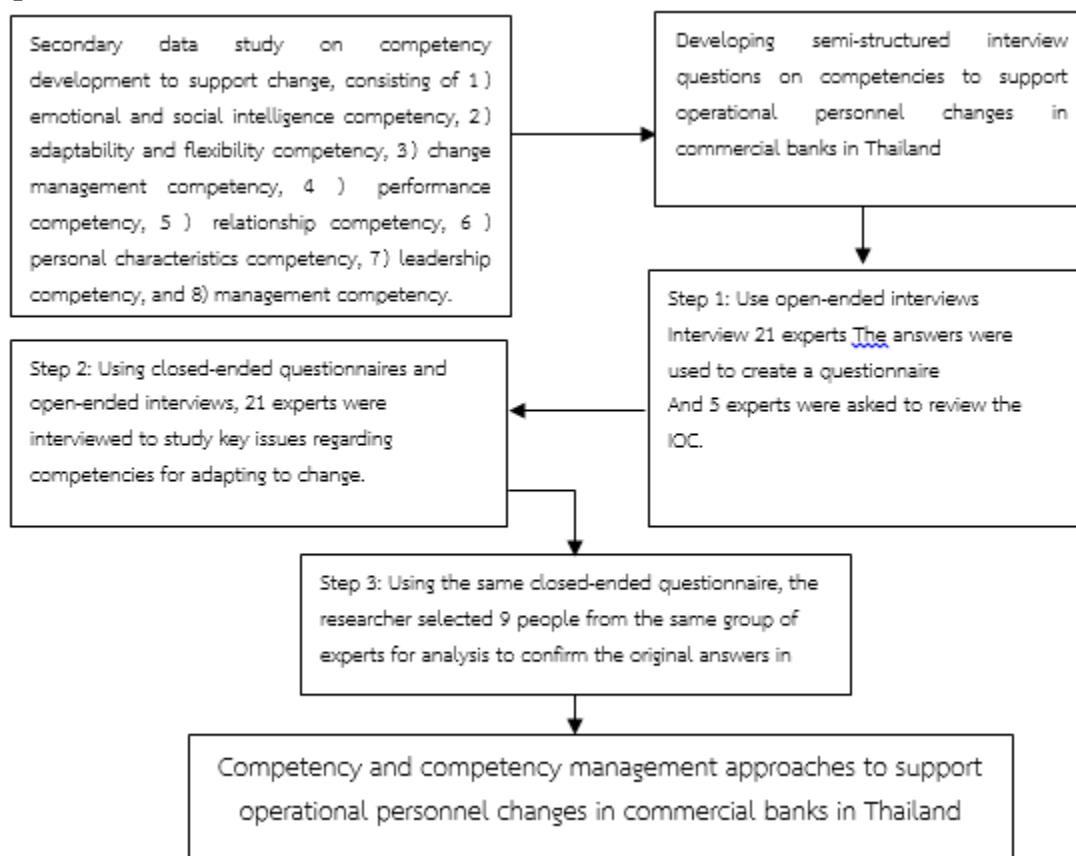


Figure 1. Conceptual framework for the research.

### Research Methodology

A study of competency to support changes in operational personnel of commercial banks in Thailand

This research study used qualitative research using the Delphi Technique. The research procedures are as follows:

### **Step 1: Data collection through in-depth interviews**

The researcher studied and studied the principles of creating an interview form for research using the Delphi technique, studied and researched factors related to the conceptual framework of the research, and important issues of the research, such as research objectives, definitions of specific terms, etc., by creating a semi-structured interview form consisting of open-ended questions about competencies to support changes in operational personnel of commercial banks in Thailand (with the approval of the advisor) as well as various issues related to studying competencies and approaches to managing competencies to support changes in operational personnel of commercial banks in Thailand. In-depth interviews were conducted with a sample of 21 people. The researcher classified the answers using content analysis techniques and created a closed-ended questionnaire using a 5-level rating scale (Duangnapa Makaranurak, 2011). The Index of Item Objective Congruence (IOC) was checked.

### **Step 2: Data collection using questionnaires**

The researcher gave the questionnaire to the same group of experts to answer. Then, the answers obtained from using the questionnaire in step 2 were used to calculate the median value (Median) using the median value criteria of 3.50 and above and the interquartile range (Interquartile Range or IQR) using the interquartile range value criteria of 0.00-1.50 to check the consistency of the experts' opinions (Chumphon Poonpattrachiwin, 2001, cited in Phongthep Jiraro, 2021).

### **Step 3: Data collection using questionnaires (repeat questionnaires to confirm accuracy)**

The researcher selected experts from the original sample group in steps 1 and 2 using purposive sampling. The sample size was 9 people to answer the original closed-ended questionnaire, showing the median and interquartile range so that each expert could review their answers in the second round and confirm their answers again. The researcher used the answers to calculate the median and interquartile range (IQR) to analyze and confirm the competency components according to the experts' opinions and determine the competency management guidelines to support the changes of operational personnel of commercial banks in Thailand.

## **Population and Sample**

### **Population**

The researcher has defined the population scope for this research as consisting of 50 commercial bank employees in Thailand at the management level, including department director, senior director, and senior executive, as well as academics from outside the organization and agencies related to commercial banks.

### **Sample**

The researcher selected the key informants sample group for using the Delphi Technique by determining the sample population size according to the principles of Thomas T. Macmillan (1971) as follows:

- 1) Sample group for in-depth interview: The researcher selected from management level employees, consisting of deputy director level employees, department director level employees, senior director level employees, and senior executives, as well as academics from outside the organization and departments related to commercial banks, totaling 50 people, using purposive sampling, resulting in a sample population size of 21 people.
- 2) The sample group for the questionnaire is the same sample group as the sample group for the in-depth interview. The sample population size is 21 people.

3) The sample group for the questionnaire the researcher took the original sample population of 21 people and selected them using the purposive sampling method. The sample population size is 9 people.

## Research Tools and Reliability

### Research Tool

**Research Instrument 1:** The researcher used a semi-structured interview form by studying and understanding the principles of creating an interview form for research using the Delphi technique from relevant sources of information, as well as consulting with an advisor. The researcher drafted the in-depth interview questions for research using the Delphi technique, step 1, and created a semi-structured in-depth interview form. The interview form was presented to the main advisor, and the advisor reviewed and revised it before it was actually used.

**The second research tool:** The researcher brought the opinions of experts and classified them using content analysis techniques and created a closed-ended questionnaire using a 5-level rating scale. The questionnaire was presented to the main advisor, who reviewed and revised it, and it passed the Index of Item Objective Congruence (IOC) examination by 5 experts before it was put to actual use.

**The third research instrument:** The researcher analyzed the expert opinions data from the second round using the median and interquartile range (IQR) statistics to create competency questions for the experts to review and confirm their answers again in the focus group.

### Validation of Instruments

The second research instrument does not need to be examined for content validity because each question was obtained from direct interviews with experts, which is different from the case where the researcher creates the questionnaire by himself in general quantitative research. The researcher presented the questionnaire to 5 experts to examine the quality of the instrument using the Index of Item Objective Congruence (IOC) of the questions with the objectives to be studied. The value obtained was 0.91, which is greater than 0.60, indicating that the questionnaire in this research has quality in terms of consistency with the research objectives.

### Data Processing

Data processing the researcher proceeded according to the following steps:

**Step 1:** The researcher will transcribe the recorded tapes in detail to see all aspects and dimensions of the competence of operational personnel of commercial banks in Thailand from key informants.

This is completed after each data collection to prevent errors.

**Step 2:** Summarize the recorded data for key informants to review and summarize to verify the accuracy by signing to acknowledge and confirm that it is correct and true. This will create credibility of the data in this section.

**Step 3:** Analyze and synthesize the data using content analysis techniques by comparing the data obtained from the discussions on various issues by experts and senior executives of commercial banks in Thailand to see how consistent or different they are. If it appears that all sources of information have the same findings, it means that the data obtained is of high quality.

### Research Result

**A study on the competency to support change of operational personnel of commercial banks in Thailand** found that competency to support change can be divided into 6 areas as follows:

1. Emotional and social intelligence competence the expert group has a high level of agreement (Mdn = 4.41, IQR = 0.75), consisting of 2 sub-skills as follows:

1.1 Self-awareness skills the expert group has a high level of agreement (Mdn = 3.60, IQR = 0.80) that self-awareness skills are a tool that helps employees be mindful and can use awareness of their own and others' emotions to find solutions when conflicts occur in the team.

1.2 Understanding others skills The expert group has a high level of agreement (Mdn=3.50, IQR=1.00) that understanding others skills are the development of employees' skills not only to listen to others' thoughts and feelings, but also to reflect understanding and respond appropriately, as well as creating a friendly and supportive environment in the team is important. Always try to encourage and support your colleagues.

2. Performance Competency The expert group has the highest level of agreement (Mdn = 5.00, IQR = 1.00), consisting of 2 sub-skills as follows:

2.1 Specific skills of operational personnel the expert group has a high level of agreement (Mdn = 4.00, IQR = 0.95) that specific skills of operational personnel are skills that enable employees to think creatively and positively when faced with complex problems or challenging situations. Employees with these skills are often the ones who initiate new initiatives in order for the team to adapt to changing situations.

2.2 Innovation skills The expert group has a high level of agreement (Mdn = 4.00, IQR = 0.95) that innovation skills are skills that allow employees to present new innovative ideas, which will help increase work efficiency, such as introducing new digital tools or ideas for innovative work process adjustments.

3. Relationship competence the expert group has the highest level of agreement (Mdn = 4.14, IQR = 0.76), consisting of 2 sub-skills as follows:

3.1 Teamwork skills the expert group has the highest level of agreement (Mdn = 4.29, IQR = 0.57) that teamwork skills are skills that motivate employees to be united and create a teamwork atmosphere by exchanging ideas and supporting each other.

3.2 Service-oriented skills The expert group has the highest level of agreement (Mdn = 4.50, IQR = 1.00) that service-oriented skills are skills that will make employees think, review, and improve the team's working methods consistently to achieve the best service results. Employees with these skills often monitor and evaluate teamwork results to analyze them for good service.

4. Adaptability and flexibility competence the expert group has the highest level of agreement (Mdn = 4.14, IQR = 0.76), consisting of 2 sub-skills as follows:

4.1 Career aspiration skills The expert group has a high level of agreement (Mdn = 4.29, IQR = 0.57) that career aspiration skills will enable employees to provide ideas on how to improve work processes or use new tools to increase work efficiency.

4.2 Digital adaptation skills The expert group has a high level of agreement (Mdn = 3.80, IQR = 0.74) that digital adaptation skills will help employees gain a variety of skills, and be able to change their work methods from using digital tools to using traditional methods, such as using online project management platforms instead of using paper documents as a necessity in the organization.

5. Leadership competence the expert group has a high level of agreement (Mdn = 4.29, IQR = 0.57), consisting of 2 sub-skills as follows:

5.1 Strategic thinking skills The expert group has a high level of agreement (Mdn = 4.00, IQR = 0.95) that strategic thinking skills that are consistent with the organization's vision and strategy help the organization's operations move in the desired direction efficiently.

5.2 Visionary leadership skills The expert group has a high level of agreement (Mdn = 3.80, IQR = 0.74) that visionary leadership skills are skills that will enable employees to plan long-term

strategies, set challenging targets and indicators in the digital age, and have the ability to cope with uncertainty and change and lead the team through difficult situations with confidence.

6. Management competence the expert group has a high level of agreement (Mdn = 4.14, IQR = 0.93) consisting of 2 sub-skills as follows:

6.1 Team building skills the expert group has a high level of agreement (Mdn = 4.00, IQR=0.79) that team building skills from employees with diverse and complementary abilities will help the team work effectively. In addition, promoting communication and cooperation among operational personnel by holding regular team meetings will help the team work smoothly and effectively.

6.2 Other development skills the expert group has a high level of agreement (Mdn = 3.60, IQR = 0.80) that other development skills are another skill of leaders that allows operational personnel to consistently propose new ideas and methods of work. This will help create cooperation and unity to work together to develop the organization sustainably.

### **Competency Management Guidelines to Support the Change of Operational Personnel of Commercial Banks in Thailand**

Competency management to support changes in operational personnel of commercial banks in Thailand The expert group agreed that there should be a plan to organize training programs for operational personnel at each level according to the necessary competencies and skills as follows:

1. Organizing a training program for essential competencies for entry-level employees (1-3 years of working experience), namely, emotional and social intelligence competencies and operational competencies.

2. Organizing a training program for essential competencies for middle-level employees (4-6 years of working experience), namely, relationship competencies and adaptability and flexibility competencies.

3. Organizing a training program for essential competencies for assistant department heads (6 years of working experience or more), namely, leadership competencies and management competencies.

#### **Methods of Operation**

1. Entry-level employees are employees with 1-3 years of working experience. According to the opinions of experts, the necessary competencies for employees at this level are 1) emotional and social intelligence competencies and 2) performance competencies.

The development of emotional intelligence and performance competence, as well as related skills as mentioned above, will help entry-level employees gain a foundation in developing self-awareness skills, developing empathy skills, and developing basic skills for starting work. Employees can manage their time efficiently by using the Bank's basic digital technology. Employees will be able to multitask effectively in various ways under pressure in all dimensions. The development of these basic skills will help entry-level employees to work efficiently and have a good quality of life, grow in their careers, and become middle-class employees in the future.

2. Middle-level employees are employees who have at least 3 years of experience in the position of entry-level employees. According to the opinions of experts, the necessary competencies for employees at this level are 1) competence in relationships and 2) competence in adaptability and flexibility. Developing competence in relationships, competence in adaptability and flexibility, as well as the related skills mentioned above, will be important to help middle-level employees of banks in Thailand work efficiently, create a good working atmosphere, and help promote the success of commercial banks in Thailand in the long term. 3. Assistant department heads are employees who have at least 6 years of experience in the position of middle-level employees.

According to the opinions of experts, the necessary competencies for employees at this level are 1) competence in leadership and 2) competence in management.

Developing leadership competencies, management competencies, and related skills as mentioned above will be important to drive assistant department heads of commercial banks in Thailand to become executives with good management skills, able to learn strategies and create leadership growth, which will make the team ready to face new challenges. It will also motivate assistant department heads of commercial banks in Thailand to be committed to working to achieve the goals of commercial banks in Thailand efficiently and be able to advance to become efficient department heads or senior executives in the future.

### **Supporting Factors**

Executives of commercial banks in Thailand need to consider the following supporting factors:

1. Organizing training and seminars on adapting to change, developing skills related to working in a digital environment, such as using new technologies, adapting to new work systems, or developing skills necessary for work, etc.
2. Providing support and modern technology tools, such as data management systems, online communication tools, or applications that help collaborate effectively, etc.
3. Creating a friendly and mentally safe working environment so that employees feel confident in their work and can adapt steadily.

### **Potential Limitations**

1. Some data may not be accessible due to privacy restrictions (PDPA), confidentiality of data under the bank's policy, and the data may not be sufficient or not cover all the competencies needed to support the change.
2. Personnel may not have the time or be unwilling to provide the data necessary for the research, which may affect the accuracy of the results.

### **Results and Discussion**

The research results show that experts believe that all 6 competencies, consisting of 12 sub-skills, are important for operational personnel management to support changes and support the career advancement of the employees themselves. This is consistent with the research of Prasuta Nadi et al. (2021) who found that competencies and skills in personnel management are important for employees to adapt to a changing world. Emotional and social intelligence competencies include self-awareness skills and understanding others. These skills will help entry-level employees perform their jobs efficiently and have a good quality of life, grow in their careers, and become middle-level employees in the future. This is consistent with the research of Phumiworaphol Kunta (2020) who found that emotional intelligence has many skills that affect quality of life and is also a preparation for becoming a capable middle and senior executive and an efficient executive in their work. This is consistent with the research of Jiraporn Thanomkitti (2023) who found that competency management has a positive effect on employee performance, as well as the potential to create growth for the organization in all environments, both within organizations that are changing in all aspects of rapid competition. This is consistent with the research of Orapan Khankaew (2022) who found that executives with potential can create growth for the organization. Performance competence consists of specific skills of operational personnel and innovation skills. These skills enable employees to think creatively and positively to solve problems. This is consistent with the research of Jiraporn Phimsan (2018) who found that the core competency



factors of individuals affect positive relationships in work. Relationship competence consists of teamwork skills and service-oriented skills. These skills motivate employees to be united and create a teamwork atmosphere by exchanging ideas and supporting each other. This is consistent with the research of Phurikan Songsee (2020) who found that relationship competence affects work, which is considered an important environmental factor that will motivate work. Adaptability and flexibility competence consists of professional attention skills. Digital adaptation skills will help increase a variety of skills for employees. They can change their work methods from using digital tools instead of traditional methods. This is consistent with the research of Alisara Phiamthaworn (2017) who found that developing adaptability and flexibility competence in the current era requires digital adaptation and skills in many areas that are essential skills for the organization. Leadership competence consists of visionary leadership skills and strategic thinking skills. These skills will enable employees to plan long-term strategies and set challenging targets in the digital age. Consistent with the research of Siripong Klanpaitoon (2021) who found that executives have the ability to set a vision and jointly plan for developing the quality of education. Jointly set a vision focusing on developing the quality of academic work. The vision is consistent with the education quality development plan and government policy. The vision is clear and up-to-date with changes in the digital age. Management competencies include team building skills and skills in developing others. These skills will help employees cooperate and work together effectively. Consistent with the research of Jiraporn Thanomkitti (2023) who found that management competencies have a positive effect on employee performance. In this regard, operational personnel will receive training and develop necessary competencies and skills to increase work efficiency. It also helps save limited resources and budgets. Consistent with the research of Srik Chitrapaisan (2022) who found that organizations should support training and promote the continuous development of necessary competencies and skills.

### **Conclusion**

This study of competencies and management approaches to support changes in operational personnel of commercial banks in Thailand covers many dimensions, enabling employees at all levels to adapt to changes in technology, the economy, and changing customer needs. Therefore, managing the competencies of operational personnel is a key to creating competitiveness for Thai commercial banks in an era of rapid change.

### **Implication of the Study**

For policy recommendations on developing competencies to support changes in operational personnel at Kasikornbank (KBank), they can be divided into the following main proposals:

1. Focus on developing adaptability skills, such as organizing training and seminars on critical thinking, problem solving, and team collaboration, as well as designing practical training activities that allow personnel to face real situations that may occur in the workplace to build confidence and the ability to respond to change.
2. Create continuous and consistent learning programs, supporting personnel who want to study more or train to develop skills related to changes that the organization needs, so that personnel can continuously develop new knowledge and skills, such as online training.
3. Provide open and transparent internal communication channels so that all personnel understand the purpose and goals of the changes, including the opportunity to express opinions and suggestions.

### Suggestion for Further Research

1. Should study various factors both internal to the organization, such as organizational culture, management style of supervisors, work environment, and external factors, such as competition in the industry, technological changes that affect the ability to develop personnel competencies.
2. In-depth analysis of personnel motivation and readiness should research on personnel motivation and attitudes towards developing new competencies, including the level of personnel readiness to accept and adapt to change.

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