

Abstract

The study on “The Preparation of Bank Employees to Face with Financial and Banking Crisis B.E. 2551” aims at studying the preparation of Thai Military Bank employees working in Business Credit Line, factors affecting their confrontation with financial and banking crisis situation, and assistance needed from the Organization, the Government and other agencies. The sampling group of the study consist of 60 Thai Military Bank employees of the Business Credit Line working at the Bangkok Head Office. The data are analyzed by Percentage, Arithmetic Mean, Standard Deviation, t-test, and One Way ANOVA.

The study finds that the majority of the employees are females aged between 31-35 years, single, do not have children, master’s degree graduates, members of the family, do not have dependent but have debt burden, earn between 15,000-35,000 baht per month and have been working for more than 10 years. Most of them have never been transferred before and currently feel insecure in their work advancement. However, they think that their present position is appropriate and satisfactory. Their regular source of economic information is television, while important sources of organization information are newspapers. The employees’ preparation to confront with financial and banking crisis in all aspects is found to be at moderate level, with the first priority being emotional and mental aspect, followed by social, environmental, economic, physical, and intellectual aspects respectively.

Comparison of difference in the preparation in various aspects of different group of employees reveals that employees with difference educational level, family income, information acknowledgement, work position, or work duration have different levels of preparation. On the other hand, there is no difference in all aspects of preparation levels of those employees with difference in gender, age, marital status, number of children, status in the family, number of dependents, indebtedness, salary, experience of being transferred, occupational advancement, position suitability, and position satisfaction. Assistance needed from the Organization by the employees are increased allowance, soft loans and debts payment, while assistance needed from the

Government are compensated occupation upon being laid-off, the raise of income tax subsidy, and income tax exemption in case of termination of work.

Recommendations from the study are that the employees should not be imprudent. Instead they should plan for their living and spending carefully. The Bank should provide information for the employees to enable them to suitably counter the crisis situation. On the other hand, the Government should mobilize opinions from all sectors to use as guidelines to develop policies and to solve economic problems effectively. Other organizations should participate in giving opinions on government economic policies as well as to follow-up and continuously evaluate the government's execution of various policies.