

## ABSTRACT

**Title of Research Paper :** Working Moral of Bankers of the Bank for  
Agriculture and Agricultural Cooperative :  
A Case Study of Ubonratchathani Province

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Purposes of the research on working moral of Bankers of the Bank for Agriculture and Agricultural Cooperative : a case study of Ubonratchathani Province were as follows :

1. to study level of working moral of the Bankers of the Bank for Agriculture and Agricultural Cooperative in Ubonratchathani Province.
2. to study factors influenced to working moral of the Bankers of the Bank for Agriculture and Agricultural Cooperative in Ubonratchathani Province.
3. to suggest some good advices for working development of the Bankers of the Bank for Agriculture and Agricultural Cooperative in Ubonratchathani Province.

Samples of the research were 107 Bankers of the Bank for Agriculture and Agricultural Cooperative in Ubonratchathani Province. Questionnaires were used to collected the data. Statistical method used for analysis the data included : Frequency Distribution, Percentage, Average, Standard Deviation, t-test and F-test.

**Findings of the research :**

1. most of the Bankers were male. Then ages were between 31-40 years old. Their working duration were 6-10 years old. They graduated bachelor degree. They lived in the areas outside working place. Their working position were

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7 level. Their income were between 10,001-15,000 baht. And most of them were business development officers.

2. Their opinion on factors of working environment was generally in moderate level. Considering by aspects, it found that the average of relationship with their colleagues was highest, while relationship with their superior and income as well as welfare was lowest.

3. the average of working moral in generally was high coursederling by different aspects, it had found that the intention to work was highest. while the advancement of work and the found of work was lowest.

4. factors influenced on working environment included sex, residence and income. Opinion toward the working environment included the advancement of work, safety, working environment, relationship with colleagues, relationship with supervisor, equity in work and income and welfare.

5. factors did not influence on working environment included age, duration of work, education and position.