

## ABSTRACT

**Title of Research Paper** : Factors Related to the Professional Ethics of the Employees at the Branches under the Office of the Bank for Agriculture and Agricultural Cooperatives in Bangkok

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The purpose of the study were twofold : 1) to find out the level of professional ethics of the employees at the branches of the Bank for Agriculture and Agricultural Cooperatives (BAAC), and 2) to identify the factors related to their professional ethics. The factors included in the study were sex, age, income, number of working years and education. The data were collected from 65 BAAC employees in Chatuchak, Phasichareon, Minburi, Wongwaengrobnok (Bangkhae) and Latkrabang branches. Sixty – one questionnaires were returned. The questionnaire consisted of two parts : 1) background data and 2) measurement of the professional ethics of the BAAC employees. In this part, the summated rating scale was employed and there were 20 items which included the following ethical components : honesty, time devotion, punctuality, devotion for the benefit of the organization, and observation of the bank's regulations. This part had a reliability of .86. Percentage, mean, standard deviation, t-test and Pearson's Product Moment Correlation were used to analyze the data.

The findings were summed up as follows :

1. General information. The sample group consisted of 30 males and 31 females. The average age was 42.21. Their average working year was 17.75. The average monthly salary was 23,850.57 baht. About 60.70 percent had a Bachelor's degree.

2. The employees of the BAAC branches under the BAAC Office in Bangkok were found to have rather high professional ethics in all aspects : honesty, time devotion, punctuality, devotion for the benefit of the organization and observation of the bank's regulations.

3. The factors found to be significantly related to their professional ethics were age, income, number of working years and education. In fact, age, income and number of working years had a significantly negative relationship with their professional ethics. In other words, the employees of younger age, of lower income and of the less number of working years had higher professional ethics than those of older age, of higher income and of the larger number of working years. Furthermore, the employees with higher education (Bachelor's degree) had significantly higher ethics than those with lower education.

To increase the bank employees' professional ethics, the researcher made the following recommendations.

1) In recruiting new employees, the bank should require the applicants with at least a Bachelor's degree or higher.

2) The BAAC should support the employees with lower education than a Bachelor's degree to further their studies. The bank may financially support them by granting fellowship, or it may give them loans for education at a low interest rate.

3) A training course should continuously be held to train the employees on professional ethics. This will be in line with the fourth state enterprise plan of the bank. The employees who have worked for the bank for a long time and a higher income should be required to attend the course, especially those with lower education than a Bachelor's degree. This will urge them to perform better.