

The Effective Ways to Increase the Sales of Telemarketing

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Abstract

The purpose of this study was to increase the efficiency of telemarketing staff by collecting questionnaires and interview forms. Studies revealed that telemarketing staff were anxious and pressured to meet sales targets. Some of them still lacked the product knowledge in the product offering, resulting in reduced efficiency. The results of the survey on the performance of telemarketing staff found that the aspect that received the lowest overall average was that telemarketing staff were concerned about their sales performance and the skills and knowledge of products and services of telemarketing staff. The lowest overall average was that the telemarketing staff were able to respond well to customers' inquiries/questions or arguments. From the analysis of the cause of the problem, it was found that the problem was caused by the lack of skills and knowledge of telemarketing staff, lack of motivation to work and therefore unable to reach the target. The way to solve the problem is to organize an exchange of learning activities where Top Sale teaches how to make a loan presentation and how to answer objections. This research is useful for telemarketing staff to gain confidence in sales, be able to answer customers' objections promptly, make the staff knowledgeable, and have the ability to sell the company's products and services more professionally and can increase the efficiency of the loan telemarketing staff.

Keywords: Learning Exchange, The increase of efficiency, telemarketing staff



Introduction

With the current state of the global economy and inflation, even though consumer income is staying the same, there is a demand for more money. Company A has seen an opportunity to expand by offering car registration pawn loans, and car title loans are another way for people to access fair and transparent financial institutions. The customer groups are divided by type of collateral, which is the motorcycle, even though the majority of them are general contractors who reside in Bangkok. However, if you look at the past, you'll notice that the group of people who use cars, which includes both types of trucks and business owners across the country who work as merchants, has a comparatively high market share. This group includes employees of companies in other provinces in particular; therefore, salespeople are crucial in helping an organization reach its sales goals because if a telecredit salesperson lacks the skills necessary to sell goods and offer credit services, is unmotivated to work, and adopts a tone that is not serious while doing so, customers may complain. The company's reputation with its stakeholders will suffer as a result.

From the problems mentioned above, It can be seen that sales data for the past three years, from 2019 to 2021, shows an average per person and per month of 1.3 million baht, 1.2 million baht, and 1.7 million baht, respectively. This average is lower than the company's standard of 2

million baht per person and per month, and the number of employees selling loans over the phone is lower than the standard in these years, at 124 people (45%), 132 people (46%) and 136 people (48%). The author foresaw the importance of such problems, therefore, this research aimed to study the problems of telemarketing staff affecting the sales not meeting the target set by the company and to find a solution to increase the efficiency of telemarketing staff to achieve sales targets set by the company.

Concept theory and related research

This research was studied from the concepts, theories and related researches in order to increase the efficiency of the telemarketing staff with the following theories involved:

Concepts and theories

Sales principles and concepts

Sheldon (1911) created the Theory of Sales (AIDAS) as its initial version. AIDA theory of St. Elmo Lewis. The steps are discussed as a manual for salespeople in this theory. The steps are as follows (Thiraphol Siriwan, 2014).

1. Attentiveness, attracting the attention of customers.
2. Interest: Salespeople must create interest in customers by offering products and services.
3. Desires: Salespeople must try to persuade customers of the feeling of wanting to use that product.



4. Purchase decision: It is the step in which the customer decides to buy that product.

5. Satisfaction creates an impression on customers by thanking customers for after-sales care.

Concepts and theories about purchasing decisions

Manthana Thipayachat (2011) and Kotler & Armstrong (2013) have stated that the process of consumer's purchasing decisions is the steps in purchasing products and services by specifying more than two options, consumers will have physical considerations and decision-making processes for that product and service caused by the mental and physical aspects which occurred at any time or it may be caused by buying according to other people with a sequence of steps. There are five steps in marketing purchasing decisions: 1. Need perception 2. Information search 3. Evaluation of alternatives 4. Purchase decision, and 5. Post-purchase behavior. (According to Siriwan Sereerat, 1998 and Schiffman & Kanuk. 1994).

Concepts and theories about work efficiency

Naruemon Kittayanon (quoted in Khathawat Pornmai, 2002, pp. 15-16) said that three things would determine each person's work:

1. Individual characteristics about the knowledge, ability, and expertise of each person.
2. Level of work effort caused by the inner motivation of that person.

3. Organizational support, whether it's compensation, salary, etc. (These things affect the performance of all employees).

The concepts and theories of motivation

Maslow's need hierarchy (Maslow, 1954, p. 411) is an ancient classic theory that is widely popular and can be divided into five steps as follows:

Step 1: Every human being has four physical demands which are essential to life.

Step 2: After physical demands are satisfied, a need for security develops.

Step 3: Social requirements, such as having friendly coworkers who want to be appreciated by friends, a supportive supervisor, and getting along well with others in the workplace.

Step 4: Value must be acknowledged within the organization to be promoted and awarded with honor, reputation, and respect from others.

Step 5: The greatest human need is the need for achievement in life. It is everyone's true wish.

Theories and concepts connected to the training and development of employees

Kenneth N. Gary P. Latham (1983) stated that personnel training with three objectives as follows:

1. To increase a person's level of self-awareness.
2. Improve each individual's work skills. It could be to improve abilities in a single or several areas.



3. Individual employee training improves work productivity and motivation. In order to succeed in the future, it is also a crucial work process to help remedy numerous flaws in the task. Organizations must put their workers first. Employees should be given access to knowledge and experience in order to maximize the value of their work and the benefits to the general public.

Fair customer service management (Market Conduct)

Consumer protection law on fair customer service (Market Conduct) bank of Thailand has developed rules for the practice of selling by telephone in order to regulate the presentation of goods and services over the phone and prevent excessively upsetting customers. In order to uphold the standards set forth by the Bank of Thailand's laws and safeguard clients' rights and privacy in the future, they must adhere to the best practices for selling credit over the phone.

Fishbone diagram theory

The Fishbone Diagram, also known as a Cause and Effect Diagram, was developed by Kaoru Ishikawa in 1943 to illustrate the causes of problems and their effects. In particular, the main problem is represented by the fish head, while the fishbone represents the minor cause. The 4 M 1 E principle will be applied to the group of factors to be divided into causes. M = Man denotes a person or employee, M = Machine denotes tools and equipment for work, M = Material denotes raw materials or materials resources used

in the process, M = Method denotes a work process step, and E = Environment denotes the atmosphere and working environment.

Literature review

A study on "Sales strategy that focuses on the salesperson of the IDAS sales theory" was carried out by **Kannika Naowasaengsri in 2017**. In order to research the sales elements that emphasize the effectiveness of sales employees, it was decided to purchase a two-story home in the Waraporn village project, Ban Bo Sub-district, in Samut Sakhon Province. This led to the choice to purchase a two-story townhouse as part of the Waraporn Village project. Idas, An's Theory of Sales was determined to focus mostly on the salesperson side by the study. The choice to purchase a two-story townhouse in the Waraporn Village project, Ban Bo Sub-district, Samut Sakhon Province, is significantly impacted by this.

Anchalee Akarachanchaya and Thanita Kongrek (2019) have researched the procedures for boosting the credit balance at the Tha Phae Branch of the Government Savings Bank in the province of Chiang Mai. Increase credit without collateral, and the bank pays the debt. The bank's strengths are Customers trust the Government Savings Bank's reputation; its weakness is that loan interest rates are higher than those of other banks. However, the government provides financial support to the Government Savings Bank, allowing it to boost the loan amount. Strategies with the



government Make it easier to apply for loans by expanding the channels available. by making requests using a mobile app and training qualified workers to assist consumers at the Tha Phae Branch.

Chaitawat Chumplang (2020) has researched the service marketing mix to boost business credit acceptance of SMEs, according to a study of service marketing recommendations by Business Credit Bureau 1 Government Savings Bank. The study discovered that the sample group prioritized the three components of the service marketing mix-service marketing promotion, service product, and price. Proactive marketing of employees to be more effective by supporting more loan staff in terms of obtaining efficient customer information from banks, central market promotion, and individual indicators to enhance business credit sales are ways to increase credit approval.

In their research on Improving the Operational Effectiveness of Professional and General Administrative Personnel for Mahachulalongkornrajavidyalaya University, **Wilaiwan Isradet and Phramaha Prakasit Thitipsittikorn (2020)** found that: 1) Work-Related Motivation Factors; 2) Work-Related Activities; and 3) New Forms and Knowledge and Personnel Training and Development to Promote Knowledge to Develop Knowledge, Attitudes, and Skills to Increase the Efficiency.

Khemika Chaiwichian (2021) has examined the guidelines for raising the

house loan balance at the Government Housing Bank's Tesco Lotus Rama 4 branch by analyzing the reasons why the branch's balance is below target, looking for solutions, and developing a strategy to raise the loan balance. In addition to strengthening the legitimacy of the corporate image, the branches should focus on staff development to produce clever experts. As a result, the goal is accomplished, and the consumer base is expanded.

Guidelines for improving the effectiveness of human resources in the new average age have been researched by **Naphapat Pongsajiraangkun and Amornwan Rangkul (2020)**. Two projects have been proposed, namely Project 1: "PEA Grow Up" and Project 2: "PEA Ready," to create knowledge and understanding of the use of new technology to work for personnel and provide personnel with equipment to work when working from an outlet, as well as to study problems in the work of personnel in the new average era.

Study method

This study used a combination of quantitative and qualitative research methods. The sample group in the study was divided into 2 groups as follows:

1. The sample group for the quantitative research included 166 telemarketing staff who generated sales for the company by asking for opinions about their work and providing suggestions for solutions to the telephone credit sales department to know



the opinions of work by using descriptive statistics to analyze the data.

2. The sample group for the interview was divided into 3 groups: 7 telemarketing staff who achieved sales targets and 7 telemarketing staff who could not achieve the sales target and 4 executives of the telephone credit sales department with more than 5 years of work experience. Since this group of telemarketing staff and executives is knowledgeable and experienced; therefore, it is necessary to inquire about work concepts and give suggestions to the telephone credit sales department in order to know the opinions of the executives of the telephone credit sales department.

Data collection

1. Primary quantitative data are independently gathered from the sample population.
2. Secondary Data The study has gathered information from sales reports from the business' website, as well as from numerous documents, publications, and studies pertaining to improving the productivity of pertinent salespeople.

Tools used in the study

A questionnaire for telemarketing staff for quantitative analysis, divided into 3 parts as following:

Part 1: Respondent's private information.
Part 2: Closed-ended questions that are the level of opinions regarding various telemarketing credit officer sectors of work are grouped into the following two categories: 1) Opinions on the performance of telephone sales

department employees. 2) The Likert scale rating scale method has five levels for the scoring criteria for opinions regarding the abilities and product and service expertise of the telephone credit sales employees.

Part 3: Offering advice and practical solutions for telemarketing loans through open-ended inquiries.

Interview form for qualitative analysis of work opinions, divided into 3 groups:

1. Interview questionnaire for successful telemarketers.
2. Salespeople who haven't met their sales goals should fill out this interview form.
3. A telephone interview form for sales executives. It is divided into two parts as follows:

Part 1 contains respondents' personal information, and Part 2 contains data from the interview about thoughts on workplace issues and making phone ideas for solutions to the credit sales department. The inquiries are of an open-ended nature (Open-ended questions).

Data analysis

1. The analysis of data from a questionnaire of 166 telemarketing staff was a quantitative analysis using descriptive statistics, including frequency and percentage, and standard deviation.
2. The analysis of data from the 3 interview groups was a qualitative analysis to analyze opinions and suggestions for improvement and development by using content analysis and summarizing the frequency of responses.



3. Processing from problems, work opinions and knowledge and skills to work by collecting data obtained from quantitative and qualitative analysis to create a Fish Bone Diagram to help analyze the problem and find the cause of the problems related to work, the knowledge of products and services, the sales skills of the telemarketing staff and the provision of solutions to the telephone credit sales department.

Study results

To identify the issue's root cause and determine how to address it, the researcher gathered information using questionnaires and interview forms as follows:

The sample's demographic characteristics

Personal information of 166 respondents, 32 males, representing 19.28 percent, and 134 females, representing 80.72 percent. Most of them were single, 126 people, representing 75.90 percent, and married 40 people, representing 24.10 percent; most of them were aged between 30-37 years, 60 people, representing 36.14 percent, followed by those aged between

38-53 years, 58 people. Represented 34.94 percent, and aged between 21-29 years, 48 people represented 28.92 percent; most of the 67 high school students representing 40.36 percent, followed by a bachelor's degree 51 people, representing a hundred 30.72 per person and diploma level 48 people, representing 28.92 percent, and most of them have income between 20,001-30,000 baht, number 81 people, representing 48.80 percent, followed by payment between 10,000 - 20,000 baht, 37 people, representing 22.29 percent, income between 30,001-40,000 baht, 31 people, representing percent 18.67 and income between 40,001 or more, 17 people, representing 10.24 percent.

Data analysis results

Based on a survey form provided by a phone-based loan salesman

An analysis of the level of opinions regarding the performance, abilities, and product and service knowledge of telephone credit sales staff, as shown in Table 1.



Table 1 Lists the staff members who sell credit over the phone opinion level, and their product and service knowledge.

Comment Title	Average	SD	Opinion Level
Opinions on the performance of the telephone credit sales staff.	3.91	0.98	High
1. Reasonable income and commission able to create motivation and goals for work.	4.20	0.94	High
2. You are concerned about achieving sales targets.	3.56	1.04	High
3. You can make sales that meet the goals set by the company.	3.96	0.89	High
4. You help make customers agree to buy the company's products and services more quickly.	4.05	0.85	High
5. Environment The working atmosphere affects the work.	3.77	1.19	High
Opinions on the skills and knowledge of products and services of tele-credit sales staff.	3.99	0.84	High
1. You have knowledge about the company's products and services very well.	3.87	0.85	High
2. You have skills in presenting products and services that meet customers' needs.	3.88	0.84	High
3. You can answer questions/doubts. Or customer arguments as well.	3.83	0.82	High
4. The company organizes sales training. They are providing appropriate knowledge about products and services.	3.84	0.94	High
5. You offer to sell products and services by strictly adhering to the Bank of Thailand's regulations.	4.49	0.77	High

According to Table 1, most respondents have positive opinions about the skills and product and service knowledge of sales staff phone loans. Still, there are also negative opinions about their performance. The opinion topic with the lowest overall average is that you are worried about meeting sales goals. For the

abilities and product and service knowledge of sales staff phone loans, the overall average was 3.56. The comment themes with the lowest standards were: you can answer questions/doubts or customer arguments as well with a total mean of 3.83 comments and suggestions for solutions if a random list of the new



target customers use a system to fill out customers who are really interested build trust with customers lowering interest rates to match competitors and increase the car collateral appraisal rate to be higher improving the system to be more stable streamline the sales process script to be concise add customer follow up notification message increase the training to develop knowledge of products and services with sales skills every quarter or every time a new product is released organize a Q&A activity to exchange opinions to increase employees who can achieve sales higher than the goals they are responsible for, as well as having the most impressive overseas travel trips.

Interview forms for employees and sales executives via the telephone can be divided as follows:

1. The researcher received an interview form for seven telemarketers who achieved sales targets. The study results showed that Tips to make sales meet the goals set.

Setting specific objectives for It is what motivates him to succeed. Calling as many clients as you can is a good working tip. Be diligent and patient in sticking to the objectives specified. Create a detailed work plan. He will succeed if he is prepared to proceed as planned.

Suggestions for solutions, setting goals, and motivating yourself to meet systematically plan work Consistently

researching and acquiring sales skills to be able to answer objections for customers to attract more customers to use credit. Do not think small, and do not reduce the size of your own dreams. Take action while keeping your mind at ease. Find some time to relax.

2. Interview form for telemarketers unable to achieve sales targets of seven people. The study results showed that What are the problems and obstacles that cannot reach the sales target? Call too few customers. Opening a sale is still not confident in yourself. Lack of confidence: Do not dare to offer to sell loans to customers and truck owners. There is a wall in itself that the business owners' customers will not care about. The tone of the service is not clear. The objection has not yet been answered. It makes customers distrust and quickly rejected

As a result, the efficiency of employees decreases. If the employees are not quality Will not work out thoroughly, and customers can feel these services if they lack enthusiasm for work. Inattentive and industrious Employees have a negative attitude. Efforts to work will be less. Resulting in inefficient employees The company's sales will decrease, causing the image of the company's confidence to decrease as well

Suggestions and solutions are as follows:

Organize skills training or presentations from top sales employees who are good at selling to present for sale. What sales techniques did he sell? How to close the



deal To be a model for selling to salespeople phone loan truck customers

So that employees who are not good at selling can be guided and confident in selling and answering customer objections, including creating a mindset for employees to overcome their own fears.

3. Interview form for sales executives via telephone of four people. The study results showed that Comments on the performance problems of the salesperson phone loan could be summarized as follows Most of the issues are related to system crashes. No stability causes the efficiency of contacting customers to be less continuous. Some calls are cut off, and some signals are lost while talking. The restart system automatically turns on and off, wasting time contacting customers. List of inefficient customer databases This is a great challenge for salespeople to make the proportion of success small or even a problem in the salesperson's Self-loaning, Negative Attitude of Salespersons including sales staff phone loan Insufficient knowledge of products and services; as a result, it is not possible to provide detailed information about the product to customers immediately. Causing the closing of sales not to result in sales not meeting the set target itself.

Suggestions and solutions should develop and improve the system to be more stable to support the work under the Bank of Thailand, adding guidelines for modifying the system to have many

options for the sales staff who still lack the skills and knowledgeability to sell products and services organize activities to exchange learning workshops for learning about working procedures that are like actual events. Practice sales technique skills learning together and share how it works; sales simulation Let employees participate in that activity by training employees once a month or every time there is a new product launch so that employees can immediately resolve the situation in the chat line. Make employees more motivated and have more explicit goals. It also helps increase the efficiency of salespeople as well.

Summary of study results and recommendations

Summary of the study

From the analysis of data obtained from the salesperson questionnaire phone loan and salesperson interview form phone loan with sales executives over the phone able to analyze the cause of the problem using the fishbone diagram theory; the results of the study were divided into causes in each aspect can be summarized as follows:

Employee side: salespersons, loan by phone, lack of knowledge about the company's products and services, including sales skills; as a result, they are not confident in presenting products or presenting products for sale by giving



false information may cause customer complaints, including the attitude of the employees selling personal loans over the phone Salesperson Loans by phone Lack of motivation generates unclear goals in work.

Tools and equipment: caused by the work system of the salesperson. Phone loans are often disrupted, and the system is inefficient. It has a significant impact on work. Due to work details, salesperson, phone loan Must call to sell loans through a computer system wastes time in contacting customers and searching for product information Lack of knowledge of the use of Company product and service manual; as a result, the search for information is delayed.

Work process: Caused by redundant work processes. Complicated credit approval processes use a lot of documents and Delay in loan approval. As a result, customers change their minds about using the service with competitors. The limitations of the Bank of Thailand make the company more stringent in requesting credit approval and sales scripts that are too long and cause annoyance to customers.

Raw materials and resources: arising from inefficient target customer lists, invalid phone numbers, and inability to contact customers. The customer base is the same list of groups repeatedly to make customers complain the product company's communication between the branch and the tele-financial salesperson was misaligned. As a result, customers are

confused and hesitant because of mismatched information. Problems from teaching supervisors and insufficient training, Including salary returns and low commissions, cause employees to lack the motivation to work.

Environment: Caused by the environment. The working atmosphere is not conducive to work due to inadequate operational safety. There is no place to eat lunch. Toilets are not enough for the number of employees. Fewer passenger elevators, resulting in staff waiting for the elevator and affecting the time to come to work.

Suggestion

The analysis of the cause of the problem was obtained from the salesman questionnaire data phone loan, and interview form for opinions of sales executives by telephone can be used to determine the solution to the problem as follows.

Option 1: Organize activities to exchange opinions and workshops to practice sales skills by the salesperson phone loan to find out about each company's products or bringing problems from actual cases from actual operations to exchange knowledge to achieve mutual learning By answering questions to win prizes, it is considered a 2-way communication and also develops sales staff. To have sales skills and knowledge of the company's product interest rates. Including the application of IDAS sales theory to salespeople. To set guidelines for selling credit to



salespeople's phone loans after completing the workshop exchange activities, evaluation results from such actions must also be measured every time. To know the problem and bring it to fix it on the spot.

Option 2: Improve work processes and develop a more efficient customer calling system, for example, reducing credit approval procedures to be easier and faster in obtaining credit approval. Requires fewer documents for credit approval. Reduce unnecessary steps in applying for credit approval. The work process of sales staff phone loan Reduced sales scripts to be concise. Reduce the sending of unnecessary emails. As for the call system, there is a delay. Coordinate information technology department to upgrade the new system quickly and install very stable Backup applications on mobile phones for employees if you can't use your phone on your computer, include adding reminders for customer appointments, dates, and times so that critical customer communications are not lost.

Option 3: Motivation to work for the salesperson phone loan applying the theory of motivation for the salesperson phone loan have a more explicit goal: Encourage sales staff phone loan desirable behavior And act with willingness, such as diligence, diligence in work Eager to want to work, resulting in more efficient performance by the theory to be used To encourage employees to be more motivated to work, including Maslow's theory of motivation which is the hierarchical theory that must be met in the

first step and will proceed to the second, third, fourth, and fifth steps, respectively.

From the consideration of 3 alternative approaches to solving problems, the 1st option was chosen: organizing learning exchange activities or workshops in which staff go to learn basic knowledge about products first to increase their skills, knowledge, product capabilities and the application of AIDAS sales theory which is the most direct solution to the problem. This alternative method has the least operating budget. However, what the organization will receive is that there are more salespeople who have knowledge and expertise in selling. The organization of learning exchange activities or workshops can be organized online and the speakers are experts in the company's products to educate the telemarketing staff by allowing them to ask-answer questions and provide accurate information to the telemarketing staff. As for the sales skills training, experienced supervisors and staff with good performance are given as speakers to educate telemarketing staff. Details of the activities include Q&A activities on real problems, training staff to be able to answer objections, simulating real situations in product presentations, methods for solving immediate problems while conversing, along with providing suggestions for guidelines that are beneficial to the telephone sales department and there will be an evaluation after the completion of activity of learning exchange activities or workshops to measure the knowledge and understanding of the staff. This will help develop telemarketing staff to have the knowledge and ability to sell more efficiently and increase sales to meet the average standards set by the company.



Table 2 The action plan obtained from the study results.

Guidelines for increasing the efficiency of telemarketing staff	Quality benefits	Quantity benefits
The benefits are the creation of professional sales people in the sales profession so that salespeople have sales skills, knowledge, and the ability to sell the company's products and services professionally and help increase the efficiency of the organization.	The number of telemarketing staff whose sales increase meets the minimum standards set by the company is at least 5 percent more than before	The number of telemarketing staff participated in learning exchange activities or workshops are able to pass the evaluation of 80% of the number of telemarketing staff

Suggestions for future studies

This study is a study of increasing the efficiency of salespeople's phone loans related to internal factors of the organization. In the following research, an

investigation should be conducted on external factors affecting the sales of sales staff phone loans. Because of such factors, it is essential to increase sales for the organization.

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