

Effect of Changing Technologies on the Bank Employees: Case Study of Kasikorn Bank in Thailand

Mr Sitthichai Surin.,MA¹ and Dr.Sarun Thitiluck.,PhD¹

¹ College of Social Innovation Rangsit University, Bangkok

Abstract: *This research is a qualitative research. The objective of studying the effects of technology changes on employee adaptation. Employee adaptation guidelines and factors that influence the adjustment of employees key contributors include 1 home loan sales manager, 1 credit card sales team manager, 1 car loan sales manager, 1 credit card sales manager, 4 customer sales personnel, personal business, sales representatives or 8 independent agents. A total of 18 people were interviewed about the impact of technological change. And analyze the content from the interview.*

This research found that : 1) Technological changes affect personnel who work in sales not so much, technology makes life convenient can work easier, therefore beneficial to the organization personnel ready to develop and adjust to keep up with technology. Technological changes will have a negative impact on the first phase, which may have some effects in the early stages that may cause operations to be delayed because they are not familiar with new systems. But if understanding the new process then it will work well. 2) the factors influencing the adjustment of employees, including external factors, new technologies of services resulting from the development of information technology (IT), wireless telecommunications development financial tools and equipment as well as the development of financial analysis programs and internal factors, namely the ability to personalize sales personnel. The ability of the team leader team work of the division bank policy and a positive attitude towards work when changing.

Keywords: *The effects of technology changes, Personal management*

1. Introduction

The digital banking system that came in changed the service behavior of the bank customers. Previously, deposits, withdrawals, transfers, loans or payment of various services. Must proceed to the branch Likewise, the operator Business owners, stores, company employees Or even civil servants with a salary withdrawal must contact the bank branch Especially at the end of the month, it is seen that there are many bank customers queuing to use the service. Both the deposit and withdraw counter And ATMs Nowadays, the evolution of technology has played a role in daily life with humans, resulting in the banking services of various Service needs to be adjusted by the introduction of digital banking. Come to use customer service Until causing customers of various commercial banks Switched to mobile banking systems and internet banking systems instead of using services directly through counters of banks.

The introduction of technology to provide a wider range of financial services Able to meet the needs of customers In addition, commercial banks must consider cost management to be more efficient. By reviewing the number of networks, branch locations, relocation, and increasing service channels via mobile banking Or the internet banking As well as the introduction of electronic devices So customers can do transactions by themselves Causing the expense and cost of the person to come to contact the bank to decrease Convenient, no need to travel to do financial transactions at branches And with the change of technology there with this

organization Causing an impact on the banking industry, that is, from the report of the number of commercial banks in the latest system in September 2017 of the Bank of Thailand (BOT), found that the branches of banks across the country have reduced a total of 192 branches compared to the period In the same period last year, from 7,033 locations, there were still 6,841 locations. Most of this was a decrease of 81 branches located in Bangkok (from 2,155 parades The remaining 2,074) accounted for the decline, mostly as a branch in Bangkok. Which can be classified as individual commercial banks as follows: Number 1 decreased by 36 points, 2nd place decreased by 22 points, Krung Thai decreased and number 3 decreased by Kasikorn Bank. In addition, there were 39 branches in the central region. From 2,220 locations, 2,181 locations

Guidelines for solving the above problems (Thai Bankers' Association, 2016) consisting of 1) commercial banks should increase their strength Modify various structures to allow the Mobile system to support the amount of service usage at least twice the maximum transaction period, for example Kasikorn Bank has the highest transaction volume of 4,000 transactions per second (TPS) in October this year, will increase to 10,000 transactions per Seconds (TPS) etc. 2) Increase control measures To be ready to accept strong system changes. 3) ITMX can handle at least 2 transactions of the current system. 4) Define clear cut conditions. And linking the banking system in question. 5) Developing a central dashboard for displaying the status of each bank to the member banks for speediness in preparing and solving problems, and 6) designing the Mobile Banking system to display clearer messages. That will reduce the confusion of customers such as people entering mobile phone numbers in the account number box etc.

The above information shows that it has an effect on customers who come to use with the closed commercial bank branches. At the same time, it also affects the employees of all commercial banks, that is, employees in closed branches will be merged into new branches. Or part of the employees will be rearranged by separating employees into sales teams. Responsible for selling bank products Or is a financial advisor As for the inexperienced staff However, despite the rapid technological change that has caused the traditional banking services to change But there are still many customers in Thai society That still attach importance to reliability Honest Security from using the service with employees than using the service via the internet banking system

Such problem It is considered as the effect that causes most commercial bank employees to worry about their job security. The researcher as the executive responsible for the sales department, business, personal clients Kasikorn Bank Therefore, interested to study the problems of the impact of technological changes that affect the management of the Personal Banking Business of Kasikorn Bank Public Company Limited. The research results will be useful in developing the bank's personnel to be able to work efficiently Effective And have stability in his career.

2. Research objectives

1. To study the impact of technology changes on employee adjustment
2. To study the factors that influences the adjustment of employees.

3. Related theoretical concepts

Panarot Malakul Na Ayutthaya (2008) said that the management of change means managing various mechanisms Of the organization to be able to learn to adapt to keep up with the changing situations both inside and outside the organization For the organization to receive good results and reduce the negative effects of change Which will help the organization to proceed smoothly, be able to survive and progress.

The organization will have 3 ways to change (Chiraphong Rueangkun, 2013) which are

1) Revolutionary change (Revolutionary Change) is a change that immediately results immediately. In which executives tend to exercise power and instruct employees to act as they wish

2) Evolving changes (Evolutionary Change) is a gradual change slowly. Which is almost opposite to the revolutionary method

3) Planned change is a systematic change Because studies, analysis, and planning are made in advance Which will help the organization change and develop step by step And more effective than other methods By providing opportunities for those involved with the change to collaborate with management in transition.

4. Theory concepts about employee adjustment

The lifestyle in the world society is continuously changing. Humans will face various problems. The social, environmental, and emotional conditions that will cause human discomfort, physical discomfort, adversely affect the work, debilitating the mind, causing humans to have to adjust (Adjustment) so that humans have the ability to adjust both physical and mental conditions. Toemsa Kavanich, 2003: 292) Adaptation means the ability of an individual to choose effectively under the limitations and conditions of society and the environment. By having a positive attitude towards that situation (Siriwan Saranak, 2001: 6). It is a human effort to change the problems of one's own. Both personality Demand And emotional In order to be suitable for the environment so that humans can live in that state happily (Coleman and Hammen, 1981: 109). Therefore, adaptation means methods or processes. That humans try to enable themselves to face various problems According to the situation or the truth In order to be able to live happily in the changing environment.

5. Research methodology

This research uses qualitative research methods. Key informants include 1 manager, 1 home loan sales team manager, 1 credit card sales team manager, 1 car loan sales team manager, 1 swipe card sales team manager, 4 individual business sales personnel, 8 salespeople or independent agents. A total of 16 people were used for in-depth interviews with key informants in the main interview. Key-Informants are classified according to the structure of the sales team involved, the sales team's transaction which is the analytical unit of the study The interview form is designed. Into a semi-structured interview recording form to collect data about the impact of technological changes affecting staff on the sales team. Once the information has been obtained from the site survey The researcher has brought the data for analysis in the content section. And consistency of objectives Then summarize as a result of the study.

6. Research result

The results of the study obtained from the analysis Synthetic field data From the sales team in the management structure, consisting of 4 groups, namely credit card products, home loan products, car loan products, card swipe products In which all groups gave consistent information, all found that

First of all, the impact of technological changes in organizations makes it known that The business world is changing rapidly. And has progressed to leaps and bounds Salespeople or teams must therefore be ready to adjust to keep up with the changes. With the reason that technological changes will have an impact at the beginning, however, Kasikorn Bank's technology changes to the employees of the Personal Sales Business Department do not have much impact on operations Which may have some effects in the initial period which may cause the operation to be delayed because of being unfamiliar with new systems But if you understand the new process then it will work better, faster, more precisely, which will always have to have the person to give advice.

Secondly, the factors that influence the adjustment of employees, it is found that all departments look at the factors that affect the adjustment of employees are the new technology. Of services resulting from the development of information technology (IT), wireless telecommunications development Financial tools and equipment Including the development of financial analysis programs Which is a result of external factors The internal factor is the personal adaptability of salespeople. Administrative ability of the team leader Team work of the department Bank policy And a positive attitude towards work when there is a change In which case of sesame Sales (In the case of sales personnel for the business of individual customers Kasikorn Bank) or may include work-related services The content of the work must be constantly adjusted to keep up with the changes

in society, economy and the needs of both consumers. And corporate executives As a result, sales are therefore more resistant to the trend of change than other areas. Which may conclude that In addition to the external and internal factors mentioned above Adjustment of employees in sales work, the most important factor in the adjustment of employees is "Attitude of sales work" itself.

7. Discussions

Technological change Causing many organizations to use technology in business management processes, both product production and service, resulting in leaps and bounds Because technological changes have made everyday life more convenient. And also makes work convenient and fast with modern tools used in work such as VDO conference where employees are in different buildings but can attend the meeting at the same time. Checking application documents by scanning and evaluating results is quick, takes less time than sending the original application form to the officer to approve the result of the application of the bank's products. Or car appraisal via tablet application Control of the operation status of each step by using the central Dash board system, especially the tools used by the computer control system. Until making modern technology Play an important role in everyday life Which can be seen from The use of I-banking systems for customer services. Today, various technologies are introduced To apply in the business of finance, banking, investment in order to provide more efficient services And affecting the changing of consumer behavior into new things Therefore making the application created for users In which the sales manager interview Product Sales Officer And an independent product loan representative found that Kasikorn Bank's technological change does not have much impact on work. Because there is still working in the same way As the bank has changed gradually By sales team manager Sales officer And independent agents selling bank products Ready to adapt Accept change Develop yourself to learn about various products of the bank to offer to customers, as Roy's concept (Roy, 2009) says that adaptation and help people who have difficulty adjusting. Or changes that come to life It is a process and the result that a person has ideas. And feelings from intellectual awareness And creating integration between people and the environment to blend in

Technological changes affecting the adaptation of sales personnel, personal business Kasikorn Bank Public Company Limited is the attitude of the employees. Ability to learn technology And adaptation to keep up with the changes Which the interview results show that Product Sales Manager Product Sales Officer And independent agents selling products There is a change of attitude to allow oneself to accept the change. Develop yourself by learning to use technology. And applied to work And ready to sell all types of bank products in order to benefit the organization And is an alternative for customers of the bank to decide to buy products that are interested Therefore, the sales team must be proficient in banking products. And able to offer a variety of sales, increasing revenue And have performance as per the bank's goals In changing the technology of the bank The sales team uses it in conjunction with traditional sales methods, such as focusing on customers who need to meet and talk directly to the salespeople in order to impress customers. Which is in line with the research results, in line with the results of Na Monjirungsuwan (2012), studying the analysis of impact in information and communication technology With electronic journalists who find that technological factors affect the lives of consumers, therefore, business adjustments must be made in accordance with technology and the environment in order to earn income for the organization. And in accordance with the research results of Wassana Sri Akkararp (2016) studying human resource management in an information age organization. To the modern organization in the future, which found that the characteristics of human resources that the organization expects to help the organization achieve its goals effectively And effectiveness It consists of 6 characteristics which are commitment to continuous learning, open mind to accept change and adapt to a flexible organization structure. Always be creative, teamwork An open mind to accept information sharing Modifying your attitude to accept changes A study of technology, which Coleman and Hammen (1981: 109) says, "human adaptation" means human effort to change the problem of self. Both personality Demand And emotional In order to be suitable for the surrounding environment so that humans can sustain themselves in that state with happiness This is because Adaptation is an effort, method, or process that allows a person to face various problems. According to the

situation or the truth In order to be able to live happily in the changing environment The reasons that cause human adjustment are drives and needs which are basic needs. And mental needs Is the driving force that causes struggle to meet their needs Social motivation resulting from rapid social change Or environmental changes To the point that humans must adapt to changes that occur, such as living conditions, economic conditions and changes in technology, attitude, interest and goals of life (attitude, interest and objective). And self-interest And different environments They have goals and behaviors that respond to their goals (Lazarus, 1961: 5)

8. Suggestion

1. Before the change Executives should review the effects that may occur both positively and negatively. And then plan the operation with all parties involved in the proposal

2. Meeting to explain the reason of the change To communicate with lower level employees Have prepared And adjust to accept the situation that will occur

3. Practice employees should adjust their working behavior. By studying and learning about new technology As well as preparing to find independent careers to support lay-off

4. The sales team is a special personnel. Is able to handle pressure Like challenging to change, so would like other researchers Doing research on many institutions adds that the results are different or not.

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