

INCREASING WORKING EFFICIENCY OF GOVERNMENT SAVINGS BANK STAFF BY USING APPRECIATIVE INQUIRY : A CASE STUDY OF NAMPONG BRANCH

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Abstract

This research of increasing working efficiency of the aimed to find the all positive experiences of staffs Government Savings Bank in practitioner-level in order to use as a guideline or a policy in planning to increase the working efficiency. Increasing working efficiency of the bank personnel's by using an appreciative inquiry method regarding the unity development and team working which accounts for maintaining a customer base. This qualitative research and in-depth interviews were conducted with the 14 samples who work as practitioner at the bank in Nampong branch.

The results revealed that many of the best positive experiences namely impression in working atmosphere and prides when working together, and harmony as a result of helping one another influence staffs to have positive feelings and inspiration. Then we planned to build two projects: 1. Opinion & Ideas. The project is designed to give employees who come to work in the field has known new bank products and to develop and review the product knowledge of the instructor as well. And 2. Friends to do the same. The project was designed to increase enthusiasm among the staff operating as a learning experience from work that has been encountered on a daily basis. When the participants of sick leave makes the assignment can not be operated continuously. It must be matched between employees. Learning tasks and responsibilities of each. When an employee is unable to work with our partners. Instead, we can work immediately. Due to all employees in the field to learn the system operation and responsibilities of all employees thoroughly. To knowledge Job skills All of these aspects encourage staffs to devote themselves to their assigned jobs that lead to goal attainment and fulfill customer satisfaction which contribute to the sustainable growth of the bank.

Keywords: Practitioner, Appreciative Inquiry, Efficiency



Introduction

Savings Office Bank was established according to the act in 1913, during King Rama VI reign, which began its banking service operations under the Royal Treasury and 100,000 Baht was given as working capital. Later on, King Rama VII permitted the transfer of the office to the Post and Telegraph.

Department of the Ministry of Commerce and Transportation to make it more convenient for citizens. During King Rama IX reign, Savings Office was to be operated under the supervision of ministry of finance as mandated by the Government Savings Bank Act 1946. The office was renamed the Government Savings Bank in 1947.

Nampong branch of Government Savings Bank in Khon Kaen is located at Nongkung sub-district, Nampong district, Khon Kaen province. The Bank mission is to provide banking services for citizens, government or private organizations in Khon Kaen province and nearby areas.

Nowadays the business of a financial institution is highly competitive in both products and services. Apart from the business transactions, the general service is also an important point that the bank should be considered in order to operate effectively as well as to enhance work performance of the staff in the organization. To attain the goals and missions of the bank, these aspects need to be responded to the customer need and satisfaction. If the bank unable the staff to maintain the level of the working efficiency, the satisfaction of the customer will drop which possibly result in losing trust and confidence in the bank and the customer will resign from membership.

The researcher is one of the practitioner-level staffs of Government Savings Bank at Nampong branch in Khon Kaen area 1. I realized that the practitioner-level staffs did not pay to much attention to the importance on efficiency in practice. Consequently the score of working efficiency is low when compared to other branches in Khon Kaen area. According to the annual report in 2015; the same indicators were used to assess the performances. Therefore Appreciative Inquiry, which is believed that it can build the positive feelings and inspirations, was applied to increase the working efficiency of staff which contribute to support of banking business operations.

Objectives

1. To find ways to increase working efficiency of practitioner-level staffs of the Government Savings Bank at Nampong branch.
2. To find ways to cultivate team working and organization loyalty in the mind of practitioner-level staffs.

Methodology

The study of increasing working efficiency of the practitioner-level staff of the Government Savings Bank at Nampong branch by using Appreciative Inquiry was to find the positive experiences and collect positive data in order to find correlation and dominant aspects. Positive questions were also composed. The data was analyzed by SOAR for organizational

analysis. The qualitative research was employed to find a means that helps to increase working efficiency. Research methodology was involved in many aspects as follows.

Population

The populations involved in this study are the practitioner-level staff of the Government Savings Bank at Nampong branch. The samples were 14 employees divided into two groups namely the business officer 2-7 (loan service) for 6 people, and customer service offer 2-7 (teller) for 8 people.

Tools

1. Appreciative Inquiry [3]
2. SOAR analysis [5]
3. Qualitative Research
4. Personal Development [1]
5. In-depth interview

Data Collection

1. The data from the interview of 14 samples who are practitioner-level staffs of the Government Savings Bank at Nampong branch.
2. The data of literature review, theory, and research that are related to the topic of this study.

Study Procedure

Appreciative Inquiry is applied to find the positive experiences and pride of working at the Government Savings Bank. During the interview, 4D phases as following are used as the guide. The details of 4D phases are described as follows:

1. Discovery phase is to let the interviewee share positives and the pride of working at the bank.

Question 1: What is the most impressive things in your job or any success?

Question 2: What do you favor or are you impressed with most in the working atmosphere?

Question 3: Which transaction service do you feel impressed with and proud of most?

During the interview, the wording can be altered but the main point remains the same for being concise and clear.

2. Dream phase is about brainstorming and sharing vision of the staff towards organization and oneself. The data is collected to see the mutuality and outstanding points which envision the future policy and planning.

Question 1: How will you bring the moment you are the impressed with and proud of most to determine what should be done in the organization and colleagues?

Question 2: What is the working atmosphere you impressed with most and how to determine what should be done in the organization and colleagues?

Question 3: What is the transaction service you are impressed with proud of most to determine what should be done in the organization?



3. Design phase is about creating shared images of the preferred future; in other words, to determine what should be done in order to achieve the goals.

Question1: What will you do to make the impression and pride of your working so that it can contribute to the success of organization and staff oneself?

Question2: What will you do to make the most impressive and favorite working atmosphere of yours to determine what the organization should be?

Question3: What will you do to make the most impressive and proud transaction service of yours to determine what should be done in the organization.

4. Destiny phase represents both the conclusion of the previous phases and the beginning of an ongoing creation of what they have planned to do.

Question1: How will you do to make the impression and pride of your working contribute to the success of organization and staff oneself?

Question2: How will you do to make the most impressive and favorite working atmosphere of yours to what the organization should be?

Question3: How will you do to make the most impressive and proud transaction service of yours to be according to what should be done in the organization?

Kirkpatrick's 4 level model is employed for the data evaluation as followings;

1) Reaction Evaluation is to assess and measure how the practitioner-level staff of the Government.

Savings Bank of Nampong branch react. (staff)

2) Learning Evaluation is to measure what and how much the staff have learned after answering the question about the assigned jobs. (staff)

3) Behavior Evaluation is to evaluate how far the staff have changed their behavior, based on the questions being asked. (Evaluator)

4) Result Evaluation is to analyze the final results of staffs after practicing what staffs or organization have determined to be good for business. (Evaluator)

Data Collection Method

The data collection method is to question and interview in the positives and prides of working at the Government Savings Bank by using Appreciative Inquiry from the interview of 14 samples who are practitioner-level staffs of the Government Savings Bank at Nampong branch. The data is analyzed to find the shared visions of the bank.

Resulted

According to the SOAR analysis of Government Savings Bank by staff of Nampong branch, the results were;

1. Strengths is what resources or best practices are available in the organization
 - A. Working atmosphere is like a family and helping each other.
 - B. Working efficiency in transaction service is outstanding because there are professional staffs.

C. Organizational development which is the new technology is adopted in banking system of this 103-year-old financial institution and the welfare is provided.

2. Opportunity is possible opportunity for the sake of the organization.

A. Working atmosphere is like a family and helping each other.

B. Working efficiency in transaction service is advantageous because of honest professional staff so the bank reaches the goals.

C. Organizational development is seen from an increase in benefits of the bank which has risen from 2015 and continue to grow as well as the welfare benefits for the living of staff.

3. Aspiration is what the organization need to be; what the organization desires to be known for.

A. Working atmosphere is that all staff are in unity and love each other like a family and the benefit of the organization is priority.

B Working efficiency in transaction service is that staff are professional, skillful, and honest so the bank attains the objectives.

C. Organizational development is seen from an increase of available services, and expansion in the number of branches to serve the needs of customers.

Results is the tangible, measureable items that will indicate when the goals and aspirations have been achieved.

A. Working atmosphere that all staffs are in unity and love each other like a family and they are loyal to the organization.

B. Working efficiency in transaction service is that staffs are professional, skillful, and correct.

C. Organizational development shows an increase in benefits of the bank which have risen from 2015 and continue to grow as well as the welfare benefits for the living of staff.

The results of studying the positive experiences from the interview by using Appreciative Inquiry (AI) in terms of 4D phases are described as follows:

1. Discovery is the phase to let the interviewee share positives and the pride of working at the bank. It reveals that staff are supporting each other. They also get good income and bonus by working in the right position at the bank. Modern technology has been implemented into the bank. Staffs are proud of being a government bank officer and its uniform.

2. Dream is the phase to envision positive possibilities; the results are that relationship development between the staff and the organization should be promoted as well as the welfare should be well provided for them. Besides, the modern technology should be continually staying updated to increase efficiency in business competition.

3. Design is the phase to create structures, processes and relationships to support the dream. The results are that the seminar or workshop to build the understanding and team-working for organization has been proposed or a field trip should be organized for relaxing and spending time together which they will open their mind to talk about the problems. Knowledge and skill trainings also support the working efficiency.



4. Destiny is the phase of developing an effective, inspirational plan for implementation. The results are that the bank has the policy to require all staffs to attend the training every quarter for updating and mastering their skills. There is also a meeting held outside of the office such as at Ubonrat dam. The sports and other recreational activities may reduce the stress and strengthen relationships between people in the organization.

Conclusion

This is study of increasing working efficiency of Government Savings Bank staff of Nampong branch, Khon Kaen by using Appreciative inquiry to find out the positive experiences to evaluate the results of organizational analysis by using SOAR model.

1. Summary of organizational analysis using SOAR

Assessing the environmental aspects in the organization is on the purpose of discovering Strengths, Opportunities, Aspirations, and Results which results in the efficiency development of staff.

1.1 Strengths of the organization are; the sincere relationship between the staff, being professional of staff in operating banking transaction services, the reputation of the bank, the welfare system, and the implementation of advanced technology.

1.2 Opportunities that would benefit the bank are; brothers-sisters relationship of staff, team working and helpfulness, skillful and professional people are screened to be staff, the success of making benefit of the current year as well as the welfare for employees.

1.3 Aspirations are what they want to see in the organization in the future which are; love, harmony, support, good relationships among staffs. They are equipped with skills and morality. There is an increase in a variety of services, and an expansion in a number of branches to serve the needs of customers.

1.4 Results that are expected must be measurable physically such as relationships between staff and being royalty to the organization. The staffs are competent and work morally and ethically. The turnover of the bank has risen comparing to 2015 and continue to grow in the future. Welfare is well managed for the good living of employees.

2. Summary of the positive experiences interviewed by using Appreciative Inquiry.

2.1 Convergences are the conclusion of shared positive factors and the obtained data from the interview of practitioner-level staff. The keys are about the support of each other among staff, the proper pay for the right job assignment, implementation of technology into the system, family-like management, good welfare, trainings for knowledge and skill development, relationship-building activities, and royal uniform.

2.2 Divergences are concluded of remarkable positives from the interview as well as following; two projects put into implementation, support of each other among staff, family-like management, good welfare, and relationship-building activity

Then we planned to build two projects: 1.Opinion & Ideas.The project is designed to give employees who come to work in the field has known new bank products and to develop and review the product knowledge of the instructor as well. And 2. Friends to do the same. The

project was designed to increase enthusiasm among the staff operating as a learning experience from work that has been encountered on a daily basis. When the participants of sick leave makes the assignment can not be operated continuously. It must be matched between employees. Learning tasks and responsibilities of each. When an employee is unable to work with our partners. Instead, we can work immediately. Due to all employees in the field to learn the system operation and responsibilities of all employees thoroughly. To knowledge Job skills All of these aspects encourage staffs to devote themselves to their assigned jobs that lead to goal attainment and fulfill customer satisfaction which contribute to the sustainable growth of the bank.

Acknowledgement

I would like to express my sincere gratitude to my advisor, Assit. Prof. Dr. Rakpong Petkam for his constructive suggestions, and valuable guidance and fruitful discussion throughout the academic years and the process of writing this independent study. I would also like to give a special thank to staffs at Government Savings Bank, Nampong branch for their kind cooperation during in-depth interview. Finally, I wish to take this opportunity to express my profound gratitude to my parents for their unequivocal support filled with meaningful and inspirational thoughts. This independent study is well completed.

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