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The Factors Affect Job Satisfaction of Workers

at Vietnam State Bank

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Abstract

This research aims to identify and evaluate factors affecting the job satisfaction of officers who are working at the Vietnam State Bank. This is the agency performing the state management of monetary, banking and foreign exchange operations; issuing money, banking of credit institutions, and providing monetary services to the Vietnam Government. With the survey and opinion analysis of 252 officers, the research results have shown 6 groups of factors affecting job satisfaction of employees including Nature of work; Working conditions; Evaluation of work performance; Wages and welfare; Training and promotion opportunities; Relationships at the workplace. Besides, some individual characteristics of workers also affect job satisfaction. The analysis and evaluation of factors affecting employee satisfaction contribute to the development and implementation of effective measures to improve job satisfaction of the officers, create labor motivation, and bring higher labor productivity.

Keywords: Employee Satisfaction, Factor Analysis, Job Satisfaction, Vietnam State Bank, Human Resources Management

1. Introduction

The Vietnam State Bank is an agency attached to the Government of the Socialist Republic of Vietnam, performing the function of state management about currency; managing monetary policy in the economy; ensure the safety and efficiency in the operation of the system of credit institutions, thus contributing to the socio-economic development.

The Vietnam State Bank operates following regulations, mechanisms, and policies of the public sector with a lifetime career regime, operates by the state budget, strictly tied to rank and authority. Strict human resource management policies, the prescribed working environment, and the pressure of work at the State Bank of Vietnam make some workers feel dissatisfied, bored, tired, and reduce in working effectively. To improve operational efficiency, it is necessary to study and understand the factors affecting the satisfaction of employees working at the State Bank of Vietnam, from which appropriate measures to improve the satisfaction in work, create labor motivation, encourage employees to work hard and devote themselves to the organization.

This study focuses on analyzing the satisfaction level and the factors affecting job satisfaction for employees working at the Vietnam State Bank, thereby proposing solutions to improve employee satisfaction at work and create labor motivation. This is also the basis for managers at the state management agencies to adjust human resource management policies, improve the efficiency of state management activities, and ensure sustainable development on socio-economic.

2. Basis of theory, model and research hypotheses

2.1. Basic of theory

One of the most complex areas faced by human resource managers is measuring and improving job satisfaction. There have been many scientific studies measuring the satisfaction and factors affecting the working satisfaction of employees.

According to Herzberg (1959), the satisfaction of employees is the degree to which a worker loves his work or try his best to maintain the work, that is expressed by positive or negative perception about the different aspects of work that affect them.

According to Vroom (1964), in his definition of job satisfaction, he focused on the role of workers at working place. He said that job satisfaction is a state in which employees have a clear and effective orientation to the work they undertake in the organization and enjoy this work.

From Maslow (1943), Adam (1963) and McClelland (1988), satisfaction, in general, will be achieved when the value received is greater than or equal to the expected value. Based on that theory, some researchers define satisfaction as the actual value (actual satisfaction state) that employees receive compared to the expected value (state of satisfaction expected) on work aspects such as salary, welfare, job nature, working relations or working conditions, etc.

Smith, Kendall, and Hulin (1969) argue that employee satisfaction is reflected in the following five impact factors: job satisfaction; satisfied with wages; satisfied with training and promotion opportunities; satisfied with the supervision of leaders and satisfied with colleagues.

Research by Schemerhon (1993) has identified eight factors affecting employee satisfaction, including: (1) Job position, (2) Supervision by leader, (3) Relationship with colleagues, (4) Content of work, (5) Labor remuneration, (6) Advancement, (7) Infrastructure conditions of the working environment, (8) Organizational structure.

In the study of Foreman Facts (1946), employee satisfaction is related to ten factors: Skilled discipline, (2) Empathy with personal issues, (3) Interesting job, (4) Interact and share at work, (5) Occupational safety, (6) Working conditions, (7) Salary, (8) Fully evaluate the work done, (9)) Personal loyalty to superiors, (10) Career advancement and development.

In general, there are many different definitions of job satisfaction of workers. Each researcher has its view and explanation through their research works. In this study, the authors consider the satisfaction in work is the aggregate level of employee satisfaction with the components or aspects of the job. In other words, general

satisfaction in work and satisfaction with the aspects of work are different variables, and they are related to each other.

2.2. Model and research hypotheses

Inheriting and selecting a number of theoretical bases and scales of factors in previous studies, adjusting to suit the research objectives, the research model is designed based on a combination of factors that measure job satisfaction in the context of Vietnam as: (1) nature of work; (2) working conditions; (3) evaluation of job performance (4) salaries and welfare; (5) training and promotion opportunities; (6) relations at the workplace; at the same time, combine the personal characteristics that measure the satisfaction in work of workers. The research model is as follows:
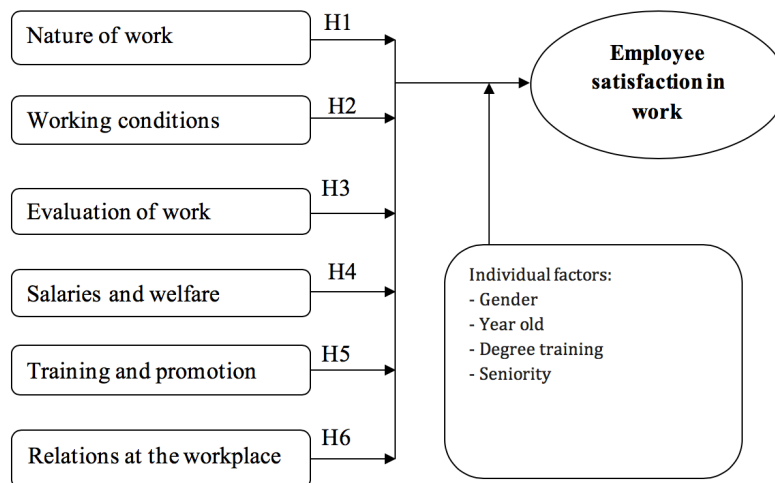

Figure 1. The Proposed Research Model
(Source: The author research)

Hypotheses for the proposed research model include:
    H1: The nature of work has a positive impact on the general satisfaction in the work of employees
    H2: Working conditions have a positive impact on general satisfaction in the work of employees
    H3: Accurate and fair evaluation of job performance positively affects the overall satisfaction of workers on the job.
    H4: Salaries and welfare have a positive impact on the general satisfaction in the work of employees
    H5: Traning and promotion opportunities have a positive impact on the general satisfaction in the work of employees
    H6: Friendly relationships at the workplace have a positive impact on employee satisfaction with work.

3. Research method

3.1. Measure variables and select research samples

The study was conducted based on a combination of qualitative research and quantitative research. The first step, the qualitative research method is used to conduct preliminary research, the authors discuss with 2 groups of employees, each group of 5 people works in 5 different job positions. Discussion use set of preliminary scales with satisfaction factors in reference work from previous studies. The participants in the discussion were free to give their opinions on aspects of satisfaction in work. Preliminary study sample is 10 (n = 10). Preliminary research results are used to complete research questionnaires and research models.

Quantitative research methods are conducted to collect employees' opinions about their satisfaction with current jobs. The questionnaire was set up based on preliminary research results and use Likert 5-level questions. Due to the limited time of the survey, the author used a convenient sampling method. The sample size was determined

according to the rules of Comrey and Lee (1992) and also referred to the rules of Trong, Hoang & Mong Ngoc, Chu Nguyen (2005). With 36 observed variables necessary to conduct factor analysis, the minimum number of samples is 36 x 5 = 180 observation samples. With the point of view of collecting as many samples as possible to ensure the stability of the impact, based on the ability to collect samples, the authors decided to select the number of observation samples is n = 270. To ensure the sample size, the authors have broadcasted 270 questionnaires, the number of questionnaires collected was 258, of which 252 valid votes were included in the analysis.

Table 1: The factor scales in the model

		Observed variables	Reference
1. Natural of work			
TC1		The work is suitable for education and professional qualifications	Bellingham, R. (2004); Herberg (1959); Luddy, Nezaam (2005); Ellickson, M.C. & Logsdon, K. (2002) Dung T.K (2005)
TC2		The work allows good use the personal abilities	
TC3		The work is very interesting and has many challenges	
TC4		The workload is divided appropriately	
TC5		Encourage to be creative at work	
2. Working conditions			
DK1		Working time per day is reasonable	Bellingham, R. (2004); Herberg (1959); Judge, T. A., & Klinger, R. (2008); Dung T.K (2005)
DK2		Fully equipped with equipment and necessary tools for the job	
DK3		Good facilities for working	
DK4		The workplace ensures safety, comfort, and cleanliness	
DK5		Work pressure is not too high	
3. Evaluation of work performance			
DG1		Being fair in work performance evaluation	Bellingham, R. (2004); Ellickson, M.C. & Logsdon, K. (2002 Judge, T. A., & Klinger, R. (2008); Tung H.T & Dung N.T.T (2016)
DG2		Assessing the performance of the work following the performance results of the employee	
DG3		The evaluation process is clear and serious	
DG4		Evaluating work performance to ensure publicity and transparency	
DG5		Evaluating work performance to ensure effectiveness	
4. Salary and Welfare			
TL1		Wages are commensurate with the nature of work and the energy spent	Bellingham, R. (2004); Durst, S. L. & DeSantis, V. S. (1997); Herberg (1959); Judge, T. A., & Klinger, R. (2008); Dung T.K (2005)
TL2		Get paid following the job results	
TL3		Wages ensure the life of yourself and your family	
TL4		Receive bonuses when the good job is done	
TL5		Received attractive welfare (insurance, travel expenses, meals, tourism annually, ...)	
5. Traning and promotion opportunities			
DT1		Participate in necessary training courses to work effectively	Ellickson, M.C. & Logsdon, K. (2002); Bellingham, R. (2004); Judge, T. A., & Klinger, R. (2008);
DT2		Your office has clear training and development plans	
DT3		Know the conditions needed to develop the job	
DT4		Your office always encourages and creates opportunities for promotion and development	
DT5		Fair training and promotion policies	
6. Relations at the workplace			
QH1		Colleagues are always willing to help and support each other	Bellingham, R. (2004); Herberg (1959); Judge, T. A., & Klinger, R. (2008); Dung T.K (2005); Tung H.T & Dung N.T.T (2016)
QH2		Colleagues are sociable, friendly, easy-to-approach people	
QH3		The superior listen to views and thoughts	
QH4		Superiors value talents and contributions	
QH5		The superior has the ability, vision and good operating ability	

Source: Authors research

3.2. Analysis of research data

The research data, after collected will be cleaned and analyzed with the support of SPSS 20.0 software with analytical techniques:

Descriptive statistics: Describe the characteristics of the sample according to the identified signs.

Check the reliability of the scale (Cronbach's Alpha): This method evaluates the reliability of the scale by Cronbach's Alpha coefficient and removes the unsuitable variables. Variables whose correlation coefficient with a total variable is less than 0.3 will be rejected. The scale with Cronbach's Alpha coefficient over 0.6 is usable.

Factor Analysis EFA: Factor analysis EFA allows compaction of multiple correlated variables into representative factors. Using the Kaiser-Meyer-Olkin (KMO) and Bartlett test to measure the fit of the research samples. Factor analysis is statistical significance if the KMO value > 0.5 and the value of sig <0.05; Factor loading must be > 0.5; In case an observed variable uploads both factors, the loading factors must be different more than 0.3, and this observed variable is included in the factor that it uploads the highest with the condition must satisfy the factor loading > 0.5.

Correlation and Regression analysis: After extracting the representative factors, using the Pearson correlation coefficient method to evaluate the linear correlation relationship between the factors in the model. If the sig value is < 0.05, the analytical result is statistically significant; correlation coefficients > 0 represent variables with linear correlation. On that basis, the linear regression model was set up and the R2 coefficient adjusted to indicate the suitability of the established regression model.

Verify the difference impact of personal factor: Independent - Sample T-Test and One-Way ANOVA test will be used to consider the different influence of qualitative variables such as age, gender, seniority.

4. Research results

4.1. Introduction of research samples

The Vietnam State Bank is an agency of the Government and a Central Bank of the Socialist Republic of Vietnam. The State Bank performs the function of State management over monetary, banking activities and foreign exchange; Functions of the Central Bank on issuing money, banks of credit institutions and providing monetary services to the Government. Activities of the State Bank to stabilize value for money; ensure the safety of banking activities and the system of credit institutions; ensure the safety and efficiency of the national payment system; contribute to promoting socio-economic development. The State Bank of Vietnam has 26 affiliated organizations, of which 20 units perform the state management function and the Central Bank function, 6 units are non-business organizations. The total number of employees of the State Bank is 2,632, of which 60% are women; 79.8% of employees are under 50 years old; 100% of employees have university and postgraduate degrees; 73% of labor have seniority work from 3-10 years.

According to the survey result, satisfaction level by each measurement factor is shown in Table 2

Table 2. Statistical results of satisfaction level

Satisfaction	Statistic				
	Sample Number	min	max	mean	Standard deviation
Satisfaction with the nature of work	252	1	5	3.17	.826
Satisfaction with working conditions	252	1	5	3.56	.875
Satisfaction with the evaluation of work performance	252	1	5	2.86	.888
Satisfaction with salaries and welfare	252	1	5	3.32	.975
Satisfaction with training and promotion opportunities	252	1	5	3.54	.870
Satisfaction with relations at the workplace	252	1	5	2.97	.977

Source: Synthesis from questionnaires

With a 5-level Likert scale, employees' satisfaction based on job performance, working conditions, performance evaluation, training, and advancement activities is only above average with an average score from 3.15 to 3.29. The satisfaction level of workers with workplace relationships was assessed at an average level (3.0 points) showing the impact of rigidity in organizational structure and coordination regulations at state management agencies nowaday. Due to getting a salary from the state budget, the salary regime is quite strict, the salary is still quite low compared to the common ground, so the satisfaction level about the salary and welfare is below average with a score of 2.86

4.2. Check the reliability of the scale

Cronbach's Alpha coefficient test result shows that all the coefficients are greater than 0.6 (Table 3), the correlation coefficient with the total variable of the observed variables is greater than 0.3. This shows that research is appropriate and reliable. In 6 groups of factors with initial observation variable Xm = 30 variables, remove 2 variable from the scale (TC4; LT1) because it has Cronbach's Alpha if the Item Deleted is greater than the Cronbach's Alpha of the scale. After removing 2 variable, the number of observations variables taken into the model is Xk = 28 variables.

Table 3. Cronbach's Alpha test result

Scale	The number of an observation variable			Cronbach's Alpha
	Before testing	After testing	Observation variable was removed	
1. TC	5	4	1	0.747
2. DK	5	5	None	0.802
3.DG	5	5	None	0.875
4. LT	5	4	1	0.893
5. DT	5	5	None	0.80
6. QH	5	5	None	0.849
Total	30	28		

Source: Synthesis from test results

4.3. Factor Analysis EFA

Using EFA factor analysis with Varimax rotation to analyze 28 observational variables after Cronbach's Alpha reliability test.

The results of the EFA analysis, at Eigenvalue value, is 1.206 (greater than 1) with Principal Components variance and Varimax rotation, factor analysis extracted 6 factors from 28 observational variables with variance extraction of 63.64% (>50%) qualified. The KMO coefficient is 0.833 (> 0.5) shows that the analysis is meaningful. The value sig = 0.000 <0.05 indicates that the observed variables correlate each other in the overall and the EFA factor analysis is appropriate.

Table 4. Factor analysis EFA result

Scale	Component					
	1	2	3	4	5	6
DG4	.801					
DG3	.774					
DG2	.769					
DG5	.767					
DG1	.661					
LT2		.856				
LT3		.891				
LT5		.839				
LT4		.816				
QH3			.787			
QH5			.700			
QH4			.689			
QH2			.650			
QH1			.633			
DK3				.805		
DK2				.778		
DK5				.698		
DK1				.645		

DK4					.643		
DT2						.802	
DT1						.771	
DT3						.756	
DT4						.709	
DT5						.689	
TC1							.772
TC5							.753
TC3							.750
TC2							.723
Eigenvalues				1.206			
Total variance extraction				63.64%			
KMO				0.833			
Sig.				0.000			

Source: Synthesis from test results

The process of factor analysis with the Eigenvalues is 1.206 (> 1), the 28 observed variables are converged in 6 groups of factors: (TC) nature of work; (DK) working conditions; (DG) evaluation of job performance (TL). salaries and welfare; (DT) training and promotion opportunities; (QH) relations at workplace, with total variance extraction, is 63.64%, that means 63.6% of the fluctuation in data is explained by these six factors

4.4. Analysis of linear correlation and regression

4.4.1. Analysis of linear correlation

From the result of factor analysis EFA, the authors use the linear correlation method "Pearson correlation" to assess correlations relation between the factors in the model. The results of the correlation analysis (Table 5) show that the correlation coefficients of the factors (r) > 0, the sig value <0.05 indicates that the variables are a linear correlation and statistically significant.

Table 5. Linear Correlation result

		HL	TC	DK	DG	QH	DT	TL
HL	Pearson Correlation	1	.161*	.435**	.441**	.404**	.010**	.113*
	Sig. (2-tailed)		.011	.000	.000	.000	.000	.024
	N	252	252	252	252	252	252	252
TC	Pearson Correlation	.161*	1	.144*	.130*	.070**	.032*	.032**
	Sig. (2-tailed)	.011		.023	.039	.027	.014	.008
	N	252	252	252	252	252	252	252
DK	Pearson Correlation	.435**	.144*	1	.412**	.381**	.020*	.157*
	Sig. (2-tailed)	.000	.023		.000	.000	.000	.012
	N	252	252	252	252	252	252	252
DG	Pearson Correlation	.441**	.130*	.412**	1	.661**	.041**	.021**
	Sig. (2-tailed)	.000	.039	.000		.000	.014	.004
	N	252	252	252	252	252	252	252
QH	Pearson Correlation	.404**	.070	.381**	.661**	1	.042*	.024**
	Sig. (2-tailed)	.000	.007	.000	.000		.010	.003
	N	252	252	252	252	252	252	252
DT	Pearson Correlation	.010**	.032	.020*	.041**	.042*	1	.051
	Sig. (2-tailed)	.006	.014	.004	.014	.010		.000
	N	252	252	252	252	252	252	252
TL	Pearson Correlation	.113**	.032*	.157*	.021**	.024**	.051*	1
	Sig. (2-tailed)	.024	.008	.012	.004	.003	.000	
	N	252	252	252	252	252	252	252

*. Correlation is significant at the 0.05 level (2-tailed).
Source: Synthesis from test results

4.4.2. Regression analysis

Based on the results of the linear correlation analysis, the authors conducted a regression analysis to examine how is the impact of factors on the dependent variable.

Table 6. Regression analysis result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.649a	.421	.407	.50520	1.853

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	45.495	6	7.583	29.709	.000b
	Residual	62.532	245	.255		
	Total	108.027	251			

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.410	.334		1.230	.000		
	DG	.238	.052	.305	4.549	.002	.526	1.902
	TL	.058	.036	.079	1.591	.000	.963	1.039
	QH	.149	.053	.188	2.840	.003	.541	1.847
	DK	.319	.065	.273	4.933	.000	.772	1.295
	DT	.022	.058	.018	.377	.000	.987	1.014
	TC	.085	.049	.085	1.729	.001	.971	1.030

a. Dependent Variable: Hlchung

Source: Synthesis from test results

From the results of regression analysis, the authors set up a linear regression equation that evaluates the impact of independent factors on the dependent variable "Employee satisfaction in work" as follows:

$$HL = 0,41+0.085TC+0.273DK+0.305DG+0.079TL+0.018DT=0.188QH$$

Through the data shown in the linear regression equation, it can be seen that under the condition the other factors unchanged, if the nature of work (TC) factor increases by one unit, lead to the change of variable "Employee satisfaction in work" increases by 0.085 units; if the working conditions (DK) factor goes up by one unit, the satisfaction in work level rise by 0.273 units; if the factor "working performance assessment" (DG) increases by one unit, the change of variable "Employee satisfaction in work" rises by 0.3305 units; if the salary and welfare factor (TL) increased by one unit, the employee satisfaction level change by 0.079 units; if the training and promotion opportunity (DT) increases by 1 unit, the satisfaction level rises by 0.018 units; if the workplace relationships increase by one unit, the change of employees satisfaction go up by 0.188 units;

The adjusted coefficient $R^2 = 0.649$ indicates that the independent variables in the model can explain 64.9% of the variation of the dependent variable.

In the ANOVA variance analysis table, the value F = 29.709; sig value = 0.000 shows that the linear regression model is suitable for the data set and can be using.

The statistics of Durbin-Watson = 1,853 show that there is no correlation between the remainder. This means that the regression model does not violate the assumption of the independence of the error. Magnification coefficient (VIF) with a value less than 10 indicates that the regression model does not violate multicollinearity phenomenon (independent variables are strongly correlated with each other).

5. Verify the different impact of the personal factor

Test the differential impact of gender factor: Because this factor has only two values so can be used the test "Independent-Sample T-test." The results show that: The Sig value at Levene's Test = 0.876> 0.05 indicates the variance between the male and female genders is uniform (no difference) and can use the sig T-Test at the line "Equal variances assumed." At the line "Equal variances assumed," Sig value = 0.227> 0.05, so we can conclude: There is no statistically significant difference in the satisfaction in work of different gender workers.

Table 7: Result of Independence-Sample T-test
Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
HL	Equal variances assumed	.025	.876	-1.124	196	.226	-.11262	.09275	-.29553	-.07028
	Equal variances not assumed			-1.212	181.530	.227	-.11262	.09294	-.29601	-.07077

Source: Result from a regression analysis of the authors

Determine the impacts between groups of workers with different age on job satisfaction, and the authors use One-Way ANOVA test. In the test results, considering the value in the Test of Homogeneity of Variances table, the sig value of Levene Statistic = 0.063> 0.05, so it can be concluded: the variance between groups does not differ, eligible for Anova analysis; Anova analysis results show that the value of Sig = .000 <0.05. This proves that there is a statistically significant difference in job satisfaction among workers of different ages

Testing the differences impact between groups of employees with different levels of training, because of all employees working at the State Bank are at university and post-graduate levels (only two values), so can use Independence- Sample T-test. The results show that: The Sig value at Levene's Test = 0.136> 0.05 indicates the variance between the 2 employee groups at the level university and post-graduate are uniform (no difference) and can use the sig T-Test at the line "Equal variances assumed." At the line "Equal variances assumed," Sig value = 0.902> 0.05, so we can conclude: There is no statistically significant difference in the satisfaction in work of different training level employees.

Determine different impacts among groups of workers with different seniority on job satisfaction, the authors use One-Way ANOVA test. In the test results, considering the value in the Test of Homogeneity of Variances table, the sig value of Levene Statistic = 0.167> 0.05, so it can be concluded: the variance between groups does not differ, eligible for Anova analysis; Anova analysis results show that the value of Sig = .006 <0.05. This proves that there is a statistically significant difference in job satisfaction among workers of different seniority.

6. Conclusions and recommendations

6.1. Conclusions

The research results show that the job satisfaction level of workers reached an average level of 3.13 point. Specifically: 29% of surveyed people answer at the level from 1- 3 points; 79% of surveyed people have a level from above 3 - 5 point.

Employee satisfaction with aspects of the job is arranged according to the point of assessment of average satisfaction with the order from low to high (from 1 to 5)

(1). The factor "Assessment of work performance" has a high impact level of 30.5%; The average satisfaction score was only 2.86, of which 62.7% of the surveyed people had a level of agreed from 1 to 3 score meanwhile 37.3% have a level of consent from 3 to 5 score, showing that the employees are not satisfied with the assessment of job performance at the State Bank of Vietnam.

(2). The factor "Relationships at work" influences 18.8%; The average satisfaction score was 2.97, of which 59.1% of the surveyed people had agreed level from 1 to 3 score; 40.9% had an agreed level from 3 to 5 score. The results showed that the employees are not satisfied with the relationship at work.

 (3). The factor "Nature of work" has the least impact with the rate of 8.5%; The average satisfaction score was 3.17, of which 47.2% of the respondents had a level of agreed from 1 to 3 score; while 52.8% had a level of consent from over 3 to 5 score. This shows that the nature of work in the state management agencies on money and banking is quite stressful because the employee has to handle many jobs that require high expertise and they often have to deal with issues that affect a lot of individuals and organizations, so workers satisfaction is only in average level with their current job.

 (4). The factor "Wages and welfare" has an impact rate of 7.9%; The average satisfaction score was at 3.32, of which 41.3% of the surveyed people had a level of agreed from 1 to 3 score and 58.7% had a level of agreed from 3 to 5 score. This result shows that employees are not satisfied with the salary and welfare at the State Bank.

(5). The factor "Training and promotion opportunities" has a relatively low impact rate of 1.8%; The average satisfaction score was 3.54, of which 23% of the surveyed people had a level of agreed from 1 to 3 score; 77% of people surveyed agreed on over 3 to 5 score. This shows that employees are quite satisfied with the opportunity to be trained and promoted at the State Bank, but due to the regulations on the training regime, promotion and promotion in state management agencies have been institutionalized, all people have to follow the regulations, so the influence level of this factor is not high.

(6). The factor "Working conditions" influences 27.3%; the average satisfaction score was 3.56, of which 22.2% of the surveyed people had a level of agreed from 1 to 3 score; 77.8% had a level agreed from 3 to 5 score. According to the results of quantitative analysis, this factor has a large influence and the survey results show that employees are quite satisfied with working conditions at the State Bank

6.2. Recommendations

Firstly, it is necessary to improve the assessment of job performance for employees working at the State Bank. Assigning tasks must be clear, right people, right jobs; assess the level of completion based on the time taken, and the quality of the work be processed. The evaluation of work performance must be from the grassroots level with the participation of the workers in the assessment process.

Secondly, improve relationships at the workplace; build and implement democratic regulations at all offices of the State Bank; set up reporting channels and increase information exchange so that employees can easily share, report timely and receive the attention and assistance of the higher leaders to solve the work quickly as well as without difficulties in communicating and exchanging with the superiors. Thereby increase understanding between superiors and subordinates. Organizing cultural exchanges, arts, and sports among departments, thereby

enhance the solidarity between employees and brings about a spirit of refreshment, health, and physicality better for employees. Building a friendly and cooperative working atmosphere among individual employees.

Thirdly, the nature of work at the State Bank is quite stressful and affects many individuals or organizations in society, so it is necessary to identify and show employees the role of the job and the level of work. degree of contribution, the importance of work to society. This will help employees understand the role of the work they are doing, thereby create working motivation better.

Fourthly, at the State Bank, the salaries and welfare are paid by the state budget, and according to the regime, it is quite rigid; workers do not have additional income, so they are not satisfied with the salary and current welfare. Therefore, the state bank needs to find ways to save expenses for activities, thereby increasing the spending on salaries and welfare.

Fifthly, creating conditions for employees to attend training courses to improve their qualifications; Publicity all process for promotion; organize examinations to appoint each job position, especially leading positions in agencies under the State Bank.

Sixthly, constantly improving the working environment, new equipment, or replacing old working equipment and facilities so that workers can easily use and improve working efficiency. Raising awareness of preserving public assets, observing rules on occupational safety, ensuring workers' health and safety.

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