

## Enhancing the Adaptation of Bank Employees to Support the Digital Transformation Era: Case study of a Thai Bank in Nakhon Si Thammarat, Thailand

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**Abstract:** Research on Employee Adaptation in a Bank in Nakhon Si Thammarat Province to Support the Transition to the Digital Era aims to: Study the adaptation outcomes of selected bank employees and explore factors related to their adaptation. This is to support the transition to the digital era. Data was collected through questionnaires from a sample of 102 bank employees. The data was analyzed using the SPSS software package to determine percentages, means, and standard deviations. Additionally, pairwise comparisons of means were conducted using the LSD method. The study found that the majority of the selected bank employees were females, aged between 30 and 40 years, unmarried, and had a bachelor's degree. They had work experience of more than 5 years. Regarding the skills and adaptation of the selected bank employees to support the transition to the digital era: Overall, the adaptation was found to be good. The test of hypotheses revealed the following results: Factors such as gender, marital status, educational level, and job position did not significantly influence the adaptation. However, factors such as age and length of employment had a significant impact on the adaptation at a statistical significance level of 0.05.

**Keywords:** job skills, adaptation, digital bank.

### INTRODUCTION

In the current era where the financial system has advanced significantly and technological progress continues without pause, various financial transactions can be carried out instantly through mobile phones and bank systems connected to the internet and computer networks, without the need to visit bank branches. The remarkable advancements in modern technology have played a crucial role in providing customers with greater convenience in financial matters. These technologies have resulted in a significant impact on the financial industry, particularly on bank employees who must adapt and enhance their learning and customer service skills to meet the diverse needs of customers. As technology advances and consumer behavior changes, many banks have reduced the number of branches, simultaneously improving the service models and adjusting strategies. Technology has been earnestly employed to develop financial services, aiming to enhance convenience, speed, and efficiency. Internet banking has emerged as a central medium for conducting online transactions, reducing costs for businesses and enabling consumers to easily access financial services without the need to visit bank branches. Digital banking has necessitated that bank employees receive additional training in service skills and consultation. Bank employees must adapt their service attitudes to meet the needs of customers who now only require a mobile phone to conveniently access financial services online.

Banks have been adapting by transitioning from traditional operations to emphasizing the development of financial innovations based on continuous technological advancements. Before turning their focus towards innovation and designing solutions according to consumer needs, banks have undergone a process of understanding and prioritizing the customer as the central figure in their development of innovations. Technology has transformed consumer expectations from specific offers and individual rewards to expectations of convenience in digital services. The design of products and services must align with consumer satisfaction, which continually increases and serves as a driving force for competition among banks to create transformative innovations through the application of digital technology (Digital Disruption). Employees in the financial sector face a high risk of job termination, and they must adapt to cope with changes and accept the entry of technology as replacements. This involves adjusting work patterns and responsibilities, as some personnel are gradually being replaced by digital technology and artificial intelligence. Meanwhile, others must adapt to new roles, responsibilities, and skill development, particularly digital skills essential for work in the digital era. In the digital age, changes occur rapidly, and the majority of non-digital-native employees struggle to keep up. Financial institutions face a shortage of personnel with digital skills, making digital-savvy employees valuable assets in driving organizations forward.

Therefore, when recruiting new employees, financial institutions must prioritize digital skills. At the same time, it is important to maintain and care for existing employees because they possess experience, knowledge, and a good understanding of the organization's culture. They play a significant role and can contribute to the organization's ongoing development. However, they need to develop both skills and an understanding of the context of technological changes and new organizational innovations.

Based on the information provided, researchers are interested in studying the adaptation of bank employees to the digital era, using a specific case study in Nakhon Si Thammarat province. The aim of the research is to investigate the extent to which these bank employees are able to adapt to the changes brought about by the digital era and identify the factors that are related to their adaptation. The research intends to explore the adaptation of bank employees in one selected case study in Nakhon Si Thammarat province and examine the factors that have a correlation with their ability to adapt to the digital era.

## LITERATURE REVIEW

Darwin, (1859) was the first to use the term "adaptation" in the theory of evolution. He concluded that living organisms can adapt to survive in an environment filled with challenges and dangers. Bernard, (1961) stated that adaptation refers to an individual's ability to adjust to oneself and the external world efficiently, experience satisfaction and utmost clarity, exhibit behavior suitable for the social situation, and have the capacity to face and accept the realities of life.

Roy, (1999) discussed adaptation and the provision of assistance to individuals who face challenges or changes in life. Adaptation is described as a process and the outcome of an individual's thoughts and feelings, utilizing intellectual awareness and creative abilities to integrate oneself with the environment. Roy applies the concept of systems theory to explain the individual's adaptive system, which is a holistic adaptive system composed of inputs, coping processes, outputs, and feedback processes. These components work in synergy, where environmental and internal changes stimulate the individual's adaptive response through two mechanisms: the control mechanism and the cognitive mechanism. These mechanisms constantly interact, resulting in the individual's behavioral adaptation in four dimensions:

physiological, psychological, social, and interdependence. The outcome of adaptation can be classified into two categories: effective adaptation and ineffective adaptation. Feedback from the system serves as input for subsequent adaptive processes. The ability to adapt varies among individuals based on the intensity of the stimuli and the level of adaptive capacity.

Based on literature review, Pakkapon Phanjan and Monton Sarakrikul, (2018) examined the perspectives and adaptation of employees in the digital financial services era. The research findings indicated that banks have implemented digital financial services to enhance convenience, save time, and reduce costs for customers. The introduction of digital financial services has led to changes in operational policies, product development, and service channels within banks, promoting greater diversity and integration. Consequently, there has been a reduction in the number of physical branches, requiring employees to adjust their working approaches. They need to enhance their knowledge and skills across various areas, including digital technology in customer service. However, some employees may perceive that certain customers are not yet ready to embrace digital financial services.

Prachya Viraksat, (2017) examined the readiness preparation of Bangkok Bank employees at Ban Pong Business Center in Ratchaburi province to enter the digital banking system in the era of Thailand 4.0. The research findings indicated that employee readiness preparation at Ban Pong Business Center can be divided into three main aspects. Firstly, in terms of readiness for structural and job-related changes, any structural changes within Bangkok Bank must be notified by the head office. The consolidation of Ban Pong Business Center is relatively challenging due to its focus on providing credit services that require direct interaction with customers. Regarding job-related changes, they depend on formats provided by the head office, such as using applications for initial screening, which improve work efficiency and reduce errors. Secondly, in terms of readiness for technological changes, although there have been developments in application systems to enhance customer convenience, employee involvement in decision-making is still necessary in credit transactions at the final stage. Therefore, employee readiness requires learning and understanding various programs used in their work, as some programs can be complex and require genuine comprehension. Lastly, in terms of personal

readiness or behavioral aspects, Bangkok Bank has provided additional knowledge to its employees to prepare them for work and self-development. Training sessions have been conducted to provide information about strategies for transitioning to digital banking, in order to cope with increased competition from self-operated financial institutions and other service providers when the bank enters the digital era of Thailand 4.0.

Kaewta Saraditsak and Chawin Akkawannichachai, (2018) conducted a study on the factors, causes, and effects of innovative behavior among employees of Bangkok Bank in Nakhon Pathom district. The hypothetical testing results revealed that participation in work, organizational support, and motivation have a positive influence on employees' innovative behavior, including its positive impact on work performance at Bangkok Bank.

Rabil Phonpahyan and Wiroj Chaisatian, (2017) examined the learning patterns and knowledge sharing methods among employees in Thai Commercial Banks. The research findings identified two types of learning patterns: learning for new employees and learning for regular employees. As for knowledge sharing methods, they included meetings where information about products, regulations, service conditions, and work experiences were shared. The causal relationships of knowledge sharing were found to be influenced by leadership, diversity management, organizational structure, communication, and information technology. It was observed that all these factors significantly impacted knowledge sharing within the branches. Additionally, service quality was found to be a significant focus for the banks in terms of developing service quality assessment systems. Challenges and obstacles in knowledge sharing were identified as deficiencies in communication and knowledge transfer skills, as well as target setting policies for bank products.

Kantaya Sukuna, (2016) conducted a study on the work adjustment behaviors of employees in small and medium-sized enterprises (SMEs) in Pathum Thani province after entering the ASEAN Economic Community. The hypothetical testing results revealed that factors such as age, average monthly income, education level, and different socio-economic statuses had an impact on work adjustment behaviors among the workforce in SMEs. Additionally, factors related to knowledge and understanding of the external environment, including economic, social, cultural, and

technological aspects, were found to be associated with work adjustment behaviors of employees in SMEs in Pathum Thani province after entering the ASEAN Economic Community at a moderate level.

Based on the review of related literature, theories, and research, the researcher has considered various factors according to the theoretical framework and has formulated two research hypotheses as follows:

**Hypothesis 1:** Different personal characteristics of employees lead to different work adjustment behaviors.

**Hypothesis 2:** Job-related knowledge and skills are correlated with employees' work adjustment in banks.

## RESEARCH METHODOLOGY

### Population and Sample Group:

The population for this research study is the employees of a bank in Nakhon Si Thammarat province, which is one of the case studies for digital transformation. The population consists of 13 branch employees (inbound) and 9 customer relationship management team members (outbound), totaling 135 employees in the Nakhon Si Thammarat province area. The sample size was determined using Taro Yamane's formula, with a confidence level of 95%, resulting in a sample size of 102 employees. The sampling method used was convenience sampling, which is based on selecting participants who are readily available.

### RESEARCH TOOLS:

The research tools used for data collection include an opinion questionnaire. The questionnaire is divided into two parts:

Part 1: Personal Factors Data - This section consists of 7 items, including gender, age, marital status, education level, job position, job function, and length of employment. The questionnaire format is a checklist.

Part 2: Job Performance Factors - This section consists of 15 items related to job performance.

Part 3: Employee Adaptation to Digital Transformation - This section consists of 10 items related to employees' adaptation to digital transformation.

### DATA COLLECTION METHODS:

The researcher collected data through questionnaire methods by conducting interviews with the bank employees who were the subjects of the study in Nakhon Si Thammarat province. The data was collected from a sample group of 102

participants. The questionnaire was validated for completeness and then the data was recorded for analysis. And the researcher also collected secondary data from relevant sources such as theses, research papers, documents, journals, books, and internet sources. Data from the Bank was also gathered.

## STATISTICAL ANALYSIS

For data analysis in this research, the researcher used statistical software for research purposes, setting the significance level at 0.05. The statistical techniques employed for data analysis included frequency distributions, percentages, means, standard deviations, t-tests, one-way ANOVA, paired t-tests for comparing means, LSD (Least Significant Difference) post hoc test, and Pearson correlation. These statistical analyses were used to interpret the data.

## RESEARCH RESULTS

### Personal Characteristics Factors:

From the data collected from the sample group of 102 individuals, it was found that the majority of the participants were female, accounting for 93 people, which is 91.2%. Most of them were aged between 30 and 40 years, with 68 individuals, representing 66.7%. Regarding marital status, 57 participants, or 55.9%, were single. In terms of educational level, 78 individuals, or 76.5%, had a bachelor's degree. There were 39 individuals, or 38.2%, in the position of assistant head of department. Out of the total sample, 57 individuals, or 55.9%, worked in the outbound department. Additionally, 71 individuals, or 69.6%, had work experience of 5 years or more.

### Job Performance Factors:

The overall job performance was found to be at a good level. When considering specific aspects, it was found that the participants had a positive perception of their skills in using the internal operational system of the bank. They were ready to learn the improved and updated internal operational system of the bank. They had knowledge and understanding of the operational system used in their work and were able to effectively utilize it. The participants received regular training on the internal operational system of the bank. They showed an intermediate level of learning and experimenting with new internal operational systems introduced by the bank.

### Sales Skills Factors:

When considering sales skills, the participants' perceptions were at a good level. They had

knowledge and skills in sales work and were able to achieve sales goals. They were able to apply the internal operational system of the bank to sales work. They received effective training to develop their knowledge and skills in sales. The bank employees possessed the necessary licenses to offer bank products at an intermediate level.

### Opinions on Credit Skills:

When considering credit skills, the overall perception is at an intermediate level for all aspects. Participants are able to effectively use the bank's internal operational system for credit-related tasks. They have received good training to develop their credit skills and are able to perform their job well according to the set goals. They possess good knowledge and abilities in credit operations and are able to solve customer credit-related issues effectively.

### Employee Adaptation Results:

The overall level of employee adaptation is good. When considering specific aspects, it was found that employees have a readiness to learn new things, understand current policies and situations, and adapt to the new internal operational systems introduced by the bank. They believe that their current work is suitable for their abilities and can independently handle work-related issues. They can adjust their behavior to align with changing situations, take on new job responsibilities, accept changes that occur, feel stressed and worried about new assigned tasks, and find satisfaction in their current work.

### Results of Hypothesis Testing:

Hypothesis 1:

Hypothesis 1.1: Rejecting this hypothesis, which states that different genders have different levels of adaptation to the digital era, the results of the F-test (Analysis of Variance: ANOVA) show that employees of different genders have similar levels of adaptation to the digital transformation.

Hypothesis 1.2: Accepting this hypothesis, which states that different ages have an impact on employees' adaptation, the results of the F-test (Analysis of Variance: ANOVA) indicate that employees of different ages significantly differ in their ability to adapt to the digital era.

Hypothesis 1.3: Rejecting this hypothesis, which suggests that different social statuses have an effect on employees' adaptation, the F-test (Analysis of Variance: ANOVA) reveals that employees with different social statuses do not



differ significantly in their ability to adapt to the digital transformation.

Hypothesis 1.4: Rejecting this hypothesis, which claims that different education levels have an impact on employees' adaptation, the F-test (Analysis of Variance: ANOVA) shows that employees with different education levels do not significantly differ in their ability to adapt to the digital era.

Hypothesis 1.5: Accepting this hypothesis, which states that different job positions have an effect on employees' adaptation, the F-test (Analysis of Variance: ANOVA) demonstrates that employees with different job positions significantly differ in their ability to adapt to the digital transformation.

Hypothesis 1.6: Accepting this hypothesis, which suggests that different job roles have an impact on employees' adaptation, the F-test (Analysis of Variance: ANOVA) indicates that employees with different job roles significantly differ in their ability to adapt to the digital era.

Hypothesis 1.7: Accepting this hypothesis, which suggests that different lengths of employment have an impact on employees' adaptation to the digital era, the results of the hypothesis testing using the

F-test (Analysis of Variance: ANOVA) indicate that employees with different lengths of employment significantly differ in their ability to adapt to the digital transformation.

Hypothesis 2: There is a correlation between job performance skills and employees' adaptation to digital transformation in the banking sector. When examining the correlation in various job performance areas, the following findings were observed:

There is a high correlation between employees' proficiency in internal operational systems usage and their ability to adapt to the digital era in the banking sector.

There is a high correlation between employees' sales skills and their ability to adapt to the digital transformation in the banking sector.

There is a high correlation between employees' credit skills and their ability to adapt to the digital transformation in the banking sector.

The results of the hypothesis testing regarding the correlation between job performance skills and employees' adaptation to the digital transformation are presented in Table 1 to 3.

**Table 1:** Analysis of the correlation between the skills of using internal operational systems within the bank and the adaptive behavior of bank employees to digital transformation

Factors	Mean	S.D.	r	p-Value	Interpretation
Skills of using internal operational systems	3.92	0.67	0.70	0.00	High relation
Adaptive behavior	3.72	0.81			

**Table 2:** Analysis of the correlation between sales skills and adaptive behavior of bank employees to digital transformation

Factors	Mean	S.D.	r	p-Value	Interpretation
Sales skills	3.61	0.87	0.65	0.00	High relation
Adaptive behavior	3.72	0.81			

**Table 3:** Analysis of the correlation between credit skills and adaptive behavior of bank employees to digital transformation

Factors	Mean	S.D.	r	p-Value	Interpretation
Credit skills	3.32	1.19	0.66	0.00	High relation
Adaptive behavior	3.72	0.81			

## RESULT DISCUSSION

From the study on the personal characteristics of bank employees' adaptation to digital transformation, it was generally found that there was no significant difference in the adaptation to digital transformation between employees of different genders. The research results on the personal factor of gender showed a significance value (sig) of 0.56, which is higher than the statistically significant value of 0.05. This suggests

that there is no significant difference in the use of statistical tests to measure the differences. However, it should be noted that the data for the gender-specific sample size was small in this study, with a total of 102 bank employees from a bank in Nakhon Si Thammarat. Among them, there were only 9 male employees, accounting for 8.8%, and 93 female employees, accounting for 91.2%. The smaller number of male employees compared to female employees affected the non-

significant results of the research since the sample sizes between male and female employees differed significantly.

Employees with different ages showed different levels of adaptation to digital transformation. A comparison revealed that employees aged between 22 and 30 years demonstrated a lower level of adaptation to digital transformation compared to employees aged between 30 and 40 years. Employees with different marital statuses did not show significant differences in their adaptation to digital transformation. Employees with different education levels did not show significant differences in their adaptation to digital transformation. Employees with different job positions showed different levels of adaptation to different types of digital transformation.

Employees at different levels have adjusted themselves to different extents to adapt to the changing digital era. Comparing the results, it was found that frontline employees exhibited a lower level of adaptation to the digital transformation compared to middle-level employees, assistant section heads, and section heads. Employees with different job positions, performing different tasks, displayed similar levels of adaptation to the digital transformation. Employees with different lengths of service demonstrated varying levels of adaptation to the digital era. Based on the comparison, employees with a service length of 1-2 years exhibited less adaptation to the digital transformation compared to those with a service length of 3-4 years and 5 years and above. Additionally, employees with a service length of 1-2 years displayed less adaptation to the digital transformation than those with a service length of 3-4 years and 5 years and above. Moreover, employees with a service length of 4-5 years exhibited different levels of adaptation to the digital transformation compared to those with a service length of 5 years and above. These findings align with the concept presented by Kannika Pholangka (2013), who conducted a study on personal characteristics, organizational culture, and the work environment within organizations that impact the work performance of operational-level employees in the Asoke business district, Bangkok. It explained that the work performance of operational-level employees, classified based on personal data from the income per month questionnaire, has an impact on the work performance of operational-level employees that differs. Similarly, Khantiya Sukhana (2016) examined work adjustment behavior among

laborers in small and medium-sized enterprises in Pathum Thani province after entering the ASEAN Economic Community. The results of the hypothetical testing found that laborers with different ages, average income per month, educational levels, and different statuses exhibit different work adjustment behaviors influenced by factors such as knowledge and understanding of the external environment, including economic, social, cultural, and technological aspects. There is a relationship between work adjustment behavior and work performance among laborers in small and medium-sized enterprises in Pathum Thani province after entering the ASEAN Economic Community that differs.

From the study on factors related to work practices that contribute to the adaptation of bank employees to the digital transformation, it was generally found that the employees possess good skills in using internal work systems within the bank. This includes their readiness to learn and adapt to the improved and changing internal work systems of the bank, their knowledge and understanding of the work systems used in their tasks, and their ability to effectively utilize the internal work systems of the bank in their work. They also receive regular training on the internal work systems of the bank, which aligns with the research conducted by Rabil Piphai and Wiroj Jesadalak, (2017) on the learning patterns and knowledge-sharing methods of employees in Thai commercial banks. The research revealed that the banks prioritize the development of work quality internally and emphasize the necessary skills required for banking services through internal quality assessment systems, knowledge dissemination, and policies that set targets for product sales within the bank.

From the study on the adaptation of bank employees to the digital transformation, it was found that employees with high skills in credit management tend to adapt better to the digital era. This aligns with the research conducted by Poracha Wairaksat, (2017) on the preparedness of Bangkok Bank employees at Banpong Business Center, Ratchaburi Province, to enter the digital banking system in the era of Thailand 4.0. The research found that the preparedness of employees at Banpong Business Center mainly focused on changes in organizational structure and job characteristics, which required notifications from the headquarters. As the Banpong Business Center primarily emphasizes credit services, the job characteristics change according to the patterns set

by the headquarters. For example, the introduction of application-based approval processes that facilitate initial screening has made work more flexible, resulting in fewer errors. However, in credit transactions, the final decision-making still relies on employees. To prepare employees, it is necessary for them to learn various programs used in their work, as some programs can be complex and require genuine understanding. In terms of personal readiness or behavior, the bank has provided additional knowledge to Bangkok Bank employees, preparing them for work and self-development through training on strategies for transitioning to digital banking to cope with increased competition from self-sustained financial institutions and service providers, not just traditional financial institutions, in the digital era of Thailand 4.0.

The research by Kaewta Srodisak and Chuanchuen Akkawanitcha, (2018) on the factors and effects of innovative behavior among Bangkok Bank employees in Nakhon Pathom Province found that participation in work, perceived organizational support, and work motivation have a positive influence on employees' innovative behavior. This includes both innovative behavior related to creating new ideas and innovative behavior related to improving work efficiency.

Based on the second hypothesis that the skills and knowledge related to job performance are correlated with employees' ability to adapt to digital transformation in the banking sector, research has found that there is a significant correlation between employees' proficiency in using internal banking systems and their ability to adapt to digital transformation in the bank's branch in Nakhon Si Thammarat ( $r=0.70$ ,  $p\text{-Value}<0.01$ ). It was observed that employees with higher proficiency in using internal systems were more likely to adapt to digital transformation. Similarly, the sales skills of bank employees were found to be significantly correlated with their ability to adapt to digital transformation ( $r=0.65$ ,  $p\text{-Value}<0.01$ ). Employees with higher sales skills were more likely to adjust to digital transformation in the bank. Additionally, the research revealed a significant correlation between employees' credit skills and their ability to adapt to digital transformation ( $r=0.66$ ,  $p\text{-Value}<0.01$ ). Employees with higher credit skills were more likely to adapt to digital transformation in the bank. The research findings indicate a high level of correlation, with correlation coefficients of  $r=0.70$ ,  $r=0.65$ , and  $r=0.66$ , which fall within the range of a strong

positive correlation according to the coefficient interpretation criteria (0.56-0.75). This suggests a positive and significant relationship between the variables, as determined by Pearson correlation analysis.

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