Assessing How Goal Setting and Motivation Development Affects Thai Financial Institution Sales Officers' Learning Engagement

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*This research aimed to develop learning engagement indicators of sales officers in Thai financial institutions using motivation development and goal setting. The sample consisted of 384 sales officers in financial institutions, selected by a multi-stage random sampling method. The questionnaire's reliability used the index of item-objective congruence (0.60-1.00) and Cronbach's alpha to measure item validity (alpha = 0.87). A confirmatory factor analysis was used to measure the model's fit, from which a goodness of fit review determined that all indices complied with established criteria. Thereafter, a structural equation model analysis found that the learning engagement model's three hypotheses were consistent with the empirical data. Also, there was moderate to strong strength in the relationships in the hypotheses, with motivation development having the strongest relationship with goal setting. When the learning engagement factors were examined, it was determined that when ranked in importance, cognitive learning (**0.95**) was most important, then behavioral learning (**0.92**), and, the emotional learning (**0.88**).*

Keywords: banking, behavioral learning, cognitive learning, emotional learning, Thailand

INTRODUCTION

According to Tai et al. (2019) there is an increasing significance being placed by educators on student engagement. However, the term's use and it subsequent explanation has been hard to understand which has led to limited learning achievements (Fredricks et al., 2004; Tai et al., 2019). Thus, Fredricks (2011) developed a multifaceted construct of both in school and out of school learning engagement (LE) which included *behavioral engagement* (BE), *cognitive engagement* (CE) and *emotional engagement* (EE) elements. Simply stated, BE is the amount of effort and attention a learner puts into learning activities or tasks, CE focuses on self-regulation and learning strategies, while EE is the level of learning interest (Kong et al., 2003; Fredricks et al., 2004; Pintrich and De Groot, 1990; Skinner & Pitzer, 2012).

Traditionally, according to Appleton et al. (2006) and Rotgans and Schmidt (2011) CE has been judged based on student homework completion, their class attendance, extra-curricular activity participation,

teacher interactions, how motivated they seem while engaging in classroom discussions, and their willingness to take on learning tasks. This is consistent with Fredricks et al. (2004) who addressed the idea of CE's relationship to motivational research and learning strategy use and the student's willingness to invest and exert an effort at learning. It can also enhance and assist employees with the dedication to learning, preparedness, and understanding of complex concepts, while practicing difficult skills. Later Blumenfeld et al. (2006, p. 476) stated simply that "motivation sets the stage for CE".

These ideas were also investigated by Ben-Eliyahu et al. (2018) on 5th and 6th Grade science students and stated that overall engagement can predict all forms of motivation. In China, Hong et al. (2020) reviewed how BE, CE and EE affected math students, and wrote that BE consistently predicted EE and CE over time. Suárez-Orozco et al. (2009) noted that with immigrant students, supportive school-based relationships strongly contribute to LE and learner school performance.

Furthermore, according to Blumenfeld et al. (2006) motivation is essential in to increasing CE which leads to improved learning. Therefore, motivation development (MD) is a critical pillar in learning engagement. Subramaniam (2009) has also added that situational interest plays a crucial role as a motivator in enhancing the learning process student engagement.

Within the workplace, Nicholson (2003) has suggested that the 80/20 rule applies when it comes to motivation and that managers will have little success with workers who aren't particularly interested in motivation from external incentives, including extra money. Therefore, the author suggests that employee change comes from within, with outside attempts at change limited in most cases. However, within the banking sector, Malik et al. (2020) has suggested that workers are most effective when they are motivated. Furthermore, the authors state there are two types of motivation. The first is extrinsic motivation which involves pursuing rewards and escaping punishment, while the second form is intrinsic motivation which the satisfaction gotten from performing tasks.

Also, Self-Determination Theory (SDT) explores how motivation can be effective across diverse demographics and socioeconomic status when worker perceptions, cognitions, emotions, and needs are addressed, as these are the predictors of governing, behavioral, developmental, and experiential outcomes (Chiu, 2022; Dawson, 2014; Jermey, 2014; Ryan & Patrick, 2009; Ryan et al., 2000).

Within the Thai finance and banking sector goal setting (GS) can entail a multitude of factors including an individual's goals, competency requirements, and personal development plans (Chompukum, 2012). Also, performance management can be used as a mechanism to align individual goals with organizational goals, which includes sharing a common vision and understanding in how and what role an individual plays in contributing to the organization's performance (Fletcher & Williams, 1996).

Moreover, according to GS theory from Locke and Latham (2002), goals drive performance which affects the direction, effort and employee resilience. Thus, to enhance effectiveness, goals should be very specific and difficult to achieve (Seijts & Latham 2005). However, some studies have suggested that when goals are held constant, both the performance of the goal setters does not differ significantly from those who were assigned the goals (Locke & Latham, 2002; Subramaniam, 2009), but individuals who are assigned goals achieve higher performance than those asked to simply "do your best" (Latham et al., 1982). However, readers should be aware that some studies have warned that GS can lead to unethical behavior (Latham & Locke, 2018), especially in the banking and finance sectors (Chen et al., 2019). These negatives are consistent with McClelland's *Theory of Three Needs* (Need Theory), which states that each individual is motivated by affiliation, power, and achievement (Kurt, 2021). Or as Gordon Gecko (Michael Douglas) said in the famous movie 'Wall Street', "Greed is good!"

Other factors which play into how learning engagement is achieved within the Thai banking and finance sector is the level of pressure exerted in achieving set goals (Chompukum, 2012). Numerous studies and articles have discussed the chaos and disruption to the Thai and Asian economies brought upon by the 1997/1998 Asian Economic Crisis and the subsequent 2008 global economic meltdown (Prayoonrattana et al., 2020). As a result new rules and regulations came into play and new banks were established. The result from these acts was an increase in both domestic and foreign competition and the resultant heightened pressure brought upon bank and finance company managers and officers. Moreover, new technologies and

the Internet transformed bank branches with ATMs (automated teller machines), online banking, and prompt pay systems changing how branches were staffed and operated (Prayoonrattana et al., 2020).

Therefore, learning has a positive effect on organizational success. If employees overlook learning and team members do not share a common goal in working as a team, they shall lack determination and commitment, and there will be no competition in business, resulting in decreased team sales volume. Thus, LE depends on participation in learning activities, understanding the importance of what is being learned, and strengthening the benefits and rewards process (Locke & Latham, 2002).

Research Objective

The study's research objective is to develop learning engagement indicators of sales officers in Thai financial institutions using motivation development and goal setting.

Research Hypotheses

H1: Motivation development (MD) has a direct effect on goal setting (GS).

H2: Motivation development (MD) has a direct effect on learning engagement (LE).

H3: Goal setting (GS) has a direct effect on learning engagement (LE).

METHODS

The study used two steps to achieve its objectives. Step 1 was the 2nd order CFA of the factors. Step 2 was the development of the structural equation model used for the final model.

Population and Sample Size

The population for the study was sales officers in Thai financial institutions. The sample size was identified using Yamane's (1973) sample size method, with a 95% degree of confidence and a 5% margin of error. Singh and Masuku (2014) have suggested the following simplified proportions version of Yamane's formula and tables in which a 95% confidence level and p = .5 are assumed, and n is the size of the sample, N is the population size, and e is the level of precision.

$$n = N / [1 + N (e)^2] \tag{1}$$

Using Yamane's (1973) formula 384 individuals were determined as necessary for the sample to meet the above criteria. Therefore, using multi-stage random sampling was used to select 50 financial institutions in each district in the Bangkok metropolitan area as sampling units. Thereafter, stratified random sampling techniques were used to ensure the same proportion.

Research Instrument

The research instrument was a questionnaire whose item-objective congruence (IOC) and reliability ranged from **0.60** to **1.0,** and the validity was **0.87.** A 2nd order CFA was performed to measure model fit and model consistency. The theoretical hypotheses were created by the researchers to measure if it is consistent with the empirical data or not based on Rosseel (**2012).**

STEP 1 - 2ND-ORDER CFA RESULTS

A 2nd -order CFA was performed between the external and internal latent variables using LISREL 9.1 and the following established criteria for goodness of fit statistics, with χ^2 determined to be not statistically significant (*p*>**0.05**, χ^2/df ≤ **2.00**, RMSEA ≤ **0.05**, GFI ≥ **0.90**, AGFI ≥ **0.90** and SRMR ≤ **0.05**)**.**

Motivation Development (MD)

Figure 1 and Table 1 shows the 2nd-order CFA results for the nine observed variables for MD were consistent with the empirical data and established GoF criteria. The average variance extracted (AVE) was **0.47**, construct reliability (CR) was **0.87**, with each observed variable having a standardized factor loading (λ) from **0.32** to **0.95.**
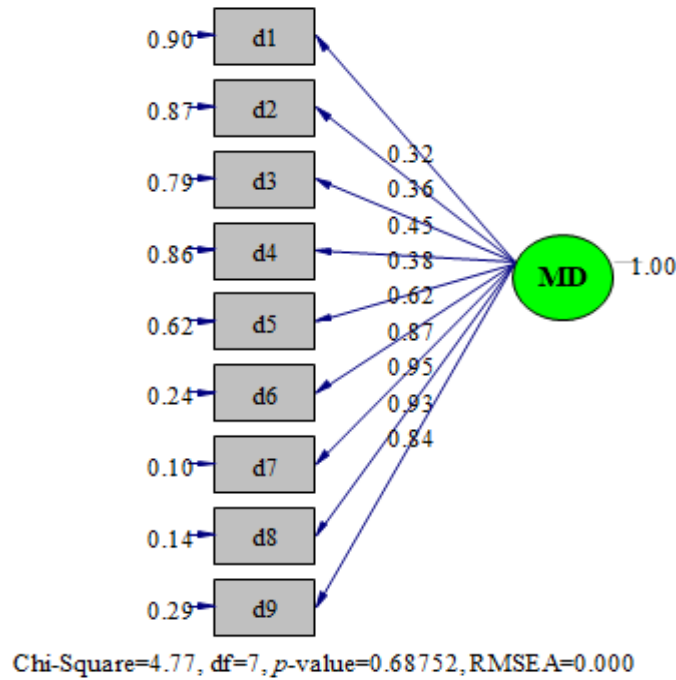
FIGURE 1
2ND ORDER CFA OF MD'S OBSERVED VARIABLES

Chi-Square=4.77, df=7, p-value=0.68752, RMSEA=0.000

TABLE 1
MOTIVATION DEVELOPMENT (MD) ANALYSIS RESULTS

Latent variable	AVE	CR	Observed Variables	λ	R²
Motivation Development	0.47	0.87	Being admired by your supervisor (d1).	0.32	0.10
			Being promoted to a higher position (d2).	0.36	0.13
			The feeling of being a part of success at work (d3).	0.45	0.21
			Being a volunteer to do tasks that challenge your ability (d4).	0.38	0.14
			Work procedurally as planned (d5).	0.62	0.38
			Taking the initiative to take on tasks before being asked to (d6).	0.87	0.76
			Enjoy competition and their associated rewards (d7).	0.95	0.90
			Taking the opportunity to learn new things from training courses provided by your organization (d8)	0.93	0.86
			When questions related to learning arise, you will ask the instructor of a training course (d9).	0.84	0.71

Note. AVE = average variance extracted, CR = construct reliability, λ =Standardized factor loading, R² = coefficient of determination

Goal Setting (GS)

Figure 2 and Table 2 shows the 2nd-order CFA results for the ten observed variables for GS were consistent with the empirical data and established GoF criteria. The average variance extracted (AVE) was **0.**67, construct reliability (CR) was **0.**87, with each observed variable having a λ from **0.**66 to **0.**86.

FIGURE 2
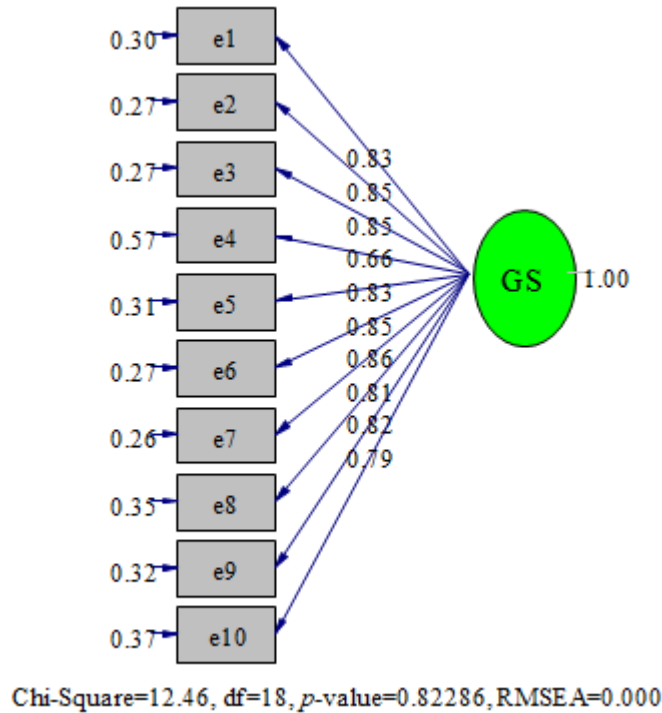**2ND ORDER CFA OF GS'S OBSERVED VARIABLES**

Chi-Square=12.46, df=18, *p*-value=0.82286, RMSEA=0.000

TABLE 2
GOAL SETTING (GS) ANALYSIS RESULTS

| Latent variable	AVE	CR	Observed Variables	λ	R²
Goal Setting	0.67	0.95	Pay attention to the set goals so they can be achieved (e1).	0.83	0.70
			Take the set goals seriously (e2).	0.85	0.73
			Never give up on the established goals (e3).	0.85	0.73
			Believe that your goals are the best ones to achieve (e4).	0.66	0.44
			Be satisfied with working to achieve the set goals (e5).	0.83	0.69
			Be willing to try harder to achieve the set goals (e6).	0.85	0.73
			Find new methods to achieve the set goals (e7).	0.86	0.74
			Expect to achieve the set goals (e8)	0.81	0.65
			Set explicit goals to cover your spending and savings (e9).	0.82	0.68
			Set explicit learning goals to increase work efficiency (e10).	0.79	0.63

Note. AVE = average variance extracted, CR = construct reliability, λ =Standardized factor loading, R² = coefficient of determination

Learning Engagement (LE)

Figure 3, Table 3, and Table 4 shows the 2nd-order CFA results for the three LE factors of CE, EE, and BE. Results also determined that model was consistent with the empirical data, and χ^2 was not statistically significant (p = **0.38**), χ^2/df=**1.04**, RMSEA=**0.01**, GFI=**0.97**, AGFI=**0.95**, RMR=**0.02**, SRMR=**0.02**, NFI=**0.99**, and CFI=**1.00. When all three** LE factors were considered, it was found that the factor loadings (b) were positive between **0.88** and **0.95** and statistically significantly different from zero at the **0.0**1 level in all factors. The priority was placed according to their factor loadings from descending to ascending orders as follows:

- No.**1 -** Cognitive learning engagement factor (**0.95**)
- No.**2 -** Behavioral learning engagement factor (**0.92**)
- No.**3 -** Emotional learning engagement factor (**0.88).**

FIGURE 3
2ND ORDER CFA OF LE'S OBSERVED VARIABLES
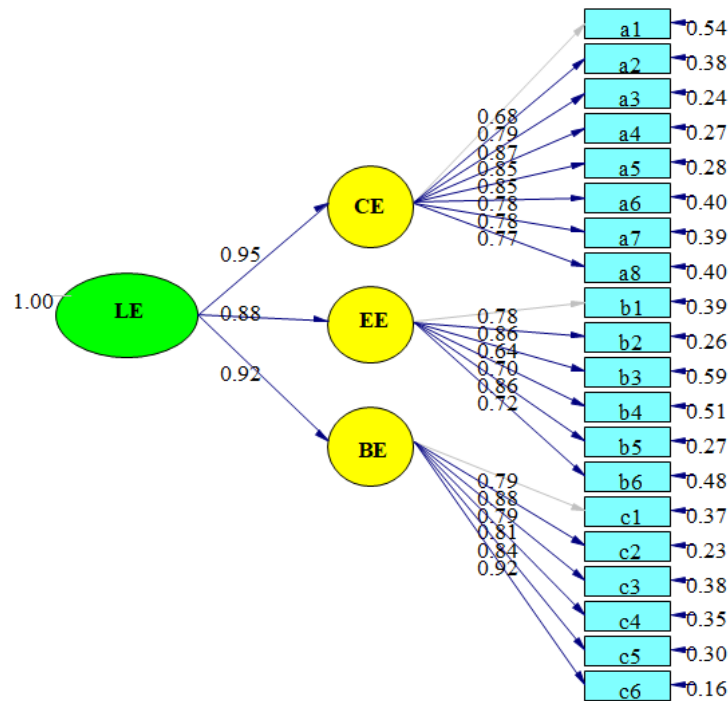
Chi-Square=115.07, df=111, *p*-value=0.37654, RMSEA=0.010

TABLE 3
LEARNING ENGAGEMENT (LE) ANALYSIS RESULTS

Factors	Factor loading		t	R^2	Priority
	b	SE			
Cognitive learning engagement (Cognitive)	0.95	0.07	14.35**	0.90	1
Emotional learning engagement (Emotion)	0.88	0.06	15.64**	0.77	3
Behavioral learning engagement (Behavior)	0.92	0.05	16.93**	0.85	2

Note. **$p < .01$

TABLE 4
LEARNING ENGAGEMENT (LE) ANALYSIS RESULTS

Latent variable	AVE	CR	Observed Variables	λ	R^2
Cognitive Learning Engagement (CE)	0.64	0.93	Express understanding about learning content (a1).	0.68	0.46
			Use the knowledge obtained from learning to solve problems in real life (a2).	0.79	0.62
			Raise and answer work-related questions rationally (a3).	0.87	0.76
			Distinguish between necessary and unnecessary things at work (a4).	0.85	0.72
			Connect prior knowledge to real situations (a5).	0.85	0.72
			Try to remember what was taught during training (a6).	0.78	0.60
			Choose a method suitable for yourself in learning (a7).	0.78	0.61
			Review important training concepts or points (a8).	0.77	0.60
Emotional Learning Engagement (EE)	0.58	0.89	Be enthusiastic about learning product benefits (b1).	0.78	0.60
			Be enthusiastic about participating in organizational learning (b2).	0.86	0.74
			Be happy with your organization (b3).	0.64	0.41
			Supervisors or colleagues provide learning support (b4).	0.70	0.48
			Take interest in training activities (b5).	0.86	0.73
			Express both positive and negative feelings to other people (b6).	0.72	0.52
Behavioral Learning Engagement (BE)	0.71	0.94	Socialize and participate in activities other than training (c1).	0.79	0.63
			Participate in activities that create learning (c2).	0.88	0.77
			Make an effort and pay attention to learning (c3).	0.79	0.62
			Discuss with colleagues or training instructors what topics should be taught (c4).	0.81	0.65
			Participate in a discussion about the work done in a workgroup chat (c5).	0.84	0.70
			Select content or types of activities that promote self-learning (c6).	0.92	0.84

STEP 2 SEM MODEL RESULTS

**Results of the Causal Relationship Model Development**

Model validity and the effect size between variables in the model were analyzed using latent variable path analysis in LISREL **9.10** and goodness of fit statistics and the following criteria: χ^2 was not statistically significant ($p \geq$ **0.05**), χ^2/df $\leq$ **2.00**, RMSEA $\leq$ **0.05**, GFI $\geq$ **0.90**, AGFI $\geq$ **0.90**, RMR $\leq$ **0.05** SRMR $\leq$**0.05**, NFI $\geq$ **0.90**, and CFI $\geq$ **0.90** (Binheem et al., 2021; Byrne, 2013; Potivejkul et al., 2017)**.**

TABLE 5
CORRELATION COEFFICIENT AMONG LATENT VARIABLES

Variable	MD	GS	LE
Motivation Development (MD)	1		
Goal Setting (GS)	0.57**	1	
Learning Engagement (LE)	0.57**	0.74**	1
ρ_V (AVE)	0.34	0.66	0.75
ρ_C (Construct Reliability)	0.84	0.95	0.90

Note. **Sig. < .01

FIGURE 4
SEM FINAL MODEL

Chi-Square=140.75, df=136, *p*-value=0.37265, RMSEA=0.009
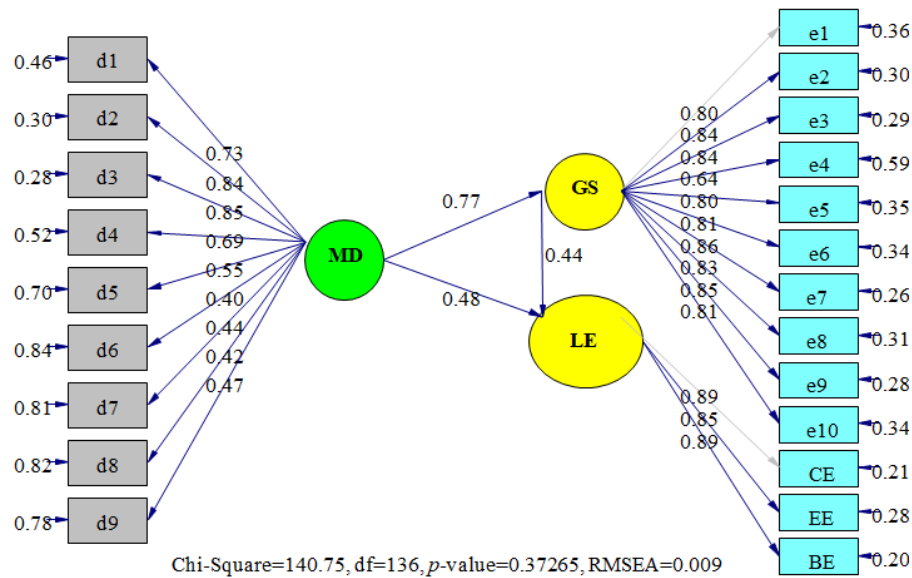
DISCUSSSION

Learning Engagement (LE)

Learning engagement has been referred to as an essential educational outcome for 21st century learners (Dong et al., 2020; Fullan et al., 2017), which is a learning process and outcome core indicator used as an optimal target for educational research given its flexibility (Fredricks et al., 2004; Lawson & Lawson, 2013).

Cognitive Learning Engagement (CE)

Survey respondents felt that CE was most importantly concerned with how to *raise and answer work-related questions rationally* (a**3)** ($\lambda = 0.87$, $R^2 = .76$). This was followed by being able to *distinguish between necessary and unnecessary things at work* (a**4)** ($\lambda = 0.85$, $R^2 = .72$) and being able to *connect prior knowledge to real situations* (a**5)** ($\lambda = 0.85$, $R^2 = .76$).

The importance of these ideas are consistent with Fredricks et al. (2004) and Pintrich (2003) stating that training participants should be dedicated to learning and expressing ideas and trying to understand complex ideas and concepts. Thereafter, workers should practice difficult skills to become competent, connecting prior knowledge to real situations. Amerstorfer and Freiin von Münster-Kistner (2021) have

added that LE is influenced by a multitude of factors including cognitive and metacognitive factors which are intertwined and overlapped with student relationships with others being important. Thus, these positive relationships enhance a learner's motivation for learning and self-confidence (Mercer & Dörnyei, 2020).

Emotional Learning Engagement (EE)

Survey respondents felt that two items for emotional learning engagement were most importantly. These were *taking interest in training activities* (b**5)** ($\lambda = 0.86$, $R^2 = .73$) and *being enthusiastic about participating in organizational learning* (b**2)** ($\lambda = 0.86$, $R^2 = .74$). However, least important was *being happy with their organization* ($\lambda = 0.64$, $R^2 = .41$).

These ideas are consistent with Fredricks et al. (2004) who stated that EE is an overall positive affective reaction to the class, including enjoyment and a sense of belonging and Connell and Wellborn (1991) who stated that learners need to interact with other people including their instructors and peers, which has a relationship to their feelings, interest, happiness, curiosity, and motivation. Fredricks et al. (2004) also stated that that emotions and participation are connected deeply. Every touchpoint of employees' experience can stimulate emotions and emotional responses to an organization, colleagues, and training instructor.

Behavioral Learning Engagement (BE)

Behavioral learning engagement is the training of participants in learning relationships, socialization, and participation in activities. According to the respondents, the most important factor was being able to *select content or types of activities that promote self-learning* (c**6)** ($\lambda = 0.92$, $R^2 = .84$) which is supported by research from Renninger and Bachrach (2015) who stated that willingness in participatory behavior consists of self-selection of interesting content or types of activities, followed by participation in learning activities.

Next in importance to the study's respondents was the *desire to participate in activities that create learning* (c2**)** ($\lambda = 0.88$, $R^2 = .77$). This was closely followed by the importance placed in *participating in a discussion about the work done in a workgroup chat* (c**5)** ($\lambda = 0.84$, $R^2 = .70$). Similarly, Fredricks et al. (2004) and Suárez-Orozco et al. (2009) stated that BE is the observable act of learner involvement, including academic activities and tasks.

Motivation Development (MD)

MD results show that behavioral response can be strengthened by rewards, leading to the repetition of desired behaviors, as rewards are a reinforcing stimulus. Support for this comes from the study's MD results which determined that the respondents felt that the 'enjoyment of competition and their associated rewards' (d**7)** was most important ($\lambda = 0.95$, R2 $= .90$). This is consistent with McClelland's Theory of Three Needs (Need Theory) which states that each individual is motivated by affiliation, power, and achievement (Kurt, 2021). The second most important MD factor was taking the opportunity to learn new things from training courses provided by your organization (d**8)** ($\lambda = 0.93$, R2 $= .86$). This is consistent with Chileshe and Haupt (2010) who studied motivation at work and found that employees give importance to the development of self-knowledge, quality of life, and relationships with supervisors and colleagues. Third in importance in MD was taking the initiative to take on tasks before being asked to (d**6)** ($\lambda = 0.87$, R2 $= .76$), which confirms research from Walker et al. (2006) which states that that self-motivated decision-making influences learning engagement since decisions are motivated by justifiability from internal motivation, making people see the value, benefits, and importance of learning. Therefore, they are interested in learning things with attention, enthusiasm, and happiness. In this regard, when people are motivated to make self-decision, learning engagement is increased.

Goal Setting (GS)

The study found that to have explicit work plan GS, it is first most important to make sure all sales officers learn about the criteria used to measure feedback and find new methods to achieve the set goals (e**7)** ($\lambda = 0.86$, R2 $= .74$). By doing this, they shall learn how to improve their performance to be more effective. Employees should also take their set goals seriously (e2) ($\lambda = 0.85$, R2 $= .73$), never give up on

the established goals (e3) (λ = 0.85, R2 =.73), and willing to try harder to achieve the set goals (e**6)** (λ = 0.85, R2 =.73). However, least important is the belief that your goals are the best ones to achieve (e**4)** (λ = 0.66, R2 =.44).

In support of these findings, Locke and Latham (1990) and Latham and Locke (2018) have emphasized the importance of GS as a major source of motivation, which then leads to performance improvement. Moreover, the authors determined that the more specific and difficult a goal is the harder individuals work to achieve it. In other words, easy goals do not lead to motivation.

CONCLUSION AND SUGGESTIONS

The study set out to establish the importance of *motivation development* and *goal setting* for Thai financial institution and banking sales officers' *learning engagement*. Combining the use of a 2nd-order CFA, goodness-of-fit analysis, and a structural equation model's three hypotheses, it was determined the data was consistent with the models. Also, there was moderate to strong strength in the latent variable relationships in the hypotheses, with *motivation development* having the strongest relationship with *goal setting*. When the learning engagement factors were examined, it was determined that when ranked in importance, cognitive learning engagement factor (**0.95)** was most important, followed closely by behavioral learning engagement factor (**0.92)**, and finally, the emotional learning engagement factor (**0.88).**

When the various factors were analyzed, the study's participants felt that the MD's '*enjoyment of competition and their associated rewards'* (d**7)** was most important (λ = 0.95, R^2 =.90). This is consistent with McClelland's Theory of Three Needs (Need Theory) which states that each individual is motivated by affiliation, power, and achievement. The second most important MD factor was *taking the opportunity to learn new things from training courses provided by your organization* (d**8)** (λ = 0.93, R^2 =.86).

The development of the learning engagement indicator of sales officers in Thai financial institutions can be used to design a training program that enhances learning engagement for sales officers. However, the program should be organized to meet the context of sales officers to be suitable for training participants. Meanwhile, other factors related to sales jobs should also be considered.

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