

Abstract

Title : Effectiveness of new communication Technology on  
Thai Commercial Banks.

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The study on "Effectiveness of New Communication Technology on Thai Commercial Banks" emphasize the effectiveness of advancement in sophisticated communication technology which includes the policy, method and equipments in communication field that were introduced to the country during the past 2 decades. They provide effective access to the target market and foster better understanding and co-operation between commercial banks. The equipments which clearly enhance the advancement of commercial banks are computers and telecommunication equipments. It demonstrates that advancement in technology can improve the commercial bank's operational efficiency. Moreover, commercial banks can use this study to better develop its operation to become more effective and efficient in the long term.

In order for the study to attain its goal, Thai Commercial Banks were selected because they control the largest share of the financial market and are of great importance to the present economy. This study will emphasize only the three largest banks, ie Bangkok Bank, Thai Farmer Bank and Siam Commercial Bank. The three Thai commercial banks are the leaders in banking technology especially in ATMs which is the heart of modern banking and will be the major factor influencing the operation of every banks in Thailand.

This thesis was conducted by using documentary research under the assumption that "New Communication Technology can increase operating efficiency of commercial banks greatly". And in order to enhance understanding the word "efficiency" in this context means the positive outcome that was the result of implementing communication technology and the word "effectiveness" means positive or negative outcome that resulted from the implementation of new communication technology.

The thesis concludes that :-

1. New communication technology bring about positive effects to Thai commercial banks and can be proven by hypothesis. However, This positive result is only short run and directed attributable to the sheer efficiency of technology applicable only to banking operation and marketing.

2. Long term effects can be achieved when Thai commercial banks and Bank of Thailand jointly formulate policy and plan together. This will benefit the real need of the society. They need define their direction to operate rightly otherwise they themselves will be influenced and controlled by communication technology. The most important objective is to try to manage and control communication technology.