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NEERANARD RAKSIRI : USE OF FEE-BASED INFORMATION SERVICES OF
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This research aims at studying the use of fee-based information services of financial institutions in terms of sources, types of services, reasons for using and factors affecting the selection of sources, characteristic of services as well as trend in using the services.

Two hundred and twenty-four questionnaires were distributed to departments in 15 commercial banks, 6 government financial institutions, 71 finance & securities companies, 21 finance companies, 12 securities companies and 18 credit foncier companies; 160 complete questionnaires were returned (71.43%)

The result showed that only 33.13 percent of respondents used the fee-based information services. The major users were lending department. Financial institutions used more than one source because of varied specialization offered by those sources. The companies that provide financial information and comprehensive information were mostly used. The amount that financial institutions spent per year was over 100,000 baht. The frequently used services were current awareness services, online search service and clipping service respectively. The frequently mentioned reason for use was to get up to date information of the situations. Furthermore, the most important reason was "fast and convenient service" which was not correspond to the first hypothesis that the major reason is "using the information for corporate decision making". In addition, key factor in selecting the source is "accurate information provision".

The financial institutions required fast response time and up to date information service. However, all ten characteristics of services were required at moderate to highest level. This finding corresponds to the second hypothesis.

The major problems in using services were problems pertaining to the characteristic of services and service fee. Finally, 94.34 percent of users and 61.00 percent of non-users tend to use fee-based information services in the future due to necessities of obtaining information in the currently high competition business environment.