

KEY WORD: DEVELOPMENT/AUTOMATIC TELLER MACHINE/BANK/SUPPLY

NITAYA SARETRIRAT : THE DEVELOPMENT OF AUTOMATIC TELLER MACHINE IN
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This thesis aims to analyse factors which induce an integration of ATM services pool by commercial banks in Thailand. The study found that factors which induce commercial banks to pool their ATM services are lower operation cost, extension of service sites, increase transactions, central bank's policy and goodwill of commercial banks. By an analysis of variance approach, the study found that there is no significant improvement in the banks' number of transactions before and after the pooling of ATM services. In addition it is rather certain that both ATM pools will be combined into a National ATM Pool in the very near future.