

The theme of this study is the search for income generating trends in Thai banking institutions.

From the study of income trend from 1977 to 1987, it has been found that the interests and discounts from loans have decreasing growth rates while the returns from security investments, exchange profits, and fee income have increasing growth rates. This leads to the next study of the factors that have influenced each. The correlation analysis technique is used to determine the relationship between the factors and income.

The factors that have the most influence on income from loans are the loan amount and the minimum loan rate. The factors that have the most influence on income from security investment and bank services are the customer deposit amount, the amount of export plus import and the one from security investment.

The forecasting of those factors' changes is done by using the least square method and time series analysis in order to reflect the future moving trend of each income from 1988-1998. This is done by replacing the value of the forecasted factors into the model which represents the interaction of the factors and the income. The model is built by using the multiple regression analysis technique.

The forecasting result is that, income from loans has a decreasing growth rate, and the income from security investment and bank services has an increasing growth rate.

If the study results are true, it is necessary for the banks to realize such a change, and adjust their revenue generating strategies which mainly concerns their organization management, personnel management and marketing management.

The flat organization that has less supervising levels and decentralized authority should be used to provide the flexibility and the efficiency of bank services. Well-qualified and well-trained personnel is also required for the success of customer service.

A refined marketing plan resulting from the through study of market competition, customers' needs, and the bank limited resources, is very necessary both for the current services and the new service development.

For the new service development, the banks should consider some new services such as the merchant banking, investment banking, electronic banking, private banking and some financial innovations, which have been highly successful in foreign countries.