

NATTAPHOL JANVITTESOOK : COST-BENEFIT ANALYSIS AND BREAK-EVEN
POINT OF AUTOMATIC PAYROLL SERVICE : A CASE STUDY OF SIAM
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The purpose of this thesis is to study the cost-benefit and the break-even point of Automatic Payroll Service for Commercial Banks. A case study of Siam Commercial Bank Co., Ltd. in 1990 is used in this thesis.

Cost per transaction is calculated from the flow-chart of jobs. Two cases on the cost side are considered. The first case considers only the cost of credit account and the second case also includes the cost of ATM withdrawal and cost of opening saving account. There are 2 rates depending on types of data, computer medias and printed listing.

As a result, in case I, the cost per transaction is 0.48637 baht for computer medias and 2.95857 baht for printed listing. In case II, cost per transaction is 8.10070 baht for computer medias and 10.5729 baht for printed listing. On the revenue side, the study shows that Commercial Banks gain a lot of revenue from old balance, it is found that government sector has more old balance than private sector. Besides direct tangible benefit, Automatic Payroll Service also creates a good image and another service to Commercial Banks. Break-Even Point analysis in 8 cases show that if Commercial Banks make use of the old balance, the break-even point will be at a lower level of transaction.