



**CUSTOMER PERCEPTION TOWARDS INFORMATION AND
VIRTUAL TECHNOLOGY EVOLUTION IN BANKING SECTORS**

NIGERIA

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ABSTRACT

Tremendous progress in the field of information and virtual technology has reduced the world to a global village and it has caused unprecedented changes in the banking industry. Huge developments in the technology of telecommunications and electronic data processing have further stimulated these changes. The role of information in the actualization of various organizational objectives cannot be over-emphasized as it ensures prompt delivery of resources essential to attain an enviable end. The contemporary business milieu is very dynamic and experiences rapid changes due to creativity, innovation, hi-tech changes, increased perception and demands from clientele. Business organizations, especially the banking industry is operating in a complex and competitive environment characterized by these changing conditions and highly unpredictable economic climate with Information and Communication Technology (ICT) at the center of the change curve. Using a primary data sourced through a structured questionnaire administered to the biggest commercial bank with over "one hundred fifty branches span across Nigeria and the Ordinary Least Square approach econometric techniques, this study examined the nature of the relationship that exist between Banks Profitability and the Adoption of Information and Communication Technology. The data analysis showed that a positive correlation exists between ICT and banks profitability in Nigeria. This implies that a marginal change in the level of the investment and adoption of ICT in the banking industry will result to a proportionate increase in the profit level. This is confirmed by the level of the regression coefficient as well as the factor analysis which revealed that an insignificant size of profit exists without the introduction of the ICT.

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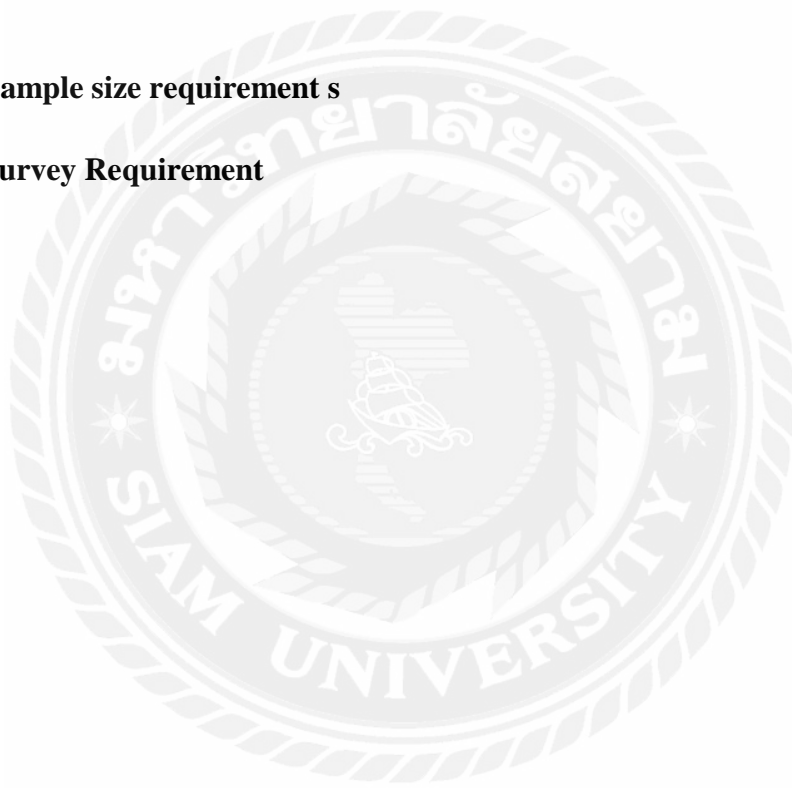
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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Today's enterprise surroundings could be very dynamic and report fast adjustments because of creativity, innovation, technological adjustments, elevated attention, and needs from clients. Business organizations, mainly the banking enterprise of the twenty-first century, operate in complicated and aggressive surroundings characterized via way of means of those converting situations and particularly unpredictable financial weather with Information and Communication Technology (ICT) is on the middle of this alternate international curve. Tremendous development withinside the subject of facts generation has decreased the arena to an international village, and it has triggered unheard-of adjustments withinside the banking enterprise. Huge tendencies withinside the generation of telecommunications and digital information processing have similarly inspired those adjustments globally. Information generation has emerged as a key detail in the financial improvement of many nations withinside the world. Over the years, many inventions have taken area withinside the world, the maximum placing and maximum celebrated is the factor of facts generation. Organizations these days are faced with swiftly converting marketplace situations indicated via way of means of excessive merger price and sturdy competitors.

Clark (2010) recommended that as a channel, the cellular smartphone can increase the number of channels to be had to clients, thereby giving clients extra low-price self-carrier alternatives via way of means of which to get entry to funds, banking facts, and make bills itemized banking offerings which have been modified through using facts generation as consisting of beginning an account, mandate on clients account, and transaction processing and recording. Information Technology that's synonymous with pc verbal exchange generation in ordinary language may be described as technology that enables the facts cycle, comprising gathering, processing, disseminating, and storing of facts and as such, facts generation features an extensive variety of technology consisting of telephone, pc,

phrase processing application, internet browser, servers, complete textual content document, database, and foremost body computers.

Its gadgets, mainly contemporary-day pc electronic mail centers and the net, have consequently reinforced early modernizations consisting of fax and telephone. Other generation gadgets encompass information reputation equipment, telecommuting, and teleconferences, the use of actual time and offerings (Adeoti, 2005).

Information Technology has supplied self-provider centers from wherein potential clients can without problems whole their account commencing files without delay online. Information era in Thailand banking machine and operation has been recounted because the lifestyles cord of banks withinside the monetary zone because it promotes and enables the overall performance of banks withinside the country. This consequently requires, as a result, there may be a pre-needful want to embody the records era. This theory painting tries to observe the effect of the records era on the overall performance of banks in Thailand today. Information verbal exchange era has performed an outstanding function in all regions of human lifestyles; however, the leap forward of social development and the energetic improvement in the era has immeasurably expanded the function of records in each aspect of human lifestyles. The function of ICT withinside the banking zone has become of hobby to this look at because of the vast function it performs withinside the economic system through stimulating monetary boom thru the intermediation of finances to monetary retailers that want them for effective activities. This characteristic could be essential for any economic system that intends to revel in a significant boom as it makes

1.2 STATEMENT OF RESEARCH PROBLEM

Information Technology is seen due to the fact the backbone of the monetary gadget withinside the monetary gadget and also can be known as the life-line of the monetary gadget. Therefore, the success of a monetary gadget is simplest based totally mostly on its monetary gadget which outrightly is reference, however, is made to the past, to do with the banking ordinary overall performance withinside the monetary gadget. An extensive taking off in generation has been professional withinside the global for banks, and they are currently taking advantage of these enhancements to provide better superior patron and more inexperienced services a good way to beautify productivity (duan, 1999; pomsark,2005). This project will therefore find out the feature or impact which the adaption of

information generation has had on the good-sized majority operations of enterprise banks in Thailand. It will provide a basis or proposed hints which can be re-modify to the threats, opportunities, talents, technological competition, and contingencies of technological banking on enterprise banks in Thailand. Access to Milgrom and Roberts (1990) argued that to be successful, agencies commonly need to adopt information generation as part of a “gadget” or “cluster” of together. As a cease end result of the need for overall performance and effectiveness of information generation on enterprise banks, the interphase becomes added and has been used specifically for enterprise features through internet banking and information generation. The adoption of information generation withinside the banking area is also attributable way to the reality that linguistic barriers needed to be located to prevent to permit clean and much less highly-priced communicate throughout the transaction, to foster patron-monetary organization relationship, increase patron satisfaction, beautify overall operational performance, reduce the taking walks cost, reduce transaction time, supply banks competitive edge, provide protection to investors fund and selling of various monetary services.

1.3 OBJECTIVE OF THE STUDY

The general reason for this study is to study the location of data generation in commercial banking in Thailand. Kasikornbank Thailand Plc is used as a case study's research project. The examiner's particular goals are to determine the good-sized function of data generation in commercial banking in Thailand. It will study how data generation has extra the increase of commercial banks in Thailand. Determine the effect of data generation withinside the device and operation of Thailand banks. It will study the quantity to which hobby pride of the banks has been stimulated and affected ever due to the fact the appearance of modern-day data generation on commercial banks. In this regard, the primary objectives of this study will include: I. To determine the quantity to which data generation has contributed to consumer pride and banks' overall performance. ii. To determine how skillful and knowledgeable the body of workers are withinside the usage of data generation in commercial banks. iii. Checked if there may be a boom withinside the diploma of overall performance and effectiveness of operations due to the fact appearance of data and virtual generation in commercial banking devices.

1.4 RESEARCH QUESTIONS

- i. To what volume does facts generation have any impact on the overall performance of business banks in Thailand?
- ii. To what volume has facts generation devices (computer, workplace automation) assist financial institution staffs withinside the operations system.

1.5 RESEARCH THEORY

Factors and analyses examine during the process of this theory are as follows.

The Empty (E0)Theory

Tentative (T1)Theory

The theory uses qualitative functions to form an empty theory. Shall be stated thus:

Theory 1:

T₀: The use of data technology doesn't have a big effect on the operation of economic banks.

H₁: the employment of knowledge technology incorporates a significant effect on the operation of economic banks.

Hypothesis Two:

H₀: Information technology devices don't help bank staff effectively within specific timeframes

H₁: Information system helps staff within the organization to perform their duties effectively.

1.6 NATURE AND SCOPE OF THE STUDY

The uncertainties with the location of data technology on enterprise banks in Thailand using Kasikorn Bank Thailand Plc. for the case observation. These economic establishments modified into certified really well worth for the research due to the considerable spread branch network and immoderate indulgence in I.T. practices. The economic group's typical overall performance is weighted in advance than and after the incorporation of a virtual information system. It can also maintain in thoughts if the investment made in data technology modified into certainly nicely really well worth the give up quit end result achieved. We can also observe adapt to expatiate at the brand-new center's predominant to the assimilation of data technology withinside the banking agency in Thailand.

1.7 SIGNIFICANCE OF THE STUDY

Observation Information technology has a remarkable use of stress to the development of technology which has certainly impacted is surely every location of the Thailand economy. In the banking location, monetary institutions use laptop structures of everyday operations so as to provide the fine of the company to their customers via using present-day day technology. Information technology

has moreover advanced customer's know-how about using pc and special gadgets via which customers of a monetary organization can get proper access to their monetary organization account and make special payments anywhere withinside the world. Information technology has extra fantastic government artwork moreover via reliable infrastructure, expert human resources, open government and special critical troubles of functionality building and moreover developing centers to decorate I.T. abilities specifically at zonal, country and community changes.

1.8 METHODOLOGY OF THE HYPOTHESIS

1.8.1 To effectively check the perception of data technology in Thailand with understanding to the banking services rendered, a questionnaire survey is conducted. Some questionnaires can also be issued to the economic organization managers, employees, and I.T. staff at the style to induce an appreciation of what shape of I.T. systems and virtual software services were available withinside the chosen banks. The responses are measured with a 5-aspect rating scale, where (S.A.)=5 Strongly Agree, (A)=4 Agree, (N)=3 Neutral, (D)=2 Disagree, (S.D.)=1 Strongly Disagree. The facts will then be retrieved from the economic organization after a stipulated period of time. The facts might be observed, analyzed, compared, contrasted, and conclusions might be arrived at. These conclusions might be derived from the questionnaires and most possibly to provide answers to questions posed through this study. This will help to make clean and enlarge our enjoy of direction in this research work.

1.8.2 SOURCES OF DATA

There are resets of records which include primary and secondary records. This research will hire primary records. Primary Data: The use of questionnaires will adopt a structured questionnaire method with a view to being administered to enterprise banks. Secondary Data: This will encompass textbooks, journals, newspapers, the internet, etc.

1.9 DEFINITION OF TERMS

Computer: is a digital gadget that may store, arrange and retrieve/discover Information, carry out calculations and manage different machines. Intranet: Intranets are pc networks that can be privately advanced and operated and operated inside a company. Extranets: network used within the premises of the organizations to link end-users customer

Information Technology: Information technology is a backbone of communications networks for an organization, safeguarding data and knowledge, creating and administering databases, helping employees troubleshoot problems with their computers or mobile devices, or doing a spread of other work to make sure the efficiency and security of business information

Computer Security: needs to do with the protection of data from theft, competing, or preservation from availability.

Electronic Banking is the situation whereby the transfer of payment has been done via computers.

Automated Teller Machine: this can be a machine that allows banks customers to withdraw money from their checking or bank account by inserting an ATM Machine.

1.10 LIMITATION OF THE STUDY

This study work will be based on the significance and role of information technology in commercial banking in Thailand using Kasikornbank. Head Office as a case study. The respondent will comprise bank staff and customers numbering 1-300. It will examine the extent to which banks have embraced information technology (office automation, computers) moreover as determine the role information technology has had on the customer (i.e., if they like the old ways of banking operations or if they like the new and modern ways of banking operations. This study could also be limited because of the slow response of some banks in giving out Information and low co-operation on the part of the members of the general public.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

Information Technology (I.T.) is the bedrock for country-wide development in a rapidly changing worldwide environment, and this annoying scenario us to plot ambitious and courageous responsibilities to address some of the important socio-economic issues, which includes reliable infrastructure, expert human resources, and distinct important issues of ability building. In addition, many banks have hooked up up-thus far contemporary-day laptop structures as a manner to allow them to obtain communicate and multimedia connection on the Extranet, Intranet, and net. As Gates (1995) placed it, 'The personal laptop has already had a big effect on business. But its greatest impact won't be felt until the P.C.'s inside and outside a company are in element interconnected'. Managers cannot neglect approximately Information Systems because of the reality they play a critical role in a modern company. The application of data and communicate technology concepts, strategies, hints, and implementation strategies to banking services has grown to be a subject of important importance and issues to all banks and is sincerely a prerequisite for close by and worldwide competitiveness. ICT straight away influences how managers decide, how they plan, and what products and services are provided withinside the banking industry. It has continued to extrude the way banks and their organization relationships are organized international and the shape of revolutionary devices available to decorate the charge and superb of company delivery. The take a look at right here exhibits that to gain success and a powerful verbal exchange, industrial banks want to attach their computer systems to the net thru using networks which include Local Area Networks (LANs) or Wide Area Networks (WANs), with this community installed place, financial institution staffs can paintings concurrently at the equal record both through sending or receiving emails internally, externally and from the relaxation of the world. Aig-Imoukhuede, (2003) noted that to deliver banking offerings towards a patron and to assure the possibility to apply them every time a patron wants, the on-line-real-time phenomenon which has been the unmarried maximum critical trade to banking operations during the last ten years. He opined that online banking sectors.

2.1 CONCEPTUAL FRAMEWORK

2.1.1 MEANING AND CONCEPT OF TECHNOLOGY FRAMEWORK

refers to everything that companies use computers for. Technology is building communications networks for a corporation, safeguarding data and data, variety of other work to make sure the efficiency and security of business information systems., software and ancillary equipment like cash machine Machines and Debit Cards. It's a term that generally covers the harnessing of electronic technology for the knowledge needs of a business at the least level.

Harold and Jeff (1997) contend that financial service providers should modify their traditional operating practices to stay viable within the 1990s and the decades that follow. They claimed that the foremost significant shortcomings within the banking system today could be a widespread failure on the part of senior management in banks to understand the advance of information systems and network effects.

2.1.2 OVERVIEW OF INFORMATION COMMUNICATION TECHNOLOGY (ICT)

Wirsiy and Shafack (2004) defined data conversation generation as a broad-based absolutely term that encompasses the gathering, acquiring, enterprise, packaging, storage and retrieval, dissemination of above multimedia, using a combination of pc structures and telecommunications. Advancement in data generation has introduced a high-quality improvement in the banking area for the duration of the globe. This is because the truth data conversation generation has introduced dramatic and dynamic changes withinside the global tool of banking. Collins (2005) cited that the arrival of the Email and personal pc structures on every desk, the internet, and its software program to banking have produced awesome results. The easy lifestyles of pc and data generation in the economic enterprise has improved dramatically. Some estimates propose that, in the 1980s, about 50 percent of all new capital investment in businesses has been in data generation (Westland and Clark 2000). Information generation to the company in recent times is significantly acknowledged, while the large company has been using pc structures for some time now due to improvement in data generation. Information generation technique has been emphasized in unique vicinity every empirical and prescriptive study. In a statement with the useful resource of the use of Womboh and Abba (2008), they believed that data conversation generation (ICT) and data generation (I.T.) are similar thoughts that can be used interchangeably.

2.1.3 THE EVOLUTION OF INFORMATION AND VIRTUAL TECHNOLOGY

The information era has introduced great changes, tough how corporations are established and the manner companies are run. The information era is usually evolving, breaking new barriers, defining new horizons, and bringing new dimensions to our lifestyle. The information era can actually be defined

as a systematized body of tools, techniques, and infrastructure for generating, collecting, storing, processing, and transmitting Information and Information. industrial organization information comes to be processed through punched card equipment, virtual accounting machines, and massive mainframe pc structures with a long way lower skill than in recent times' microcomputers. The information processing feature, then, come to be the responsibility of the virtual information processing (EDP) department. In the 1970s, the arrival of primitive multi-man or woman networks as terminals have been given associated with the massive mainframes. It has become the beginning of database manipulate systems that came as a response to the disturbing conditions posed through manner of a method of a massive amount of industrial organization information. This will become the muse era of information devices (I.S.), Management Information Systems (MIS), and Decision Support Systems (DSS). All strategies have been centrally treated using packages software program applications that have been advanced with the 1/three era of programming languages. The next long term witnessed the fusion of the telecommunications and networking era for industrial organization deployment. This ushered in distributed information processing, place of work information systems (OIS), and personal pc structures (P.C.s). Prominent a number of the dreams of industrial organization corporations proper now come to be improvement withinside the notable of products and services. Hence, investments in basic notable manipulate (TQM) characterized the technique of the primary corporations of the 1980s. In the 1990s, advances in an era made many possible innovations in programming languages that even the most positive of era lovers may have believed now no longer viable just a few years earlier. Perhaps the excellent I.T. innovation of in recent times is the 'Information Superhighway .'With the general integration of telecommunications and laptop era have come now new but tremendous era which encompass the Internet, GroupWare and multimedia. Today, as we circulate the brand-new millennium, the latest competitive weapon is networks and the velocity of information throughput in intranets and extranets, and throughout the world, through the internet. The basic breakthrough in the information era emerged withinside the mid-1990s. This length comes to be the era of Information wonderful motorway which corporations use to increase industrial organization frontiers through manner of the method of using the brand-new era to make the maximum opportunities. Today's industrial organization environment can be very dynamic, and it undergoes fast changes because of technological innovation, accelerated interest, and wishes from customers. Business corporations, particularly the banking organization of the 21st century, operate in a complex and competitive environment characterized through manner of a method of these changing conditions and significantly unpredictable financial climate. The information era is at the center of this global extrude curve. Laudon and Laudon (1991) contend that managers can not overlook approximately information systems because of the reality they play an important feature in contemporary organization. He mentioned that the entire cash flow of most

fortune five hundred corporations is associated with information devices. Therefore, this has examined offers the concept that software program of information era concepts, techniques, policies, and implementation strategies to banking services will become a subject of important importance and concerns to all banks and definitely a prerequisite for close by and global competitiveness. The information era affects how managers decide, how they plan, and what products and services are supplied withinside the banking organization. It has endured alternating the way banks and their organization courting are organized worldwide, and the type of modern contend that monetary services companies need to regulate their traditional jogging practices to remain viable withinside the 1990s and a long term that observes. Woherem (2000) claimed that the handiest banks that overhaul the whole of their price and transport systems and observe information era to their operations are in all likelihood to stay to inform the story and prosper withinside the brand-new millennium. In his statement, he advises banks to re-check their provider and transport devices as a manner to roll them withinside the framework of the dictates of the dynamism of the information era. The banking organization in Thailand has witnessed terrific changes associated with the trends in the information era over the years. The quest for survival, global relevance, preservation of gift market percentage, and sustainable development has made make the maximum movement of the numerous benefits of the information era through the use of automated devices critical withinside the organization. This has a examine therefore evaluates the response of Thailand banks to this new

2.1.4 TECHNOLOGY SYSTEM IN FINANCIAL SERVICE DELIVERY

The year 1980's witnessed the appearance of telecommunication and networking; banks started to show facts era structures as a nearby metropolitan and extensive location network. While the various huge banks caught to centralized gadget due to heavy funding in era equipment, the smaller banks started to imbibe the distribution method which become starting to emerge and which become extra less costly especially because it permits businesses with the ability to withstand competitiveness.

2.1.5 THE PROBLEMS AND SOLUTIONS OF INFORMATION TECHNOLOGY APPLICATION ON COMMERCIAL BANKS

Thailand's poor infrastructures have been identified as the first major challenge in banks. Reports have it that in Thailand, there are only one computer and four main telephone lines per thousand people. Also, an electricity supply is sporadic and inefficient. Most importantly, Thailand has unstable internet services that force Thailand banks

- i. to use a backup network to perform smooth operations.

combat these challenges; the subsequent were proffered:

- i. There should be government and public awareness to draw in long-term investments within the telecommunication industry.
- ii. Emphasis should assail the importance of maintaining existing infrastructure and equipment (chachan and ponsark,).

Morufu and Taibat (2012) researched on bankers' perception of information technology in Thailand purposely to search out how bankers perceive the advantages and threats related to information technology by investigating banks' employees' perception of electronic banking and its implications on bank service delivery. The theory, therefore, concluded that 'government access to data' appears because the most vital benefit and risk respectively while reduced. They are related to electronic banking. In my very own study, plenty of research work must be drained order to combat the challenges of data technology faced by commercial banks and other financial institutions in Thailand; there's a need for banks and, therefore, the government to teach the general public within the use of online banking products, to speculate more into information communication technology infrastructure and for the govt to cut back tax of data communication technology gadgets.

Internet banking and online banking aren't yet developed in Thailand (merije, 2014). bandra (2006) opined that technology had introduced new ways of delivering banking services and products to customers, like ATMs, and internet banking (I.B.). Moreso, banks have found themselves at the forefront of technology adoption for the past three decades. These changes and developments within the industry have control over service quality and assurance of the world markets, since going together with technology is one amongst the foremost important factors of economic organizations' success generally and banks particularly (mbanefo, 2011).

2.1.6 INTRANET TECHNOLOGY AND NETWORK IN THE BANKING SECTOR

The application of networks may be a vital part of a good information communication technology-enabled system, which is very true within the case of banks with a branch

network. Local Area Network (LAN) may be seen as a basic indicator of the minimum infrastructure required to enable companies to conduct electronic banking at a considerable level. Samples of the utilization of internal network and communication in banking operation include:

Teller Machine:

this is often a kind of service used in most recent banks to attract customers from urban areas. Need no guided media like cables and fiber optics but unguided media. They're called unguided because they have no physical device to link the nodes together but radiate or broadcast Information in many directions. Basically, wireless communications employ the employment of microwaves, satellites, radio, and infrared transmissions to move packets of knowledge from one location to a different.

Teletex and think about

Data: Teletext and look at data are new information systems utilizing the domestic television for display purposes. These systems are evolved over the last six or seven years, and receivers are now becoming available for the general public. It absolutely was recognized when the primary proposals were made that it might be essential to supply decoders that would.

Telecommunication: Telecommunication is the electronic movement of knowledge from one location to a different. This involves fitting a network within the office (intranet) or outside the office (extranet) to facilitate the electronic dissemination of knowledge.

Voicenotes messages: It allowed users and subscribers to exchange voice messages; that is, accustomed select and deliver voice information; and to produce transactions referring to individuals, organizations, products, and services using the phone. It's used more broadly to denote any system of conveying stored telecommunications voice messages, including using an electronic device.

Computer Network: network may be a group of two or more computer systems linked together. It's also said because of the interconnection of two or more computer systems

using electronic communication systems or devices. There are many sorts of network types used in banking sectors, such as follows.

- Local-area networks: These are types of network connectivity between two computers in one location.
- Wireless area networks: These types of connectivity makes up waves or antenna to broadcast network to users.
- Campus-area networks:
 - Its a type of network connection restricted within a limited geographic area.

Value-Added Network Service (VANS): It is a hosted service offering that acts as an intermediary between business partners sharing standards-based between the end-user and the commercial Bank's Information. Value-added networks are operated by large companies for efficient supply chain management with their suppliers, industry consortiums, and telecom providers.

Video presence technology: it's a virtual technology used to communicate between end-users or management within the banking system.

(2009).

Electronic Data Interchange: it's simply said as the computer-to-computer exchange of business documents during a standard electronic format among business partners. Therefore, by moving from a paper-based exchange of business documents to 1 that's electronic, businesses enjoy major benefits like reduced cost, increased processing speed, reduced errors, and improved relationships with business partners.

Electronic Fund Transfer: It enables banks to transfer funds from one Bank to a different within and out

- i. doors the bank. you'll use electronic
- ii. To purchase groceries, gasoline, and other purchases at the point-of-sale, employ a check card instead of cash.

Internet Security: it's provided to existing and potential customers of an advertisement bank to guard the privacy and security of shoppers or clients while visiting and transacting business with the Bank on the net.

Electronic Banking: Banking and customers' access to financial services has transcended traditional retail banking with local branches to branch networks, internet banking, banking, mobile banking, to say some. The emerging electronic and wireless technologies have enabled the banks to carve a distinct segment for themselves among yo (2011). Electronic Banking services include the following:

Electronic Mail is an electronic means of sending and receiving Mail. Its application is popular within a network environment or through the web. Therefore, with a network of systems, a note, letter, report, and chart are sent from one office to a different within the corporate.

Credit Card: is the payment system that involves no account debit at the top of every transaction.

Electronic and Mobile Payment System: Electronic payment system that works in conjunction with electronic commerce, while Mobile payment system is employed by mobile commerce.

Personal Computer Banking (P.C.): allows the Bank's customers to access Information. The increasing awareness of the importance of computer literacy has resulted in increasing the utilization of non-public computers. This certainly supports the expansion of P.C. banking which virtually establishes a branch within the customers' home or office and offers 24-hour service, seven days per week. It also has the advantages of Telephone Banking and ATMs.

Internet Banking: could be a sort of banking transaction meted out on the web. There must be internet access, and the transaction is thru a private computer.

Online Banking: could be a synonym to internet banking but predominantly accustomed reference banking automation as against manual operations.

Mobile Banking: this has led to ease, convenience, privacy, and security of online banking through mobile devices that neatly fit into one's purse or pocket-supported SMS facility.

2.2 THEORETICAL FRAMEWORK

2.2.1 TECHNOLOGICAL REVOLUTIONS, INFORMATION, AND GROWTH

Although superb technological advances have happened over the last one hundred years in numerous sectors, consisting of transport, communications, electrification, and medicine, current ones are an awful lot greater complete and powerful. Their salient traits contain convergence and interplay of many strands of technological extrude, with social effects some distance greater profound and some distance greater hard to foresee. They fall into three primary classes or strings of technical changes: in substances, in biotechnology, and in records (Hallberg and Bond, 2000). Research has located many new, modern substances. Transport enjoys lighter substances for gas efficiency; fitness care takes gain of dynamic pictures and sensible prosthetics; and the power area blessings from many new substances as well. The commercial banking enterprise is turning into fantastically records generation primarily based totally because of its inter-sectoral link; because it seems to be reaping from a maximum of the blessings of revolution in a generation, as it's far visible via way of means of its utility to nearly all regions of its activities (Akinuli, 1999). Technology has broadened banking, and because of this, it has modified the character of banking in aggressive surroundings wherein they perform or are domiciled. An extensive starting has consequently been skilled round the sector for banks, and they may be presently taking due gain of those improvements to offer stepped forward consumer offerings withinside the face of opposition and quicker offerings that beautify productivity (Akinuli, 1999; Ovia,2005). Technological development allows bills and creates handy options for coins and cheques for making transactions. Such new practices have brought about the improvement of an, in reality, global, seamless, and Internet-enabled 24-hour commercial enterprise of banking. Technological boost in bills is vital because of the reality that it is going to be viable to outsource pretty some of the Bank's position withinside the bill's system. Also, banks' laws may be greater technologically based and higher targeted instead of specializing in conceptual guidelines. ICT revolution, each in phrases of innovation rate, rapid operation, and fee in step with the unit (portraying discount in common overall and marginal costs), has made an amazing range of banks embody using ICT infrastructure of their operations (Akinuli, 1999). In today's commercial enterprise, opposition, deregulation, and globalization have pressured Banks to provide carriers 24 hours across the globe, while the important drawback, on the opposite hand, lies in its inconvenience and protection elements. However, each of those elements has a substantial and profound effect on banks' overall performance and customer support delivery. The dating that revolves around ICT expenditures banks' overall performance transport is conditional upon the number of community effects. If the networks are low, ICT is probable to i. Reduce payroll expenses. ii. Increase

marketplace share. iii. Increase sales and profit. Furthermore, in a broader perspective, ICT, deregulation, and globalization withinside the banking enterprise should lessen the profits streams of banks, and as a result, the strategic responses of the banks, especially the fashion toward inner fee-cutting, mergers, and accusations, are probable to extrude the dynamics of the banking enterprise. This bankruptcy seeks to decide if banks have earned better profits and added a remarkable carrier than in conventional way lifestyle.

2.2.2 CONTINGENCY THEORY

The contingency concept indicates that a facts device must be designed in a bendy way so that you can don't forget the surroundings and organizational shape confronting an agency. Information structures additionally want to be adapted to the particular selections being considered. In different words, facts structures want to be designed inside an adaptive framework. Review of accounting facts device literature additionally implies that maximum AIS research has included contingency elements inclusive of organizational shape, commercial enterprise strategy, and environmental situation of their studies version; however, it has omitted the have an impact on of I.T. on AIS layout. Furthermore, the few research which has tested the connection between AIS layout and I.T. have described I.T. in a slender angle (Ismail, 2004). Similar to I.T. researches, those researches considered I.T. from the technological angle handiest. However, they did not include different views of I.T. sophistication inclusive of informational, practical, and managerial. Hunton and Flowers (1997) advised that an extra complete AIS examine is wanted to give an explanation for the connection between I.T. and accounting and its next effect on agency in trendy and accounting/accountants in particular. Furthermore, a maximum of preceding IT/AIS research had been performed in advanced international locations (Ismail and King, 2005). Very few such research had been performed in growing international locations, specially withinside the Middle East. Due to the non-stop float of full-size variety of empirical research which looks into the contingency elements and accounting and/or I.S. and shows the significance and energy of this concept, this examines theoretically and empirically constituted upon contingency concept which has long been carried out in each accounting and facts device disciplines. The contingency concept indicates that an agency's shape is primarily based totally on contextual elements inclusive of environmental conditions, commercial enterprise strategy, organizational shape, manufacturing technology, and control style (Usman and well, 2005).

2.2.3 MODELS, COMMERCE, AND MARKET STRUCTURE

The predominant manner wherein the records era is affecting paintings in these days' employer is with the aid of using lowering the significance of distance. In industries, the geographic distribution of labor obligation is converting significantly. Therefore, for instance, a few software programs companies have located out that they could certainly triumph over the tight neighborhood marketplace for software program engineers in sending initiatives to India or different international locations of the arena wherein the wages are reduced. Furthermore, this kind of preparation can take benefit of the time variations in order that important initiatives may be labored on. Firms these days can outsource their production to different international locations of the arena and depend totally on telecommunications to hold advertising and distribution groups in near touch with the producing company. Information era can allow a finer department in phrases of exertions amongst countries, which in flip influences the call for diverse talents in every nation. Technology allows diverse styles of paintings and employment to be decoupled with one another. Firms have greater freedom to discover their financial activities, exertions, capital, developing more opposition amongst areas in infrastructure and different aid markets. It additionally opens the possibility for regulatory arbitrage: companies can more and more pick out which tax authority and different rules they need or intend to adopt. An infrastructure of computing and verbal exchange era, supplying 24-hour get right of entry to at low price to nearly any type of rate and product records favored with the aid of using buyers, will lessen the informational boundaries to green market place activities.

2.2.1.4 MODERN BANKING AND ITS EFFECT IN THAILAND

Thailand banks, specifically the brand-new era banks, have found out the vital of proper and activate offerings. Some clients misplaced their deposits withinside the erstwhile technically insolvent/distressed banks, clients have now come to be wiser, greater discerning, alert, and complex close to deciding on wherein it's far secure to position their money, and additionally wherein they may be served promptly. Thus, they have got commenced searching at the extent of provider and professionalism of the banks earlier than depositing their funds. Proximity to the financial institution is now no longer the issue: protection and the extent of provider, with reference to the nice, performance and pace have come to be the foremost vital. The banks have found out that the manner they are able to offer nice providers is thru the usage of the contemporary-day era. Hence, there may be a developing want for the adoption of the latest technology withinside the Thailand banking operations. The new era banks employ era to offer efficient, online, and real-time offerings. This consequently way that their clients can, for the primary time withinside the records of banking withinside the united states of America will, visit any part of the

united states of America wherein there may be a department in their financial institution and make withdrawals or behavior a growing variety of different banking business. Before the brand-new technology of banking in Thailand, the banking enterprise became characterized through inefficiency and, in reality, an irritating provider. But today, maximum banks in Thailand compete specifically through the usage of an era on the quantity of time it takes to offerings to their clients. Services withinside the new era banks now soak up to 2-five mins to complete, rather than hours of queuing in unfriendly and uncontrol ling environments. As an end result of this banking operation in Thailand has come to be computer-primarily based transport systems totally; the brand new era banks have come to be very profitable. They have brought included banking systems the usage of WANs. Thus, their clients do now no longer want to hold coins for lengthy distances.

2.3 EMPIRICAL FRAMEWORK

2.3.1 NEED FOR INFORMATION TECHNOLOGY AND EMPIRICAL DATA

According to Thong (1999), tried to consolidate the myriad of statistics era adoption studies via way of means of growing an included version of statistics structures adoption. In the closing decade, the pressure of the statistics era (I.T.) has converted the enterprise environment. We are withinside the midst of a paradigm shift from the commercial paradigm of wealth advent to the statistics paradigm of wealth advent, and era is the using pressure in the back of those modifications (Elliot, 1992). During this equal time period, the sector of accounting has passed through a fantastic transformation relative to its use of Information Technology in business banking operations. Information Technology has expanded our capacity to capture, store, analyze, and exceptional procedure quantities of data, expanded our capacity to alternate enterprise processes and has considerably impacted the manipulate procedure. The AICPA created the pinnacle ten technology procedure and the Information Technology member phase withinside the overdue Nineteen Eighties and early 2000s. Furthermore, the AICPA created the Certified Information Technology Professional (CITP) designation, that is, a CPA who's credentialed as an era expert and identified for their precise capacity to bridge the gaps among enterprise and era. The Institute of Management Accountants (IMA) additionally identified the developing significance of the statistics era. In 2000, the IMA warned that accountants in banks who live at the conventional accounting turf danger being overtaken via way of means of pc experts (Seigel and Sorensen, 1999). According to B (2008), opined that bankers in Pakistan understand digital banking as a device for minimizing inconvenience, decreasing transaction fees, and saving time. Similarly, they agree that digital banking will increase the possibility of the presidency getting admission to public data, will increase the possibilities of fraud and that there may be a loss of statistics security. Madueme (2010)

researched on comparing banking productiveness and ICT the usage of Translog manufacturing characteristic in Thailand, the outcomes confirmed that financial institution output which includes loans and different belongings expanded considerably to expenses in expenditure on Information conversation era. I.T. exertions charges impacted greater on financial institution output greater than capital expenditure on ICT gadgets. The take a look at encouraged at the want to boom investments in statistics era as a way to boom productiveness of banks. Advancements in the statistics era (I.T.) have enabled organizations to apply computer systems to perform sports that had been formerly carried out manually. Accounting structures that had been formerly carried out manually can now be carried out with the assistance of computer systems. Therefore, enhancements withinside the statistics era have facilitated the usage of control banking procedures. Also, development in the era has introduced approximately many modifications and opposition amongst banks and non-financial institution monetary establishments which increases the problem as to why a few humans undertake one distributional channel and others do not. New offerings are tough to assess in which best of trustworthiness dominates (Patricio, 2003). It is essential to take a look at the effect of era primarily based tally). IT-primarily based distribution channels totally lessen private touch among the provider companies and the customers, which unavoidably results in a whole transformation of conventional financial institution customer's relationships (Barnes and Horwlett, 1998).

BRIEF HISTORY OF CASE STUDY

The KASIKORNBANK Public Company Limited was established on June 8, 1945, with registered capital of Baht 5 Million and only 21 employees. Its first office is now the Thanon Sua Pa Main Branch. The Bank showed healthy performance after only six months of operating. As of New Year's Eve, 1945, or at the top of its first accounting period, the Bank recorded total deposits of Baht 12 Million assets of Baht 15 Million.

Throughout the past 70 years, the Bank has always strived to develop our organization and offer financial product initiatives plus excellent service delivery to match our slogan, "Towards Service Excellence," as shown within the brief At the top of warfare II, Kasikorn Bank was established on 8 June 1945 by Mr. Choti Lamsam together with In the early days; the Bank placed emphasis on financial services for farmers, who made up the majority of the Thai national

CHAPTER THREE

RESEARCH METHOD

3.0 INTRODUCTION

Research technique is a scientific method of collecting, presenting, analyzing, and deciphering records for the motive of arriving at reliable Solutions to human problems. The methodology is consequently involved with the observation of the research strategies in a study of this nature, and it's miles important to outline the studies design, region of the observe, the populace of the observe pattern length, and pattern length dedication device for records collection, validation of device, reliability of studies device.

3.1 RE-STATEMENT OF HYPOTHESIS

To obtain the goals said in this study, the subsequent speculation has been formulated. Hypothesis

1: H0: The use of the statistics era does now no longer has a big impact on the operation of industrial banks.

H1: The use of the statistics era has a big impact on the operation of industrial banks. Hypothesis Two:

H0: Information era gadgets do now no longer assist financial institution staffs efficiently withinside the overall performance in their duties.

H1: Information era tool has helped financial institution staffs efficiently withinside the overall performance in their duties.

3.2 RESEARCH DESIGN

According to (Asika, 1991), Research layout way the structuring of research geared toward figuring out variables and their relationships to at least one another. A study's layout could be very beneficial because it facilitates the researcher to increase an intellectual photograph of the shape for amassing the records and the evaluation with a purpose to follow. The studies observe set out to evaluate the effect of records generation on business banks in Thailand and to offer essential records on the way to extract the honest notion of the financial institution clients and staffs in Thailand almost about the location and position of records generation in business banks in Thailand. The motive of this study is a random sampling method of a financial institution that has been selected, the populace and pattern length of this venture is primarily based totally on one financial institution in Thailand; this is Guaranty Trust Bank Plc so that it will be followed for the questionnaire each to the employer (bankers) and clients of the chosen banks. This studies painting will observe the effect of records generation in business banks in Thailand. The approach hired to observe the effect of records generation on business banks in Thailand will be the survey approach. Data amassed from the questionnaire will be offered the use of with the resource of guide and digital software together with the Statistical Packages for Social Sciences (SPSS), whilst

the hypotheses might be examined the use of the T-take a look at the statistical approach and linear regression approach.

3.3 SAMPLE SIZE OF THE STUDY

Population refers to the entire quantity of instances within the consciousness of interest. The population study's studies paintings will show consciousness in particular on Guaranty Trust Bank Plc in Thailand. The pattern length used study's studies paintings includes one financial institution, that is Guaranty Trust Bank Plc. This financial institution became decided on primarily based totally on its orientated generation pushed state, profitability, massive capital base and dependable community of branches each (department and e-department) in Uttaradit, Thailand. A general of hundred (100) questionnaires had been issued to clients and staff of Kasikorn Bank Plc.

3.4 OPERATIONALIZATION OF THE RESEARCH TOPIC

Operationalization of the research challenge depends on choosing out the variables concerned in this assignment, that is, the based variables and the impartial variables. Therefore, the one's variables are labeled into namely: The based and the impartial variable. Y is the based variable that has to do with the (effect), at the same time as X is the impartial variable which has to do with (cause). In exclusive words, X is the cause variable at the same time as Y is the effect variable. Therefore, to relate operationalization to the research challenge depends. The commercial monetary organization is the cause, at the same time as the impact of statistics obtained during the study.

3.5 TECHNIQUES OF DATA USED

Information used for this study were probability case scenarios to evaluate the data obtained as regard to the impact of information technology.

3.6 SOURCED OF DATA GATHERING

3.6.1 SOURCES of Information

The sources of information for a search work are grouped into two, namely;

Primary sources

Secondary sources

But for this research, the first data shall be the idea of this research work. The info shall be generated by means of a structured questionnaire instrument.

The questionnaire shall be divided into two sections; the primary section shall collect the non-public data of the respondents, while the second section shall specialize in the topic matter of the study.

The questionnaire to be used shall be self-administered and a complete of 1 hundred (100) to bank staff for the aim of this study. The sampling shall be done randomly; such the respondents shall cut across various departments and levels.

3.6.2 INSTRUMENTS of information COLLECTION

The research instruments being, the questionnaires are going to be administered by the researcher, and a face-to-face approach is going to be adopted within the process of administering the questionnaires. This instrument was drafted by the researcher; howbeit, the supervisor of this study reviewed and acknowledged it before the implementation exercise to confirm that the questionnaire was structured so as to be appropriate for the study.

3.6.3 DESCRIPTION OF QUESTIONNAIRE

The information series tool for use will be a well-based questionnaire, and it might be administered with the aid of using the respondent. The questionnaire shall include twenty (22) gadgets divided into sections. The first section shall recognition on questions about the non-public data of the respondents, whilst the second segment will be dedicated to the questions that relate to the difficulty rely primarily on based totally on the studies questions that have been said earlier. The questionnaire could be as easy as feasible in order that the respondents should deliver the best solution to every question.

3.6.4.1 RELIABILITY OF INSTRUMENTS AND DATA

Validity refers back to the diploma with which a studies tool measures what it purports to a degree in addition to the populace it miles meant for. It refers back to the truthfulness of the tool and the populace of study. It means that it ought to degree the traits its miles meant to a degree. The validity takes a look at used in this study is content material (face) validity. Content validity is the volume to which the tool measures the general look and problem count number consistent with the set of goals of the study. In different words, the objects set or statements made ought to replicate the cause of the envisaged trouble of the study's study (goals). In wearing out the take a look at, professional opinion became received

from my mission Supervisor in comparing the relevance of the objects to the traits being measured. Reliability, however, is the diploma of the balance of the degree of variables or studies instruments. A take a look at is stated to be dependable if it measures the equal variable at distinct instances to the equal set of respondents and consequences that are always similar. The take a look at-retest technique entails measuring the reliability of the take a look at two times to the equal person pattern at distinct instances. Thus, the two rankings received from the take a look at are accumulated collectively and correlated with being able to decide the connection that exists among the primary take a look at the rating and the retest rating. How to be it in making sure that the validity of the studies tool is established, the content material validity and assemble validity had been carried out such that the assertion and questions had been hypothetical. In setting up the reliability, the subsequent became carried out: the questionnaire object became located on a scale of (A) Accepted, (N.A.) not accepted, (N) neutral biased.

3.0.7 THEORY OF FIELDWORK PERFORMED

The questionnaires were administered by the researcher in person. A face-to-face approach was adopted by the researcher in disseminating the questionnaires. This approach was adopted in order to monitor the data collection and to ensure that data supplied or responses are of high quality.

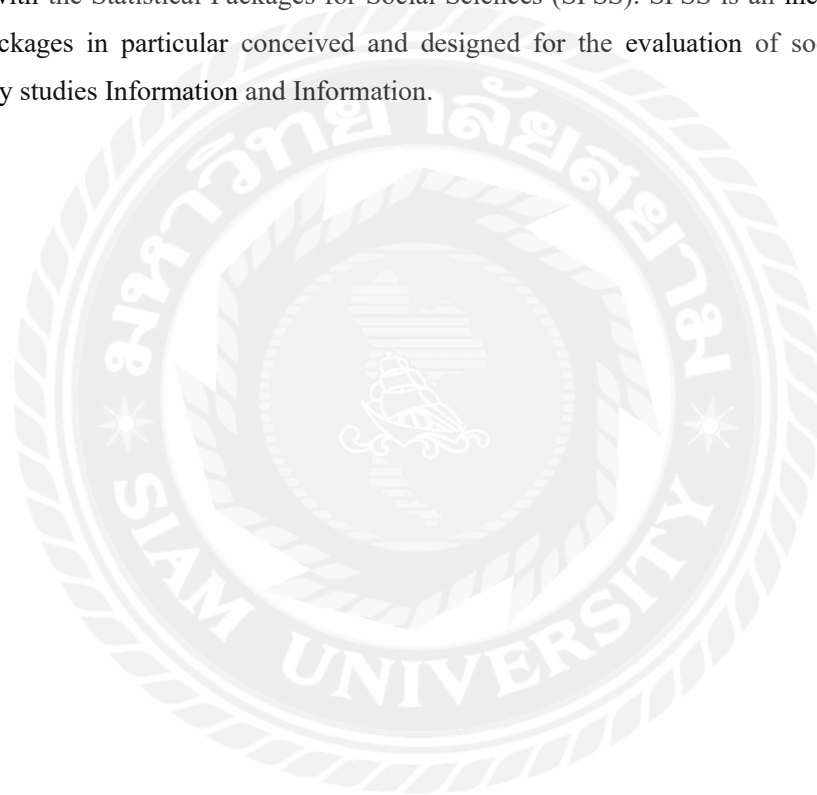
3.8 INTERPRETATION , ANALYSIS OF DATA

Data presentation offers a very good description of the whole study's paintings. It specializes in the statistical gadgets used; due to the fact variables are worried on this study's painting, the facts accrued can be transformed into every day or ordinal figures through the utility of predetermined weighing on them. This is due to the fact facts which might be accrued are provided in the paperwork that could permit them to be effortlessly analyzed in phrases of interpretation. The approach of presentation addresses how the facts accrued are disclosed to the general public and provided to resource evaluation. The researcher provided the facts received through the questionnaire using descriptive data comprising the pattern percent and tables, and pie chart presentation for ok Information of the facts. The adoption of facts presentation so as to be used for this studies paintings is the T-check approach, due to the fact we need to recognize how data era has been capable of effect greater at the offerings operation supplied through industrial banks in Thailand. The facts accrued have been taken care of out into exclusive classes of rows and columns, showing statistics and figures. For the right evaluation however, handiest the facts in direct relation with the speculation formulated have been considered. Statistical Package for Social Sciences (SPSS) model 15. zero can be utilized in studying the facts accrued. This package deal changed into used to resource the evaluation of the accrued facts for the study. In different to research

and interpret as it should be the responses from the respondent, the parametric and non-parametric equipment have been used. It will be examined the use of the t-check statistical approach and linear regression.

3.9 INSTRUMENT OF DATA ANALYSIS

The responses to the questions about the questionnaire will be analyzed the use of the T-check and linear regression approach of reading Information with the useful resource of guide and digital software together with the Statistical Packages for Social Sciences (SPSS). SPSS is an incorporated device of laptop packages in particular conceived and designed for the evaluation of social and behavioral technology studies Information and Information.



CHAPTER FOUR
DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.0 INTRODUCTION

This studies painting is broadly speaking interested by ascertaining the position of records era on industrial banks in Thailand. This bankruptcy covers the presentation, evaluation, and interpretation of statistics gathered from number one sources. The statistics right here are the replies collated from questions laid out withinside the questionnaires allotted to the respondents. In different to provide the statistics examine the statistics collated via questionnaires; all questions withinside the questionnaire had been analyzed inclusive of those with near courting with the studies questions, targets in addition to speculation, via the Software Package for Social Science (SPSS) and then the effects had been interpreted. The speculation trying out turned into carried out the use of the T-test, suitable interpretation dialogue turned into made thereon in keeping with the end result of the trying out.

4.1 DATA ANALYSIS COLLECTED DURING THE THEORY

Less than two hundred questionnaires, ninety-four have been again from the respondents. This offers a reaction of ninety four. This become a very good end result because of observe-up and the non-retrievable questionnaires have been because of the negligence of financial institution staffs and clients to fill their obtaine.

4.2 DATA PRESENTATION-PRELIMINARY

Table 4.1.1 Rate of Response by Respondents

Questionnaire	Respondents	Valid Percentage (%)
Returned	94	94
Not Returned	6	6
Total	100	100

Source: Field Survey (2014)

Table 4.1.1 A total number of 100 questionnaires were distributed, and 94 of these questionnaires were returned, showing average return rate 94% questionnaires. The amount

retrieved thus represents about 94% of the total questionnaire administered and is a reasonable level upon which research can be based and valid conclusions drawn from the research.

SECTION A – Personal Bio-data

Table 4.1.2 Sex of Respondent Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid MALE	58	61.7	61.7	61.7
FEMALE	36	38.3	38.3	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.2, shows that 58 out of the total of 94 respondents were males, representing approximately 61.7% of the entire sample size, while 36 were females, representing approximately 38.3% of the sample size.

Table 4.1.3 Age group of Respondent Age Group

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 21-30 YEARS	68	72.3	72.3	72.3
31-40 YEARS	12	12.8	12.8	85.1
41-50 YEARS	10	10.6	10.6	95.7
51-60 YEARS	4	4.3	4.3	100.0
Total	94	100.0	100.0	

Source: Survey, (2015)

Table 4.1.3, it can be deduced that out of the 94 respondents, 68 were between 21-30 years representing (72.3%), 12 were between the ages of 31-40 years representing (12.8%), 10 were between the ages of 41-50 years representing (10.6%), and 4 were between the ages of 51-60 years representing (4.3%).

Table 4.1.4 marital status of Respondent Marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SINGLE	66	70.2	70.2	70.2
MARRIED	24	25.5	25.5	95.7
DIVORCED	4	4.3	4.3	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.2.3, it can be deduced that 66 respondents are single representing (70.2%), 24 respondents are married representing (25.5%), 4 were married representing (4.3%).

Table 4.1.5 Academic Qualification of Respondents Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SSCE/GCE/O LEVEL	22	23.4	23.4	23.4
DIPLOMA/NTC	26	27.7	27.7	51.1
HND/B.SC	40	42.6	42.6	93.6
MBA/MSC	2	2.1	2.1	95.7
PHD	4	4.3	4.3	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.5, it can be deduced that out of the 94 respondents, 22 of the respondents have only SSCE/GCE/O LEVEL representing (23.4%) of the total respondents' population, 26 of the respondents have only OND/NCE representing (27.7%), 40 of the respondents have only HND/BSC representing (42.6%), 2 of the respondents have only MBA/MSC representing (2.1%), 4 of the respondents have only PhD representing (4.3%).

SECTION B- Hypothetical Questions

Table 4.1.6

Information technology and computer have really helped impacted banks operation positively.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	76	80.9	80.9	80.9
AGREE	14	14.9	14.9	95.7
NEUTRAL	2	2.1	2.1	97.9
DISAGREE	2	2.1	2.1	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.6, it can be deduced that out of the 94 respondents, 90 of the respondents agreed that information technology and computer have really impacted banks positively representing (95.8%), 2 of the respondents were neutral representing (2.4%), and 2 of the respondents disagree representing (2.7%).

Table 4.1.7

I do not think information technology has impacted banks performance in any aspect.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	4	4.3	4.3	4.3
AGREE	6	6.4	6.4	10.6
NEUTRAL	4	4.3	4.3	14.9
DISAGREE	44	46.8	46.8	61.7
STRONGLY DISAGREE	36	38.3	38.3	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.7, it can be deduced that out of the 94 respondents, 10 of the respondents agreed that information technology do not impact banks operation in any aspect representing (10.7%), 4 of the respondents were neutral representing (4.3%), and 80 of the respondents disagree representing (85.1%).

Table 4.1.8

I enjoy prompt and efficient service delivery in banks.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	32	34.0	34.0	34.0
AGREE	56	59.6	59.6	93.6
NEUTRAL	2	2.1	2.1	95.7
DISAGREE	4	4.3	4.3	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.8, it can be deduced that out of the 94 respondents, 88 of the respondents agreed that they enjoyed prompt and efficient service delivery by banks representing (94.6%), 2 of the respondents were neutral representing (2.1%), and 4 of the respondents disagree representing (4.5%).

Table 4.1.9

We should encourage workers and customers to patronize banks.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	3			7
				38.4
				38.4
AGREE	5			38.4
				1
				54.2
				54.2
NEUTRAL	8	8.5	8.5	93.5
Total	94	100.0	100.0	100.0

Source: Field Survey, (2014)

Table 4.2.9, it can be deduced that out of the 94 respondents, 86 of the respondents agreed that we should encourage our colleagues to patronize banks representing (91.5%), and 8.5 of the respondents were neutral representing (8.5%).

Table 4.1.10

I effectively receive the details of my transaction through my Email.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	26.2	27.7	27.7	27.7
AGREE	36	38.3	38.3	66.0
NEUTRAL	20	21.3	21.3	87.2
DISAGREE	6	6.4	6.4	93.6
STRONGLY DISAGREE	6	6.4	6.4	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.10, it can be deduced that out of the 94 respondents, 62 of the respondents agreed that they receive the details of their transaction through Email representing (66%), 20 of the respondents were neutral representing (21.3%), and 12 of the respondents disagree representing (12.8%).

Table 4.1.11

Savings and withdrawing money is time consuming with the Bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	8	8.5	8.5	8.5
AGREE	44	46.8	46.8	55.3
NEUTRAL	24	25.5	25.5	80.9
DISAGREE	12	12.8	12.8	93.6
STRONGLY DISAGREE	6	6.4	6.4	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.11, it can be deduced that out of the 94 respondents, 52 of the respondents agreed that saving and withdrawing money is time-consuming with the Bank representing (55.3%), 24 of the respondents were neutral representing (25.5%), and 18 of the respondents disagree representing (19.2%).

Table 4.1.12

I enjoy prompt and efficient service delivery from the Bank's ATM services.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	42	44.7	44.7	44.7
AGREE	26	27.7	27.7	72.3
NEUTRAL	16	17.0	17.0	89.4
DISAGREE	6	6.4	6.4	95.7
STRONGLY DISAGREE	4	4.3	4.3	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.12, it can be deduced that out of the 94 respondents, 68 of the respondents agreed that they enjoy prompt and efficient service delivery from Bank's ATM representing (72.4%), 16 of the respondents were neutral representing (17.0%), and 10 of the respondents disagree representing (10.7%).

Table 4.1.13

Information technology does not increase prompt and efficient service delivery of the Bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	14	14.9	14.9	14.9
AGREE	12	12.8	12.8	27.7
NEUTRAL	4	4.3	4.3	31.9
DISAGREE	32	34.0	34.0	66.0
STRONGLY DISAGREE	32	34.0	34.0	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.13, it can be deduced that out of the 94 respondents, 26 of the respondents agreed that information technology does not increase prompt and efficient service delivery of the Bank representing (27.7%), 4 of the respondents were neutral representing (4.3%), and 64 of the respondents disagree representing (68.0%).

Table 4.1.14

I spend less minutes/hours in carrying out transactions in the Bank with the use of I.T.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	28	29.8	29.8	29.8
AGREE	48	51.1	51.1	80.9
NEUTRAL	6	6.4	6.4	87.2
DISAGREE	6	6.4	6.4	93.6
STRONGLY DISAGREE	6	6.4	6.4	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.11, Results could be determined that out of the 94 respondents, 74 of the respondents agreed that they spend fewer minutes/hours in carrying out transactions in the Bank with the use of information technology representing (90.9%), 6 of the respondents were neutral representing (8.4%), and 12 of the respondents disagree representing (13.8%).

Table 4.1.15

The evolution of information technology has helped bank staffs to perform their duties with ease .

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	44	46.9	46.9	46.8
AGREE	43	44.9	44.7	91.5
NEUTRAL	6	6.4	6.4	97.9
DISAGREE	2	2.1	2.1	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.15, it can be deduced that out of the 94 respondents, 86 of the respondents agreed that the introduction of information technology has helped bank staffs to work better in a team than before the introduction representing (91.5%), 6 of the respondents were neutral representing (6.4%), and 2 of the respondents disagree representing (2.1%).

Table 4.1.16

Banks have provided a better and wider range of banking services since the introduction of I.T.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	36	38.3	38.3	38.3
AGREE	46	48.9	48.9	87.2
NEUTRAL	10	10.6	10.6	97.9
DISAGREE	2	2.1	2.1	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.16, it can be deduced that out of the 94 respondents, 82 of the respondents agreed that since the introduction of information technology banks have provided a better and wider range of banking services representing (87.2%), 10 of the respondents were neutral representing (10.6%), and 2 of the respondents disagree representing (2.1%).

Table 4.1.17

The introduction of I.T. in this Bank has since attracted more customers to the Bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	36	38.3	38.3	38.3
AGREE	48	51.1	51.1	89.4
NEUTRAL	8	8.5	8.5	97.9
STRONGLY DISAGREE	2	2.1	2.1	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.17, it can be deduced that out of the 94 respondents, 84 of the respondents agreed that the introduction of information technology in banks has attracted more customers to the Bank representing (89.4%), 8 of the respondents were neutral representing (8.5%), and 2 of the respondents disagree representing (2.1%).

Table 4.1.18

I do think customers are satisfied with the bank services.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	14	14.9	14.9	14.9
AGREE	56	59.6	59.6	74.5
NEUTRAL	20	21.3	21.3	95.7
DISAGREE	2	2.1	2.1	97.9
STRONGLY DISAGREE	2	2.1	2.1	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.18, it can be deduced that out of the 94 respondents, 70 of the respondents agreed that customers are satisfied with the bank services representing (74.5%), 20 of the respondents were neutral representing (21.3%), and 4 of the respondents disagree representing (4.2%).

Table 4.1.19

Internet banking has reduced banking cost.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	24	25.5	25.5	25.5
AGREE	42	44.7	44.7	70.2
NEUTRAL	12	12.8	12.8	83.0
DISAGREE	14	14.9	14.9	97.9
STRONGLY DISAGREE	2	2.1	2.1	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.19, it can be deduced that out of the 94 respondents, 66 of the respondents agreed that internet banking has reduced banking cost representing (70.2%), 12 of the respondents were neutral representing (12.8%), and 16 of the respondents disagree representing (17%).

Table 4.1.20

Since the introduction of I.T., this Bank has become more profitable.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	36	38.3	38.3	38.3
AGREE	40	42.6	42.6	80.9
NEUTRAL	12	12.8	12.8	93.6
STRONGLY DISAGREE	6	6.4	6.4	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.20, it can be deduced that out of the 94 respondents, 76 of the respondents agreed that since the introduction of information technology banks has become more profitable representing (80.9%), 12 of the respondents were neutral representing (12.8%), and 6 of the respondents disagree representing (6.4%).

Table 4.1.21

Internet service is adequately reliable in this Bank.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid STRONGLY AGREE	16	17.0	17.0	17.0
AGREE	42	44.7	44.7	61.7
NEUTRAL	26	27.7	27.7	89.4
DISAGREE	10	10.6	10.6	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.21, it can be deduced that out of the 94 respondents, 58 of the respondents agreed that internet server is adequately reliable in this Bank therefore representing (61.7%), 26 of the respondents were neutral representing (27.7%), and 10 of the respondents disagree representing (10.6%).

Table 4.1.22

How frequently have you been delayed in the Bank because of computer breakdown

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid ONCE	34	36.2	36.2	36.2
TWICE	20	21.3	21.3	57.4
WEEKLY	10	10.6	10.6	68.1
MONTHLY	8	8.5	8.5	76.6
PLEASE SPECIFY	22	23.4	23.4	100.0
Total	94	100.0	100.0	

Source: Field Survey, (2014)

Table 4.1.22, it are often deduced that out of the 94 respondents, 34 of the respondents are delayed once within the Bank thanks to computer breakdown representing (36.2%), 20 of the respondents are delayed twice within the Bank representing (23.3%), 10 of the respondents are delayed weekly within the Bank representing (10.6%), 8 of the respondents are delayed monthly within the Bank representing (9.5%), and 22 of the respondent specified the rationale for his or her delay within the Bank representing (30.1%).

4.2 DESCRIPTIVE STATISTICS OF BANK OFFICIALS AND CUSTOMERS USING MEAN AND STANDARD DEVIATION

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Information technology and computer have really helped impacted banks positively.	94	1.00	4.00	1.2553	.60351
I do not think information technology has impacted banks operation in any aspect.	94	1.00	5.00	4.0851	1.03342
I enjoy prompt and efficient service delivery by banks.	94	1.00	4.00	1.7660	.69446
We should encourage our colleagues to patronize banks.	94	1.00	3.00	1.7021	.61922
I effectively receive the details of my transaction through my Email.	94	1.00	5.00	2.2553	1.12581
Savings and withdrawing money is time consuming with the Bank. Savings operation and money withdrawals from banks are time-consuming activities.	94	1.00	5.00	2.6170	1.02764

I enjoy prompt and efficient service delivery from the Bank's ATM services.	94	1.00	5.00	1.9787	1.12621
Information technology does not increase prompt and efficient service delivery of the Bank.	94	1.00	5.00	3.5957	1.44668
I spend fewer minutes/hours in carrying out transactions in the Bank with the use of I. T	94	1.00	5.00	2.0851	1.09407
Valid N (listwise)	9				

				3	
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4.3 HYPOTHESIS TESTING

In testing Hypothesis 1, The One-Sample T-Test checks the median and mean attributes to score known values of population in Thailand.

EMPTY HYPOTHESIS: The use of information technology does not have a significant effect on the operation of commercial banks.

TENTATIVE HYPOTHESIS: The use of information technology has a significant effect on the operation of commercial banks.

Table 4.3.1 One-Sample T-Statistics

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
Information technology and computer have really helped impacted banks operation positively.	94	1.2553	.60351	.06225

Source: Field Survey, (2014)

Table 4.3.1 One-Sample test

Source: Field Survey, (2014)

One-Sample Test

	Test Value = 0					
	t	df	Sig. (2-tailed)	Mean Difference	96% Confidence Interval of the Difference	
					Lower	Upper
Information technology and computer have really helped impacted banks operation positively.	21.167	93	.000	1.25532	1.1317	1.3789

Interpretation

The above question encompasses a calculated value (t-value) of 20.167 and a critical value of roughly 2.000 at 5% level of significance and degree of freedom of 93.

Decision

From the above analysis, the calculated value is above the tabulated value, therefore the null hypothesis (H_0) should be rejected in favor of the choice hypothesis (H_1) accepted. Also, the two-tail significance level which is 0.00 is a smaller amount than 0.05, which is that the level of significance; therefore, the null hypothesis should be rejected. Hence, the utilization of data technology encompasses a significant effect on the operation of economic banks in Thailand.

In testing Hypothesis 2, The One-Sample T-Test compares the mean score of a sample to a known value. Usually, the known value may be a mean.

EMPTY HYPOTHESIS: Information technology devices do not help bank staffs effectively on the performance of their duties.

TENTATIVE HYPOTHESIS: Information technology device has helped bank staffs effectively on the performance of their duties.

Table 4.3.2 One-Sample T-Statistics

One-Sample Test

	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
I do not think information technology has impacted banks performance in any aspect.	38.326	93	.000	4.08511	3.8734	4.2968

One-Sample Statistics

	N	Mean	Std. Deviation	Std. Error Mean
I do not think information technology has impacted banks performance in any aspect.	94	4.0851	1.03342	.10659

Source: Field Survey, (2014)

Table 4.4.2 One-Sample test

Source: Field Survey, (2012)

Interpretation

Interpretation

The above question encompasses a calculated value (t-value) of 38.326 and a critical value of roughly 2.000 at 5% level of significance and degree of freedom of 93.

Decision: From the above analysis, the calculated value is above the tabulated value, therefore the null hypothesis (H_0) should be rejected in favor of the choice hypothesis (H_1) accepted. Also, the two-tail significance level which is 0.00 is a smaller amount than 0.05, which is that the level of significance; therefore, the null hypothesis should be rejected. Hence, information technology device has helped bank staffs effectively on the performance of their duties.

Table 4.3.3

Using Statistical concept

Hypothesis 1:

H_0 : The use of information technology does not have a significant effect on the operation of commercial banks.

H_1 : The use of information technology has a significant effect on the operation of commercial banks.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.342 ^a	.11		8 .108 1.00400

a. Predictors: (Constant), Information technology and computer have really helped impacted banks operation positively.

ANOVA^B

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	13.101	1	12.2266	12.1145	.001 ^a
	Residual	92.585	92	1.006		
	Total	104.851	93			

a. Predictors: (Constant), Information technology and computer have really helped impacted banks operation positively.

b. Dependent Variable: Internet banking has reduced banking cost.

Interpretation of Results

The results from the model summary table above revealed that the extent to which the variance operative of business banks is explained by the model that's 11.9% i.e (R square = 0.1987). The ANOVA table shows the F-calculated value to be 12.188 at 0.001 significance level. The implication is that the utilization of knowledge technology includes a significant effect on the operation of commercial sectors.

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.579	.243		6.165	.000
	Information technology and computer have really helped impacted banks operation positively.	.603	.173	.342	3.491	.001

a. Dependent Variable: Internet banking has reduced banking cost.

The coefficient table above shows the easy model that expresses the extent to which information technology affects the operation of economic banks. The model is shown mathematically as follows; $Y = a + bx$ where y is that the operation of economic banks and x is information technology, 'a' could be a constant factor and b is that the value of coefficient. From this table therefore, $COP = 1.579 + 0.580$ Information technology. this suggests that for each 100% change in operations of economic banks, information technology is chargeable for 60.2% of the change.

Decision

The important level is 0.001 and is a smaller amount than 0.05, thus we accept the choice hypothesis and reject the null hypothesis. this means that information technology includes a significant effect on the operation of economic banks.

Table: 4.3.4

Using Anova

Hypothesis Two:

H₀: Information technology devices don't help bank staffs effectively within the performance of their duties.

H₁: Information technology device has helped bank staffs effectively within the performance of their duties.

Table: 4.3.4

Using Anova

Hypothesis Two:

H₀: Information technology devices do not help bank staffs effectively in the performance of their duties.

H₁: Information technology device has helped bank staffs effectively in the performance of their duties.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.416 ^a	.173	.164	.95570

a. Predictors: (Constant), I effectively receive the details of my transaction through my Email.

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	17.588	1	17.588	19.257	.000 ^a
	Residual	84.029	92	.913		
	Total	101.617	93			

A. Predictors: (Constant), I effectively receive the tiny print of my transaction through my Email.

b. Dependent Variable: Since the introduction of I.T., this Bank has become more profitable.

Interpretation of Results

The results from the model summary table above revealed that the extent to which the variance in performance of bank staffs in finishing up their duties are often explained by the model that's 19.4% i.e. (R square = 0.1921).

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	1.065	.222		4.805	.000
	I effectively receive the details of my transaction through my Email.	.38		.7089	4.388	.000

a. Dependent Variable: Since the introduction of I.T., this Bank has become more profitable.

The coefficient table above shows the straightforward model that expresses the extent to which information technology has helped bank staffs effectively within the performance of their duties. The model is shown mathematically as follows; $Y = a+bx$ where y is that the performance of bank staffs and x is information system, 'a' can be a continuing factor and b is that the worth of coefficient. From this table therefore, $COP = 1.075+0.346$ Information technology. this implies that for every 100% change within the performance of bank staff, information technology is answerable for 38.6% of the change.

Decision

The significance level is 0.010 and could be a smaller amount than 0.05, thus we accept the selection hypothesis and reject the null hypothesis. this implies that information technology device has helped bank staffs effectively within the performanc

CHAPTER FIVE

SUMMARY, RECOMMENDATIONS AND CONCLUSION

5.0 INTRODUCTION

This looks at examined "effect of records generation on business banks overall performance in Thailand" a case looks at of decided on banks. In the preceding chapters of this look at, one-of-a-kind assumptions, statements and generalizations were made to take a look at this effect.

5.1 SUMMARY OF WORK

Chapter one serves as the arrival of the entire study, it indicates the purpose of the work, the scope, research question, hypothesis and project of the exam. The exam further showed a top-level view of the literature which have been done thru manner of manner of scholars and researchers withinside the vicinity of inquiry in financial ruin two. . It described the research format and sampling approach, approach of data collection, research instrument, approach of data presentation and assessment, validity and reliability of instruments. The financial ruin four of this study includes the data assessment of the data collated through primary re-examine only withinside the route of the world work. First Bank Thailand Plc turned out to be determined directly to form the case study of this research work. The questionnaires were served to every monetary group officials and customers of the monetary group. In this financial ruin, therefore, the researcher aimed in the direction of giving a summary of the finding of the literature after which assessment finished in financial ruin four, using the questionnaires distributed. Conclusions are made and some useful tips given.

5.2 RESEARCH FINDINGS

Going via the administered questionnaire thoroughly, we find out that the records generation has introduced better infrastructure and techniques that fulfill the employees and the customers. The employees now no longer ought to deal with bulky paper which will be very arduous.

5.2.1 EMPIRICAL FINDINGS

The majority of the financial institution clients experience green and set off provider transport via way of means of banks, due to the fact they are able to carry out many transactions while not having to go to the financial institution bodily, and that is achieved through using data generation (I.T.) into banking operations. With using generation net banking and different additives of I.T. has consequently added approximately ease and persuade to correctly make monetary transactions via way of means of clients (See Table 4.2.8). Even with the intervention of data generation on banking offerings in Thailand, the

customer support of the financial institution hasn't been located to be as powerful without traveling the financial institution bodily. I bet that is one of the motives why clients nevertheless go to the banks nowadays bodily to be well attended to (See Table 4.2.17). The adoption of data generation via way of means of banks in Thailand has added approximately considerable alternate withinside the financial institution with a higher and wider variety of banking offerings because the advent of data generation. (See Table 4.2.16). Since the advent of data generation via way of means of banks in Thailand, banks have decreased their banking value, and that they have grown to be extra profitable. (See Table 4.2.20). Bank clients were behind schedule withinside the financial institution, due to pc destroy down or because of gradual net all through banking operations, consequently maximum clients of the financial institution were behind schedule as soon as on the financial institution (See Table 4.2.22). Finally, from the speculation tested, it could be concluded that; i. Information generation complements banks overall performance and operational efficiency. ii. Information generation has decreased banking value. iii. Adoption of data generation via way of means of banks has made clients experience ease, easy and handy manner of banking. iv. The use of data generation via way of means of banks has added approximately profitability to the financial institution.

5.3 CONCLUSION

From the studies, I can say statistics era has a wonderful impact on the image, goodwill and growth of enterprise banks in Thailand. Customer belief is incredible and delight is of a paramount importance to the achievement of organizational goals. It has geometrically multiplied the price of patronage due to the shipping of redefined products and services to satisfy the goals and contact for of the public. Information era has moreover helped to reduce the price of fraud withinside the banking device. Present day banking sports activities are automated and now not manual, making it hard to make any alterations; such movements can effects be traced and corrective diploma taken. Information era has moreover supplied better and well-grounded infrastructure to rush up transaction, increase consistency and beautify banks operation. Concerns about ICT's role in achieving effectiveness, overall performance and productivity were raised withinside the late 1980s. Since then, a large sort of studies have emerged every at the employer and agency diploma that have considerably stepped forward our records of the relationship amongst ICT and agency standard overall performance. In particular, the agency-diploma studies have argued than an reason of the so-called "productivity paradox" can be attributed to an insufficient response of organizational changes to comply to changing business employer environment, to make better use of knowledge, era and human resources, to answer to new desires from vendors and customers, and to use ICT effectively (OECD, 2002; Sharpe, 1999). Presently, Information and communicate era has received brilliant thoughtfulness in the course of numerous industries and big

wonderful effect on Bank's profitability, cashiers work, banking transaction, patronage, services delivery, customer's services, among others. Hence, it is endorsed that more hobby should be directed closer to the use of Information and communicate Technology in banking operations for the purpose that employer characteristic a lubricant to the cog of the wheel of the nation's" monetary device even as appropriate policies want to be mounted place to make certain proper monitoring and the willpower of the top of the line duration required to acquire organizational overall performance. Banks had been able to derive advantages from statistics era, virtual banking and provider delivery withinside the region of stepped forward overall performance and effectiveness of their operations just so more transactions can be processed faster and most conveniently, a good way to extensively impact on the overall standard overall performance of the banks. The customer, on the alternative hand, stand to revel in the benefit of quick provider delivery, reduced frequency of going to the banks physical and reduced cash handling, a good way to offer rise to higher amount of turnover.

5.4 RECOMMENDATIONS

- i. Customer notion in the direction of facts technology evolution on commercial enterprise banks typical overall performance has been extensively stated withinside the previous chapters. However, it's miles only appropriate to make sure suggestions that may be useful to the enhancement of this purpose.
- ii. Information technology want to be truly funded and gather unconditional useful resource from the management. Financial constraints are part of the issues that limit the effectiveness of facts technology withinside the banking industry. ii. The lower fee of acquiring new tool with the useful resource of the usage of implementing virtual technology.
- iii. Committee want to be set up to display the implementation of facts technology withinside the banking industry. These want to be periodic reviewer of the planning techniques to ensure they in shape the desires of the organization.
- iv. The client in advance than the technology. It is crucial to first and maximum critical choose out the needs of the client in advance than introducing technology. The approach decided on need to be relevant to the total organization intention in an effort to avoid stagnation or loss.
- v. v. Generators in banks want to be run on stand-with the useful resource of the usage of to avoid disruption withinside the flow of electricity that might slow down the fee of operations. This is because of the reality most facts technology enhancements need electricity to function.

vi. 5.4.1 SUGGESTIONS FOR FUTURE STUDIES

Area cautioned for in addition studies encompass the following.

- i. The effect of the statistics era on banking operations.
- ii. The impact of the statistics era on financial institution profitability.
- iii. The stage on boom withinside the overall performance of industrial banks through using statistics era.



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