

The Impact of IT on the Performance of Domestic Bank-Application of DEA and Econometric Analysis

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ABSTRACT

The establishment of new commercial banks have overwhelming influence on the whole banking system. It cause intensive competition in the banking industry. Theoretically speaking, the increase of competitors contributes to the formation of banking environment. In order to be competitive and improve productivity, new banks adopt more IT in their daily operation. The empirical study of this paper covers data of domestic banks during the years of 1994 to 1996. Various types of efficiency are measured using DEA and Econometric Approach. First, operating efficiency between different types of bank over time are compared. Then, the relationship between banks and the adoption of IT are investigated. The empirical findings of this paper includes: 1. As a whole, the performance of new bank is better than old bank, except profit efficiency. 2. As for public and private bank. The pure technique efficiency of public banks is higher than that of private banks. However, the scale efficiency for public banks is lower. 3. The empirical results indicate number of branches and productive efficiency are negatively related. 4. Different types of IT have varying impact on banks' operating efficiency.

Keywords : Banking, Data Envelopment Analysis, Econometric Approach, Information Technology, Performance Evaluation

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