

## **Abstract**

This study is the result of qualitative research using comparative and analytical methods. The comparative research was conducted by investigating the availability of basic services and the comparison different features offered by banking institutions among five Thailand banks. For that purpose, reviews of website from selected banks are conducted. Besides analyzing the availability of the Internet banking basic services and the differences of the features, the paper will also delineate problems that facing the institution among Thai Bank. The study intends to compare differences and similarities systems of internet banking offered and compare the availability of internet banking features within between five Thai banks.

The primary source of the information in this research study is individual interview of internet banking officer by using accidently sampling were collected from 18<sup>th</sup> April to 28<sup>th</sup> May 2015, reasons of choosing these banks are; they offer comprehensive internet banking as known as core banks in order to get their Internet banking services and secondly resources using a combination of knowledge of Websites and search tools to discover and all the available Journals, Articles, papers provided necessary information to finalize the research study.

The result of the comparative study indicates that all five Thai banks are dissimilar in providing basic services offered by their commercial banks, among five Thai banks are currently offering the same standard of services. In comparison, only two banks Siam Commercial Bank and Bank of Ayudhya are identified to be offering the same service is fixed deposit placements. Finally, Kasikorn Bank, Bank of Ayudhya and Krung Thai Bank were among the banks listed not offering service as requesting for the bank statements. Specially, only Siam Commercial Bank enhance the best banking via the internet and likely to interesting as the internet banking winner offering all services listed by the researcher, except not available on apply for Apply for credit card and debit card. Besides, the researcher found features used are commonly provided by banks, thus assumed to be acceptable.

Offering 28 types of services and features, Siam Commercial Bank grabs the pole position also acknowledge most of the banks operating are still lagging from offering Web shopping services and growing rapidly on internet shopping should be addressed, besides giving more revenue to the banks; services such as this would attract more customers. Confidence on lack of effort on educating the consumers toward internet banking further affected the usability of internet banking among five Thai commercial Banks. Although still emerging, development and improvement are taking place by changing the face of banking industry within five Thai commercial Banks. Moreover, low level of connectivity and concern over the security contribute to obstruct the growth.

Overall, the researcher found all banks are less sophisticated and will need to improve in offering internet banking for their customers. In future to come, with the help of technology advancement, banks are working hard to get their customer onto using the Internet, where the profit margins are higher than those found in traditional bank.

For recommendation, investments are required by the banks operator in upgrading and improving the quality of their service, not just only on number of services or features offered, but also the quality wise of processing time, reliability or accessibility for customer convenience and banks should try to avoid 'marketing shortsightedness' in introducing new features for their service by more attention customer to the specific products they offer than to the benefits and experiences produced by the products.

**Keyword:** Internet Banking, Commercial Banks, Comparative.