

**EFFECTS OF TECHNOLOGICAL CHANGE ON WORKING PERFORMANCE IN THE FINANCIAL  
INTERMEDIATION IN THAILAND**

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**ABSTRACT**

The objectives of this research are to examine the effects of technological change on the employees' performances, to investigate the impacts of employees in the financial intermediation industry when the technological changes at the workplace, and to generate the potential of employees in the financial intermediation industry by technology to overcome the competitors. The questionnaire used in this research was adapted from Ayyagari, Grover, and Purvis (2011). Questionnaires (Thai and English) were sent to 400 staffs in 4 financial firms (Kasikorn Bank, Krung Thai Bank, Tisco Bank, and Prudential Co., LTD.) by random. There are 21 independent variables and grouped into four groups as named as TT (technological adaptation in organisation), TC (interpersonal with colleagues), TP (work process in organisation), and TR (performance of individual from ICT using). The correlation matrix shows that the TTT (dependent variable) has a positive correlation to all independent variables at the 1% level of significant.

Keywords: *Technological Change, Working Performance, Financial Intermediation*