

## LIST OF CONTENTS

	Page
ACKNOWLEDGEMENT	i
ABSTRACT	ii
LIST OF TABLES	iii
LIST OF FIGURES	iv
LIST OF CONTENTS	v
<b>CHAPTER</b>	
<b>1</b>	
<b>INTRODUCTION</b>	1
1.1 Information for competitive advantage	3
1.2 Information Technology	4
1.3 The role of IT	10
1.4 IT in Malaysia	12
1.5 Objective of the study	15
1.6 Scope	16
1.7 Methodology	16
1.8 Organization of the study	17
<b>2</b>	
<b>LITERATURE REVIEW</b>	18
2.1 Development of computer	21
2.2 Communication	28
2.3 Electronic Office	31
2.4 Networks	35
2.5 Management Information System	37
<b>3</b>	
<b>HISTORY OF FINANCIAL SECTOR</b>	39
3.1 Structure of financial sector	47
3.2 The role of Central Bank	50
3.3 IT in Banking	51

<b>4</b>	<b>BUSINESS PROCESS RE-ENGINEERING</b>	<b>60</b>
	4.1 BPR and banking	64
	4.2 IT and value chain	66
<b>5</b>	<b>FINDINGS</b>	<b>74</b>
	5.1 Research results	77
	5.2 Attitude and opinion	82
	5.3 IT implementation problems	83
<b>6</b>	<b>GOVERNMENT POLICY</b>	<b>86</b>
	6.1 Tools for information age	88
	6.2 Steps needed	89
	6.3 Future	91
	<b>BIBLIOGRAPHY</b>	<b>94</b>
	<b>APPENDIXES</b>	
	Appendix A Interview guide	
	Appendix B Computer generated financial evaluation	
	Appendix C MSC	
	Appendix D Automated Cheque Clearing System	