
Impact of Information and Communication Technology on Bank Performance: An Evidence in Vietnam

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Abstract: This research provides important empirical evidence on the impact of information and communication technology (ICT) on the performance of commercial banks in Vietnam through the Vietnam ICT Index while there are many debates on this issue in countries around the world. Analyzing panel data of 24 commercial banks in Vietnam from 2006 to 2017 by the linear regression model, the results of this study show that ICT has the positive correlation with bank performance. In addition, the study also examines the impact of other factors such as bank size, loans, and deposits on bank performance. At the end, the authors recommend that commercial banks should focus on policies in which help to increase and use the development of information technology more appropriately. Moreover, the banks should combine business strategies.

Keywords: Bank performance, Commercial bank, ICT Index, Information technology.

JEL classification: G21, D80, G30, O30.

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