

**ALTERNATIVE FINANCIAL SYSTEM FOR SMALL
ENTERPRISES IN THAILAND UNDER CLOUD
COMPUTING ARCHITECTURE**

ONNARIN PHUATNGAM

**DOCTOR OF PHILOSOPHY
IN KNOWLEDGE MANAGEMENT**

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**GRADUATE SCHOOL
CHIANG MAI UNIVERSITY
DECEMBER 2014**

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ENTERPRISES IN THAILAND UNDER CLOUD
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ONNARIN PHUATNGAM

**A THESIS SUBMITTED TO CHIANG MAI UNIVERSITY IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY
IN KNOWLEDGE MANAGEMENT**

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THIS THESIS HAS BEEN APPROVED TO BE A PARTIAL FULFILLMENT OF
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16 December 2014

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The seal of Chiang Mai University is a circular emblem. It features a central figure of an elephant standing and facing left, with a sunburst or flame-like symbol above its head. The text "มหาวิทยาลัยเชียงใหม่" (Mahavithayalai Chiang Mai) is written in Thai script along the top inner border, and "CHANG MAI UNIVERSITY 1964" is written in English along the bottom inner border. There are decorative floral motifs on the left and right sides of the inner circle.

This paper is dedicated to the most wonderful parents in the world and my parents, for their endless love, support and encouragement

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