

DETERMINANTS OF ALTERNATIVE DELIVERY CHANNELS IN BANKING SECTOR

BY

UROOJ FATIMA	64923
KIBRA SIDDIQUI	64937
ABDUL MUTAAL	60113

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Project Approval Statement

APPROVAL FOR EXAMINATION

Candidate's Name: Urooj Fatima

Registration No.: 64923

Candidate's Name: Kibra Siddiqui


Registration No.: 64937

Candidate's Name: Abdul Mutaal

Registration No.: 60113


Project Title: Precedence of alternative delivery channels in Pakistan

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Supervisor's Signature:  _____

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Supervisor's Name: Asad Ali Minhas

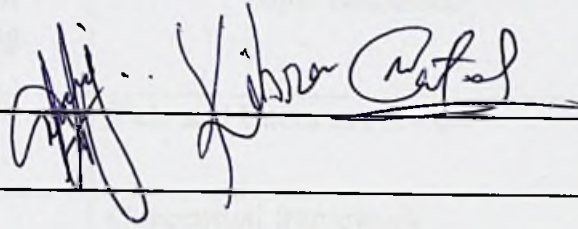
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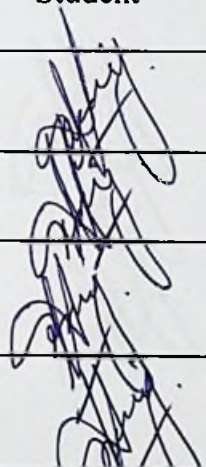
Date: 26 July 2023

Name of Supervisor: _____

1st Half Semester Progress Report

Name of Student(s)	Urooj Fatima, Kibra Siddiqui, Abdul Mutaal
Enrolment No.	02-112192-003, 02-112192-018, 02-112191-020
Thesis/Project Title	Precedence of alternative delivery channels in banking sector

Supervisor Student Meeting Record

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
1	3 rd March	Cubical	Title and Literature review	
2	17 th March	Cubical	Conceptual framework	
3	31 st March	Cubical	Research question	
4	14 th April	Cubical	1 st draft proposal	

Progress Satisfactory

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Signature of Supervisor: _____

Date: _____

Name of Supervisor: _____

Note: Students must attach 1st & 2nd half progress report at the end of FYP spiral copies.

APPROVAL FOR EXAMINATION

02-112192-003
02-112192-018
02-112191-020

Candidates' Name: Usroj, Kibria, Abdul Mutalib Enrolment No:

Project/Thesis Title: Determinants of ADCs in Banking Sector.

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Signature of Supervisor:  Date: 26-July-23

Name of Supervisor: Asad Ali Mirza

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ABSTRACT:

This thesis focuses on the precedence of alternative delivery channels in Pakistan's banking sector, notably in the city of Karachi. ADCs are becoming a well-known platform for banks to supply economic services to customers located in unique sectors of the industry. The study aims to identify the large demographic and carrier shipping variables that may influence the use of ADCs by banking clients in Pakistan. The research employs a confirmatory technique via deductive method software and information collecting from a non-probabilistic pattern length of 300 respondents via the convenience sampling strategy. The conclusions of this study can help banks in Pakistan enhance their carrier shipping channels, and they may also be generalized to other city areas throughout the world. The study findings lead the researchers to the conclusion that clients have a variety of options for using direct banking channels. It has been discovered that there is a significant association between the use of ADCs and the demographic variables of gender, educational level, and wages, as well as the provider transport aspects of time-economic savings and convenience. Despite this, the logistic regression results revealed that age, the proportion of savings on transaction expenses, and transaction protection are undersized. Furthermore, the outcomes of this study suggest that banks should underline the role of generation as a vital enabler in improving customer enjoyment and satisfaction. It is also vital for banks to conduct effective ADC training programs for both their clients and their employees. Banks should engage on building targeted advertising to help clients overcome their skepticism about these new channels, which is a necessary step in boosting their use. Finally, when it comes to implementing new technology, all institutions should prioritize customer security.

Keywords: ADCs, Banking Channels, E-Banking.