IDENTIFICATION OF FACTORS THAT INFLUENCE THE USE OF ALTERNATE DELIVERY CHANNELS (ADCs) BY BANK CUSTOMERS IN PAKISTAN

By

ARIFA SAMI
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Supervisor-Student Meeting Record

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
5	14-5-15	Graduate Research Lab	Problem background, research questions review, checked ch# 3 of Research i.e. literature	
6	05-07-2015	GRADUATE RESEARCH LAB	CH#4, SPSS analysis, questionnaire charts, tables, hypothesis, statistics methods	
7	22-06-2015	GRADUATE RESEARCH LAB	discussed how to write calculated odd ratios and how to interpret them to write conclusion	

APPROVAL FOR EXAMINATION

Candidate's Name: ARIFA SAMI Registration No. 19452

Thesis Title: DENTIFICATION OF FACTORS THAT INFLUENCE THE USE OF ALTERNATE DELIVERY CHANNELS (ADCs) BY BANK CUSTOMERS IN PAKISTAN

I hereby certify that the above candidate's thesis has been completed to my satisfaction and, to my belief, its standard is appropriate for submission for examination. I have also conducted plagiarism test of this thesis using HEC prescribed software and found similarity index at 12% that is within the permissible limit set by the HEC for the MBA thesis. I have also found the thesis in a format recognized by the Department of Management Sciences.

Supervisor's Signature: _____ Date: 30-06-2015

Name: USMAN ALI WARRAICH

H0D's Signature _____ Date: 24/8/15

ABSTRACT

Purpose of the study: The aim of this study is to find out about difference in bank customers' preference regarding use of the alternate delivery channels in Karachi, Pakistan. Also, the objective of this research is to explain fundamental demographic factors and service delivery variables that may have significant influence over the use of Alternative Delivery Channels (ADCs) by banking customers in Pakistan.

Research Methodology: This confirmatory research adopts deductive approach to explain impact of several independent factors over the dependent variable of use of ADCs. Sample type is non-probability and a mixed method is used to collect both quantitative and qualitative data from respondents. Convenience sampling technique is used to collect primary data by way of structured questionnaires from the bank account holders.

Findings of the research: This study found significant association between demographic variables of gender, education level and income with the adoption of ADCs. Also, the service delivery variables of time-savings and convenience were found to have significant influence on the use of ADCs by the customers. This study reveals that age, factor of cost savings and transaction security have insignificant impact on customers to induce preference of using ADCs. Moreover, this research work highlights that customers differ in their preferences to use direct bank channels.

Practical implications: When the banking sector is challenged with the transition from traditional branch banking to modern branchless banking, this research is of paramount importance for the decision makers to review customer dynamics and revise their ADCs promotion and offerings based on the information of current variables that have significant influence over the usage and adoption of these diversified banking channels.

Keywords: ADCs, direct banking channels, e-banking, diverse banking channels.

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