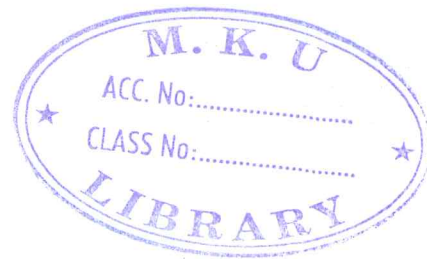


**EFFECTS OF COMMERCIAL BANKS TO THE KENYAN ECONOMY
(CASE STUDY EQUITY BANK KENYA- NGARA BRANCH)**



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ABSTRACT

This research was aimed at identifying the effect of commercial banks to the Kenyan economy Case Study Equity Bank Kenya. The research was guided by objectives such as money circulation, interest rates, exchange rates and employment creation in relation to the effect of commercial banks to the economy. This study will be motivated by the fact that the economy is growing slowly due to unemployment of many people, lack of adequate foreign investments, high interest rates which discourage borrowers from borrowing and invest in various projects and ventures.

This study is of great significance to the various institutions since it establishes the effect of commercial banks to the economy. The likely limitations encountered during this study were limited accessibility of data because it's hard to access all branches, inability to follow up on the questionnaires, and limited to the fact that many respondents were busy.

The study targeted a total of 90 respondents. It was undertaken within a time frame of six months and this enabled the researcher to gather and compile the study findings. Questionnaires were designed in a simple form. A specific time frame was given to the respondents to complete the questionnaire. The data was finally analyzed using quantitatively using the statistical package for the social sciences (SPSS).

I recommend further research to be done in this field to give room for better findings than in this research. This may enable the banking sector know that they are playing a vital role in the growth and development of the economy and they should improve on various sectors.