

**CUSTOMERS' PERCEPTION ON ALTERNATIVE DELIVERY CHANNELS IN
BANKING INSTITUTION
A CASE STUDY OF BANQUE POPULAIRE DU RWANDA (2010-2012)**

**BY
UGIRINGABO EMMANUEL
MBA/3212/11**

ABSTRACT

The purpose of this research was to analyze the customers' perception on alternative delivery channels in banking institution. The research was carried out in Banque Populaire du Rwanda with the following research objectives;

To find out the extent at which customers use different alternatives delivery channels offered by Banque Populaire du Rwanda, to find out the extent of customers' awareness and the usage of Quick cash, Izicash and Mobile banking offered by BPR, to evaluate the customers' perception on Quick cash, Izicash and Mobile banking offered by BPR.. The researcher reviewed literature related to previous studies carried out in areas related to the topic giving emphasis to the customers' perception and the usage of alternative delivery channels in banking institution. The researcher used descriptive and analytical research while the study population was 24000 customers of Banque Populaire du Rwanda. The sample size of the research; by using Nenzla formula, the sample was 95 customers. The data collection instruments were questionnaires and interview guide while analysis and interpretation of data was done using tables. Data collected was analysed based on the frequencies and percentages of respondent's views. The research found out that alternative delivery channels offered by Banque Populaire du Rwanda are Quickcash, Izicash and mobile banking where 56% of customers use Mobile banking and Quickcash, 21% use Mobile banking, Izicash and Quickcash, 14% use Quickcash only and 9% Mobile banking and Izicash. 68% of customers are highly aware about alternative delivery channels, 26% are very highly aware and 6% are lowly aware about alternative delivery channels. 78% of customers strongly agree that alternative delivery channels is effective to manage change, 68% agree that it improve efficiency of bank services. The research concluded that customers have a good perceptions on alternative delivery channels, customers are satisfied with that services and they benefit more from it. The research recommended that the Banque Populaire du Rwanda should continue to create awareness and advertise more and more different services delivered by alternative delivery channels and adding others services like accounts details, balance statement, order to buy and sell shares and open new accounts.