

ANALYSIS OF THE UTILIZATION OF AGENCY BANKING ON THE PERFORMANCE OF KENYAN BANKS

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Abstract

The objective of the study was to assess the utilization of agency banking on the performance of Kenyan banks. Descriptive research design was used in this study. The target population from which the sample was drawn is commercial banks within Nairobi region. A census was done to include all the banks which have successfully rolled out agency banking. Both primary and secondary data was used in the study. Data collected was validated, edited and coded then analysed using descriptive statistics with the aid of statistical package for social sciences (spss). Data presentation methods used were tables, charts and diagrams. The study established that liquidity availability, agency regulation, agency infrastructure cost and security was a major influence to banks performance. Some of the recommendations that the study made were that banks should give more attention to security and find better ways of vetting their agents. The agents should be more financially included to handle many transactions.

Key words: agency banking, financial institutions, bank agents, liquidity.

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