

ABSTRACT

The study was aimed to inspect the aspects that affect the service quality of Branchless Banking in the background of developing country like Pakistan's city Lahore. SERVEQUAL model was used with determinants of service quality of Branchless Banking. The variables of interest were age, gender, education, marital status, monthly income and residence. Confirmatory factor analysis is used to confirm that factors of service quality of branchless banking are determined through the dimensions of SERVEQUAL model. Qualitative method is used for data collection; questionnaire and interviews. Sample size is 311 questionnaires. Data was collected from the users of branchless banking. Regression analysis was used for analyzing the data in SPSS. The result shows that the chosen variables have significant impact on the determinants of service quality.

Key Words: Branchless Banking, SERVEQUAL, tangibility, responsiveness, reliability, assurance, empathy.