COMMERCIAL BANKS. In this context, the Kenyan commercial banks use electronic delivery channels utilized by local consumers to analyze the role of electronic delivery channels.

The paper seeks to analyze the role of electronic delivery channels utilized by local consumers to analyze the role of electronic delivery channels. The demand for electronic delivery channels has increased significantly, necessitating a rethink about their implementation and direct role in enhancing information and service delivery. Currently, there is a push for the provision of a new comprehensive revolution by technological development in financial services. This process involves the evolution of electronic delivery channels and their role in financial services.

1.0 Introduction

Key Words: Electronic Commerce, Financial Institutions, and Services

Electronic banking offers a 24/7 service at a lower cost compared to traditional banking. It also offers a balance between comprehensive pricing and functionality, balancing between convenience and accessibility. However, like other electronic delivery channels, electronic banking faces challenges of infrastructure, products, and services that offer a balance.

In this regard, this paper examines the evolution of electronic delivery channels. In recent years, we have witnessed the evolution of electronic delivery channels in Kenya. Mobile/SMSS Banking, POS Banking, Electronic Funds Transfer, and Internet Banking (Credit and Debit cards), International TB, have emerged alongside Electronic delivery channels.

Development of information technology and telecommunications have set in place the foundation for the evolution of electronic delivery channels. These channels have revolutionized the provision of financial services in Kenya. Electronic delivery channels are regarded as the next generation of financial services and are expected to revolutionize the provision of financial services in Kenya.

Abstract