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College Students' Choice Criteria of Retail Banks

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Recommended Citation

Blankson, Charles and Tran, Trang Phuc, "College Students' Choice Criteria of Retail Banks" (2010).

Association of Marketing Theory and Practice Proceedings 2010. 78.

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College Students' Choice Criteria of Retail Banks
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Building: Hilton Ocean Front Resort
Room: Promenade 7
Date: 03-26-2010 - 09:30 AM – 10:45 AM
Last modified: 02-09-2010

Abstract

The purpose of this research is to develop a scale identifying American college students' choice criteria of retail banks. It is an exploratory study that complements extant studies on retail bank selection. The reliability of the scale was assessed using exploratory factor analysis and serves as a prelude to further empirical validation analysis. The results present four distinct factors important in the selection of retail banks, namely, "convenience", "competence", "recommendation by parents" and "free banking - no bank charges". It concludes by discussing managerial contributions, limitations and future research directions.

Keywords

Students' Choices, Retail Banks