

CHAPTER 8

CONCLUSION

BMMB should capitalize its existing branch delivery network as the base to increase its customers reach.

With an outward looking view of the market, centered around the objective of delivering convenience to customers, outsourcing of delivery means namely face-to-face loan origination (sales) and over-the-counter functions that includes payment and deposit collection can offer a cost effective means towards increasing the bank's customer base.

Increase in the bank's customer base that is achieved with lesser increase in cost per unit of income shall ultimately improve the bank's overall profitability.