

## Abstract

The purpose of this study was to explore bank selection criteria among undergraduate students in Arusha region. Specific objectives of this study were to find out the level of awareness of students in banks product and services, to find out the preference of students in terms of bank products and service and to verify if technology and bank charges influence bank selection among undergraduate students. As per the knowledge of the researcher, it was hard to find a study that specifically searched for the bank selection criteria among undergraduate students in Arusha region. Therefore, data collected from this study, the conclusion and recommendations sought to cover the gap. Descriptive research design was used in this study. Descriptive research design was used in this study. Quantitative research approach was applied by the researcher to obtain correct and comprehension responses. The target population was undergraduate students at the chosen higher education institutions. Simple random sampling was used to pick 98 samples. Both primary and secondary data were used in this study. Questionnaires were used to collect primary data while secondary data was collected using documentary review Data collected was analysed using Statistical Package for Social Science (SPSS) version 25 for windows and Microsoft excel. Findings unveiled that undergraduate' students at the selected institutions were well aware of product and services offered by banks. The findings reveled that to the large extent respondents agreed with the preference of students in terms products and service offered various bank and to the large extent respondents agreed services technology and bank charges influence bank selection by the undergraduate students. This study concludes that undergraduate students are awareness of students in product and services offered by various banks. Also, study concludes that undergraduate students prefer bank reputation, proximity to home and workplace, bank image and ggood customer services to the large extent in selecting banks. Similarly, the study concludes that low service charges, phone banking facility, availability of ATMs and internet banking facility as well as secured electronic services highly influence bank selection by the undergraduate students. This study recommended that banks should to adopt the electronic banking services that are easily understandable and secured to the customers.

