

Analysis of Infrastructural Challenges of E-Banking as Reported by Customers

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Abstract

This study analyzed the infrastructural challenges of internet banking as per participants' gender and bank. This empirical research was administered in Karachi, Pakistan. Questionnaire is adopted from literature with nine (9) variables on 5 point Likert scale. Questionnaires (300) were collected by google forms and analysed in SPSS and MS Excel. Frequency circulation, mean \pm SD and setting of numerous variables are performed and presented in tables. Significant difference was found in the responses of males and females. Females found internet banking more convenient as compare to males. Either the consumers don't get the desired products/services or are unaware of it. Therefore, in these circumstances the manufacturer/service suppliers need to minimize the gap. At the same time, if the client don't find out about the products/services and/or its attributes, it is exceptionally required to mindful him/her with the comprehensive concerned expertise. Beatrice (2017) performed the similar study in which customers were not considered. Beatrice (2017) recommended the consideration of clients' viewpoint for future works. This study is the expansion of Beatrice's work. This study will likely play the role of bridge between the customer and E-banking service providers. In future, this study can be extended to more demographics and geographical locations.

Keywords

Online banking; internet banking; infrastructure; challenges; gender.

Introduction

The banking industry worldwide provides Internet banking to offer customers easy access to banking services (Ramavhona and Mokwena 2016). Opening an online bank account is valuable for many reasons (Faccia and Cavaliere 2021). Bill Gates announced "banking is essential, banks are not". This quotation means, the traditional branch banking is going to vanish in order to be surrogated by Electronic Banking (E-banking) which continues to attract new users (Uddin et al. 2016). E-banking refers to economic tasks that are carried out using digital technological innovations (Alikhani and Zare 2018). E-banking indicates any user with a desktop computer as well as an internet browser can get attached to his financial institutions web site to do any of the online financial features. In E- banking system the financial institution has a central database that is web-enabled (Anand 2015). The introduction of e-banking services is taken into consideration an innovation of the banking industry, bringing different advantages to both clients and also financial institutions (Dao 2014). One of the benefits that the e-banking is after and that is increased customer satisfaction (Chavan 2013). It gives massive benefits to consumers in regards to the simplicity as well as price of purchases (Bahl 2012). Internet banking has provision networks that replaces and also reproduced different tasks currently carrying out by the bank (Hussain et al. 2017).

Infotech (IT) has been playing a spectacular role in the handling, estimation and access of file (Ali et al. 2021). Establishments are required to innovate their processes as well as techniques on the development of new technological advances (Ali et al.2021). In the current time, the development in technology has affected enterprise in numerous means, most specifically in terms of monitoring as well as control; marketing as well as study; operations as well as decision making (Chavan 2013). Monetary system plays an important function in the economic advancement of the country (Farooqui and Rajani 2017). The standard mode of providing products and services by banks to the customers' is with a single circulation channel which is physical financial institution branches (Anand 2015). In order to cope with the quick changes in business circumstance, banks started to rely on distribution channels as an alternative strategy for differentiation and also gaining additional competitive advantage (Anand 2015). Banks boost innovation financial investment investing highly to resolve earnings, price and competitiveness concerns (Chavan 2013). In a globe, which is becoming significantly open as a result of the Web as well as the Net (www), Electronic banking has been pushing on around the globe (Adewuyi 2005). Financial solutions industry is establishing as a result of the intro of web, rapid technical developments, deregulation, globalization as well as the influence of altering affordable and governing pressures (Anand 2015). Application of web in financial system has modernized the banks (Farooqui and Rajani 2017). In financial sector, information technology is the major aspect for future advancement of financial solutions market. It is based on sharing of information, which generally relies on info as well as communication technological advances for acquiring, analyzing and also supplying records to all pertinent users (Rahman et al. 2017). E-banking is data base and primarily scientific in operation the electronic gadgets of the computer resolution with the extensive use IT without direct resources to the financial institution by the clients (Farooqui and Rajani 2017).

Online banking is getting popularity due to location independence i.e. available all the time (Mondal, Deb, and Huda 2016). Online banking and e-commerce have begun to shape our world today. People can now make purchases and pay for goods and services online (Ogini 2018). Internet banking is the equivalent of accessing a bank's services via the Internet. Internet banking does not exist single-handedly but as a part of electronic banking (Szopiński 2016). E-banking contribute in advertising, publicity as well as marketing research of the products (Adewuyi 2005). It has actually highly impacted the tactical business considerations for financial institutions by considerably lowering costs of shipment as well as deals (Chavan 2013). For this reason e-banking now plays a crucial role to carry out the person in addition to corporate monetary activities implementation (Hussain et al. 2017). Because of the arrival of infotech there is a modification in the banking industry which has led way for the introduction of retail electronic repayment system and also has actually proceeded in the recent years in numerous nations (Farooqui and Rajani 2017). It needs to be noted, nonetheless, that while e-banking gives several advantages to customers as well as banks, it likewise intensifies typical financial threats (Chavan 2013). In this era of contemporary technological innovations, the application of e-banking services plays a substantial part in aiding financial institutions to stay competitive and adjust to the recent changes of the marketplace (Dao 2014). The monetary products and services have appeared online, which has therefore end up being an important circulation network for a number of banks (Chavan 2013). The success of Internet banking depends upon the maturity, sincerity as well as devotion of the people. Internet banking system has shown to be more functional than a guy (Adewuyi 2005).

Using most recent innovation causes the enhanced efficiency, price efficiency and also boosted performance. E-Banking is not something new to Pakistan. The first ever ATM was mounted in 1987 in Pakistan. Till late 1990s, the setup and also development price of Automated Teller Machine were remained reduced and also sluggish (Hussain et al. 2017).The progress of economic transactions by innovation has been driven by variants in scattering networks as demonstrated by ATM Machine (automated cashier machine), Mobile Phone-banking, Pc-banking, Tele banking and also most lately internet banking (Hussain et al. 2017). The usage of electronic banking has actually grown rapidly in the last years, along with the Web (Josefsson 2017). In 2017, 64% of the complete transactions were executed by ATM machines, 0.40% were performed through mobile financial, and 4% of them were conducted by means of net in Pakistan (Hussain et al. 2017). One amongst customers experienced issue with Internet and also electronic banking is personal privacy; that makes the safety in transactions necessary (Josefsson 2017). These results indicate that what the respondents have most to complain concerning, pertaining to Electronic banking is the safety (Josefsson 2017). Researches has actually shown that younger sections are much more happy to take threats than the older sections Regarding electronic banking, the older sectors are even more careful than typical (Josefsson 2017). The solution stumbles upon as easy to use, quick, accessible and so on, but despite the fact that the participants found the usage positive, lots of found the security unfavorable (Josefsson 2017). Kalhor et al. (2019a) and Kalhor et al. (2019b) discussed the role of IT in the customer satisfaction of banking industry of Paksitan. Also e-banking activities based on the web or virtual exclusive networks have by the financial institution, as a result

communication channel, distribution network as well as deals network must be protected (Hussain et al. 2017). One of the most vital legal challenges for the e-banking system seems to be whether the general regulations of contracts offer sufficient assurances for the credibility as well as requirement of digital agreements (Alikhani and Zare 2018). The challenge lies in what is the most effective way to train customers (Jansen and Leukfeldt 2016).

Literature Review

There has been a lot of research performed on the online banking in regards to challenges dealt with by provider. Among the descriptive study was conducted by Beatrice (2017) in Kenya, in which questionnaire was used for information collection. Research study examined the difficulties encountered by the internet banking. Obstacles were shown by the study were i.e. bad net rate, client recognition, absence of informs of electronic banking, much less infiltration out there as well as the reception of online banking solutions. Research additionally highlighted the deal security issues in the financial institutions. It was concluded that the degree of awareness amongst the consumer concerning internet banking is rather much less; that's why it was advised to train the banks' staff members so that they could pass on the obtained understanding of online banking in the direction of the customers (Beatrice 2017). Research was performed by Rahman et al (2017) with the objective to check out the present situation, leads and trouble of online banking (Dutch-Bangla Financial institution Limited) in Bangladesh. Information was accumulated by carrying out interviews. There were 11 concerns in the interview and 100 meeting were carried out from the registered customers of the bank. It was concluded that consumers of the bank had insufficient knowledge regarding the e-banking services (Rahman et al. 2017). Deep literature testimonial was carried out in Iran by Alikhani and also Zare (2018) in which the issues as well as obstacles of electronic banking regulations are highlighted. In the study, lawful challenges are examined for the development of online banking systems to ensure that remedy of those problems can be recommended. It was concluded that, the policies for the consumer security were insufficient in terms of online banking as well as on the same time, there was no clear judicial procedure thereof (Alikhani and Zare 2018). Phuong Nam (2014) carried out study on the implementation process of online banking services in Vietnam. There were 2 purposes in the research study: 1) to uncover the reasons and stimuli for the application of electronic banking solutions; 2) to explore the application process and also highlight the difficulties dealt with during the procedure. It was wrapped up that the expansion of market and also the contentment of customers were the significant motivations behind the implementation of the internet banking; and the significant challenge was the absence of understanding (regarding the online banking) among consumer and their unwillingness (Dao 2014).

Ameena Farooqui and P. Rajani (2017) carried out as research study with the purpose of taking a look at progression of Indian banks in the context of internet banking. On the same time, challenges faced by Indian banks were also highlighted. The electronic banking users increase from 193204330 (in 2013) to 462124989 (in 2016); which indicated that there achieved success application of electronic banking in Indian financial institutions. Highlighted factors were; i.e. protection threat, count on aspect, customer understanding, personal privacy danger, enhancing the public support, accessibility of personnel services, competition, application of global innovation and so on (Farooqui and Rajani 2017). Hussain et al. (2017) suggested web ease of access in financial sector as a reason for client hesitation to access their checking account online in Pakistan. Because of the absence of cyber security, customers' trust fund is substantially impacted by the use web banking. Furthermore, authors highlighted the concerns of online banking i.e. technical issues, ATM Machine web link network issues, safety and security problems, non-technical personnel (Hussain et al. 2017). Al-Weshah (2013) concluded that e-banking provides many opportunities to financial institution such as easy & quick services, economical interaction client tools, new financial product/services and efficient control in banking system errors. On the other hand, e-banking experienced many potential difficulties in financial institution renovation such as lack of clients' trust and safety and security, absence of workers' participation in financial sector enhancement, as well as absence of pertinent staff members' abilities and abilities in web applications due to lack of reliable training for teller (Al-Weshah 2013). Ashoka and also Vinay M.L (2016) conducted study in Mysore Area expose that the equivalent portion in respect of country client is only 60 portion with the overall example dimension of 179 the percent for E- Financial in the accumulated group counts for 80 percent the major factor for non-patronization of E-- Banking is illiteracy and concern of shedding money when internet banking is exercised (M L. and S. 2016). The association between demographic characteristics as well as the satisfaction of clients for internet banking was checked out by Kumbar (2011); moreover, organization between service quality and also customer's complete satisfaction was likewise explored he also check out the relationship between service top quality and also clients' complete satisfaction along with contentment in electronic banking solution given by the public sector bank and private sector banks. The study learnt that total fulfillment of staff members, business owners and specialists are greater in electronic banking service. Likewise it was located that there is considerable distinction in the consumers' understanding in electronic banking services provided by the

public and economic sector banks (Kumbhar 2011). According to Ravi and Schrick (2001), In every organization, the method the business is conducted is being transformed by ecommerce. Outdated company models are changed by the new ones. On the exact same time, organization are pondering over the alteration of techniques of client relationship monitoring and service procedure design. Banks are not endangering on this change. In the present research study, views of lenders are taken a look at on the stipulation of financial services via website. Results of the research suggested that electronic banking in its early stage age and its used by much less variety of financial institutions; overall electronic banking benefits are continuing to be to be recognized by variety of financial institutions for its execution (Ravi and Schrick 2001). Malhotra and Singh (2009), briefly indicated today condition of internet banking in India. This research was conducted to look for the connection in between electronic banking fostering and efficiency of financial institution and the threat. It has been shown by the research that, internet banking has the substantial and also adverse association with the danger; where it becomes clear that threat account of banks is not enhanced by the electronic banking fostering in financial institutions (Malhotra and Singh 2009).

Research Gap

With the arrival of technological enhancement, it was required for the financial institutions and so the client to relocate towards the internet banking (Lusaya and Kalumba 2018). E-Banking is sensation through which the product or services are immediately provided to clients with digital system (Lusaya and Kalumba 2018). Lately, due the innovation in the field of information technology and also the Internet advantages, banks have actually been seeking for the arrangement of number of solutions for their consumers. Unavoidable obstacles are being available in the way of development and advancement of e-banking (Alikhani and Zare 2018). In addition to the benefits of, electronic banking; there are several challenges in the market of electronic banking; which are significant for both i.e. company as well as the end user that operates effectively from the banks. It is needed for them to be aware of those obstacles to ensure that they can be conquered effectively (Revathi 2019).

In today circumstance, it is called for to identify the concerns of banking with net on the side of clients to recognize the obstacles which are been dealt with by company. This way, hesitation pertaining to the usage of online banking amongst completion user as it may be lowered for the good of both customers and also provider. There has been a great deal of researches, that focus on the difficulties dealt with by the service providers i.e. financial institutions however a very few of them have actually focused on the difficulties with end user (customer) viewpoint. Beatrice in 2017 performed a study on the obstacles faced by the internet banking in which the data was gathered from branch supervisors, branch managers, customer service policemen, tellers as well as credit score officers. Given that, the data was gathered from the authorities of financial institutions as well as in that circumstance, clients were ruled out. In the gravity of mentioned factor, the author has left the ideas for future that this job can be more prolonged by conducting the same study in the customers' point of view (Beatrice 2017). This study is the extension of Beatrice's function.

Research Objectives

An information systems (IS) success model has been validated in high-income countries, but research in low-income countries is still lacking (Borena and Negash 2015). The aim of the present research was to bridge the gap between customer and banks in terms of infrastructural challenges faced by customers. In this regard, two objectives were initiated to pursue the aim:

- To highlight the infrastructural challenges faced by the banks on the way to online banking
- To analyze the infrastructural challenges of internet banking as per gender and banks in customers' perspective.

Methodology

Research methodology is the study of methods which have actually been used in the conducted research. In this section, research technique, research design, populace, specimen dimension, sampling method, research tool and also measurement scale are reviewed briefly.

1.1 Research Philosophy

Three main philosophies of science exist i.e. empiricism, scientific realism as well as social constructionism (Haig 2012). This study based on the realism philosophy. According to McMurray et al. (2004) as pointed out by Andriukaitiene et al., (2013), that in realism ideology, truth and also ideas that exist in the environment are focused. Yin (1989) as pointed out by (Sobh and Perry 2006) indicated that realism standard intends to generalize to

academic suggestions and not to populations. There are two branches of realism philosophy i.e. vital and also direct realism. Sekaran and Bougie (2013) as cited by Andriukaitiene et al. (2013) discussed straight realism is what an individual feels, sees, hears, etc. On the other hand, in crucial realism, the people review their experience in certain situations.

1.2 Research Approach

Classification reveals three kinds of research approaches i.e. qualitative, quantitative and the mixed method of both. Quantitative research describes the metrology and evaluation of variables for getting outcomes (Apuke 2017). By the assistance of countless statistical methods, the details (numerical records) is assessed in order to answer the questions like, how much, that, what, the amount of, where as well as when (Beatrice 2017). According to Aliaga and Gunderson (2002), as cited by Apuke (2017) which explains the quantitative research methods as describing an issue by through collection of records in numbers as well as examining it with the help of mathematical techniques. Statistical strategy to research design comprises the quantitative research approach. It starts with the statement of the research trouble and also incorporates the theory development, review of literary works as well as quantitative analysis of records (Williams 2007). This research approach emerged around the duration of 1250 A.D., it was used by the scientists for the metrology of details. Since, in this research author has gathered the details and made use of various statistical methods to examine it; thus this research makes use of the quantitative research study perspective.

1.3 Research Design

Design of research is structure, research plan as well as analysis are created in order to examine the research questions (Beatrice 2017). According to Cooper and Schindler (2006) as pointed out by Beatrice (2017) that detailed research is made use of for addressing the question like what, where and also just how of an incident. Survey research is called the common sort of descriptive research; in survey research, questions are asked from the sample (representing the group (s) of people to be researched (Koh and Owen 2000). Essential details regarding the population are provided by the use descriptive research design. Detailed research assistance research to define the important things which are common in the populace (Swatzell and Jennings 2007).

1.4 Research Instrument

Survey was utilized the research tool in the research. It was consisted of five sections. Initial section was based upon six (6) questionings relating to the details of respondent i.e. age, sex, bank name and educational background, Have you done any type of computer system programs? And do you have accessibility to internet? Second area was contained four (4) questions relating to the potential customers of online banking as adopted from (Rahman et al. 2017). Third area was based upon Nine (9) questionings regarding infrastructural problems which were embraced from (Beatrice 2017). Only third section was included in the scope of the present research paper along with two of demographics i.e. gender and banks.

1.5 Measurement Scale

Because, the thought of individuals pertaining to anything are an abstract noun; which cannot be determined by physical quantities; therefore, for dimension of viewpoints and perspectives, likert ranges are created (Rensis 1932). These scales are been composed on the different choices in a dealt with layout. In the here and now research, 5-point likert scale ("Strongly Differ = 1" to "Highly Agree = 5") was used in order to determine the different variables.

1.6 Data Collection

In research language, population is the overall sum of items from the data specimen can be taken (Yahiya 2011). Research population in this study is the number of people that have accounts in any of the financial institution in Karachi, Sindh, Pakistan. The consumers of a minimum of five banks (operating in Karachi) were approached for the details collection (by Google kind) and also records was gathered from 300 participants. Hassle-free tasting method was made use of for the records collection.

1.7 Data Analysis

Collected data was taken into MS excel and statistical package for social scientific researches for analysis. Record analysis consisted of simple frequency distribution, means, standard deviations and also modes of numerous variables. The records existed in the form of tables. Evaluation of the each of the question was conducted separately according to both demographic attributes i.e. sex and also age.

Results

Result is based upon the in-depth analysis of different variables of infrastructural challenges of online banking across sex as well as bank of the individuals. The analysis consists of the in-depth frequency distribution together with mean as well as standard deviations of the variables. The results exist in the tabular style.

1.8 Bank's website is very easily accessible

Frequency distribution, mean, standard deviation and mean of Q1 throughout gender and bank were taken out in detail as presented in table 1. The analysis indicated that the mean response of participants (male) from Allied Bank Limited (ABL), Habib Bank Limited (HBL), Meezan Bank Limited (MBL), Muslim Commercial Bank (MCB) and United Bank Limited (UBL) was computed to be 3.64 ± 0.86 , 3.58 ± 0.91 , 3.43 ± 0.90 , 3.61 ± 0.90 and 3.64 ± 0.85 , 4 with common mode of 4 respectively.

Table 1. Frequency distribution, mean \pm SD and mode of the responses of the participants across gender and various banks

Gender	Bank	Bank's website is very easily accessible					Total	Mean \pm SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	ABL	2(0.67%)	2(0.67%)	13(4.33%)	21(7%)	7(2.33%)	45(15%)	3.64 \pm 0.86, 4
Male	HBL	1(0.33%)	2(0.67%)	20(6.67%)	18(6%)	7(2.33%)	48(16%)	3.58 \pm 0.91, 4
Male	MBL	2(0.67%)	3(1%)	17(5.67%)	21(7%)	3(1%)	46(15.33%)	3.43 \pm 0.90, 4
Male	MCB	2(0.67%)	6(2%)	20(6.67%)	30(10%)	11(3.67%)	69(23%)	3.61 \pm 0.90, 4
Male	UBL	1(0.33%)	3(1%)	17(5.67%)	21(7%)	8(2.67%)	50(16.67%)	3.64 \pm 0.85, 4
Total		8(4.32%)	16(8.65%)	87(47.03%)	111(60%)	36(19.46%)	258(86%)	
Female	ABL	-	-	-	9(3%)	-	9(3%)	4.00 \pm 0.71, 4
Female	HBL	-	-	-	6(2%)	-	6(2%)	4.00 \pm 0.67, 4
Female	MBL	-	-	-	8(2.67%)	-	8(2.67%)	4.00 \pm 0.70, 4
Female	MCB	-	-	-	12(4%)	-	12(4%)	4.00 \pm 0.89, 4
Female	UBL	-	-	-	7(2.33%)	-	7(2.33%)	4.00 \pm 0.97, 4
Total		-	-	-	42(14%)	-	42(14%)	

Moreover, the mean response of female respondents from the banks i.e. Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was calculated as 4.00 ± 0.71 , 4.00 ± 0.67 , 4.00 ± 0.70 , 4.00 ± 0.89 and 4.00 ± 0.97 with same mode i.e. 4 respectively as can be seen in the table 1.

1.9 Accessing internet banking Services is very easy

Frequency distribution, mean, standard deviation and mean of Q2 throughout gender and bank were taken out in detail as presented in table 2. The analysis indicated that the mean response of participants (male) from Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was computed to be 3.78 ± 0.90 , 3.58 ± 0.90 , 3.43 ± 0.90 , 3.61 ± 0.89 and 3.64 ± 0.85 , 4 with common mode of 4 respectively.

Table 2. Frequency distribution, mean \pm SD and mode of the responses of the participants across gender and various banks

Gender	Bank	Accessing internet banking Services is very easy					Total	Mean \pm SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	ABL	-	6(2%)	7(2.33%)	23(7.67%)	9(3%)	45(15%)	3.78 \pm 0.90, 4
Male	HBL	1(0.33%)	2(0.67%)	20(6.67%)	18(6%)	7(2.33%)	48(16%)	3.58 \pm 0.90, 4
Male	MBL	2(0.67%)	3(1%)	17(5.67%)	21(7%)	3(1%)	46(15.33%)	3.43 \pm 0.90, 4
Male	MCB	2(0.67%)	6(2%)	20(6.67%)	30(10%)	11(3.67%)	69(23%)	3.61 \pm 0.89, 4
Male	UBL	1(0.33%)	3(1%)	17(5.67%)	21(7%)	8(2.67%)	50(16.67%)	3.64 \pm 0.85, 4
Total		6(3.24%)	20(10.81%)	81(43.78%)	113(61.08%)	38(20.54%)	258(86%)	
Female	ABL	3(1%)	-	-	6(2%)	-	9(3%)	3.00 \pm 0.85, 4
Female	HBL	-	-	-	6(2%)	-	6(2%)	4.00 \pm 0.83, 4
Female	MBL	-	-	-	8(2.67%)	-	8(2.67%)	4.00 \pm 0.85, 4
Female	MCB	-	-	-	12(4%)	-	12(4%)	4.00 \pm 0.89, 4
Female	UBL	-	-	-	7(2.33%)	-	7(2.33%)	4.00 \pm 0.97, 4
Total		3(1%)	-	-	39(13%)	-	42(14%)	

Moreover, the mean response of female respondents from the banks i.e. Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was calculated as 3.00 ± 0.85 , 4.00 ± 0.83 , 4.00 ± 0.85 , 4.00 ± 0.89 and 4.00 ± 0.97 with same mode i.e. 4 respectively as can be seen in the table 2.

1.10 Online banking services are very user friendly

Frequency distribution, mean, standard deviation and mean of Q3 throughout gender and bank were taken out in detail as presented in table 3. The analysis indicated that the mean response of participants (male) from Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was computed to be 3.13 ± 0.87 , 3.58 ± 0.90 , 3.43 ± 0.90 , 3.61 ± 0.89 and 3.64 ± 0.85 with common mode of 4 respectively.

Table 3. Frequency distribution, mean \pm SD and mode of the responses of the participants across gender and various banks

Gender	Bank	Online banking services are very user friendly					Total	Mean \pm SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	ABL	2(0.67%)	6(2%)	22(7.33%)	14(4.67%)	1(0.33%)	45(15%)	3.13 \pm 0.87, 4
Male	HBL	1(0.33%)	2(0.67%)	20(6.67%)	18(6%)	7(2.33%)	48(16%)	3.58 \pm 0.90, 4
Male	MBL	2(0.67%)	3(1%)	17(5.67%)	21(7%)	3(1%)	46(15.33%)	3.43 \pm 0.90, 4
Male	MCB	2(0.67%)	6(2%)	20(6.67%)	30(10%)	11(3.67%)	69(23%)	3.61 \pm 0.89, 4
Male	UBL	1(0.33%)	3(1%)	17(5.67%)	21(7%)	8(2.67%)	50(16.67%)	3.64 \pm 0.85, 4
	Total	8(4.32%)	20(10.81%)	96(51.89%)	104(56.22%)	30(16.22%)	258(86%)	
Female	ABL	1(0.33%)	-	1(0.33%)	7(2.33%)	-	9(3%)	3.56 \pm 0.79, 4
Female	HBL	-	-	-	6(2%)	-	6(2%)	4.00 \pm 0.73, 4
Female	MBL	-	-	-	8(2.67%)	-	8(2.67%)	4.00 \pm 0.76, 4
Female	MCB	-	-	-	12(4%)	-	12(4%)	4.00 \pm 0.89, 4
Female	UBL	-	-	-	7(2.33%)	-	7(2.33%)	4.00 \pm 0.97, 4
	Total	1(0.33%)	-	1(0.33%)	40(13.33%)	-	42(14%)	

Moreover, the mean response of female respondents from the banks i.e. Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was calculated as 3.56 ± 0.79 , 4.00 ± 0.73 , 4.00 ± 0.76 , 4.00 ± 0.89 and 4.00 ± 0.97 with same mode i.e. 4 respectively as can be seen in the table 3.

1.11 The response time of internet banking system is very reasonable

Frequency distribution, mean, standard deviation and mean of Q4 throughout gender and bank were taken out in detail as presented in table 4. The analysis indicated that the mean response of participants (male) from Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was computed to be 3.71 ± 0.87 , 3.58 ± 0.92 , 3.43 ± 0.91 , 3.61 ± 0.91 and 3.64 ± 0.85 with common mode of 4 respectively.

Table 4. Frequency distribution, mean \pm SD and mode of the responses of the participants across gender and various banks

Gender	Bank	The response time of internet banking system is very reasonable					Total	Mean \pm SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	ABL	2(0.67%)	6(2%)	1(0.33%)	30(10%)	6(2%)	45(15%)	3.71 \pm 0.87, 4
Male	HBL	1(0.33%)	2(0.67%)	20(6.67%)	18(6%)	7(2.33%)	48(16%)	3.58 \pm 0.92, 4
Male	MBL	2(0.67%)	3(1%)	17(5.67%)	21(7%)	3(1%)	46(15.33%)	3.43 \pm 0.91, 4
Male	MCB	2(0.67%)	6(2%)	20(6.67%)	30(10%)	11(3.67%)	69(23%)	3.61 \pm 0.91, 4
Male	UBL	1(0.33%)	3(1%)	17(5.67%)	21(7%)	8(2.67%)	50(16.67%)	3.64 \pm 0.85, 4
	Total	8(4.32%)	20(10.81%)	75(40.54%)	120(64.86%)	35(18.92%)	258(86%)	
Female	ABL	-	-	6(2%)	3(1%)	-	9(3%)	3.33 \pm 0.77, 4
Female	HBL	-	-	-	6(2%)	-	6(2%)	4.00 \pm 0.69, 4
Female	MBL	-	-	-	8(2.67%)	-	8(2.67%)	4.00 \pm 0.71, 4
Female	MCB	-	-	-	12(4%)	-	12(4%)	4.00 \pm 0.89, 4
Female	UBL	-	-	-	7(2.33%)	-	7(2.33%)	4.00 \pm 0.97, 4
	Total	-	-	6(2%)	36(12%)	-	42(14%)	

Moreover, the mean response of female respondents from the banks i.e. Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was calculated as 3.33 ± 0.77 , 4.00 ± 0.69 , 4.00 ± 0.71 , 4.00 ± 0.89 and 4.00 ± 0.97 with same mode i.e. 4 respectively as can be seen in the table 4.

1.12 Internet banking system is very reliable

Frequency distribution, mean, standard deviation and mean of Q5 throughout gender and bank were taken out in detail as presented in table 5. The analysis indicated that the mean response of participants (male) from Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was computed to be 3.78 ± 0.83 , 3.58 ± 0.87 , 3.43 ± 0.87 , 3.61 ± 0.86 and 3.64 ± 0.85 with common mode of 4 respectively.

Table 5. Frequency distribution, mean \pm SD and mode of the responses of the participants across gender and various banks

Gender	Bank	Internet banking system is very reliable.					Total	Mean \pm SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	ABL	-	5(1.67%)	3(1%)	34(11.33%)	3(1%)	45(15%)	3.78 \pm 0.83, 4
Male	HBL	1(0.33%)	2(0.67%)	20(6.67%)	18(6%)	7(2.33%)	48(16%)	3.58 \pm 0.87, 4
Male	MBL	2(0.67%)	3(1%)	17(5.67%)	21(7%)	3(1%)	46(15.33%)	3.43 \pm 0.87, 4
Male	MCB	2(0.67%)	6(2%)	20(6.67%)	30(10%)	11(3.67%)	69(23%)	3.61 \pm 0.86, 4
Male	UBL	1(0.33%)	3(1%)	17(5.67%)	21(7%)	8(2.67%)	50(16.67%)	3.64 \pm 0.85, 4
Total		6(3.24%)	19(10.27%)	77(41.62%)	124(67.03%)	32(17.3%)	258(86%)	
Female	ABL	-	-	6(2%)	3(1%)	-	9(3%)	3.33 \pm 0.58, 4
Female	HBL	-	-	-	6(2%)	-	6(2%)	4.00 \pm 0.69, 4
Female	MBL	-	-	-	8(2.67%)	-	8(2.67%)	4.00 \pm 0.71, 4
Female	MCB	-	-	-	12(4%)	-	12(4%)	4.00 \pm 0.89, 4
Female	UBL	-	-	-	7(2.33%)	-	7(2.33%)	4.00 \pm 0.97, 4
Total		-	-	6(2%)	36(12%)	-	42(14%)	

Moreover, the mean response of female respondents from the banks i.e. Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was calculated as 3.33 ± 0.58 , 4.00 ± 0.69 , 4.00 ± 0.71 , 4.00 ± 0.89 and 4.00 ± 0.97 with same mode i.e. 4 respectively as can be seen in the table 5.

1.13 Internet is easily available across the country

Frequency distribution, mean, standard deviation and mean of Q6 throughout gender and bank were taken out in detail as presented in table 6. The analysis indicated that the mean response of participants (male) from Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was computed to be 3.16 ± 0.96 , 3.58 ± 0.93 , 3.43 ± 0.93 , 3.61 ± 0.92 and 3.64 ± 0.85 with common mode of 4 respectively.

Table 6. Frequency distribution, mean \pm SD and mode of the responses of the participants across gender and various banks

Gender	Bank	Internet is easily available across the country.					Total	Mean \pm SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	ABL	-	19(6.33%)	1(0.33%)	24(8%)	1(0.33%)	45(15%)	3.16 \pm 0.96, 4
Male	HBL	1(0.33%)	2(0.67%)	20(6.67%)	18(6%)	7(2.33%)	48(16%)	3.58 \pm 0.93, 4
Male	MBL	2(0.67%)	3(1%)	17(5.67%)	21(7%)	3(1%)	46(15.33%)	3.43 \pm 0.93, 4
Male	MCB	2(0.67%)	6(2%)	20(6.67%)	30(10%)	11(3.67%)	69(23%)	3.61 \pm 0.92, 4
Male	UBL	1(0.33%)	3(1%)	17(5.67%)	21(7%)	8(2.67%)	50(16.67%)	3.64 \pm 0.85, 4
Total		6(3.24%)	33(17.84%)	75(40.54%)	114(61.62%)	30(16.22%)	258(86%)	
Female	ABL	6(2%)	-	3(1%)	-	-	9(3%)	1.67 \pm 1.05, 4
Female	HBL	-	-	-	6(2%)	-	6(2%)	4.00 \pm 0.96, 4
Female	MBL	-	-	-	8(2.67%)	-	8(2.67%)	4.00 \pm 0.97, 4
Female	MCB	-	-	-	12(4%)	-	12(4%)	4.00 \pm 0.89, 4
Female	UBL	-	-	-	7(2.33%)	-	7(2.33%)	4.00 \pm 0.97, 4
Total		6(2%)	-	3(1%)	33(11%)	-	42(14%)	

Moreover, the mean response of female respondents from the banks i.e. Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was calculated as 1.67 ± 1.05 , 4.00 ± 0.96 , 4.00 ± 0.97 , 4.00 ± 0.89 and 4.00 ± 0.97 with same mode i.e. 4 respectively as can be seen in the table 6.

1.14 Online banking services are very cost effective

Frequency distribution, mean, standard deviation and mean of Q7 throughout gender and bank were taken out in detail as presented in table 7. The analysis indicated that the mean response of participants (male) from Allied Bank

Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was computed to be 2.62 ± 1.00 , 3.58 ± 1.00 , 3.43 ± 1.00 , 3.61 ± 0.99 and 3.64 ± 0.85 with common mode of 4 respectively.

Table 7. Frequency distribution, mean \pm SD and mode of the responses of the participants across gender and various banks

Gender	Bank	Online banking services are very cost effective.					Total	Mean \pm SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	ABL	6(2%)	20(6.67%)	5(1.67%)	13(4.33%)	1(0.33%)	45(15%)	2.62 \pm 1.00, 4
Male	HBL	1(0.33%)	2(0.67%)	20(6.67%)	18(6%)	7(2.33%)	48(16%)	3.58 \pm 1.00, 4
Male	MBL	2(0.67%)	3(1%)	17(5.67%)	21(7%)	3(1%)	46(15.33%)	3.43 \pm 1.00, 4
Male	MCB	2(0.67%)	6(2%)	20(6.67%)	30(10%)	11(3.67%)	69(23%)	3.61 \pm 0.99, 4
Male	UBL	1(0.33%)	3(1%)	17(5.67%)	21(7%)	8(2.67%)	50(16.67%)	3.64 \pm 0.85, 4
	Total	12(6.49%)	34(18.38%)	79(42.7%)	103(55.68%)	30(16.22%)	258(86%)	
Female	ABL	3(1%)	4(1.33%)	-	1(0.33%)	1(0.33%)	9(3%)	2.22 \pm 1.15, 4
Female	HBL	-	-	-	6(2%)	-	6(2%)	4.00 \pm 0.91, 4
Female	MBL	-	-	-	8(2.67%)	-	8(2.67%)	4.00 \pm 0.92, 4
Female	MCB	-	-	-	12(4%)	-	12(4%)	4.00 \pm 0.89, 4
Female	UBL	-	-	-	7(2.33%)	-	7(2.33%)	4.00 \pm 0.97, 4
	Total	3(1%)	4(1.33%)	-	34(11.33%)	1(0.33%)	42(14%)	

Moreover, the mean response of female respondents from the banks i.e. Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was calculated as 2.22 ± 1.15 , 4.00 ± 0.91 , 4.00 ± 0.92 , 4.00 ± 0.89 and 4.00 ± 0.97 with same mode i.e. 4 respectively as can be seen in the table 7.

1.15 Online banking services are effective and efficient

Frequency distribution, mean, standard deviation and mean of Q8 throughout gender and bank were taken out in detail as presented in table 8. The analysis indicated that the mean response of participants (male) from Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was computed to be 3.84 ± 0.87 , 3.58 ± 0.91 , 3.43 ± 0.90 , 3.61 ± 0.90 , and 3.64 ± 0.85 with common mode of 4 respectively.

Table 8. Frequency distribution, mean \pm SD and mode of the responses of the participants across gender and various banks

Gender	Bank	Online banking services are effective and efficient.					Total	Mean \pm SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	ABL	2(0.67%)	1(0.33%)	8(2.67%)	25(8.33%)	9(3%)	45(15%)	3.84 \pm 0.87, 4
Male	HBL	1(0.33%)	2(0.67%)	20(6.67%)	18(6%)	7(2.33%)	48(16%)	3.58 \pm 0.91, 4
Male	MBL	2(0.67%)	3(1%)	17(5.67%)	21(7%)	3(1%)	46(15.33%)	3.43 \pm 0.90, 4
Male	MCB	2(0.67%)	6(2%)	20(6.67%)	30(10%)	11(3.67%)	69(23%)	3.61 \pm 0.90, 4
Male	UBL	1(0.33%)	3(1%)	17(5.67%)	21(7%)	8(2.67%)	50(16.67%)	3.64 \pm 0.85, 4
	TotalTotal	8(4.32%)	15(8.11%)	82(44.32%)	115(62.16%)	38(20.54%)	258(86%)	
Female	ABL	-	-	-	6(2%)	3(1%)	9(3%)	4.33 \pm 0.70, 4
Female	HBL	-	-	-	6(2%)	-	6(2%)	4.00 \pm 0.70, 4
Female	MBL	-	-	-	8(2.67%)	-	8(2.67%)	4.00 \pm 0.73, 4
Female	MCB	-	-	-	12(4%)	-	12(4%)	4.00 \pm 0.89, 4
Female	UBL	-	-	-	7(2.33%)	-	7(2.33%)	4.00 \pm 0.97, 4
	Total	-	-	-	39(13%)	3(1%)	42(14%)	

Moreover, the mean response of female respondents from the banks i.e. Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was calculated as 4.33 ± 0.70 , 4.00 ± 0.70 , 4.00 ± 0.73 , 4.00 ± 0.89 and 4.00 ± 0.97 with same mode i.e. 4 respectively as can be seen in the table 8.

1.16 Online banking is easier than conventional banking

Frequency distribution, mean, standard deviation and mean of Q9 throughout gender and bank were taken out in detail as presented in table 9. The analysis indicated that the mean response of participants (male) from Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was computed to be 3.47 ± 0.91 , 3.58 ± 0.95 , 3.43 ± 0.95 , 3.61 ± 0.94 and 3.64 ± 0.85 with common mode of 4 respectively.

Table 9. Frequency distribution, mean \pm SD and mode of the responses of the participants across gender and various banks

Gender	Bank	Online banking is easier than conventional banking?					Total	Mean \pm SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	ABL	7(2.33%)	-	8(2.67%)	25(8.33%)	5(1.67%)	45(15%)	3.47 \pm 0.91, 4
Male	HBL	1(0.33%)	2(0.67%)	20(6.67%)	18(6%)	7(2.33%)	48(16%)	3.58 \pm 0.95, 4
Male	MBL	2(0.67%)	3(1%)	17(5.67%)	21(7%)	3(1%)	46(15.33%)	3.43 \pm 0.95, 4
Male	MCB	2(0.67%)	6(2%)	20(6.67%)	30(10%)	11(3.67%)	69(23%)	3.61 \pm 0.94, 4
Male	UBL	1(0.33%)	3(1%)	17(5.67%)	21(7%)	8(2.67%)	50(16.67%)	3.64 \pm 0.85, 4
	Total	13(7.03%)	14(7.57%)	82(44.32%)	115(62.16%)	34(18.38%)	258(86%)	
Female	ABL	-	-	5(1.67%)	3(1%)	1(0.33%)	9(3%)	3.56 \pm 0.92, 4
Female	HBL	-	-	-	6(2%)	-	6(2%)	4.00 \pm 0.70, 4
Female	MBL	-	-	-	8(2.67%)	-	8(2.67%)	4.00 \pm 0.73, 4
Female	MCB	-	-	-	12(4%)	-	12(4%)	4.00 \pm 0.89, 4
Female	UBL	-	-	-	7(2.33%)	-	7(2.33%)	4.00 \pm 0.97, 4
	Total	-	-	5(1.67%)	36(12%)	1(0.33%)	42(14%)	

Moreover, the mean response of female respondents from the banks i.e. Allied Bank Limited, Habib Bank Limited, Meezan Bank Limited, Muslim Commercial Bank and United Bank Limited was calculated as 3.56 \pm 0.92, 4.00 \pm 0.70, 4.00 \pm 0.73, 4.00 \pm 0.89 and 4.00 \pm 0.97 with same mode i.e. 4 respectively as can be seen in the table 9.

Discussion

The principle of financial activities came into existence in 18th century BC (Ingle and Pardeshi 2012). This technology has the capacity to basically really transform the banks and so the financial sector. And also supposition from the extreme sights have come out that this phenomenon will certainly abolish the designs and the method just how bank solutions were established as well as used (Malhotra and Singh 2009). On the top, the benefit of e-banking is the boosted client complete satisfaction (Chavan 2013). Esther as well as Rajasekaran suggested that there were many individuals who don't learn about the e-banking as well as they suggested to banks that the clients should be ensured the safety and security as well as safety and security of their exchanges (Esther and Rajasekaran 2015). Yang et al. (2007) ended that there were much less number clients of E-banking in Georgia not as a result of lack of awareness however since lack of effective advertising methods (Yang et al. 2007). Premch and Narware (2016) indicated E-banking the excellent future banking mode and it will certainly overcome the standard financial indisputably (Narware 2016). The higher use of web services has actually advertised the businessmen given that so long to sell their products anywhere by using web (Ingle and Pardeshi 2012).

The banks provide the platform of online transfer were categorized as larger, much more rewarding and also efficient banks (Malhotra and Singh 2009). Ingle and Pardeshi (2016) evaluated the advertising and marketing strategies for online banking; strategies consisted of competitors, cost performance, geographical reach, branding, consumer demographics, convenience, obliquity, exchange speed, transfer speed, performance and also efficiency (Ingle and Pardeshi 2012). Bahl (2012) recommended plan effects for E-banking: which included licensing, confirming an individual's identity, safety, ability preparation, customer education and learning, adaption, legalization, harmonization as well as assimilation (Bahl 2012). Alikhani and also Zare wrapped up several difficulties in the method to application of e-banking i.e. legal and also financial regulative problems, process concerns, business society problems, system and infrastructural problems and also most of all the legal challenge was reported in Iran (Alikhani and Zare 2018). Gurme (2011) performed a testimonial as well as wrapped up that the primary obstacle for the adoption of e-banking by the client was the safety and security of economic system because any individual can easily operate it (Gurme 2011). Kazmi and Hashim reported e-banking concerns in Pakistan as; IT telecommunication infrastructural concern, ability issue, web site layout issue, safety concern, trust concern as well as money laundering concern (Kazmi and Hashim 2015). Lakshmi Bhai (2018) examined the issues of e-banking as: confidentiality, stability, verification, consumer contentment, schedule of employees services, competitors, managing modern technology, safety risk, privacy risk, trust fund factor, client understanding as well as less internet penetration in Indian context (Lekshmi Bhai 2018). Rahman et al. (2017) when asked the inquiries from the respondents with his already established questionnaire that "electronic banking is simple to run" after that 64% of them replied yes as well as rest of 36% responded no (Rahman et al. 2017). Lusaya and Kalumba (2018) asked the inquiry from his respondents regarding the E-banking use; 42% addressed no and remainder of 28% participants responded to yes: furthermore, from that 58%, 8% of them utilize e-banking for funds transfer, 2% for bill settlement and remainder of 48% used it for other money transfers (Lusaya and Kalumba 2018). Yahiya conducted a

research study in which he offered the results as: 74.4% customers of e-banking were individuals, 11.2% were little and also average enterprises and remainder of 14.4% were corporates (Yahiya 2011).

Conclusion

Infrastructure is the basic and foremost thing by which the customers are supposed to communicate with the bank and if it is not easily accessible, user-friendly and well spread among them; then it would be a big challenge to make them use the technology. In typical banking, there was variety of functional troubles i.e. sluggish access of information, higher opportunity of fraudulence, higher initiatives of consumer for purchase. Due to these concerns, web banking was presented into the banking sector. There are number of advantages of internet banking and also on the very same time, there are varieties of issues in the way of e-banking to be totally taken on by the consumers. The consumers preserve their funds and money in bank for the future demands, companies and also for items and also they intend to be assured in terms of security of their reservoirs. Because, a lot of the scientists has actually reported the protection concern in the way to successful fostering of e-banking by the consumers (Lusaya and Kalumba 2018). For that reason, it is of greatest requirement to concentrate the transactional safety and security on the e-banking phenomenon. There is number of clients that are using the services of electronic banking so it when there is the concern of obstacles about e-banking; client recognition should not be discovered in the answer however the absence of marketing occasions pertaining to the e-banking. Significant difference was found in the responses of male and female participants. The mean response of male participants was calculated to be between 3 (neutral) and 4 (agree); whereas, female participants` mean response was calculated to be 4 for all 9 variables. It was indicated by the results that female respondents find internet banking more convenient (from infrastructural perspective) in the comparison of male respondents. Mean response of male respondents (customers of Meezan Bank Limited) was found to be consistently low i.e. 3.43 ± 0.95 on all the questions: which reflects the level of awareness of customers of Meezan bank.

Future Implications

This research study can be carried out with larger sample and broader demographics for more precise conclusion.

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Conflict Of Interest

No conflict of interest was found among the authors of the present research paper.

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