

# Online Banking`S Infrastructural Challenges: Detailed Analysis In Customers` Perspective Across Gender And Availability Of Internet

**Mehmood Ali Gul**

Post Graduate Student, Muhammad Ali Jinnah University (MAJU),  
Karachi, Sindh, Pakistan.

**ZartashiaKiran Imran**

Assistant Professor  
Department of Management Sciences,  
Muhammad Ali Jinnah University (MAJU),  
Karachi, Sindh, Pakistan.

**Muhammad Ahmed Kalwar**

Post Graduate Student Alumini (MUET) & Assistant Manager (Production)  
Shafi Private Limited, Lahore, Punjab, Pakistan  
[kalwar.muhammad.ahmed@gmail.com](mailto:kalwar.muhammad.ahmed@gmail.com)

**Muhammad Ali Khan**

Post Graduate Student & Assistant Professor  
Department of Industrial Engineering & Management  
Mehran UET, Jamshoro, 76062, Sindh, Pakistan  
[muhammad.nagar@faculty.mueta.edu.pk](mailto:muhammad.nagar@faculty.mueta.edu.pk)

## Abstract

Objective of the present research was to minimize the gap between customer and service provider by inquiring about infrastructural challenges from customer across gender and availability of internet access. This empirical research study was carried out in the Karachi, Pakistan. Survey as embraced from literature and 5 point likert scale was chosen as dimension scale. Information was gathered by using Google kind which were sent out by e-mails to the participants. 300 legitimate questionnaire samples were gathered and taken into SPSS and MS succeed for the evaluation. Information evaluation included straightforward frequency distribution, mean+SD and mode of different variables. Data existed in the form of tables. Results indicated that male respondents who had not internet access gave the neutral response (3=neutral) across all the variables at the other hand, male and female respondents who had internet access agreed (111(37%), (42(14%)) for easy accessibility of website respectively; easy services (113(37.67%), (39(13%)); user-friendly (104(34.67%), (40(13.33%)); reasonable system (120(40%), (36(12%)); reliable (124(41.33%), (36(12%)); easily available (114(38%), (33(11%)); cost effective (103(34.33%), (34(11.33%)); efficient (103(34.33%), (39(13%)) and easy than conventional banking (115(38.33%), (36(12%)) respectively. This research study can be conducted at the bigger sample dimension (with diverse demographics in terms of geographical locations) for more accurate outcomes and final thought.

## Keywords

online banking; internet banking; infrastructure; challenges; gender; internet access.