

INFRASTRUCTURAL CHALLENGES OF E-BANKING AS PER CUSTOMERS` PERSPECTIVE: DETAILED ANALYSIS ACROSS PARTICIPANTS` GENDER AND AGE

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ABSTRACT

Purpose: To analyze the infrastructural challenges of e-banking across gender and age in customers` perspective.

Methodology: This empirical research was conducted in Karachi, Pakistan. A questionnaire based on the literature was used, and a 5 point likert scale was used as a measurement scale. Data was collected by using Google form which was sent by emails to the participants. 300 valid observations were collected and put into SPSS and MS excel for the analysis. Data analysis included simple frequency distribution, mean+SD and mode of various variables. Data was presented in the form of tables.

Finding: The response from the majority of young males (21-30 years) was found to be neutral (3); at the same time, frequency distribution indicated that the remaining groups (males) agreed (4) for the infrastructural entities to be convenient. Moreover, the majority of the female participants from every group found the e-banking infrastructural facilities useful, convenient, easily accessible, reliable etc. The results indicated that there is a gap of awareness among the 21-30 years of male participants.

Importance: When there is the communication gap in between the consumer and also business person and also client don't get the preferred product/service or the client is not cognizant of the product/service; in this circumstance customer adjustment his/her choices regarding the products/services. For that reason, in the gone over scenario, manufacturer/service service provider needs to reduce the void with his client to ensure that he may have understanding regarding the customer's demand. On the exact same time, if the customer don't learn about the product/service as well as its features, it is considerably required to mindful him/her with the

detailed understanding about. This research will certainly play the role of bridge between the consumer and also service provider in terms of client's concerns with electronic banking.

Implication: This study can be performed at a larger sample size (with varied demographics in regards to geographical areas) for even more accurate outcomes and verdict.

Originality: Beatrice in 2017 performed a research on the challenges dealt with by the internet banking in which the information was gathered from branch managers, branch supervisors, customer service officers, cashiers and credit scores policemen. Since, the data was collected from the authorities of financial institutions and also because circumstance, customers were not considered. In the gravitation of pointed out point, the author has actually left the suggestions for future that this job can be further expanded by carrying on the very same study in the customers 'point of view [1] This study is the extension of Beatrice's work.

Keywords: Keywords: online banking; internet banking; infrastructure; challenges; gender.

INTRODUCTION

Infotech (IT) has been playing a significant function in the handling, computation and access of details [2] Establishments needs to modify their procedures and also techniques on the arrival of new innovation [3]. In the current time, the development in technological advances has actually influenced business organizations in numerous means, a lot of particularly in terms of monitoring and also control; advertising and also research; operations and decision making [4]. Monetary system plays an essential part in the economic development of the country [5]. The typical mode of delivering product or services by banks to the customers' is via a single distribution network which is physical financial institution branches [6]. In order to manage the quick changes in the business situation, financial institutions started to rely upon circulation networks as an alternative approach for distinction and getting more competitive advantage [6]. Banks increase technology financial investment investing strongly to attend to earnings, price and competitiveness worries [4]. In a world, which is ending up being significantly open as a result of the Web and also the Net (WWW), Internet banking has actually been making headway around the globe [7]. Financial solutions sector is establishing as a result of the introduction of net, rapid technical advancements, deregulation, globalization as well as the effect of changing competitive and also governing pressures [6]. Application of internet in banking system has updated the banks [5]. In financial sector, information technological advances are the significant variable for future advancement of financial solutions market. It is based on sharing of details, which primarily depends upon details and also communication technological advances for obtaining, examining as well as delivering files to all relevant users [8]. E- Banking is knowledge based as well as mostly clinical in using the electronic gadgets of the computer resolution through the extensive use IT without straight resources to the financial institution by the clients [5]. E-banking refers to financial tasks that are executed using electronic innovation [9]. E-banking indicates any individual with a desktop computer as well as an internet browser can get connected to his banks web site to execute any of the online banking functions. In E- banking system the financial

institution has a central data source that is web-enabled [6]. The introduction of e-banking services is taken into consideration a development of the financial market, bringing numerous benefits to both customers and banks [10]. One of the benefits that banks experience when using e-banking is enhanced consumer satisfaction [4]. It gives huge benefits to consumers in regards to the simplicity and price of transactions [11]. Online banking has provision networks that replaces as well as replicated numerous tasks presently implementing by the bank [12]. E-banking contributes in marketing, promotion and marketing research of the items [7]. It has actually highly affected the tactical company considerations for banks by significantly reducing prices of shipment and also transactions [4]. For this reason e-banking currently plays a crucial role to carry out the individual as well as business financial activities implementation [12]. Because of the advent of infotech there is a modification in the banking field which has led way for the introduction of retail digital payment system and also has actually advanced in the current years in numerous nations [5]. It must be kept in mind, nonetheless, that while e-banking offers lots of advantages to clients and banks, it additionally aggravates conventional financial dangers [4]. In this era of modern technological advances, the implementation of e-banking solutions plays a substantial role in helping financial institutions to stay competitive as well as adjust to the recent modifications of the marketplace [10]. The monetary product or services have appeared over the Internet, which has therefore come to be a crucial distribution network for a number of banks [4]. The success of Internet banking depends upon the maturation, honesty and also commitment of the people. Internet banking system has confirmed to be much more flexible than a man [7].

The use of latest innovation causes the enhanced efficiency, expense efficiency and also boosted effectiveness [13]. E-Banking is not something brand-new to Pakistan. The first ever ATM was mounted in 1987 in Pakistan. Till late 1990s, the installment and development rate of ATM machine were continued to be low and also sluggish [12]. Queue is common occurrence in daily life [14]–[16]. The progress of financial transactions by technological advances has been driven by variations in spreading networks as demonstrated by ATM MACHINE (automated teller machine), Mobile Phone-banking, Pc-banking, Telebanking as well as most recently electronic banking [12]. The use of internet banking has grown rapidly in the last decade, together with the Net [17]. In 2017, 64% of the total purchases were accomplished by ATM, 0.40% was carried out through mobile banking, and also 4% of them were carried out by means of web in Pakistan [12]. One amongst customers experienced trouble with Web as well as internet banking is personal privacy; that makes the security in purchases essential [17]. These findings indicate that what the participants have most to grumble about relating to Electronic banking is the safety [17]. Aggression is triggered by anger and also impatience [18], [19]. Research studies has shown that more youthful segments are much more going to take threats than the older sectors Pertaining to electronic banking, the older sectors are much more mindful than typical [17]. The solution stumbles upon as easy to use, quick, easily accessible and so on, yet even though the participants located the use favorable, numerous discovered the safety and security adverse [17]. Even e-banking activities based upon the net or digital private networks own by the financial institution, for that reason communication channel, distribution network as well as purchases network should be secure [12]. One of the most essential legal obstacles for the e-banking system

appears to be whether the general guidelines of agreements supply sufficient assurances for the credibility and requirement of electronic contracts [9].

LITERATURE REVIEW

There has actually been a lot of research is carried out on the online banking in regards to challenges dealt with by service providers. One of the descriptive study was conducted by Beatrice (2017) in Kenya, in which questionnaire was made use of for data collection. Research examined the obstacles encountered by the electronic banking. Obstacles were suggested by the study were i.e. bad internet rate, customer awareness, absence of signals of electronic banking, much less penetration on the market and also the reception of electronic banking services. Study additionally highlighted the purchase safety concerns in the financial institutions. It was ended that the degree of recognition among the client pertaining to internet banking is quite less; that's why it was recommended to educate the financial institutions' staff members so that they can pass on the acquired knowledge of online banking in the direction of the consumers [1]. Study was performed by Rahman et al, (2017) with the purpose to take a look at the existing situation, leads and also trouble of electronic banking (Dutch-Bangla Bank Limited) in Bangladesh. Information was gathered by performing interviews. There were 11 questions in the interview and 100 meeting were carried out from the registered clients of the bank. It was wrapped up that clients of the financial institution had inadequate expertise concerning the e-banking services [8]. Deep literary works testimonial was carried out in Iran by Alikhani and also Zare (2018) in which the problems and challenges of web banking policies are highlighted. In the study, lawful obstacles are taken a look at for the development of web banking systems to make sure that solution of those issues can be recommended. It was ended that, the guidelines for the customer protection were incomplete in terms of online banking as well as on the same time, there was no clear judicial treatment thereof [9]. Phuong Nam (2014) conducted research on the application process of web banking services in Vietnam. There were 2 goals in the research study: 1) to uncover the factors as well as stimuli for the application of electronic banking services; 2) to investigate the implementation process and highlight the challenges dealt with throughout the process. It was ended that the growth of market as well as the fulfillment of clients were the significant inspirations behind the implementation of the internet banking; and also the major difficulty was the absence of knowledge (regarding the internet banking) amongst customer and their hesitation [10].

Ameena Farooqui and P. Rajani (2017) conducted research with the purpose of examining the progression of Indian banks in the context of internet banking. At the exact same time, difficulties faced by Indian banks were likewise highlighted. The electronic banking customers increased from 193204330 (in 2013) to 462124989 (in 2016), which indicated that there was successful implementation of electronic banking in Indian banks. Safety threat, trust element, customer awareness, personal privacy threat, reinforcing general public assistance, accessibility of workers' solutions, competition, application of global technology, and so on were highlighted elements [5]. Hussain et al. (2017) indicated web ease of access in the financial sector as a factor for customers' unwillingness to access their bank accounts online in Pakistan. Customers'

reliance on web banking is significantly impacted by the lack of cyber security. Moreover, the authors highlighted the issues of online banking, i.e. technical issues, ATM MACHINE link network concerns, safety and security concerns, non-technical workers [12]. Al-Weshah (2013) wrapped up that internet banking supplies several readily available opportunities for bank renovation, such as very easy and quick financial solutions, cheap interaction devices with consumers, brand-new banking products or services to financial institution consumers, as well as reliable control concerning financial system errors. Electronic banking, on the other hand, faces several potential difficulties in bank renovation, such as a lack of client trust and security, a lack of worker engagement in banking industry renovation, and a lack of appropriate workers' skills and capabilities in web applications due to a lack of effective teller training [20]. Ashoka and Vinay M.L (2016) carried out study in Mysore District disclose that the equivalent percent in regard of country customers is only 60 portion with the overall sample dimension of 179. The percentage for E-Banking in the accumulated team counts for 80 portion. The primary factor for non-patronization of E--Banking is illiteracy and also worries about shedding cash when E-Financial is exercised [21]. The organization between group quality as well as the satisfaction of consumers for electronic banking was examined by Kumbhar, Vijay (2011). Moreover, the association between service quality and consumers' contentment was also investigated. He likewise checked out the relationship between service high quality and also consumers' fulfillment along with satisfaction in internet banking solution provided by the public field bank and private sector financial institutions. The study found out that overall complete satisfaction of workers, business people as well as specialists is higher in electronic banking services. Additionally, it was discovered that there is a substantial difference in the consumers' perception of internet banking solutions provided by the public and also economic sector financial institutions [22]. According to Nath Ravi & Schrick Paul (2001), in every company, the way business is conducted is being transformed by e-commerce. Out-of-date business designs are replaced by new ones. At the very same time, organizations are pondering over the modification of techniques of client connection administration and also organization process layout. Banks are not jeopardizing this improvement. In the present day, bankers' eyes are looking at the terms of banking services via the internet. Results of the research study indicated that electronic banking is in its infancy as well as its supplied by a lesser number of banks; complete internet banking advantages remain to be realized by the number of banks for its implementation [23]. Pooja Malhotra and Balwinder Singh (2009), briefly indicated the here and now condition of electronic banking in India. This study was carried out to seek the connection between electronic banking fostering and efficiency of banks and also the danger. It has been indicated by the study that electronic banking has a substantial as well as negative association with danger; where it becomes clear that the risk profile of financial institutions is not enhanced by the electronic banking adoption in banks [24].

RESEARCH GAP

With the advancement of technology, it became necessary for financial institutions, and thus consumers, to shift toward online banking [25]. E-Banking is a sensation through which the services and products are immediately supplied to consumers with an electronic platform [25].

Just recently, due to the development in the field of infotech and the net benefits, financial institutions have been seeking the arrangement of a number of services for their customers. Inevitable challenges are available in the method of development and advancement of e-banking [9]. Aside from the benefits of electronic banking, there are numerous challenges in the field of online banking that are significant for both providers and completion users who successfully operate from banks. It is needed for them to be familiar with those difficulties so that they can be conquered effectively [26]. In the current situation, it is necessary to acknowledge financial issues on the part of customers via the internet in order to determine the challenges that companies are facing. By doing so, hesitation about using electronic banking amongst completion customers may be reduced for the benefit of both consumers and the company. There has actually been a great deal of research which concentrates on the obstacles dealt with by the service providers, i.e. banks. However, extremely few of them have actually concentrated on the challenges from an end user (customer) viewpoint. Beatrice in 2017 performed a research study on the obstacles encountered by internet banking in which information was gathered from branch supervisors, branch supervisors, customer service officers, cashiers and credit score police officers. Given that, the information was gathered from the officials of financial institutions and also, because of the situation, customers were ruled out. In the gravity of the stated factor, the writer has left the tips for the future that this work can be prolonged by performing the exact same research study from the consumers' point of view [1]. This research is the extension of Beatrice's function.

RESEARCH OBJECTIVES

The aim of present research was to bridge the gap between customer and service provider and this could be achieved by the following objectives:

- To identify the common infrastructural challenges of e-banking
- To analyze the infrastructural challenges of e-banking across participants' gender and age

METHODOLOGY

Research approach is the subject of approaches which have actually been used in conducted research. In this section, research method, research design, populace, segment dimension, sampling strategy, research tool as well as measurement scale are discussed briefly.

Philosophy

Three major viewpoints of scientific research are there i.e. empiricism, scientific realism and social constructionism [27]. This research based on the realism approach. According to McMurray AJ, Rate R. W and Scott D (2004) as cited by [28] that in realism philosophy, fact as well as beliefs that exist in a setting is concentrated. Yin (1989, p. 21) as pointed out by [29] suggested that realism standard intends to generalize to academic tips and also not to populaces.

There are 2 branches of realism ideology i.e. critical and also straight realism. Sekaran U and Bougie R. (2013) as pointed out by [28] discussed straight realism is what a specific really feels, sees, listens to, and so on. On the other hand, in critical realism, the people review their experience in details circumstances.

Research Approach

The category reveals three types of research methods: qualitative, quantitative, and a hybrid of the two. Quantitative research describes the quantification and analysis of variables for obtaining results [30]. With the aid of various statistical strategies, the details (mathematical records) are assessed in order to address the questions like, just how much, who, what, how many, where and also when [1]. According to Aliaga and Gunderson (2002), as cited by [30], quantitative research methods are defined as defining a problem through the collection of numerical data and evaluating it using mathematical approaches to research design comprises quantitative research techniques. It begins with the declaration of the research problem and also includes the theory development, testimonial of literary works as well as quantitative analysis of details [31]. This research method arose around the year 1250 A.D. and was used by researchers for detail metrology. Considering that, in this research the author has actually accumulated the data as well as made use of numerous statistical techniques to analyze it; thus, this research utilizes the quantitative study perspective.

Research Design

Design of research is structure, research strategy as well as evaluation is assembled in order to examine the research issues [1]. According to Cooper & Schindler (2006) as pointed out by [1], detailed research is made use of for responding to questions like what, where as well as exactly what an occurrence is. Survey research is referred to as the common sort of detailed research; in study research, interrogations are asked from the segment (standing for the team (s)) of people to be studied [32]. Vital info regarding the populace is offered by the use of descriptive research design. Descriptive research assist researcher to describe the things which prevail in the population [33].

Research Instrument

The questionnaire was used as a research tool in the research study. It consisted of five areas. The initial section was based on 6 questionings regarding the information of participants, i.e. age, gender, financial institution name and education, Have you done any kind of computer system courses? Do you have access to the internet? The 2nd area contained 4 questions concerning the prospects of electronic banking as taken on from [8]. The 3rd section was based on 9 questions relating to infrastructural problems which were adopted from [1].

Measurement Scale

Given that people's thoughts about anything are abstract nouns that cannot be determined by physical volumes, likert scales are designed for dimension of viewpoints and also perspectives [34]. These scales consist of the various alternatives in a taken care of layout. To determine the numerous variables in the here and now study, a 5-point likert scale ("Strongly Differ = 1" to "Highly Agree = 5") was used.

Data Collection

In research language, population is the complete number of things from the details sample can be taken [35]. The research population in this study is the number of individuals who have accounts in any one of the financial institutions in Karachi, Sindh, Pakistan. The consumers of a minimum of five banks (operating in Karachi) were approached for the detail collection (by Google) and also details were gathered from 300 respondents. A convenient tasting strategy was made use of for the detail collection.

Data Analysis

Data was put into MS excel and statistical package for social sciences for analysis. Data analysis included simple frequency distribution, means, standard deviations and modes of various variables. The data was presented in the form of tables. Analysis of each of the questions was conducted separately as per the two demographic characteristics, i.e. gender and age.

RESULT

The result is based on the detailed analysis of various variables of infrastructural challenges of online banking across the gender and age of the participants. The analysis includes the detailed frequency distribution along with mean and standard deviations of the variables. The results are presented in tabular form.

Q1. Bank's website is very easily accessible

Under this heading, the detailed analysis (frequency distribution and mean+SD) of Q1 is presented across two demographic characteristics. A look at table 1 indicates that the mean response of male respondents from the age of 21-30 years was calculated to be 3.46+0.86 with the mode of 4; moreover, the mean responses of participants from the age groups of 31-40, 41-50 and 51 and above from the same gender were calculated to be 4.00+0.89, 3.70+0.91 and 4.00+0.91 respectively with the same mode i.e. 4.

Table 1. Frequency distribution, mean+SD and mode of the responses of the participants across gender and age

Gender	Age (Years)	Bank's website is very easily accessible					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	21-30	8(2.67%)	16(5.33%)	79(26.33%)	46(15.33%)	36(12%)	185(61.67%)	3.46+0.86, 4
Male	31-40	-	-	-	27(9%)	-	27(9%)	4.00+0.89, 4
Male	41-50	-	-	8(2.67%)	19(6.33%)	-	27(9%)	3.70+0.91, 4
Male	51 and above	-	-	-	19(6.33%)	-	19(6.33%)	4.00+0.91, 4
Total		8(2.67%)	16(5.33%)	87(29%)	111(37%)	36(12%)	258(86%)	
Female	21-30	-	-	-	22(7.33%)	-	22(7.33%)	4.00+0.96, 4
Female	31-40	-	-	-	20(6.67%)	-	20(6.67%)	4.00+0.00, 4
Female	41-50	-	-	-	-	-	-	
Female	51 and above	-	-	-	-	-	-	
Total		-	-	-	42(14%)	-	42(14%)	

There were only two age groups of female respondents i.e. 21-30 and 31-40 and their mean response was computed to be 4.00+0.96 and 4.00+0.00 respectively with the same mode i.e. 4 which can be seen in the table 1.

Q2. Accessing internet banking Services is very easy

Under this heading, the detailed analysis (frequency distribution and mean+SD) of Q2 is presented across two demographic characteristics. A look at table 2 indicates that the mean response of male respondents from the age of 21-30 years was calculated to be 3.50+0.90 with the mode of 4; moreover, the mean responses of participants from the age groups of 31-40, 41-50 and 51 and above from the same gender were calculated to be 4.00+0.88, 3.70+0.91 and 4.00+0.91 respectively with the same mode i.e. 4.

Table 2. Frequency distribution, mean+SD and mode of the responses of the participants across gender and age

Gender	Age (Years)	Accessing internet banking Services is very easy					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	21-30	6(2%)	20(6.67%)	73(24.33%)	48(16%)	38(12.67%)	185(61.67%)	3.50+0.90, 4
Male	31-40	-	-	-	27(9%)	-	27(9%)	4.00+0.88, 4
Male	41-50	-	-	8(2.67%)	19(6.33%)	-	27(9%)	3.70+0.91, 4
Male	51 & above	-	-	-	19(6.33%)	-	19(6.33%)	4.00+0.91, 4
Total		6(2%)	20(6.67%)	81(27%)	113(37.67%)	38(12.67%)	258(86%)	
Female	21-30	3(1%)	-	-	19(6.33%)	-	22(7.33%)	3.59+1.00, 4
Female	31-40	-	-	-	20(6.67%)	-	20(6.67%)	4.00+0.62, 4
Female	41-50	-	-	-	-	-	-	
Female	51 & above	-	-	-	-	-	-	
Total		3(1%)	-	-	39(13%)	-	42(14%)	

There were only two age groups of female respondents i.e. 21-30 and 31-40 and their mean response was computed to be 3.59+1.00 and 4.00+0.62 respectively with the same mode i.e. 4 which can be seen in the table 2.

Q3. Online banking services are very user friendly

Under this heading, the detailed analysis (frequency distribution and mean+SD) of Q3 is presented across two demographic characteristics. A look at table 3 indicates that the mean response of male respondents from the age of 21-30 years was calculated to be 3.37+0.87 with the mode of 4; moreover, the mean responses of participants from the age groups of 31-40, 41-50 and 51 and above from the same gender were calculated to be 3.85+0.90, 3.70+0.91 and 3.89+0.91 respectively with the same mode i.e. 4.

Table 3. Frequency distribution, mean+SD and mode of the responses of the participants across gender and age

Gender	Age (Years)	Online banking services are very user friendly					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	21-30	8(2.67%)	20(6.67%)	82(27.33%)	45(15%)	30(10%)	185(61.67%)	3.37+0.87, 4
Male	31-40	-	-	4(1.33%)	23(7.67%)	-	27(9%)	3.85+0.90, 4
Male	41-50	-	-	8(2.67%)	19(6.33%)	-	27(9%)	3.70+0.91, 4
Male	51 & above	-	-	2(0.67%)	17(5.67%)	-	19(6.33%)	3.89+0.91, 4
Total		8(2.67%)	20(6.67%)	96(32%)	104(34.67%)	30(10%)	258(86%)	
Female	21-30	-	-	-	22(7.33%)	-	22(7.33%)	4.00+0.97, 4
Female	31-40	1(0.33%)	-	1(0.33%)	18(6%)	-	20(6.67%)	3.80+0.44, 4
Female	41-50	-	-	-	-	-	-	
Female	51 & above	-	-	-	-	-	-	
Total		1(0.33%)	-	1(0.33%)	40(13.33%)	-	42(14%)	

There were only two age groups of female respondents i.e. 21-30 and 31-40 and their mean response was computed to be 4.00+0.97 and 3.80+0.44 respectively with the same mode i.e. 4 which can be seen in the table 3.

Q4. The response time of internet banking system is very reasonable

Under this heading, the detailed analysis (frequency distribution and mean+SD) of Q4 is presented across two demographic characteristics. A look at table 4 indicates that the mean response of male respondents from the age of 21-30 years was calculated to be 3.48+0.87 with the mode of 4; moreover, the mean responses of participants from the age groups of 31-40, 41-50 and 51 and above from the same gender were calculated to be 44.00+0.90, 3.70+0.93 and 4.00+0.93, 4 respectively with the same mode i.e. 4.

Table 4. Frequency distribution, mean+SD and mode of the responses of the participants across gender and age

Gender	Age (Years)	The response time of internet banking system is very reasonable					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	21-30	8(2.67%)	20(6.67%)	67(22.33%)	55(18.33%)	35(11.67%)	185(61.67%)	3.48+0.87, 4
Male	31-40	-	-	-	27(9%)	-	27(9%)	4.00+0.90, 4
Male	41-50	-	-	8(2.67%)	19(6.33%)	-	27(9%)	3.70+0.93, 4
Male	51 & above	-	-	-	19(6.33%)	-	19(6.33%)	4.00+0.93, 4
Total		8(2.67%)	20(6.67%)	75(25%)	120(40%)	35(11.67%)	258(86%)	
Female	21-30	-	-	2(0.67%)	20(6.67%)	-	22(7.33%)	3.91+0.97, 4
Female	31-40	-	-	4(1.33%)	16(5.33%)	-	20(6.67%)	3.80+0.28, 4
Female	41-50	-	-	-	-	-	-	
Female	51 & above	-	-	-	-	-	-	
Total		-	-	6(2%)	36(12%)	-	42(14%)	

There were only two age groups of female respondents i.e. 21-30 and 31-40 and their mean response was computed to be 3.91+0.97 and 3.80+0.28 respectively with the same mode i.e. 4 which can be seen in the table 4.

Q5. Internet banking system is very reliable

Under this heading, the detailed analysis (frequency distribution and mean+SD) of Q5 is presented across two demographic characteristics. A look at table 5 indicates that the mean response of male respondents from the age of 21-30 years was calculated to be 3.50+0.83 with the mode of 4; moreover, the mean responses of participants from the age groups of 31-40, 41-50 and 51 and above from the same gender were calculated to be 4.00+0.86, 3.70+0.88 and 4.00+0.88 respectively with the same mode i.e. 4.

Table 5. Frequency distribution, mean+SD and mode of the responses of the participants across gender and age

Gender	Age (Years)	Internet banking system is very reliable.					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	21-30	6(2%)	19(6.33%)	69(23%)	59(19.67%)	32(10.67%)	185(61.67%)	3.50+0.83, 4
Male	31-40	-	-	-	27(9%)	-	27(9%)	4.00+0.86, 4
Male	41-50	-	-	8(2.67%)	19(6.33%)	-	27(9%)	3.70+0.88, 4
Male	51 & above	-	-	-	19(6.33%)	-	19(6.33%)	4.00+0.88, 4
Total		6(2%)	19(6.33%)	77(25.67%)	124(41.33%)	32(10.67%)	258(86%)	
Female	21-30	-	-	2(0.67%)	20(6.67%)	-	22(7.33%)	3.91+0.93, 4
Female	31-40	-	-	4(1.33%)	16(5.33%)	-	20(6.67%)	3.80+0.28, 4
Female	41-50	-	-	-	-	-	-	
Female	51 & above	-	-	-	-	-	-	
Total		-	-	6(2%)	36(12%)	-	42(14%)	

There were only two age groups of female respondents i.e. 21-30 and 31-40 and their mean response was computed to be 3.91+0.93 and 3.80+0.28 respectively with the same mode i.e. 4 which can be seen in the table 5.

Q6. Internet is easily available across the country

Under this heading, the detailed analysis (frequency distribution and mean+SD) of Q6 is presented across two demographic characteristics. A look at table 6 indicates that the mean response of male respondents from the age of 21-30 years was calculated to be 3.35+0.96 with the mode of 4; moreover, the mean responses of participants from the age groups of 31-40, 41-50 and 51 and above from the same gender were calculated to be 4.00+0.96, 3.70+0.94 and 4.00+0.94 respectively with the same mode i.e. 4.

Table 6. Frequency distribution, mean+SD and mode of the responses of the participants across gender and age

Gender	Age (Years)	Internet is easily available across the country.					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	21-30	6(2%)	33(11%)	67(22.33%)	49(16.33%)	30(10%)	185(61.67%)	3.35+0.96, 4
Male	31-40	-	-	-	27(9%)	-	27(9%)	4.00+0.96, 4
Male	41-50	-	-	8(2.67%)	19(6.33%)	-	27(9%)	3.70+0.94, 4
Male	51 & above	-	-	-	19(6.33%)	-	19(6.33%)	4.00+0.94, 4
Total		6(2%)	33(11%)	75(25%)	114(38%)	30(10%)	258(86%)	
Female	21-30	2(0.67%)	-	3(1%)	17(5.67%)	-	22(7.33%)	3.59+1.05, 4
Female	31-40	4(1.33%)	-	-	16(5.33%)	-	20(6.67%)	3.40+0.86, 4
Female	41-50	-	-	-	-	-	-	
Female	51 & above	-	-	-	-	-	-	
Total		6(2%)	-	3(1%)	33(11%)	-	42(14%)	

There were only two age groups of female respondents i.e. 21-30 and 31-40 and their mean response was computed to be 3.59+1.05 and 3.40+0.86 respectively with the same mode i.e. 4 which can be seen in the table 6.

Q7. Online banking services are very cost effective

Under this heading, the detailed analysis (frequency distribution and mean+SD) of Q7 is presented across two demographic characteristics. A look at table 7 indicates that the mean response of male respondents from the age of 21-30 years was calculated to be 3.25+1.00 with the mode of 4; moreover, the mean responses of participants from the age groups of 31-40, 41-50 and 51 and above from the same gender were calculated to be 4.00+0.99, 3.70+1.01 and 3.68+1.01 respectively with the same mode i.e. 4.

Table 7. Frequency distribution, mean+SD and mode of the responses of the participants across gender and age

Gender	Age (Years)	Online banking services are very cost effective.					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	21-30	12(4%)	31(10.33%)	71(23.67%)	41(13.67%)	30(10%)	185(61.67%)	3.25+1.00, 4
Male	31-40	-	-	-	27(9%)	-	27(9%)	4.00+0.99, 4
Male	41-50	-	-	8(2.67%)	19(6.33%)	-	27(9%)	3.70+1.01, 4
Male	51 & above	-	3(1%)	-	16(5.33%)	-	19(6.33%)	3.68+1.01, 4
Total		12(4%)	34(11.33%)	79(26.33%)	103(34.33%)	30(10%)	258(86%)	
Female	21-30	3(1%)	1(0.33%)	-	17(5.67%)	1(0.33%)	22(7.33%)	3.55+1.10, 4
Female	31-40	-	3(1%)	-	17(5.67%)	-	20(6.67%)	3.70+0.77, 4
Female	41-50	-	-	-	-	-	-	
Female	51 & above	-	-	-	-	-	-	
Total		3(1%)	4(1.33%)	-	34(11.33%)	1(0.33%)	42(14%)	

There were only two age groups of female respondents i.e. 21-30 and 31-40 and their mean response was computed to be 3.55+1.10 and 3.70+0.77 respectively with the same mode i.e. 4 which can be seen in the table 7.

Q8. Online banking services are effective and efficient

Under this heading, the detailed analysis (frequency distribution and mean+SD) of Q8 is presented across two demographic characteristics. A look at table 8 indicates that the mean response of male respondents from the age of 21-30 years was calculated to be 3.50+0.87 with the mode of 4; moreover, the mean responses of participants from the age groups of 31-40, 41-50 and 51 and above from the same gender were calculated to be 4.04+0.89, 3.70+0.91 and 4.05+0.91 respectively with the same mode i.e. 4.

Table 8. Frequency distribution, mean+SD and mode of the responses of the participants across gender and age

Gender	Age (Years)	Online banking services are effective and efficient.					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	21-30	8(2.67%)	15(5%)	74(24.67%)	52(17.33%)	36(12%)	185(61.67%)	3.50+0.87, 4
Male	31-40	-	-	-	26(8.67%)	1(0.33%)	27(9%)	4.04+0.89, 4
Male	41-50	-	-	8(2.67%)	19(6.33%)	-	27(9%)	3.70+0.91, 4
Male	51 & above	-	-	-	18(6%)	1(0.33%)	19(6.33%)	4.05+0.91, 4
Total		8(2.67%)	15(5%)	82(27.33%)	115(38.33%)	38(12.67%)	258(86%)	
Female	21-30	-	-	-	21(7%)	1(0.33%)	22(7.33%)	4.05+0.96, 4
Female	31-40	-	-	-	18(6%)	2(0.67%)	20(6.67%)	4.10+0.24, 4
Female	41-50	-	-	-	-	-	-	
Female	51 & above	-	-	-	-	-	-	
Total		-	-	-	39(13%)	3(1%)	42(14%)	

There were only two age groups of female respondents i.e. 21-30 and 31-40 and their mean response was computed to be 4.05+0.96 and 4.10+0.24 respectively with the same mode i.e. 4 which can be seen in the table 8.

Q9. Online banking is easier than conventional banking

Under this heading, the detailed analysis (frequency distribution and mean+SD) of Q9 is presented across two demographic characteristics. A look at table 9 indicates that the mean response of male respondents from the age of 21-30 years was calculated to be 3.44+0.91 with the mode of 4; moreover, the mean responses of participants from the age groups of 31-40, 41-50 and 51 and above from the same gender were calculated to be 4.00+0.94, 3.70+0.96 and 3.84+0.96 respectively with the same mode i.e. 4.

Table 9. Frequency distribution, mean+SD and mode of the responses of the participants across gender and age

Gender	Age (Years)	Online banking is easier than conventional banking?					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	21-30	12(4%)	14(4.67%)	74(24.67%)	51(17%)	34(11.33%)	185(61.67%)	3.44+0.91, 4
Male	31-40	-	-	-	27(9%)	-	27(9%)	4.00+0.94, 4
Male	41-50	-	-	8(2.67%)	19(6.33%)	-	27(9%)	3.70+0.96, 4
Male	51 & above	1(0.33%)	-	-	18(6%)	-	19(6.33%)	3.84+0.96, 4
Total		13(4.33%)	14(4.67%)	82(27.33%)	115(38.33%)	34(11.33%)	258(86%)	
Female	21-30	-	-	2(0.67%)	20(6.67%)	-	22(7.33%)	3.91+1.00, 4
Female	31-40	-	-	3(1%)	16(5.33%)	1(0.33%)	20(6.67%)	3.90+0.29, 4
Female	41-50	-	-	-	-	-	-	
Female	51 & above	-	-	-	-	-	-	
Total		-	-	5(1.67%)	36(12%)	1(0.33%)	42(14%)	

There were only two age groups of female respondents i.e. 21-30 and 31-40 and their mean response was computed to be 3.91+1.00 and 3.90+0.29 respectively with the same mode i.e. 4 which can be seen in the table 9.

DISCUSSION

The idea of banking tasks originated in the 18th century BC [36]. This phenomenon has the ability to primarily transform the banks and so the financial sector. In addition to speculation from extreme viewpoints, it appears that this incident will abolish the models as well as the manner in which bank solutions were established and also used [24]. On top, the advantage of e-banking is the enhanced consumer satisfaction [4]. Esther and also Rajasekaran suggested that there were lots of people who didn't know about e-banking and also recommended to banks that consumers should be assured of safety and security as well as protection of their transactions [37]. Yang et alia, 2007 concluded that there were a much lesser number of consumers of E-banking in Georgia not as a result of absence of understanding yet because of the absence of reliable marketing strategies [38]. Premchand Narware, 2016 stated that E-banking is the

appropriate future banking setting and that it will unquestionably overcome traditional banking [39]. The higher use of net services has actually promoted business people given that they so long to offer their items anywhere by utilizing the web [36]. The banks supplying the platform of on-line transfer were classified as bigger, much more rewarding and also efficient banks [24]. Ingle and Pardeshi, 2016 examined the marketing techniques for online banking; strategies consisted of competition, expense performance, geographical reach, branding, client demographics, comfort, obliquity, exchange speed, exchange speed, efficiency and efficiency [36]. Bahl, 2012 recommended policy implications for E-banking: that included licensing, verifying a person's identity, safety, ability preparation, consumer education, adaption, legalization, harmonization as well as combination [11]. Alikhani and Zare resolved several obstacles in the way of e-banking implementation, including legal and economic regulatory issues, procedure issues, organizational culture issues, system and infrastructural concerns, and, most importantly, a legal obstacle was reported in Iran [9]. Gurme (2011) conducted a review and concluded that the main barrier to consumer adoption of e-banking was the safety of the financial system due to the fact that any individual can quickly operate it [40]. Kazmi and Hashim reported e-banking issues in Pakistan as follows: IT telecommunication infrastructural issues, capability issues, website design issues, security issues, reliance issues, and cash laundering concerns [41]. Lakshmi Bai, 2018 reviewed the issues of e-banking as: discretion, stability, authentication, customer contentment, availability of workers' services, competitors, managing technology, safety and security threat, personal privacy danger, trust fund element, client awareness and less web infiltration in the Indian context [42]. Rahman et al., 2017 when asked the concerns of the participants with his already created questionnaire that "online banking is very easy to operate" then 64% of them responded yes and the rest of 36% replied no [8]. Lusaya and Kalumba (2018) asked his respondents if they used E-banking; 42% said no, while the remaining 28% said yes: additionally, of that 58%, 8% used it for funds transfer, 2% for bill repayment, and the remaining 48% used it for various other cash money exchanges [25]. Yahya conducted research and found that 74.4% of e-banking customers were individuals, 11.2% were small and medium-sized businesses, and the remaining 14.4% were corporations [35]. The response from the majority of young males (21-30 years) was found to be neutral (3); at the same time, frequency distribution indicated that the remaining groups (males) agreed (4) for the infrastructural entities to be convenient. Moreover, the majority of the female participants from every group found the e-banking infrastructural facilities useful, convenient, easily accessible, reliable etc. The results indicated that there is a gap of awareness among the 21-30 years of male participants.

CONCLUSION

In typical financial, there were a number of operational issues, such as slow data retrieval, increased fraud risk, and increased customer effort to deal. Because of these concerns, electronic banking was introduced into the financial industry. There are numerous benefits to online banking, but there are also numerous issues that must be addressed in order for e-banking to be fully adopted by consumers. The clients maintain their funds and money in the bank for the future requirements, organizations and also for valuables and they intend to be guaranteed in terms of safety and security of their tanks. Because, many scientists have reported the security

concern in the way to successful fostering of e-banking by the customers [25]. Therefore, it is of highest requirement to focus transactional safety on the e-banking sensation. There are many customers who use electronic banking services, so when there is a problem with e-banking, client understanding should not be the answer, but the absence of e-banking promotional events.

FUTURE IMPLICATIONS

This research can be conducted at a larger sample size (with diverse demographics in terms of geographical locations) for more precise results and conclusion.

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CONFLICT OF INTEREST

There was no conflict of interest among the authors of the present research paper.

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