

INVESTIGATION OF E-BANKING CHALLENGES FROM CUSTOMERS' PERSPECTIVE ON THE BASIS OF GENDER & QUALIFICATION

**Mehmood Ali Gul^{*1}, Zartashia Kiran Imran^{*2}, Muzamil Hussain Wadho^{*3},
Muhammad Ahmed Kalwar^{*4}, Muhammad Ali Khan^{*5}, Liaquat Ali Rahoo^{*6},
Shakeel Ahmed Shaikh^{*7}**

^{*1}Post Graduate Student, Muhammad Ali Jinnah University (MAJU), Karachi, Sindh, Pakistan.

^{*2}Assistant Professor, Management Sciences, Muhammad Ali Jinnah University (MAJU),
Karachi, Sindh, Pakistan.

^{*3}Assistant Professor, Electrical Engineering, BBSUTSD, KhairpurMirs, Sindh, Pakistan.

^{*4}Assistant Manager (Production), Shafi Private Limited, Lahore, Punjab, Pakistan.

^{*5}Assistant Professor, Industrial Engineering & Management, Mehran UET, Jamshoro, Sindh, Pakistan.

^{*6}Mehran University of Engineering & Technology, Jamshoro, Sindh, Pakistan.

^{*7}Associate Professor, Industrial Engineering & Management, Mehran UET, Jamshoro, Sindh, Pakistan.

ABSTRACT

This research aimed to bridge the gap between the service providers and end users in terms of infrastructural issues of online banking. This empirical study was administered in Karachi, Pakistan. The questionnaire was taken on from literary works and 5 points Likert scale was chosen as a measurement scale. Data was collected by using Google type which was sent by e-mails to the participants. 300 valid observations were gathered and also taken into SPSS and MS Excel for analysis. Information analysis included straightforward regularity circulation, mean+SD, and mode of numerous variables. Data existed in the form of tables. The qualification makes difference between the participants in terms of awareness. Results indicated that 100% of postgraduate males (8(2.67%)) agreed on the given features of online banking; at the same time, among female respondents who had done masters, 100% of them (16(5.33%)) agreed on most of the features of online banking i.e. for easily accessible website (16(5.33%)), very easy banking services (13(4.33%)), user-friendly services (16(5.33%)), very reasonable system (16(5.33%)), reliable (16(5.33%)), easily available across the country (16(5.33%)), cost effective (13(4.33%)), effective and efficient (16(5.33%)) and easier than conventional banking (16(5.33%)).

Keywords: Online Banking; Internet Banking; Infrastructure; Challenges; Issues.

I. INTRODUCTION

In recent times, the growth in innovation has influenced business organizations in several methods, a lot of particularly regarding management and control; advertising and marketing and also research; procedures, and also decision making [1]. The financial system plays an essential role in the financial advancement of the nation [2]. The standard setting of delivering products and services by financial institutions to the customers is through a single distribution channel which is physical financial institution branches [3]. To handle the quick changes in a business situation, financial institutions began to rely upon circulation channels as an alternate approach for distinction and also to gain a more competitive advantage [3]. Banks boost innovation investment costs strongly to address earnings, price, and also competitiveness worries [1]. In a globe, which is becoming progressively open as a result of the Internet and also the Web (WWW), Electronic banking has been making headway around the globe [4]. The financial services industry is established due to the introduction of the internet, fast technological developments, deregulation, and globalization in addition to the effect of altering affordable and also governing pressures [3]. Implementation of the internet in the financial system has modernized the banks [2]. In the banking sector, information technological advances are a significant factor for future advancement of financial solutions market. It is based upon sharing of information, which mostly relies on information and interaction technology for obtaining, assessing and providing information to all relevant customers [5]. E- Financial is data base and primarily clinical being used the digital devices of the computer

resolution through the considerable use IT without straight resources to the bank by the customers [2]. E-banking describes economic activities that are accomplished utilizing digital technological innovations [6]. E-banking indicates any kind of customer with a computer and a web browser can obtain connected to his financial institution's internet site to carry out any of the online financial functions. In E- the financial system the financial institution has a centralized database that is web-enabled [3]. The intro of e-banking services is considered a development of the financial sector, bringing various advantages to both clients and financial institutions [7]. Among the advantages that banks experience when using e- banking is boosted consumer contentment [1]. It offers substantial benefits to consumers in terms of ease and also the price of purchases [8]. Internet banking has provision networks that change and replicated different tasks currently performed by the financial institution [9]. E-banking addsto advertising, promotion, and also market research of the items [4]. It has strongly impacted the strategic service factors to consider for banks by dramatically reducing prices of delivery and purchases [1]. For this reason, e-banking now plays an important function to accomplish the individual along with corporate financial tasks execution [9]. As a result of the arrival of information innovation, there is a change in the financial industry which has paved the means for the intro of the retail digital settlement system and has progressed in the current years in numerous nations [2]. It must be noted, nonetheless, that while e-banking offers lots of benefits to consumers and financial institutions, it also exacerbates traditional banking dangers [1]. In this age of contemporary technological advances, the implementation of e-banking solutions plays a substantial role in assisting banks to remain affordable and adapt to the current modifications of the marketplace [7]. The monetary products and services have become available online, which has hence end up being a vital distribution channel for a number of banks [1]. The success of Internet banking depends on the maturity, honesty and also commitment of the people. Electronic banking system has actually shown to be more functional than a male [4].

Infotech (IT) has been playing an extraordinary function in the handling, estimation, and access of records [10–13, 63]. Establishments are required to modify their processes and practices on the introduction of new technology [14, 15]. Visual Basic Applications (VBA) are the effective tools for the optimization of processes [16, 17]. Using most current technological innovations brings about boosted performance, expense performance, and increased efficiency [15]. E-Banking is not something new to Pakistan. The very first ATM was installed in 1987 in Pakistan. Till the late 1990s, the setup and development rate of ATMs stayed reduced and slow [9]. The queue is a common occurrence in daily life [18, 19]. The progression of economic purchases by innovation has been driven by variations in spreading networks as demonstrated by ATM MACHINE (automated teller machine), Mobile Phone-banking, Pc-banking, Telebanking, and also most just recently internet banking [9]. The use of internet banking has proliferated in the last decade, along with the Net [64]. In 2017, 64% of the total transactions were carried out by Automated Teller Machine, 0.40% were carried out with mobile banking, and also 4% of them were performed using the web in Pakistan [9]. One amongst consumers who experienced an issue with Net and electronic banking is privacy; that makes the protection in transactions crucial [64]. These searchings show that what the respondents have most to grumble about concerning Electronic banking is safety and security [64]. Aggression, violence & irritation at work are caused by anger and impatience [20, 21]. Studies have revealed that younger sectors are extra willing to take dangers than the older segments Regarding internet banking, the older sectors are even more cautious than the common [64]. The service comes across as easy to use, quick, accessible, etc., but even though the respondents located the use favorably, lots located the safety unfavorable [64]. Even e-banking activities are based upon the net or virtual exclusive networks owned by the financial institution, therefore communication channels, distribution networks, and also deals channels need to be safe [9]. Among the most important lawful obstacles for the e-banking system appears to be whether the general guidelines of agreements offer enough guarantees for the legitimacy and requirement of digital contracts [6].

II. LITERATURE REVIEW

There has been a lot of research study performed on online banking in terms of obstacles dealt with by service providers. One of the descriptive research studies was conducted by Beatrice (2017) in Kenya, in which a questionnaire was made used for information collection. The research examined the obstacles encountered by internet banking. Difficulties suggested by the research were i.e. inadequate internet rate, consumer

understanding, absence of information on internet banking, much less infiltration in the marketplace, and the function of electronic banking solutions. The study likewise highlighted the transaction safety and security concerns in financial institutions. It was ended that the level of recognition amongst the consumer regarding internet banking is quite much less; that's why it was recommended to educate the financial institutions' workers to ensure that they can pass on the acquired knowledge of electronic banking to the consumers [34]. The research was performed by Rahman et al, (2017) to examine the present circumstance, potential customers, and also trouble of electronic banking (Dutch-Bangla Financial institution Limited) in Bangladesh. Information was collected by conducting meetings. There were 11 concerns in the interview and 100 interviews were performed with the signed-up customers of the financial institution. It was ended that clients of the bank had inadequate knowledge concerning the e-banking solutions [5]. A deep literature review was performed in Iran by Alikhani and also Zare (2018) in which the problems and also difficulties of electronic banking guidelines are highlighted. In the research study, lawful difficulties are taken a look at for the growth of web banking systems so that remedy of those issues can be recommended. It was ended that, the policies for the consumer defense were incomplete in terms of electronic banking, and also at the same time, there was no clear judicial treatment thereof [6]. Phuong Nam (2014) carried out a study on the implementation process of web banking services in Vietnam. There were 2 goals in the research: 1) to reveal the factors and stimulations for the application of online banking solutions; 2) to investigate the implementation process and highlight the obstacles dealt with during the procedure. It was wrapped up that the development of market and the contentment of consumers were the significant inspirations behind the implementation of the web banking; and the major obstacle was the lack of understanding (pertaining to the electronic banking) amongst consumer and their objection [7].

Ameena Farooqui and also P. Rajani (2017) performed research to analyze the progress of Indian banks in the context of electronic banking. At the same time, obstacles faced by Indian banks were also highlighted. The internet banking users enhance from 193204330 (in 2013) to 462124989 (in 2016); which showed that there succeeded implementation of electronic banking in Indian financial institutions. Highlighted factors were; i.e. protection threat, trust fund element, consumer awareness, privacy risk, reinforcing the public assistance, accessibility of personnel solutions, competitors, application of worldwide modern technology, etc. [2]. Productivity Improvement is the continuously increasing concern for the manufacturing and service sectors [71-74]. Effective performance evaluation is necessary for all the organizations to remain competitive in the industry [75-77]. Hussain et al. (2017) indicated internet ease of access in the banking market as a factor for consumer hesitation to access their bank accounts online in Pakistan. Because of the absence of cyber safety, clients' trust is dramatically influenced by the use of web banking. Moreover, the authors highlighted the issues of web banking i.e. technological issues, ATM MACHINE link network concerns, security problems, and non-technical workers [9]. An empirical investigation is performed and detailed investigation is conducted on the various factors influencing the job satisfaction of faculty members in public sector engineering universities. The results were compared and level of job satisfaction is identified [22, 23]. There is the positive relationship between the Human Resource Architecture with the Employee Productivity and job satisfaction [24]. Emotional Intelligence play an important role in the individual and group behaviors during routine and professional life [28]. The use effective emotional intelligence at work may constitute increased job satisfaction. Green HR practices are being practiced in many organizations and they can also play a vital role in greater job satisfaction [25]. The workload in the organizations, office durations and timings can have the impact on the employees job satisfaction. There are different effects of Day and Night shift on the employees job satisfaction [26]. Still there are many organizations which are reluctant to change traditional HR practices. The organizations should challenge the status-quo and adopt the modern HR practices to meet the desired job satisfaction in employee [27]. The development of healthy Organizational Culture with avoidance of negative work stress can also improve level of job satisfaction [29, 30]. The salary, pension and other fringe benefits also have the impact on the satisfaction of employees [31].

Al-Weshah (2013) concluded that internet banking offers many offered possibilities for bank renovation such as simple and fast banking services, affordable interaction devices with consumers, brand-new financial products and services for bank consumers, and efficient control of banking system errors. On the other hand,

electronic banking experiences many prospective difficulties in financial institution improvement such as lack of clients' trust fund and also safety and security, lack of staff members' involvement in financial sector improvement, and also the absence of pertinent staff members' skills and also capacities in internet applications as a result of the absence of efficient training for teller [35]. Ashoka and Vinay M.L (2016) surveyed Mysore Area and expose that the equivalent percentage regarding the country customer is just 60 percent with the overall example dimension of 179 the percent for E- Banking in the accumulated group counts for 80 percent the major factor for non-patronization of E-banking is illiteracy and concern of losing cash when E-Banking is practiced [36]. The association between market attributes and the fulfillment of consumers for internet banking was explored by Kumbhar, and Vijay (2011); additionally, the association between solution quality and client satisfaction was investigated he also check out the partnership between solution quality and clients' fulfillment and satisfaction in internet banking service given by the public field financial institution and private sector banks. The research discovered that the total contentment of workers, entrepreneurs, and professionals are higher in internet banking solution. Also, it was found that there is a significant distinction in the clients' assumption of internet banking services supplied by the public and private sector banks [37]. MIS have the vital impact on the productivity of employees and the better performance of the various administrative activities [51]. The researchers found that MIS have the positive impact on overall business performance [52, 53] in modern competitive world and banking industry is no exception. The authors researched in a number of topics of banking industry which also includes the IT, MIS, online banking and customer satisfaction [53, 54]. Information Communication Technology (ICT) applications should be learned and utilized in primary, secondary, tertiary, higher & professional educational levels [55-57]. Information seeking is the essential part of our routine & professional life. The electronic resources are more frequently used for information seeking as compare to tradition paper sources [58, 59]. The Covid-19 affected many businesses globally and transformed the way of doing the businesses in every sector [60] and banking industry is also among them. The customers can only be retained through providing the better service quality attributes [61]. The social media and TV advertisements have the vital impact on the Life Style of Pakistani youth [32, 33]. The current era is the digital era and digital tools are being widely used effectively for information sharing and marketing. The use of web 2.0 tools i.e. Facebook, Twitter, Wikis, RSS, linkedin, blogging, YouTube and email groups are also popular for promoting different products & services [62].

According to Nath Ravi & Schrick Paul (2001), In every organization, the means of business is performed is being changed by eCommerce. Obsolete service models are changed by the new ones. At the same time, organizations are pondering over the alteration of methods of client connection management and business procedure style. Banks are not jeopardizing this makeover. In today's research, the views of bankers are analyzed on the stipulation of financial solutions using the website. Outcomes of the research study suggested that internet banking in its early stage age and also used by a much less variety of financial institutions; complete internet banking benefits are continuing to be understood by a variety of banks for its application [38]. Pooja Malhotra and Balwinder Singh (2009) briefly indicated today's problem of internet banking in India. This research was conducted to search for the connection between internet banking adoption and the performance of the bank and the threat. It has been shown by the research study that, internet banking has a considerable and adverse organization with the danger; from which it becomes clear that risk account of financial institutions is not enhanced by the electronic banking fostering in financial institutions [39].

III. RESEARCH GAP

With the development of technological improvement, it was needed for the banks and so the client to relocate in the direction of the online banking [40]. E-Banking is a phenomenon whereby the services and products are automatically delivered to clients through a digital platform [40]. Just recently, due to the advancement in the field of infotech and also the Internet benefits, banks have been seeking the stipulation of a variety of solutions for their consumers. Inevitable obstacles are can be found in the means of development and development of e-banking [6]. Aside from the advantages of, electronic banking; there are several obstacles in the industry of online banking; which are noteworthy for both i.e. providers and the end customer, who runs properly from the banks. It is needed for them to be familiar with those challenges to make sure that they can be gotten over successfully [41]. In the present situation, it is needed to acknowledge the issues of financial via the internet on

the side of clients to determine the difficulties which are been dealt with by the company. By doing this, unwillingness to the application of online banking amongst completed individuals might be lowered for the good of both clients and providers. There has been a great deal of investigation, that focus on the challenges encountered by the service providers i.e. financial institutions yet a really few of them have focused on the obstacles from the end user (consumer) viewpoint. Beatrice 2017 performed a research study on the obstacles encountered by internet banking in which the information was accumulated from branch supervisors, branch supervisors, client service officers, tellers and credit history police officers. Given that, the data was collected from the authorities of banks and in that situation, customers were ruled out. In the gravity of stated factor, the writer has actually left the recommendations for future that this work can be additional extended by conducting the very same research study in the consumers 'point of view [34]. This research is the expansion of Beatrice's function.

IV. METHODOLOGY

The research method is the study of methods that have been used in the conducted research. In this area, research strategy, research design, population, specimen size, sampling technique, research instrument, and dimension range are gone over briefly.

4.1 Research Philosophy

3 main philosophies of scientific research are there i.e. empiricism, clinical realism, and social constructionism [42]. This study is based on the realism approach. According to McMurray AJ, Speed RW and Scott D (2004) as mentioned by [43] that in the realism viewpoint, facts and ideas that exist in an environment are focused on. Yin (1989, p. 21) as cited by [44] indicated that the realism paradigm intends to generalize to academic ideas and also not to populations. There are two branches of realism viewpoint i.e. essential and also straight realism. Sekaran U and also Bougie R. (2013) as mentioned by [43] explained straight realism is what an individual feels, sees, listens to, etc. On the other hand, in important realism, the people discuss their experiences in certain circumstances.

4.2 Research Approach

The classification shows three sorts of research approaches i.e. qualitative, quantitative, and the mixed technique of both. Quantitative research describes the metrology and evaluation of variables for obtaining outcomes [45]. With the aid of countless statistical techniques, the details (mathematical data) are analyzed to address the questions like, how much, that, what, the amount of, where, and also when [34]. Aliaga, and Gunderson (2002), as mentioned by [45] describe quantitative research methods as explaining an issue with a collection of records in numbers and evaluating it with the help of mathematical approaches. Statistical strategy to research design makes up the quantitative research method. It starts with the declaration of the research trouble and incorporates the theory formation, evaluation of literary works, and also quantitative analysis of records [46]. This research technique emerged around the duration of 1250 A.D., it was used by the researchers for the metrology of data. Given that, in this research writer has collected the details and used different statistical approaches to evaluate it; thus this research utilizes the quantitative research study viewpoint.

4.3 Research Design

The design of the research is structured, research plan and evaluation are assembled to research the research issues [34]. According to Cooper & Schindler (2006) as cited by [34] that detailed research is used for addressing the issue like what, where, and how of an occurrence. Study research is referred to as the usual type of descriptive research; in study research, questions are asked from the segment (representing the group (s)) of people to be researched [47]. Important details concerning the population are supplied by the use of a descriptive research design.

4.4 Research Instrument

A set of questions was made use of the research instrument in the study. It included 5 sections. The initial section was based upon 6 interrogations relating to the info of the participant i.e. age, sex, financial institution name, and also education level; have you done any type of computer courses? And do you have internet accessibility? 2nd section consisted of 4 interrogations relating to the prospects of electronic banking as

embraced from [5]. 3rd area was based on 9 questions relating to infrastructural concerns which were taken on from [34].

4.5 Measurement Scale

Since, the idea of individuals concerning anything is an abstract noun; which cannot be gauged by physical volumes; hence, for measurement of viewpoints and also perspectives, Likert ranges are made [48]. These scales consist of the various choices in a dealt with the layout. In the present research, a 5-point Likert range ("Strongly Differ = 1" to "Strongly Agree = 5") was utilized to measure the different variables.

4.6 Data Collection

In research language, the population is the total amount of products from the records segment that can be taken [49]. The research population in this study is the number of people that have accounts in any one of the banks in Karachi, Sindh, Pakistan. The clients of at the very least five banks (operating in Karachi) were approached for the data collection (by Google form) and also records were gathered from 300 participants. Hassle-free tasting strategy was utilized for the details collection.

4.7 Data Analysis

Data was put into MS succeed and also a statistical plan for social sciences for evaluation. Record analysis consisted of simple frequency distribution, means, standard deviations, and modes of various variables. The details were presented in the form of tables. Analysis of each of the questions was conducted individually according to both demographic attributes i.e. gender and age.

V. RESULTS

The result is based upon the thorough evaluation of different variables of infrastructural obstacles to electronic banking throughout gender and also qualifications of the individuals. The evaluation includes the in-depth frequency distribution together with the mean and also standard deviations of the variables. The results are presented in tabular form.

5.1 Q1. Bank's website is very easily accessible

Male respondents were with four levels of qualification i.e. intermediate, bachelor's, master's, and post-graduation. Table 1 presents the analysis (frequency distribution, mean+SD, and mode) of Q1 across participants' qualifications. As per mentioned qualifications (Intermediate, Bachelors, Masters, and Post-Graduation), male participants' response was computed to be 3.50+0.91, 4, 3.37+0.88, 4, 3.79+0.89, 4, and 4.00+0.91, 4 respectively.

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

Gender	Qualification	Bank's website is very easily accessible					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	Intermediate	-	-	8(2.67%)	8(2.67%)	-	16(5.33%)	3.50+0.91, 4
Male	Bachelors	8(2.67%)	16(5.33%)	19(6.33%)	76(25.33%)	-	119(39.67%)	3.37+0.88, 4
Male	Masters	-	-	60(20%)	19(6.33%)	36(12%)	115(38.33%)	3.79+0.89, 4
Male	Post-Graduation	-	-	-	8(2.67%)	-	8(2.67%)	4.00+0.00, 4
Total		8(2.67%)	16(5.33%)	87(29%)	111(37%)	36(12%)	258(86%)	
Female	Intermediate	-	-	-	-	-	-	

Female	Bachelors	-	-	-	26(8.67%)	-	26(8.67%)	4.00+0.00, 4
Female	Masters	-	-	-	16(5.33%)	-	16(5.33%)	4.00+0.00, 4
Female	Post-Graduation	-	-	-	-	-	-	
Total		-	-	-	42(14%)	-	42(14%)	

Female respondents were with only two qualifications bachelors and master's. So, the females' responses with the qualification of bachelor's and master's were calculated to be 4.00+0.87, 4, and 4.00+0.77, 4 respectively as can be seen in Table 1.

5.2 Q2. Accessing internet banking Services is very easy

Male respondents were with four levels of qualification i.e. intermediate, bachelor's, master's, and post-graduation. Table 2 presents the analysis (frequency distribution, mean+SD, and mode) of Q2 across participants' qualifications. As per mentioned qualifications (Intermediate, Bachelors, Masters, and Post-Graduation), male participants' response was computed to be 3.50+1.01, 4, 3.82+0.97, 4, 3.60+1.16, 4, and 2.00+1.01, 4 respectively.

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

Gender	Qualification	Accessing internet banking Services is very easy					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	Intermediate	-	-	8(2.67%)	8(2.67%)	-	16(5.33%)	3.50+0.91, 4
Male	Bachelors	6(2%)	18(6%)	15(5%)	78(26%)	2(0.67%)	119(39.67%)	3.44+0.88, 4
Male	Masters	-	2(0.67%)	58(19.33%)	19(6.33%)	36(12%)	115(38.33%)	3.77+0.93, 4
Male	Post-Graduation	-	-	-	8(2.67%)	-	8(2.67%)	4.00+0.00, 4
Total		6(2%)	20(6.67%)	81(27%)	113(37.67%)	38(12.67%)	258(86%)	
Female	Intermediate	-	-	-	-	-	-	
Female	Bachelors	-	-	-	26(8.67%)	-	26(8.67%)	4.00+0.00, 4
Female	Masters	3(1%)	-	-	13(4.33%)	-	16(5.33%)	3.44+0.88, 4
Female	Post-Graduation	-	-	-	-	-	-	
Total		3(1%)	-	-	39(13%)	-	42(14%)	

Female respondents were with only two qualifications bachelor's and master. So, the females' responses with the qualification of bachelor's and master's were calculated to be 4.00+1.13, 4 and 1.00+1.27, 4 respectively as can be seen in Table 2.

5.3 Q3. Online banking services are very user friendly

Male respondents were with four levels of qualification i.e. intermediate, bachelor's, master's, and post-graduation. Table 3 presents the analysis (frequency distribution, mean+SD, and mode) of Q3 across participants' qualifications. As per mentioned qualifications (Intermediate, Bachelors, Masters, and Post-Graduation), male participants' response was computed to be 3.44+0.88, 3, 2.76+0.88, 4, 3.42+0.88, 3, and 3.50+0.88, 3 respectively.

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

Gender	Qualification	Online banking services are very user friendly					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	Intermediate	-	1(0.33%)	8(2.67%)	7(2.33%)	-	16(5.33%)	3.38+0.91, 4
Male	Bachelors	8(2.67%)	19(6.33%)	25(8.33%)	67(22.33%)	-	119(39.67%)	3.27+0.89, 4
Male	Masters	-	-	63(21%)	22(7.33%)	30(10%)	115(38.33%)	3.71+0.89, 4
Male	Post-Graduation	-	-	-	8(2.67%)	-	8(2.67%)	4.00+0.00, 4
Total		8(2.67%)	20(6.67%)	96(32%)	104(34.67%)	30(10%)	258(86%)	
Female	Intermediate	-	-	-	-	-	-	
Female	Bachelors	1(0.33%)	-	1(0.33%)	24(8%)	-	26(8.67%)	3.85+0.91, 4
Female	Masters	-	-	-	16(5.33%)	-	16(5.33%)	4.00+0.00, 3
Female	Post-Graduation	-	-	-	-	-	-	
Total		1(0.33%)	-	1(0.33%)	40(13.33%)	-	42(14%)	

Female respondents were with only two qualifications bachelor's and master. So, the females' responses with the qualification of bachelor's and master's were calculated to be 3.85+1.01, 4, and 3.94+0.61, 4 respectively as can be seen in Table 3.

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

Male respondents were with four levels of qualification i.e. intermediate, bachelor's, master's, and post-graduation. Table 4 presents the analysis (frequency distribution, mean+SD, and mode) of Q4 across participants' qualifications. As per mentioned qualifications (Intermediate, Bachelors, Masters, and Post-Graduation), male participants' response was computed to be 3.50+1.12, 4, 3.46+1.08, 4, 3.78+1.09, 4, and 4.00+1.12, 4 respectively.

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

Gender	Qualification	The response time of the internet banking system is very reasonable					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	Intermediate	-	-	8(2.67%)	8(2.67%)	-	16(5.33%)	3.50+0.93, 4
Male	Bachelors	8(2.67%)	18(6%)	15(5%)	73(24.33%)	5(1.67%)	119(39.67%)	3.41+0.89, 4

Male	Masters	-	2(0.67%)	52(17.33%)	31(10.33%)	30(10%)	115(38.33%)	3.77+0.90, 4
Male	Post-Grad.	-	-	-	8(2.67%)	-	8(2.67%)	4.00+0.00, 4
Total		8(2.67%)	20(6.67%)	75(25%)	120(40%)	35(11.67%)	258(86%)	
Female	Intermediate	-	-	-	-	-	-	
Female	Bachelors	-	-	6(2%)	20(6.67%)	-	26(8.67%)	3.77+0.92, 4
Female	Masters	-	-	-	16(5.33%)	-	16(5.33%)	4.00+0.00, 4
Female	Post-Grad.	-	-	-	-	-	-	
Total		-	-	6(2%)	36(12%)	-	42(14%)	

Female respondents were with only two qualifications bachelor's and master. So, the females' responses with the qualification of bachelor's and master's were calculated to be 3.00+1.17, 4, and 4.00+0.86, 4 respectively as can be seen in Table 4.

5.5 Q5. The Internet banking system is very reliable

Male respondents were with four levels of qualification i.e. intermediate, bachelor's, master's, and post-graduation. Table 5 presents the analysis (frequency distribution, mean+SD, and mode) of Q5 across participants' qualifications. As per mentioned qualifications (Intermediate, Bachelors, Masters, and Post-Graduation), male participants' response was computed to be 4.00+0.83, 4, 3.63+0.81, 4, 3.48+0.82, 4, and 2.00+0.83, 4 respectively.

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

Gender	Qualification	The Internet banking system is very reliable.					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	Intermediate	-	-	8(2.67%)	6(2%)	2(0.67%)	16(5.33%)	3.63+0.88, 4
Male	Bachelors	6(2%)	19(6.33%)	15(5%)	79(26.33%)	-	119(39.67%)	3.40+0.85, 4
Male	Masters	-	-	54(18%)	31(10.33%)	30(10%)	115(38.33%)	3.79+0.86, 4
Male	Post-Graduation	-	-	-	8(2.67%)	-	8(2.67%)	4.00+0.00, 4
Total		6(2%)	19(6.33%)	77(25.67%)	124(41.33%)	32(10.67%)	258(86%)	
Female	Intermediate	-	-	-	-	-	-	
Female	Bachelors	-	-	6(2%)	20(6.67%)	-	26(8.67%)	3.77+0.84, 4
Female	Masters	-	-	-	16(5.33%)	-	16(5.33%)	4.00+0.00, 4
Female	Post-Graduation	-	-	-	-	-	-	
Total		-	-	6(2%)	36(12%)	-	42(14%)	

Female respondents were with only two qualifications bachelor's and master. So, the females' responses with the qualification of bachelor's and master's were calculated to be 3.00+0.72, 4, and 4.00+0.70, 4 respectively as can be seen in Table 5.

5.6 Q6. Internet is easily available across the country

Male respondents were with four levels of qualification i.e. intermediate, bachelor's, master's, and post-graduation. Table 6 presents the analysis (frequency distribution, mean+SD, and mode) of Q6 across participants' qualifications. As per mentioned qualifications (Intermediate, Bachelors, Masters, and Post-Graduation), male participants' response was computed to be 3.50+0.98, 2, 3.04+1.07, 2, 2.63+0.95, 2, and 2.00+0.98, 2 respectively.

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

Gender	Qualification	Internet is easily available across the country.					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	Intermediate	-	-	8(2.67%)	8(2.67%)	-	16(5.33%)	3.50+0.94, 4
Male	Bachelors	6(2%)	25(8.33%)	15(5%)	73(24.33%)	-	119(39.67%)	3.30+0.97, 4
Male	Masters	-	8(2.67%)	52(17.33%)	25(8.33%)	30(10%)	115(38.33%)	3.67+0.92, 4
Male	Post-Graduation	-	-	-	8(2.67%)	-	8(2.67%)	4.00+0.00, 4
Total		6(2%)	33(11%)	75(25%)	114(38%)	30(10%)	258(86%)	
Female	Intermediate	-	-	-	-	-	-	
Female	Bachelors	6(2%)	-	-	20(6.67%)	-	26(8.67%)	3.31+1.00, 4
Female	Masters	-	-	3(1%)	13(4.33%)	-	16(5.33%)	3.81+0.98, 4
Female	Post-Graduation	-	-	-	-	-	-	
Total		6(2%)	-	3(1%)	33(11%)	-	42(14%)	

Female respondents were with only two qualifications bachelors and master's. So, the females' responses with the qualification of bachelor's and masters were calculated to be 1.00+1.14, 4, and 3.00+1.02, 2 respectively as can be seen in Table 6.

5.7 Q7. Online banking services are very cost effective

Male respondents were with four levels of qualification i.e. intermediate, bachelor's, master's, and post-graduation. Table 7 presents the analysis (frequency distribution, mean+SD, and mode) of Q7 across participants' qualifications. As per mentioned qualifications (Intermediate, Bachelors, Masters, and Post-Graduation), male participants' response was computed to be 3.44+0.98, 2, 2.45+0.99, 2, 2.10+1.01, 2, and 2.25+0.98, 2 respectively.

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

Gender	Qualification	Online banking services are very cost-effective.					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	Intermediate	-	-	8(2.67%)	8(2.67%)	-	16(5.33%)	3.50+1.01, 4
Male	Bachelors	10(3.33%)	23(7.67%)	19(6.33%)	67(22.33%)	-	119(39.67%)	3.20+0.99, 4
Male	Masters	2(0.67%)	11(3.67%)	52(17.33%)	20(6.67%)	30(10%)	115(38.33%)	3.57+1.02, 4

Male	Post-Graduation	-	-	-	8(2.67%)	-	8(2.67%)	4.00+0.00, 4
Total		12(4%)	34(11.33%)	79(26.33%)	103(34.33%)	30(10%)	258(86%)	
Female	Intermediate	-	-	-	-	-	-	
Female	Bachelors	-	4(1.33%)	-	21(7%)	1(0.33%)	26(8.67%)	3.73+1.03, 4
Female	Masters	3(1%)	-	-	13(4.33%)	-	16(5.33%)	3.44+1.01, 4
Female	Post-Graduation	-	-	-	-	-	-	
Total		3(1%)	4(1.33%)	-	34(11.33%)	1(0.33%)	42(14%)	

Female respondents were with only two qualifications bachelor's and master. So, the females' responses with the qualification of bachelor's and master's were calculated to be 2.42+1.05, 2 and 1.00+0.91, 2 respectively as can be seen in Table 7.

5.8 Q8. Online banking services are effective and efficient

Male respondents were with four levels of qualification i.e. intermediate, bachelor's, master's, and post-graduation. Table 8 presents the analysis (frequency distribution, mean+SD, and mode) of Q8 across participants' qualifications. As per mentioned qualifications (Intermediate, Bachelors, Masters, and Post-Graduation), male participants' response was computed to be 3.88+0.94, 4, 3.88+0.94, 4, 3.99+0.94, 4, and 2.88+0.94, 4 respectively.

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

Gender	Qualification	Online banking services are effective and efficient.					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	Intermediate	-	-	8(2.67%)	8(2.67%)	-	16(5.33%)	3.50+0.91, 4
Male	Bachelors	8(2.67%)	14(4.67%)	20(6.67%)	73(24.33%)	4(1.33%)	119(39.67%)	3.43+0.89, 4
Male	Masters	-	1(0.33%)	54(18%)	26(8.67%)	34(11.33%)	115(38.33%)	3.81+0.89, 4
Male	Post-Graduation	-	-	-	8(2.67%)	-	8(2.67%)	4.00+0.00, 4
Total		8(2.67%)	15(5%)	82(27.33%)	115(38.33%)	38(12.67%)	258(86%)	
Female	Intermediate	-	-	-	-	-	-	
Female	Bachelors	-	-	-	23(7.67%)	3(1%)	26(8.67%)	4.12+0.90, 4
Female	Masters	-	-	-	16(5.33%)	-	16(5.33%)	4.00+0.00, 4
Female	Post-Graduation	-	-	-	-	-	-	
Total		-	-	-	39(13%)	3(1%)	42(14%)	

Female respondents were with only two qualifications bachelor's and master. So, the females' responses with the qualification of bachelor's and master's were calculated to be 4.12+0.97, 4, and 3.75+0.86, 4 respectively as can be seen in Table 8.

5.9 Q9. Online banking is easier than conventional banking

Male respondents were with four levels of qualification i.e. intermediate, bachelor's, master's, and post-graduation. Table 9 presents the analysis (frequency distribution, mean+SD, and mode) of Q9 across participants' qualifications. As per mentioned qualifications (Intermediate, Bachelors, Masters, and Post-Graduation), male participants' response was computed to be 2.63+1.29, 4, 3.67+1.25, 4, 2.90+1.29, 4, and 4.88+1.29, 4 respectively.

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

Gender	Qualification	Online banking is easier than conventional banking?					Total	Mean+SD, Mode
		1 n(%)	2 n(%)	3 n(%)	4 n(%)	5 n(%)		
Male	Intermediate	1(0.33%)	-	8(2.67%)	6(2%)	1(0.33%)	16(5.33%)	3.38+0.96, 4
Male	Bachelors	10(3.33%)	14(4.67%)	16(5.33%)	76(25.33%)	3(1%)	119(39.67%)	3.40+0.93, 4
Male	Masters	2(0.67%)	-	58(19.33%)	25(8.33%)	30(10%)	115(38.33%)	3.70+0.94, 4
Male	Post-Graduation	-	-	-	8(2.67%)	-	8(2.67%)	4.00+0.00, 4
Total		13(4.33%)	14(4.67%)	82(27.33%)	115(38.33%)	34(11.33%)	258(86%)	
Female	Intermediate	-	-	-	-	-	-	
Female	Bachelors	-	-	5(1.67%)	20(6.67%)	1(0.33%)	26(8.67%)	3.85+0.92, 4
Female	Masters	-	-	-	16(5.33%)	-	16(5.33%)	4.00+0.00, 3
Female	Post-Graduation	-	-	-	-	-	-	
Total		-	-	5(1.67%)	36(12%)	1(0.33%)	42(14%)	

Female respondents were with only two qualifications bachelor's and master. So, the females' responses with the qualification of bachelor's and master's were calculated to be 2.88+1.15, 4 and 3.44+1.16, 3 respectively as can be seen in Table 9.

VI. DISCUSSION

The principle of financial tasks originated in the 18th century BC [50]. This phenomenon can primarily enhance the financial institutions and so the financial sector. And speculation from the extreme sights has appeared that this phenomenon will certainly abolish the versions and also the means of how bank services were developed and made use of [39]. On the top, the advantage of e-banking is the boosted customer satisfaction [1]. Esther and Rajasekaran indicated that there were lots of people that don't understand e-banking and they suggested to financial institutions that the customers need to be assured of the security and safety of their transactions [65]. Yang et al, 2007 ended that there were much fewer number customers of E-banking in Georgia not as a result of a lack of understanding but because lack of reliable promotional approaches [66]. PremchandNarware, 2016 indicated E-banking is an excellent future financial mode and also it will certainly overcome conventional banking without a doubt [67]. The higher use of net solutions has promoted the entrepreneurs given that as long to market their products anywhere by utilizing net [50]. The banks providing the system of the on-line transaction were categorized as bigger, more successful, and efficient banks [39]. Ingle and also Pardeshi, 2016

examined the marketing methods for online banking; approaches included competitors, price effectiveness, geographical reach, branding, client demographics, ease, obliquity, transaction speed, transfer speed, performance and also efficiency [50]. Bahl, 2012 suggested policy implications for E-banking: which included licensing, validating an individual's identification, safety, capability preparation, consumer education, learning, adaption, legalization, harmonization, and also integration [8]. Identified factors [22, 23], improved HR Architecture [24], Green HR practices [25], effective emotional intelligence [28], effective Day and Night shift management [26], modern HR practices [27], healthy Organizational Culture with less work stress [29, 30], competitive fringe benefits [31] can contribute to improve the job satisfaction of employees. The lack of funds is found as the major barriers in the implementation of MIS [51] and these issues resolved to improve productivity of employees and the better performance of the various administrative activities. Effective use of MIS can improve the overall business performance and customer satisfaction [52-54] of the modern competitive banking industry. ICT applications are equally beneficial & effectively for the service industries also [55-57] and banking industry has no exception. The people follow the different patterns for exploring the information [58, 59] and it is very essential for the banking industry to understand the customers' Information seeking behavior to remain competitive. The businesses are transformed after Covid-19 [60] and banking industry should be ready to face post Covid-19 scenario because the customers can only be retained through providing the better service quality attributes [61]. The social media and TV advertisements can be used for educating the good behavior of general public during, before and after office timings [32, 33]. The web 2.0 tools i.e. Facebook, Twitter, Wikis, RSS, linkedin, blogging, YouTube and email groups are being used for promoting products & services [62] and banking industry should use them too effectively.

Alikhani and Zare ended lots of challenges in the way to the application of e-banking i.e. legal and financial regulative issues, process concerns, organizational society concerns, system and infrastructural issues, and above all the legal difficulty was reported in Iran [6]. Gurme, 2011 carried out an evaluation and also wrapped up that the major difficulty for the adoption of e-banking by the customer was the safety of financial system since anyone can quickly operate it [68]. Kazmi and also Hashim reported e-banking problems in Pakistan as; IT telecommunication infrastructural concern, capability concern, site style concern, security problem, trust issues, and also cash laundering concern [69]. Lakshmi Bhai, 2018 assessed the problems of e-banking as privacy, honesty, verification, customer contentment, availability of personnel solutions, competition, dealing with innovation, safety danger, privacy danger, depend on a variable, customer awareness, and also much less net penetration in Indian context [70]. Productivity Improvement is the concern for service sector also [71-74] and banking industry should continuously explore the use of IT to improve the overall productivity. Performance evaluation is necessary for the competitive organizations [75-77] and the banking industry should continuously update the performance evaluation criteria also with the changing business environment.

Rahman et al., 2017 when asked the concerns of the participants via his currently created survey that "online banking is easy to operate" then 64% of them replied indeed, and remainder of 36% responded no [5]. Lusaya and Kalumba, 2018 asked about the concern of his participants about the E-banking use; 42% answered no, and remainder of 28% of participants addressed of course: furthermore, from 58%, 8% of them use e-banking for funds transfer, 2% for expense settlement and rest of 48% used it for other money exchanges [40]. Yahiya carried out research in which he presented the outcomes as: 74.4% of individuals of e-banking were people, 11.2% were little and also moderate business, and remainder 14.4% were corporates [49]. The qualification makes difference between the participants in terms of awareness. Results indicated that 100% of postgraduate males (8(2.67%)) agreed on the given features of online banking; at the same time, among female respondents who had done masters, 100% of them (16(5.33%)) agreed on most of the features of online banking i.e. for easily accessible website (16(5.33%)), very easy banking services (13(4.33%)), user-friendly services (16(5.33%)), very reasonable system (16(5.33%)), reliable (16(5.33%)), easily available across the country (16(5.33%)), cost effective (13(4.33%)), effective and efficient (16(5.33%)) and easier than conventional banking (16(5.33%)). Most importantly, it can be seen in the tables presented in the result that most of the males and females who had done bachelor's were in disagreement or were neutral when they were asked about the features of online banking. In this regard, it is highly needed to spread the awareness atleast among those who are literate.

VII. CONCLUSION

In standard banking, there were several operational troubles i.e. slow access to data, higher possibility of fraudulence, and greater initiatives of the customer for the deal. As a result of these issues, web banking was introduced right into the banking industry. There are a variety of benefits of online banking and also at the very same time, there are a variety of issues in the way e-banking is embraced by the customers. Consumers protect their funds and money in the bank for future requirements, services, and also for valuables, and also they want to be ensured in terms of the safety and security of their storage tanks. Because most of the researchers have reported the security problem in the way to effective fostering of e-banking by the clients [49]. For that reason, it is of the highest possible demand to concentrate the transactional security on the e-banking phenomenon. There is a variety of customers that are making use of the solutions of internet banking so when there is the question of obstacles to e-banking; consumer awareness must not be located in the answer yet the lack of advertising events regarding e-banking.

VIII. FUTURE IMPLICATIONS

This research study can be conducted with a larger sample size (with diverse demographics regarding geographical locations) for even more specific outcomes and also the conclusion.

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IX. CONFLICT OF INTEREST

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

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