

ONLINE BANKING IN PAKISTAN: CUSTOMER PERSPECTIVE

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ABSTRACT

PURPOSE

The trend of becoming an online customer with the bank is becoming common in Pakistan. Customers are now rushing towards activating online banking facility on their accounts. According to the customers perspective this is a very good initiative and welcomed by all customers it makes the payment system easier for them. The purpose of this study is to examine the impact of online banking according to the customer perspective in Pakistan. The role of online banking is becoming significant in Pakistan and hence its services and customer level satisfaction is yet to be examined.

METHODOLOGY

In this study, quantitative research methodology is adopted to test hypothesis developed early on the basis of literature review. In order to have a clear and comprehensive understanding of the research questions being addressed, primary and secondary research was used.

FINDINGS

The results and findings of the study have indicated that transformation in the banking sector of Pakistan has led towards changes in the perspective of the customers about the online banking services.

PRACTICAL IMPLICATIONS

The results and outcomes of this research can help the marketers and research analysts to calculate the positive impact of online banking on consumers of Pakistan

KEYWORDS

Onlinebanking, Consumer behavior, Security risk ,Fundtransfer, Alternative delivery channels.