

# **DETERMINANTS OF INTERNET BANKING IN PAKISTAN: AN EXPANDED PERSPECTIVE ON TECHNOLOGY ACCEPTANCE**

**BY**

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**BUSINESS STUDIES DEPARTMENT**

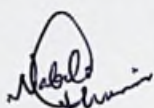
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## **Abstract**

### **Purpose**

The objective of the research paper is to observe to what degree does the risk dimensions, personal trust domain, and the expectations play a role in effecting on intention to utilize Internet Banking (IB) networks by consumers to accomplish their banking transaction. It further examines the impact of user's intention to utilize online banking on the acceptance of online banking services by consumers.

### **Methodology & Design**

This research is quantitative and primary data were collected using a structured questionnaire that in period of two months was electronically distributed. A sample size of 384 was selected were 387 respondents responded via google forms. The exploration of the records that was gathered by collection of data was done by means of SMART PLS / PLS-SEM software to check the proposed assumptions and the associations amongst variables.

### **Findings**

Results revealed and found behavioral intention on utilizing internet banking stands positively impacted by Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Perceived Risk (PR) dimensions had an insignificant impact on behavioral intention to use internet banking. In the Initial Trust Model (ITM), Familiarity with Bank (FB) and Structural Assurance (SA) had a positive substantial impact on Initial Trust (IT), though Propensity to Trust (PTT) had a noteworthy impact but impact was negative. Initial trust had a significant impact on the intention to use internet banking. Lastly, the result found an evident impact of behavioral intention to use internet banking on user adoption of internet banking.

### **Limitations**

This research is based on a non-probability convenience sampling technique and data was collected through a cross-sectional survey which minimizes the diversity impact. The study may suffer from a lack of generalization as it is conducted in one city of Pakistan (Karachi).

### **Recommendations**

The recommendation of this research is based on results. Therefore, it is suggested that the bank executives should promote the advantages of internet banking, make their internet banking platforms more consumer-friendly, make their customer protection policies stronger, and always keep a keen view towards the customer concerns regarding online banking.

### **Keywords**

Perceived risk, perceived ease of use, perceived usefulness, initial trust, behavioral intention to use internet banking, and adoption of internet banking by users.



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