

**ADOPTION OF INTERNET BANKING AND ITS FINANCIAL IMPACT
ON THE BANKING INDUSTRY: A CASE OF ASKARI BANK**

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Abstract:

The purpose of the research study is to identify the main factors that influence the people's choice in the acceptance of the internet banking in performing their day to day business transactions in Rawalpindi. This study found that a lack of studies have been conducted in this field in the Pakistan. The research study was conducted on the Askari Banks Rawalpindi. The qualitative research methodology is implemented in this research study; Questionnaires were prepared and distributed among the professionals having proper bank accounts. Interviews were also conducted from the professionals regarding the topic. The data was collected from the 19 branches and randomly 100 questionnaires were selected for the analysis purpose. The main findings of this research are that people do not feel trust in giving their personal information to the banks due to the information insecurity, and due to the occurrence of other corruption cases in Pakistan. The respondents believe that it is very convenient way of transacting through internet while sitting at their place and the customers do not have to visit the banks for transacting. Many of the respondents have no time in their normal course of time to visit the banks. And the financial impact of these variables is analyzed on the banking industry, the cost and expenses were selected to be used as a dependent variable. The findings are of great use for the Askari bank so that they can deliver the banking in a way that the customers want it to be, and they can easily customize it according to the wants of the customers. It will help the banks to make their security systems even better to gain the trust of their customers. Security, convenience, perceived ease of use and privacy have been the part of the many of the previous research studies a new variable information quality is used.