

CUSTOMERS PERSPECTIVES OF ONLINE BANKING IN FINANCIAL INSTITUTIONS OF KARACHI

By

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Abstract

Purpose: Online banking has revolutionized the banking sector all over the world. The current research was conducted for including customer perspectives related to online banking facilities operating in the Karachi.

Research Methods: In order to achieve the main objectives, mixed methodological approach has been adopted. Thus, combination of qualitative and quantitative data has facilitated researchers in achieving different objectives of the study such as to conduct a theoretical research related to the effectiveness of online banking in the Karachi; conducting an analysis of the factors that have an influence on customer restrictions on online banking transactions performed by within the Karachi; to identify the online banking services provided by banks in Karachi and its usage by the customers and etc.

Findings: Thus, findings of primary and secondary sources were able to illustrate that customer perspectives have changed related to online banking services. Also, online banking has a positive impact on satisfaction level and service delivery channels adopted by banks in Karachi.

Practical Implications: Consequently, benefits associated with online banking have played a significant role in changing the perspective of customers especially in Karachi.

Key words: online banking, internet banking services, consumer's preferences.