

“ADOPTION ISSUES OF INTERNET BANKING IN KARACHI”

By

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A thesis presented to the Department of Management Sciences, Bahria University
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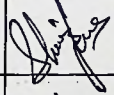
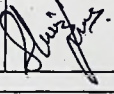
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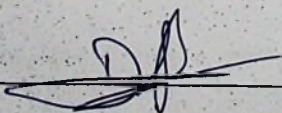
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ABSTRACT

Purpose: The objective of current research study is to determine the role of different factors to determine the level of adoption of internet banking in Karachi. This study focuses on availability of internet technology, convinces, security features, awareness and cost of internet banking services as different element of internet banking adoption and its resultant impact on internet banking users in Karachi. This study helps to determine individual impact of each independent variable on level of adoption of internet banking and identify most critical factors responsible for changes in internet banking users in Karachi.

Research Methodology: In this work deductive research approach is followed and study is primary in nature. This study is casual in nature that is performed to identify the impact of selected independent variables i.e. level of awareness, level of convenience, security features, cost structure and availability of internet services on dependent variable i.e. adaptation of internet banking services. Targeted population of current study is the users of online banking services users residing in Karachi city. In this research work sample size of 384 has selected. In this study survey technique has employed to assist in data collection process. In this study questionnaire is used as data collection instrument. In this thesis work multivariate regression technique is employed.

Findings of the Research: The results of current study reveal that all selected variables have positive significant impact on level of adaptation of internet banking services among consumer at 5percent level of significance while cost of internet banking has negative impact on level of adaptation of internet banking services among consumer at 5percent level of significance. It has found explanatory power of level of convenience, security features and level of awareness among top three independent variables with profound significant impact on level of adaptation of internet banking services among consumer.

Practical Implications: This study revealed that level of awareness, level of convince, level of security has significant role in improving level of adaptation of customer toward internet banking services.

Keywords: Level of adaptation, level of awareness, level of convenience, internet banking security, Internet banking.