

Antecedents of Online Banking Adoption in Pakistan: an Empirical Study

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Abstract

This study investigates the intention of e-Banking users to use online services in Pakistan. In this for the data collection, 360 survey questionnaires were distributed randomly among the employees and customers of the e-bank users at Hyderabad, Larkana, and Karachi and feedback rate remained 233 samples for final usage that sustained 61.5% returning response rate. In this way, in one hand, 170 sampling for the data collection was carried out from the respondents among the lower and middle-level employees whereas 163 sampling for data collected from the customers of the online banking users. For the data collection, the majority of respondents were preferred to educated class of society. In the existing empirical study technological determinants like perceived ease of use (PEOU), perceived usefulness (PU), trust in technology (TIT), information quality (IQ) and intention to use (ITU) were proposed to investigate the intention of online banking users in Pakistan. Results and data analysis has been carried out through SPSS version 24 in which multiple regressions and Pearson's correlation was used to test the hypothesis. This study is important due to an emerging trend in online banking practices in Pakistan. It is found that the perception of online banking is higher in the country except for any gender discrimination in which a majority of respondents support their intention to use the internet-based banking system. The result of regression analysis shows that all independent factors show a positive relationship with the dependent variable. In this way, PU, PEOU, TIT, and IQ, shows more influence to increase the intention of employees to use e-Banking services. The prevailing study pursues the theoretical approach that encompasses an extended technology acceptance model (TAM) to investigate the intention of the users of e-banking. The study possesses the numerous implications concerning bankers, policymakers and academicians. The use of internet banking assures an easy delivery of information, minimize the frauds, provision of marketable products and interconnect the branches with the main server.

Keywords: Online banking, customer acceptance, Perceived ease of use, Perceived usefulness and Trust in technology

1. Introduction

Pakistan is a fast growing telecommunication nation in South Asia. Presently, in all banking sector have adopted the use of Information and Communication Technology



(ICT) in order to establish a platform for an effective and efficient means of financial transactions. Henceforth, the existing study focuses on the technological factors to determine the degree of acceptance of e-Banking services by users and propose the related factors like PEOU, PU, TIT, IQ, and ITU to discover the intentional approach of users to use the e-Banking systems in Pakistan. In an external perspective, e-Banking is to be used by customers in the form of ATM, and mobile banking that is also integrating part of the existing study. The result of this research shows that ATM still remains the most widely used system in e-Banking service in Pakistan. Banks' customers who are active users of e-Banking system use it because it is convenient, easy to use, time-saving and appropriate for their transaction needs. The existing proposed model of the study measured the impact of the proposed factors PEOU, PU, TIT, and IQ on the users' intention to use e-banking. The information quantity is the perception of the users' depth anticipation and comprehensiveness of information (Yang, et al., 2005). Intention to use denoted as the degree of insight and expectations to use e-Banking services in future. Perceived usefulness is the degree to which users perceive the e-Banking as the more usefulness, efficient and productive to make user existence easier whereas perceived ease of use is the degree of easy use of technology by the user. The trust in technology is the degree of the technology user in which he or she sustains the interactions via online means.

Internally, employees are working to operate an online banking system in the form of an online financial transaction which is an integrating part for each bank in the contemporary era of globalization. The banking sector is the only financial institution of society that encompasses the beneficial services in the way of it its own development and country economy as well. The increasing revolution in the information technology (IT) has influenced man to adopt the innovative technology in every sector of life thus it is significant to investigate the intentional approach of the e-Banking user to use the technology. Likely, the existing study is concerned with the use of information technology in the banking sector of Pakistan which brings the deep discussion in its diverse perspectives such as knowing the user's intention, benefits of e-Banking to customers and the country financial institutions.

The Electronic Commerce (e-commerce) or Electronic banking (e-banking) is the application of information technology which assists to facilitate the wireless means of services and information over public standards-based networks (Nazir, et al., 2011). The e-government use in the banking sectors are presented with different forms of the term like Online banking, Internet banking, Mobile banking, Telephone banking and PC banking (Ahmad, et al., 2010; Chau, and Ngai, 2010; Pikkarainen, et al., 2004 and Mukherjee, et al., 2003). It is the facts that, Electronic banking is a broad concept whereas internet banking is concerning the specific area under the electronic banking services. Henceforth, the whole discussion centered the attention on the intention to use e-Banking in the banking sector in Pakistan. In modern times, the introduction of electronic banking has occupied a deep significance and vitality of technological use to be the main reason for the success of the organization and meet the core competency.

The experienced user of the internet prefers the online banking system rather than information technology (IT) illiterate class of the society. There is an amenable nature of operations in the banking sector with the adaptation of innovative technology. By historically California based Wells Fargo was the first bank to initiate first online transaction since 1995. In the earlier online banking transaction, the establishment of the first Security Network Bank and first virtual branchless bank occurred in the 1995 (DeYoung, et al., 2007). The major western and American banks have been offered with the services of internet banking in a practical way since a decade (DeYoung, at al., 2007 and Hernando, at al., 2007).

In the contemporary period, it is perceived the vital role of online means of services in the banking sector for the sustaining the competitive advantage of customers (DeYoung, and Duffy, 2002). The Internet gives easy and cheapest services to assure the operations of the distribution of funds and accounts. Likely the researcher Polasik and Wisniewski (2015) argue that the use of the internet can currently be as the cheapest source of distribution for the bank operations, for instance, transferring funds or account services. The customers can be motivated to use the internet-based banking by sustaining credibility to them. In the customers' viewpoint, the decision to utilize Internet-based banking is commonly motivated by efficiency and convenience (Bruno, 2003). The automatic teller machines (ATMs), mobile phone banking and internet banking offer a considerably cheaper alternative to banking based on the conventional branch by creating channels for services delivery.

2. Literature Review

The recapitalization in the banking sector is survived with the use of ICT applications in order to sustain an efficient and effective online-Banking service delivery (Ayo et al., 2007). The use of telecommunication and services related to banking has designed opportunities to ensure the E-banking. There is expediency and liberty to customers in the mobile banking services which maintains a sound cost saving to users (Kazi, and Mannan, 2013). Mobile banking contributed to the diverse functions for banks to broaden market diffusion with the assistance of mobile services (Lee, et al., 2007). In the modern day, the internet became an integrating part of e-Banking services that assures the provision of transition of information and other diverse financial transactions. Henceforth, the widespread popularity of internet Banking has surpassed the globe concerning financial Services (Nazir, et al., 2011).

The website of the State Bank of Pakistan is very useful to derive information regarding e-Banking services (Qureshi, et al., 2002). There is a profound impact on electronic communication channels on the industry (Delgado, and Nieto, 2004). Automated teller machine (ATM) has been introduced in 1967 by Barclays Bank that has brought the system on the surface in the electronic banking system (Bátiz-Lazo, and Wardley, 2007 and Bátiz et al., 2002). Moreover, the use of ATM is about 23 years old in Europe that was an important facilitating agent for online banking. Despite the long historical background of the adaptation of online banking system pursue the variety of

factors which is hindering in the way of diffusion of this innovative technology, such as the lack of the availability of the computer or accessibility of the Internet. The key purpose of the existing research is to evaluate e-Banking adaptation of the customers which ensure their online financial transaction to the respective bank account in the developing countries like Pakistan. In this way, mobicash account also assists to transfer the online financial transaction to any bank account in form of an online deposit. Time is to be saved by means of online banking (Qureshi, et al., 2002).

Online banking service is a distance less mechanism in which e-Banking users use and manage the accounts at least investment of time and cost (Ekin, et al., 2001). At present, all commercial banks have designed their ATM networks and issued the users debit and credit cards. According to researcher Kolachi (2006) Pakistani banks presented the number of online banking services and products which can be mentioned as (a) Inquiry: Account balance inquiry, fixed deposit inquiry, Account statement inquiry, Check statement inquiry (b) Payment: Credit cards payments, Transfer of funds, Utility bills payments and Direct payments (c) Request: request for Cheque book, request for the stop payment, requests for the Demand draft and request for new fixed deposit (d) Download: Statement download, Customer profile, other guidelines and information download. Since 2000 use of ATM and credit and debit card holders have increased drastically. In the contemporary period, e-Banking is used by the bankers and customers which ensures the provision of benefits to both users like customers and banks (Oni, and Ayo, 2010). The aim of the existing study is to investigate the constructs that influence the e-Banking users to adopt the online services. In this way, the prevailing study proposed the conceptual framework model which encompasses the four independent determinants PEOU, PU, TIT, and IQ whereas intention to use e-Banking has been adopted as a dependent factor.

The operational managers are responsible directly for the operations in order to mobilize facilitation of quick response which is the most significant useful mechanism of electronic banking (Kaleem, and Ahmad, 1970). All bank transactions were carried out by the use of ATMs or visiting banks customers before the beginning of mobile banking (Anus, et al., 2011). The advent of mobile banking plays a significant role in the diffusion of banking in an electronic means that came to be recognized as the biggest customer-to-business applications concerning mobile-commerce. The customers increased convenience has been surfaced due to change in the business of retail banks. It is documented by the researcher that prevailing utility of electronic services has been heavily influenced by telephone banking or use of ATMs revealed a superior inclination to adopt Internet banking (Hernandez, and Mazzon, 2007 and Lee, et al., 2005). Online banking services contribute the depositing transferring fund through ATM machines and alert through SMS and electronic mail alert.

The use of automatic teller machines (ATMs) to internet banking or mobile phone banking to provide certain limited banking services to banks' customers (draft: policy paper on a regulatory framework for mobile banking in Pakistan). In Pakistan, ATM banking has taken off by two interlinked switches. Many banks also offer limited banking

services like balance inquiry, mini-statement etc. over mobile phone and restricted fund-transfer over the internet.

Transactions Channels	Q1FY17		Q2FY17		Q3FY17	
	Volume Value					
PRISM System	0.2	66,207.4	0.3	58,097.8	0.3	69,780.4
Paper based Transactions ⁷	111.4	30,696.4	113.3	32,866.2	107.2	32,687.6
E-Banking	135.5	8055.5	151.0	9244.3	162.0	9,343.5
Real time online Branches(RTOBs) ⁸	31.0	6760.0	35.5	7863.2	37.5	7,814.9
ATMs	89.1	1015.3	94.3	1064.7	102.0	1,178.7
POS	8.3	51.9	13.4	62.2	13.9	64.1
Internet Banking	5.6	203.9	6.1	224.5	6.8	255.9
Mobile Phone Banking	1.2	21.0	1.3	26.0	1.4	25.4
Call Center Banking	0.1	1.6	0.1	1.7	0.1	2.1
Ecommerce	0.2	1.8	0.3	2.0	0.3	2.4
Total :	247.1	104,959.1	264.6	100,208.3	269.5	111,811.5

Source: Retail Payment Systems of Pakistan 1st quarterly 2017

The Mobile phones assure an accessibility and give services to users like a digital wallet, to be used to maintain diverse transactions such as transfer funds, check account balances, send and receive remittances, repay loans, generate receipts, pay bills and school fees and even save without the need for minimum account balances and heavy banking fees (Jenkins, 2008; Aker and Mbiti, 2010; McKinsey Global Institute, 2016; Hughes and Lonie, 2007; Khan and Rashid, 2015). This existing is unique to investigate the e-Banking users intention to use an information system in which financial activities are carried out. In this way, it would be recognized initiatives to use TAM for bank clients in order to adopt e-Banking services, particularly the low-income sector concerning Pakistan as a developing country.

2.1 Pakistan and E-Banking

In the developed countries internet banking unconfined its scope and limitation to mobilize the financial transaction which is in poor scenarios in the developing countries. In spite of the numerous benefits of online activities in the contemporary of globalization,

the financial institutions in Pakistan are lagging behind from obtaining the full experience with deep potential form e-commerce due to the instability and weakness of the financial system of the country. The successful operation of an internet bank strategy gives the number of benefits of e-Banking in the context of clients' banks and the economy (Lustsik, 2003).

The e-Banking benefits to measure the monetary terms. Additionally, it Reduces costs of accessing banking services (Bank Away, 2001). It creates comfort in a time-saving, easy financial transaction, except any physical dealing with the bank, quick and continuous accessibility of information. It sums up the work in a cheaply which can check the multiple accounts within a click of a button. E-Banking ensures effective management and speeds up the efficiency in the business process. Thus it materializes an effective delivery of services and meets the availability of information (Rehman, et al., 2012).E-Banking benefits the Private customers in the form of reduced costs, speedy medium for the transaction to transfer the fund.

Table No.1: Benefits of Internet Banking to Pakistan

Benefits of Internet Banking to Pakistan	
International Reach	Providing a new way for local entities to do business overseas and fulfilling cross-border banking needs. ? Potential for more investments locally by citizens living outside of Pakistan. Increased technology exposure for citizens generally adds to the sophistication of basic infrastructure of the country thereby increasing its appeal to the investment community.
The sophistication of Basic Infrastructure.	Better image for Pakistan, particularly as a technology destination with superior financial services. Gives local merchants a chance to compete in international markets as well as provide a more competitive industry to global clients.
Increased Competition	Generation of new jobs/employment, new job skills, and livelihoods.
Increased Productivity and Reduced Pollution	More production time as fewer people will need to leave work to go to the bank. Less commuting would reduce the pollution from the motor vehicles, as there will be less traffic on the road. Enabling/paving the way for further development of e-commerce and merchant commerce (m-commerce) activity.
E-commerce Growth Convenience and Possibility of Cost Savings	Provide another (less expensive) alternative for consumers and business to conduct their business.

Internet banking gives the dual function to bring a solution which restores the viability of the financial institutions in Pakistan and sustain the customer confidence. The customers' use of e-Banking has been carried out by mobile services such as Telenor Pakistan introduced a mobile banking with the coordination of Taameer Bank, in the form of Easy Paisa in 2009. Moreover, Mobilink service interlinked an online transaction system to the bank under the head of the mobicash account that also assists to transfer the online financial transaction to any bank account in form of an online deposit. According to a number of researchers the benefits mobile banking reveal in the form of portability, labor free, reduced cost, convenience, wider customer reach, High level of security and Accessibility (Laukkanen, 2007 and Eckhardt, et al, 2009). There is a number of benefits of e-Banking to Customers which can be presented in the following table.

Table No. 2: Benefits of Internet Banking to Clients/Customers

Convenience	<ul style="list-style-type: none"> ◆ Single access point for all financial products and services. ◆ Banking at customers' own convenience. ◆ Ensures better monitoring. ◆ Portability
Accessibility (Easy Access)	<ul style="list-style-type: none"> ◆ Global access to accounts; clients can access account information anywhere and at any time (24-hours-a-day; seven-days-a-week). ◆ Higher availability of bank data.
Increase Competition	<ul style="list-style-type: none"> ◆ Give local merchants a chance to compete in international markets.
Increase Profitability and Savings	<ul style="list-style-type: none"> ◆ Merchants/corporate clients get funds of varying currencies. Deposited to their local accounts. ◆ Ordinary citizens can reap similar benefits.
Saves Time	<ul style="list-style-type: none"> ◆ Less time required for bank business. ◆ Quick delivery of products and services. ◆ Reduces commute.
More Choices	<ul style="list-style-type: none"> ◆ Can select from many financial institutions and from more products and Services
The possibility of Cost savings	<ul style="list-style-type: none"> ◆ Using "cheaper" delivery channels.

2.2 Adoption of Online Banking Antecedents and Theoretical Perspective of the Study

The increasing advancement in e-Banking technology has given birth to a revolutionary phenomenon for handling banking affairs on the daily basis. The researcher Pikkarainen et al., (2014) measured the PU and PEOU with online banking in order to investigate the users' acceptance of e-banking. In this way, the researcher Davis (1989) reveals the direct influence of the construct perceived usefulness affects e-government adoption.

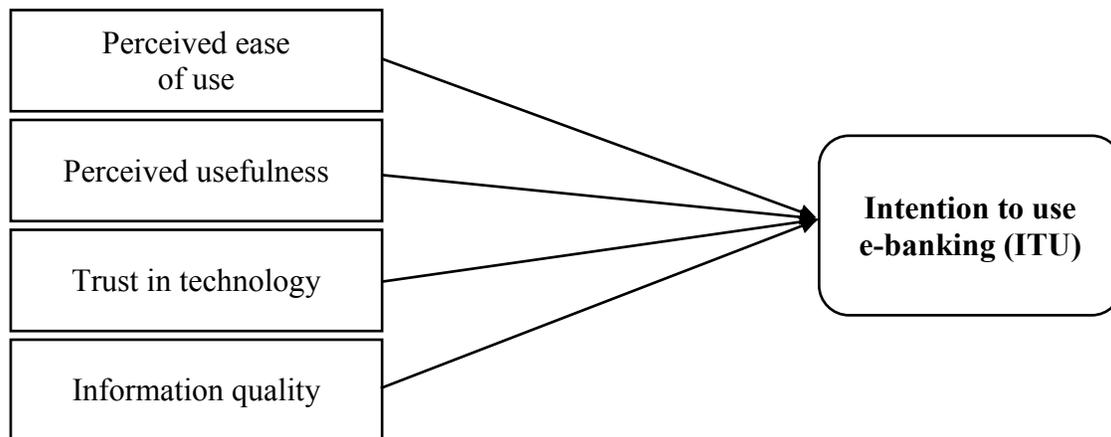
Likely, existing study encompassed the constructs PEOU, PU, TIT and IQ which show their relationship with the intention to use e-banking. There is a rapid acceptance of online banking in the world which is surpassing the 50% of countries of the world to adopt the e-banking. Investigating the online banking acceptance in the light of the traditional technology acceptance model (TAM) has widely recognized model in the way to adopt e-banking.

The technology acceptance model (TAM) focuses on the acceptance of innovative technology which is being introduced in the developing and under developing societies. The TAM model hypothesizes that perceived usefulness (PU) has a significant construct influencing the acceptance of an information system (Davis et al., 1989). The PU has been defined by Davis as “the degree to which a person believes that using a particular system would enhance his or her job performance” (Davis, 1989). According to the TAM model, the construct PEOU becomes a major variable that influences the acceptance of information system (Davis et al., 1989). The factor PEOU has been defined as “the degree to which a person believes that using a particular system would be free of effort” (Davis, 1989). For this reason, an easier perceiving by the user to use the information system and it is more likely to be accepted by the users. The TAM model illustrated the relationship between the construct PEOU and PU of an information system with the users’ intention or attitude and actual usage of the system (Oni, and Ayo, 2010).

The triumphant of an online banking implementation can be influenced by the construct information quality (IQ) (Teo, et al., 2008). Information quality has been materialized as a significant agent for effective organizations and an energetic area of Management Information Systems (MIS) research (Lee, et al., 2002). Additionally, the researcher Omar, et al., (2011) argued that the construct PU, and PEOU, was investigated to establish to affect online banking adoption. The results of the extant study revealed that PU, PEOU, TIT, and IQ maintain a positive relationship with the intention to use e-Banking in Pakistan.

The study conducted by Raza, and Hanif, (2013) investigated the intention of external customers by adopting the online banking services which measured the factors Perceived Usefulness (PU), Perceived Risk (PR), Information of Internet Banking (INF), Security and Privacy (SP) Support (GS) with adaptation of internet banking. Likely, the researcher, Oni, and Ayo, (2010) measured the factors PU and PEOU with the intention to use electronic banking. Constantly, research argued that the impact of the construct PU, PEOU, and computer self-efficacy (CSE), perceived credibility (PC), and customer stance of intention is sought to find out the degree of acceptance of users in e-Banking services (Oni, and Ayo, (2010).

3. The Conceptual Framework Model



H1. *There is a significant positive relationship between Perceived ease of use (PEOU) and Intention to use e-banking.*

The present study reveals the significant relationship between independent variable PEOU and dependent variable intention to e-Banking (ITU). It centered the attention to customers and employees use of online banking. The researcher Chong et al, (2010) argue that the constructs which comprise PU, PEOU, trust and government support show any effect to adopt online banking services.

H2. *There is a significant positive relationship between Perceived usefulness (PU) and Intention to use e-banking.*

The PU is a strong construction that shows a relation with the e-Banking (ITU). The relationship of PU and ITU has been used by diverse researchers in their slight modification in the different area of study to investigate the acceptance of the technology (Almuraqab, 2016; Abu-Shanab, 2014; Alomari, et al., 2012; Shin-Yuan Hung, et al., 2006; Moore and Benbasat, 1991 and Thompson et al., 1991).

H3. *There is a significant positive relationship between trust in technology (TIT) and Intention to use online banking.*

In the earlier studies it is revealed TIEG as to be influenced by constructs: TIG and TIT (Abu-Shanab and Al-Azzam, 2012; Peppaaetal., 2012; Ayyashetal., 2012; Nassuora and Al-Mushasha, 2012; ShajariandIsmail,2012; Abu-Shanab et al., 2010 and Toetal., 2008;). The existing study focuses on the constructs of trust in technology and discovers the intentional approach of online banking users.

H4. *There is a significant positive relationship between information quality (IQ) and Intention to use online banking.*

Information quality implies the users' evaluation of whether the provision of the information on the given Web site is valid, accurate, and timely. The information quality motivates the online bank users to adopt the innovative technology (Thompson, et al., 2008). In the number of studies, information quality (IQ) was significantly predicting the ITU (Abu-Shanab, 2014). Information quality can be restored with the consumers' accessibility and confidentiality concerning the information (Huang, et al., 1999).

4. Results and Discussion

In an external ground, the data concerning the prevailing study were conducted by the majority of educated customers who use online banking like ATM and online SMS services of the banking. Moreover, the online transaction from the mobile user to the internet has been carried mobile cash online banking transaction means. For the development of model proposed of factors have been derived from diverse sources such as PEOU, PU and ITU constructs' are obtained from the technology acceptance model TAM model whereas the factor TIT has been derived from the (Thompson, et al., 2008). The technology acceptance model TAM is a well-recognized model in the way to investigate the technology acceptance. This provides to integrate the TAM and TPB model and confirm its robustness towards online banking adoption. For the data collection five points Likert scale has been used in which five option were given to choose like (1) strongly disagree (2) Disagree (3) neutral (4) agree and (5) strongly agree. The existing study pursues the correlation and regression analysis in order to test the hypotheses validity. Moreover, the prevailing study contains the four independent variables and one dependent construct which 23 items were adopted.

Table No. 3: Demographic Characteristics

Variables	Description	Frequency	Percentage
Gender	Male	190	81.5
	Female	43	18.5
Age	21-30	32	13.7
	31-40	147	63.1
	41-50	39	16.7
	51-60	15	6.4
Marital Status	Single	63	27.0
	Married	156	67.0
	Divorced/widow	14	6.0
Education	Bachelor	92	39.5
	Master	135	57.9
	M.Phil/ PhD	6	2.6

Job Experience	Less than 1 year	84	36.1
	1-5 years	127	54.5
	6-10 years	18	7.7
	11-15 years	4	1.7
Number of dependents	1-2	78	33.5
	3-4	68	29.2
	5-6	15	6.4
	7+	2	.9
	NONE	70	30.0

Table No. 4: *The mean and standard deviations of survey items*

Items	N	Mean	Std. Deviation
I intend to use online banking systems (ITU)	233	3.691	.9643
I expect to use online banking services (ITU)	233	3.7468	.85112
I plan to use online banking systems (ITU)	233	3.7124	.86536
Using the transaction of internet banking services will be easy to use (PEOU)	233	3.6652	.84560
internet banking services provide helpful guidance in performing a task (PEOU)	233	3.7210	.76245
It would be easy for me to become skillful at using online banking system (PEOU)	233	3.7897	.72723
Interaction with internet banking is clear and understandable (PEOU)	233	3.8197	.73821
I find it easy to recover the error encountered while using the Internet banking services (PEOU)	233	3.8369	.76509
E-government services help me to finish things faster (PU)	233	3.8841	.74241
E-government services would make it easier to do my job (PU)	233	3.7768	.78344
Using electronic services improves my job performance (PU)	233	3.8155	.77422
I would find e-government useful in my job (PU)	233	3.8541	.73999
Using an electronic system increases my productivity (PU)	233	3.8412	.79091
I trust the security of the Internet (TiT)	233	3.7124	.74201
I trust computers when I use them in online banking transactions (TiT)	233	3.6094	.69313

I trust mobile phones when I use the mine (TIT)	233	3.8155	.76300
This Web site provides sufficient information through this Website (IQ)	233	3.7082	.71966
Through this Web site, I get the information I need in time (IQ)	233	3.7124	.71840
Information provided by this Website is reliable (IQ)	233	3.7210	.78473
Information provided by this Website is accurate (IQ)	233	3.6996	.72210
Information provided by this Web site is in a useful format (IQ)	233	3.7682	.76419
I am satisfied with the accuracy of this Website (IQ)	233	3.7897	.73313
Information provided by this Web site is clear (IQ)	233	3.7511	.70577
Valid N (list wise)	233		

The correlation is essential to discover the relation between the independent variables and the dependent variable. In the existing study, tests were carried out to investigate the relationship between independent and dependent constructs with the help of Pearson's Correlation. In this way, a significant relation sustains at the 0.1 level in which all factors of the prevailing on the central model was supported in the study.

Table No.5: Pearson correlation

ITEMS	ITU	PEOU	PU	SI	TIEG
Intention to use (ITU)	1				
Perceived ease of use (PEOU)	.597**	1			
Perceived usefulness (PU)	.576**	.507**	1		
Trust in technology (TIT)	.540**	.496**	.472**	1	
information (IQ)	.561**	.571**	.554**	.533**	1
**. Correlation is significant at the 0.01 level (2-tailed).					

In the existing study, the correlation between all variables is (.472 to .597) in which each construct possess the correlation like PEOU (.597), PU (.576-.507)TIT (.540-.496) and IQ(.571-.561).In this study, the highest correlation is of PEOU and ITU (.597**) whereas the lowest correlation is concerning between trust in technology and perceived usefulness (.472).For testing the hypothesis and reveal the relationship between independent and dependent variables multiple regression analysis was materialized. In this way, regression shows that all hypotheses developed successfully.

Table 5: Regression analysis

Coefficients						
Model		Un-standardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.799	.297		-2.687	.008
	T3PEOU	.380	.081	.283	4.680	.000
	T3PU	.344	.080	.255	4.316	.000
	T3SI	.257	.075	.198	3.415	.001
	T3TIEG	.218	.090	.153	2.411	.017

a. Dependent Variable: T3ITUs

Note: ITU *dependent variable for this study

The acceptance of the e-Banking system supports the validity and improves the reliability of the instrument. The reliability of each construct of the existing study has been mentioned in the following table in which the highest and lowest reliability level is between .832 information quality and .723 trusts in technology.

Table No.6: Individual factors reliability alpha

Construct	Items	Cronbach's alpha (α)	Type
Perceived ease of use	5	.764	High Reliability
Perceived usefulness	5	.815	High Reliability
Trust in technology	3	.723	High Reliability
Information quality	7	.832	High Reliability
Intention to use	3	.770	High Reliability

5. Research Methodology and the Survey Questionnaire

In this study, the philosophy of positivism approach and cross-section has been adopted. Moreover, the quantitative methodology was used and a structured measurement instrument was applied in the existing study. There is a number of studies adopted in the line of prevailing of study (Albeshar, 2015 and Thompson, 2014). The questionnaire survey developed in the study to include three sections for instance research objectives and research area.

Researcher pursued the respondents' significance effects in the e-Banking sector and its users and for the data collection, the lower and middle-level employees and online customers were carried out. In the demographic section, questions were included such as age, gender, job experience, level of education, number of

dependents, and present marital status. In the study, five factors were used and 23 items applied in order to measure the proposed variable. In the English language, survey questionnaires were designed and means and standard deviation of the distributed the questionnaires (items) mentioned.

5.1 Sample and Sampling Process

The sampling population is belonging to the e-Banking users which are categorized into employees and customers. The respondents for the sampling population can be confined to the Hyderabad, Larkana, and Karachi. The user of e-Banking in the bank sector is concerning the lower and middle-level employees for the data collection.

In the way, o data collection 360questionnaires distributed in which 233 sampling was brought into for final usage. For the data collection, five points Likert scale was used whereas the sampling process carried out in 2018 and volunteer participation of the respondents came into force. The Krejcie and Morgan (1970) pursued the population sampling. In the hypothesis testing, the Pearson's Correlation and test multiple regression analysis were applied in order to test the independent variables and dependent variable relation and determine the effect between independent and dependent factors respectively.

6. Conclusions

The extant study revealed to investigate the e-Banking users intention to use the online means of services via proposed variables such as (PU, PEOU, TIT, and IQ) to influence the intention to use e-Banking (ITU). There are five factors in the proposed model of the study concerning the domain of technology acceptance. The relation in the proposed hypothesis in the existing was based on the relationship between independent and dependent constructs. In this way, revealed findings of the study shows that there is a positive significant relationship between independent variables and the dependent variable. The whole scenario of the existing study develops the proposed model to test an empirical investigation in which the present provision of e-Banking has been examined in Pakistan perspective deeply.

The correlation of constructs sustains between (.472 to .597) and the effect of independent variables with dependent construct has been restored via regression analysis based on the beta, "t" values of the determinants. For the final usage, 233 sampling used which pursued the statistical packages for Social Science (SPSS) version 24.0 for windows, and the overall reliability of the constructs is .915.

In this study, general literature has been presented particularly in Pakistan perspective. The contribution of the existing study research could provide numerous benefits to investigate the intentional approach of e-Banking employees and online user customers. The present study pursues the cross-sectional study and the voluntary participation of respondents. It is recommended to broaden the study at the country level rather than the particular region of the country and this study must be incorporated at the societies in Asian context to pertain the same social and cultural values. Moreover, the

researcher can use diverse factors (service quality, social influence, and trust in government) relating to technological adoption and investigation of system users e-Banking users.

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