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# CONSUMER ATTITUDES AND PERCEPTIONS OF ONLINE BANKING IN PAKISTAN: AN EMPIRICAL STUDY

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**Abstract**
*In recent times, the global banking sector has experienced a swift evolution. Enhanced information technology has improved commitment tracking and fulfillment, provided a variety of online customer service channels, and expedited problem resolution. This research employs a blend of theoretical models and quantitative methods to explore and confirm the statistical links between customer perceptions and attitudes regarding online banking. The primary aim of this empirical study is to identify and analyze key factors that shape customers' perceptions and attitudes towards online banking. These key factors have a positive influence on customer perception and attitude, with convenience being a significant element that greatly affects customers' perceptions and attitudes*

**Keywords**: *Customer Perceptions, Customer Attitude, Online banking factors*.

## Introduction

The study explores strategic outsourcing decisions and their impact on an organization's operations strategy, both in manufacturing and service sectors. A critical aspect of these decisions is the precise definition of the scope of operations being considered for outsourcing. Increasingly, businesses of all sizes are turning to outsourcing, which involves delegating a segment of an organization's functions or processes to another entity. The primary motivation for outsourcing is often cost savings, along with the ability to focus the core team's efforts on essential tasks.

In Lahore, numerous manufacturing companies are evaluating outsourcing as a means to reduce costs, surmount internal constraints, and achieve operational efficiencies. This research aims to identify and analyze the factors influencing outsourcing decisions in the Lahore plastic molding manufacturing sector. It seeks to understand how these factors affect the industry's propensity to outsource certain business functions to external service providers, as well as how they help companies overcome internal limitations. Outsourcing becomes a vital strategy for businesses in their growth phase, particularly when the existing setup is inadequate for handling all operations and the hiring of permanent staff or extensive equipment installation is not feasible. However, it's a critical organizational function, impacting operational activities directly. In Lahore's plastic molding industry, challenges like delayed deliveries, inadequate cleaning, and high transportation costs have been addressed by engaging more qualified and reliable service providers. Despite these efforts, outsourcing's contribution to organizational performance remains modest. This study aims to investigate the factors influencing a firm's decision to outsource.

The research will delve into the fundamental reasons companies choose to outsource, examining its effects on organizational performance and the benefits it can bring. It will explore which activities are typically outsourced and which are not, the advantages of outsourcing for an organization, and the challenges encountered in its implementation H Sarvaret al 2023)

This study will provide valuable insights for business managers in the plastic molding manufacturing industry, helping to reduce losses by lowering costs. It will also guide organizations in determining when to

outsource, understanding outsourcing benefits, and developing strategies for gaining competitive advantages. For the management of the plastic molding manufacturing industry, this research could be instrumental in enhancing shareholder value.

**Literature Review:**

The current study examines the array of issues and factors discussed in existing literature on outsourcing, identifying potential gaps. Robert Collins and Carlos Cardon (IMD, Switzerland) in their work "Survey Methodology Issues in Manufacturing Strategy and Practice Research" highlight practical challenges in designing and managing survey tools for large-scale research in manufacturing strategy and practice. They contrast two studies – one on manufacturing strategies in Western Europe and another on manufacturing practice and performance in Switzerland to illuminate issues such as sector selection, respondent preparation, data input quality assurance, bias reduction, and paired data collection. Sabiti (2004) cautions in "When Outsourcing Comes with High Risk of Exposure" that while outsourcing primarily aims to cut costs, it can introduce significant risks if not thoroughly evaluated. He emphasizes that organizations should consider the broader outcomes of outsourcing beyond immediate cost reductions.

Lysons and Gillingham (2003) define outsourcing in "Purchasing and Supply Chain Management" as a strategic use of external resources for activities traditionally handled internally. They argue that outsourcing allows organizations to focus on their core competencies. Axelsson and Wynstra (2000) describe outsourcing as a decision-making and transfer process wherein functions previously performed in-house are procured from external suppliers. This approach often leads to specialization, benefiting organizations. Ravi Kumar Jain and Ramachandran Natarajan, in their study on banking sector outsourcing in India, found that quality factors like process and service improvement, and cost transparency, are valued over mere cost savings. Baily (1998) in "Purchasing Principles and Management" observes the increasing trend of companies hiring external services for various functions, leading to improved organizational performance and competitive advantage.

Researchers like Bender (1999), Quinn (2000), and others document the widespread use of outsourcing across business sectors, focusing on motivations and global imperatives driving this trend. Peter Jeans (2008) and Garry Petty highlight the importance of organizational support in successful outsourcing implementation. Greer, Youngblood, and Gray (1999), along with others, discuss the role of HR outsourcing in reducing costs and enabling HR professionals to focus on more strategic roles. McClintock (2002) and Kim (2003) define contract manufacturing as a business model where a firm outsources its manufacturing processes. Baatz (1999) and subsequentstudies reveal the increasing trend of contract manufacturing in various industries, highlighting its resilience and growth. These perspectives collectively provide a comprehensive view of outsourcing as a multifaceted strategy, emphasizing the need for careful consideration of its various implications and the importance of strategic alignment and organizational support.

The literature review identifies key factors that significantly influence outsourcing decisions. These factors are relevant both to offshore and local outsourcers. The primary objective of this study is to conduct research within the Lahore Plastic Molding Manufacturing Industries to verify the accuracy of these factors, as identified by the Outsourcing Institute, in shaping management's outsourcing decisions. The study will assess how effectively various factors, considered as independent variables, influence the decision to outsource, which is the dependent variable in this context. This investigation will concentrate on a subset of the top ten factors identified in the literature review, leaving the rest to serve as a basis for further inquiry in this field. The focal point of this research is the outsourcing decision, treated as the dependent variable.

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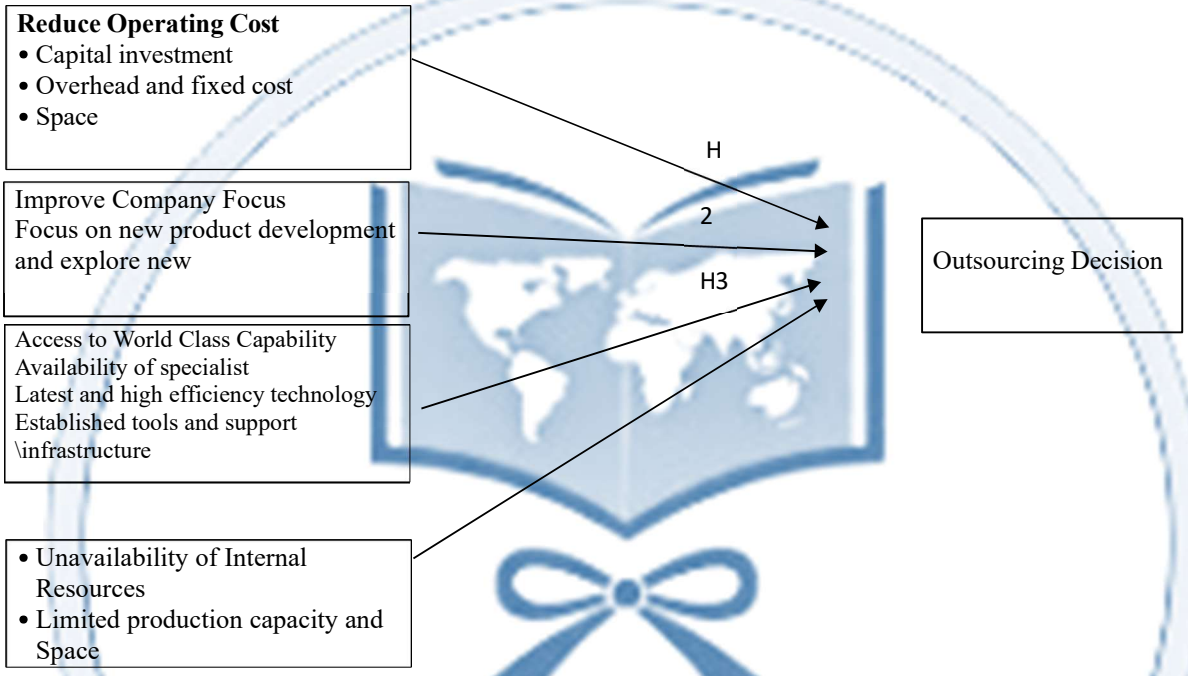
Four key independent variables that are hypothesized to impact this decision will be scrutinized. These include the reduction of operating costs, enhancement of company focus, access to world-class capabilities, and the lack of available internal resources. The structure of the research is organized as follows:

**Theoretical Framework:**




**The following hypotheses are proposed:**

This examines how outsourcing can reduce operating costs in areas such as capital investment, overhead and fixed costs, and space usage. It looks at how outsourcing can reduce capital investments in equipment, buildings, and land, thereby saving costs and allowing for reinvestment in core business areas. It also explores how outsourcing can decrease overhead, such as human resources and utility costs, and free up space for core business activities.

H1a: Outsourcing positively impacts the reduction of capital investment, thus lowering operating costs.

H1b: Outsourcing positively impacts the reduction of overhead and fixed costs, aiding in operating cost reduction.

H1c: Outsourcing positively impacts space reduction, contributing to lower operating costs.

This assesses how outsourcing can enhance a company's focus by reallocating resources towards core functions, like new product development and market exploration.

H2a: Outsourcing enhances focus on new product development and market exploration, improving company focus.

This evaluates how outsourcing grants access to suppliers with top-tier expertise, advanced technology, and robust support infrastructures.

H3a: Outsourcing grants access to world-class expertise through supplier specialization. H3b: Outsourcing provides access to the latest and most efficient technology.

H3c: Outsourcing offers access to established support tools and infrastructure.

This investigates how outsourcing addresses production and space limitations, and the lack of technical expertise and support infrastructure in-house.

H4a: Outsourcing effectively addresses production and space limitations when internal resources are insufficient.
H4b: Outsourcing compensates for the lack of internal technical expertise and support infrastructure. These hypotheses will be tested to ascertain their validity and the extent to which they influence the decision to outsource.

**Methodology:**
The research employed a cross-sectional design, utilizing a correlational approach to explore the relationship between customer perception and attitude and online banking. A regression analysis was conducted to determine how customer perception and attitudes, along with factors like trust, risk, privacy, time, and complexity, contribute to online banking usage. This study was both descriptive, providing detailed information about these relationships, and analytical, examining the connections between different study variables. Descriptive research, often referred to as Statistical Research, aims to describe characteristics and data about the subject under study. It typically involves analyzing frequencies, averages, and other statistical calculations. While this research approach is known for its accuracy, it doesn't explore the underlying causes of observed phenomena.

The study focused on customers with bank accounts who use online banking in the Lahore region. All such customers were invited to participate in the survey. The process of sampling involved selecting a subset of individuals from this larger population, ensuring that the sample represented the general population. The sampling methodology varied, including techniques like simple random sampling, systematic sampling, and observational sampling. The sample size for the survey, conducted via questionnaires and mail, was 200. The study used non-probability sampling techniques. The questionnaire, designed based on previous empirical literature, served as the primary method for data collection. It included items relating to online banking and customer perceptions and attitudes, measured on a 5-point Likert scale (from 5 - strongly agree to 1 - strongly disagree). Respondents were asked to express their level of agreement or importance regarding various aspects of online banking, using multiple items to ensure accurate measurement properties. The questionnaire's design was guided by literature, focusing on direct measures of customer perception and attitude influenced by various online banking factors.

The questionnaire was divided into four sections, beginning with demographic questions about gender, age, and qualification. The first section, based on Mohammed Ather Akhlaq's study (Journal of Internet Banking and Commerce, April 2011), focused on customer perception and attitude with 3 items. The second section, drawing from Mohammed Ather Akhlaq's study and Shah Ankit's research (Journal of Information and Knowledge Management, 2011), examined risk and convenience factors with 8 items. The third section assessed time and privacy factors with 7 items, influenced by Shah Ankit's study and Mwesigwa Rogers' research on Internet banking doption in Uganda. Finally, the fourth section, based on Nelson Oly Ndubisi's study, explored the complexity factor with 6 items.

Statistical analyses were conducted using the SPSS Software, with a detailed presentation of descriptive statistics in the data analysis section. The study began by examining bar charts and cross-tabulations of demographic variables, assessing the reliability and correlations among them. Additionally, the results of the regression analyses have been included in the data analysis section. The research model was formulated based on theoretical frameworks and observations of real- world phenomena. A comprehensive summary of all the proposed hypotheses is also provided in the study. The reliability or internal consistency of a measure is gauged by its degree of consistency. To evaluate the reliability of a scale, the commonly used metric is Cronbach's alpha (Cronbach, 1951). A Cronbach's alpha value of 0.70 or higher is considered to

represent good scale reliability (O'Leary-Kelly and Vokurka, 1998). In this study, the Cronbach's alpha values for the six factors are approximately 0.70, indicating that they all demonstrate reliable measurement.

**Table 1 Qualification**

| | secondary | diploma | Bachelor's degree | Masters | PHD | Total |
|---|---|---|---|---|---|---|
| gender | female | 1 | 6 | 28 | 31 | 3 | 69 |
| | male | 5 | 9 | 65 | 41 | 11 | 131 |
| Total | | 6 | 15 | 93 | 72 | 14 | 200 |

The chart illustrates a comparison between gender and educational qualifications among online banking users. It reveals that a mere 1% of female users possess secondary education, while 6% hold a diploma. Females with a bachelor's degree constitute 28%, and those with a master's degree account for 31%, a figure that is higher compared to other female groups but lower than their male counterparts holding master's degrees. Only 3% of the female users are in the PhD category.

In contrast, the proportion of male users engaging in online banking is greater. Among them, 5% have completed secondary education, and 9% have diplomas, surpassing the female percentage. A significant 65% of the male respondents have a bachelor's degree, the highest ratio observed. Additionally, 41% of these male users possess a master's degree, and the remaining 11% have PhDs. This data suggests that online banking is predominantly utilized by males, particularly those with higher education levels.

**Regression analysis**

**Model Summary**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .548[a] | .300 | .282 | .64314 |

a. Predictors: (Constant), complexity factor, time factor , convenience factor, Risk factor, privacy

**Coefficients[a]**

| Model | | Unstandardized Coefficients B | Std. Error | Standardiz ed Coefficien ts Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | .603 | .394 | | 1.530 | .128 |
| | Risk factor | .072 | .077 | .064 | .944 | .347 |
| | convenience factor | .422 | .073 | .391 | 5.821 | .000 |
| | time factor | .062 | .053 | .078 | 1.160 | .247 |
| | privacy | .067 | .077 | .060 | .875 | .383 |
| | complexity factor | .238 | .096 | .166 | 2.481 | .014 |

a. Dependent Variable: customer perception attitude of online banking

Regression analysis is employed to forecast a dependent variable based on one or more independent variables. This involves creating a mathematical formula:

$Y=a+b1X1+b2X2+b3X3+b4X4+b5X5$

Here, (Y) represents the dependent variable, which in this context is customer perception and attitude towards online banking. ( X1, X2, X3, X4,) and ( X5 ) are independent variables representing risk, convenience, time, privacy, and complexity, respectively. The coefficients (b1, b2, b3, b4,) and ( b5 ) quantify the impact these independent variables have on ( Y ), while ( a ) indicates the predicted value of ( Y ) when all independent variables are zero

**The derived equation is:**

$Y=0.603+0.072X1+0.422X2+0.062X3+0.067X4+0.238X5$

Breaking down the equation, the convenience factor (X2) shows the highest value at 42.2%, indicating a significant influence on customer perception and attitude. This suggests that users appreciate the speed and ease of online banking transactions. The complexity factor (X5) at 23.8% also has a considerable impact, albeit less than convenience. The risk factor (X1) at 7.2% has a lesser influence compared to convenience and complexity but more than time and privacy factors, which are at 6.2% and 6.7% respectively.

The R-square value of the regression is 30%, revealing the proportion of variance in the dependent variable explained by the independent variables. The adjusted R-square is 28.2%, indicating a minor difference (1.80%) in variance prediction if the study were conducted on the entire population rather than a sample. This aligns with Shah Ankit's (2011) study, where about 37.4% of the outcome variability was accounted for by the predictors.

The F statistic value is 16.655 with a p-value of 0.000, signifying a significant impact of the independent variables on the dependent variable at a 5% significance level, confirming the model's effectiveness. The absence of multicollinearity is confirmed by collinearity diagnostics. Dobdinga Cletus Fonchamnyo's study also highlighted that customer attitude significantly influences e- banking adoption, accounting for 16.6% of the variation, with a positive coefficient of 0.249, indicating that higher customer attitude towards adoption correlates with increased likelihood of adopting e-banking.

**Correlation analysis**

| | custom er percepti on attitude of online banking | Risk factor | conveni ence factor | time factor | privac y | comple xity factor |
|---|---|---|---|---|---|---|
| customer perception and attitude of online banking | Pearson Correlation | 1 | .244** | .491** | .212** | .298** | .351** |
| | Sig. (2-tailed) | | .000 | .000 | .003 | .000 | .000 |
| | N | 200 | 200 | 200 | 200 | 200 | 200 |
| Risk factor | Pearson Correlation | .244** | 1 | .212** | .382** | .329** | .286** |
| | Sig. (2-tailed) | .000 | | .003 | .000 | .000 | .000 |
| | N | 200 | 200 | 200 | 200 | 200 | 200 |
| convenience factor | Pearson Correlation | .491** | .212** | 1 | .117 | .375** | .329** |
| | Sig. (2- | .000 | .003 | | .099 | .000 | .000 |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | tailed) | | | | | | |
| | N | 200 | 200 | 200 | 200 | 200 | 200 |
| time factor | Pearson Correlation | .212** | .382** | .117 | 1 | .305** | .273** |
| | Sig. (2-tailed) | .003 | .000 | .099 | | .000 | .000 |
| | N | 200 | 200 | 200 | 200 | 200 | 200 |
| privacy | Pearson Correlation | .298** | .329** | .375** | .305** | 1 | .279** |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | | .000 |
| | N | 200 | 200 | 200 | 200 | 200 | 200 |
| complexity factor | Pearson Correlation | .351** | .286** | .329** | .273** | .279** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | .000 | .000 | |
| | N | 200 | 200 | 200 | 200 | 200 | 200 |

**Interpretation of correlation analysis:**
The Pearson Product-Moment Correlation Coefficient (r), or simply the correlation coefficient, is a metric that quantifies the degree of linear relationship between two variables, typically denoted as X and Y. Unlike regression, which focuses on predicting one variable from another, correlationemphasizes the extent to which a linear model can represent the relationship between two variables. In correlation analysis, the direction of the relationship is not emphasized; rather, the existence and strength of the relationship are of primary interest. The correlation coefficient ranges between -1 and +1.

The sign of the correlation coefficient (+ or -) indicates the direction of the relationship. A positive correlation means that as one variable increases, the other also increases, and similarly, they decrease together. Conversely, a negative correlation suggests that as one variable increases, the other decreases, and vice versa. In this study, the correlation coefficient reveals a strong association between the dependent variables (customer perception and attitude) and the independent variables, as evidenced by the following hypotheses:

(H1): Customer perception and attitude towards online banking is positively correlated with the risk factor. The correlation coefficient for the risk factor is 0.244, indicating a positive relationship at the 5% significance level. This suggests a significant influence of the risk factor on customer perception and attitude, leading to the rejection of H0.

(H2): Customer perception and attitude towards online banking is positively correlated with the convenience factor.The correlation coefficient for the convenience factor is 49.1%, signifying a strong relationship with customer perception and attitude.

(H3):Customer perception and attitude towards online banking is positively correlated with the time factor.The correlation coefficient for the time factor is 21.2%, indicating a positive influence on customer perception and attitude.

(H4): Customer perception and attitude towards online banking is positively correlated with the privacy

factor. The correlation coefficient for the privacy factor is 29.8%, showing a direct correlation with customer perception and attitude.
(H5): Customer perception and attitude towards online banking is positively correlated with the complexity factor.
The correlation coefficient for the complexity factor is 35.1%, indicating a positive relationship.

**Discussion and findings**

The model empirically posits that factors related to online banking functionality have a positive impact on customer perception and attitude. Furthermore, it suggests that the influence of these factors varies according to personal characteristics such as gender, age, and educational level. Observationally, 65.5% of online banking users are male, surpassing female users. The primary user demographic falls within the 20-40 age range, expressing satisfaction with online banking transactions, while usage in those above 40 is relatively lower. Online banking adoption also correlates with users' familiarity with the system, often influenced by their educational level and knowledge.

The model's R-square value stands at 30%, indicating that a significant portion of the variance in the dependent variable (customer perception and attitude) is explained by independent variables like risk, convenience, time, privacy, and complexity. Additionally, Dobdinga Cletus Fonchamnyo's research highlights that customer attitude significantly impacts e-banking adoption, accounting for 16.6% of the variance in adoption rates. A positive correlation is observed, where a higher customer attitude towards e-banking adoption correlates with increased likelihood of adoption, as evidenced by a coefficient of 0.249.
In the correlation analysis, all variables are significant at the 0.05% level, leading to the rejection of all null hypotheses due to a positive and direct relationship between dependent and independent variables. Notably, the correlation between customer perception and attitude, and the convenience factor is around 50%. This indicates that customers prioritize convenience in online transactions, finding online banking efficient, user-friendly, and conducive to managing their financial needs. This finding aligns with Shah Ankit's study, which underscored the importance of convenience, significantly influencing customer satisfaction in online banking.

Following convenience, the complexity factor, with a ratio of 35%, also significantly influences customer perception and attitude. Some respondents highlighted the ease of conducting banking transactions and the simplicity of remembering ATM passwords. Nelson Oly Ndubisi's research also supports this, suggesting that internet banking is perceived as less complex and requires minimal mental and physical effort. Privacy concerns are evident among online banking users, with a 29.8% correlation indicating a strong relationship between privacy concerns and customer perception and attitude. Users express confidence in the privacy measures of online banking, trusting that their personal information is not shared without consent.

The risk factor, with a 24.4% correlation, suggests a positive attitude towards perceived risks in online banking, as users trust the security measures implemented by banks. Lastly, the time factor, with a 21.2% correlation, indicates a positive relationship, albeit weaker than other factors, with users finding online banking time-efficient and easy to learn.

Overall, while these factors significantly influence customer perception and attitude, it's clear that other factors also play a role in shaping user experiences and attitudes towards online banking.

**Conclusions**

This study on the use and impact of online banking reveals significant insights into customer perceptions

and attitudes. Key factors such as convenience, simplicity, privacy, perceived risk, and time efficiency are pivotal in shaping users' attitudes towards digital banking platforms. A notable preference for convenient, quick, and easily navigable banking services is apparent among most users. Simplicity in operations and robust privacy measures are also highly valued, reflecting a growing reliance on and confidence in the security protocols of online banking. This research also sheds light on how demographic factors like age, gender, and education level play a significant role in determining the adoption and perception of online banking services.

The increasing preference for digital banking solutions, especially among younger and more educated demographics, points to a digital shift in banking. However, a portion of the population remains either uninformed or apprehensive about these services, highlighting the necessity for more approachable and user-centric online banking platforms.

**Implications**

The findings of this research carry substantial implications for the banking sector and financial institutions. Primarily, there is an urgent need for banks to further refine their online services, emphasizing ease of use and security to meet the evolving demands and concerns of their clientele. Investing in technologies that streamline operations and bolster security is critical for building user trust and confidence.

Equally important is the aspect of customer education. Banks must undertake extensive initiatives to enlighten their customers about the advantages and functionalities of online banking, dispelling prevalent myths and addressing security worries. Such initiatives are especially crucial for engaging with the older, less tech-savvy demographic who may be reluctant to transition to online banking.

Moreover, this study highlights the significance of tailoring banking experiences to individual needs. Banks are encouraged to recognize and cater to the varied requirements of diverse demographic segments, ensuring that their services are attractive and accessible to all, irrespective of age, educational background, or tech-savviness.

**Recommendations**

To enhance customer satisfaction and foster enduring relationships, it is crucial for banks to ensure the secure delivery of confidential information to customers and to maintain trust in their privacy protection measures. Banks should focus on upgrading their online banking technology. This improvement is not just about attracting more users to online banking platforms, but also about making these platforms more accessible and user-friendly. Advanced technology can help in simplifying processes and making transactions more secure, which in turn boosts user confidence and satisfaction.

Lowering the service charges associated with online banking transactions can be a significant motivator for customers. By making these services more affordable, banks can encourage a higher volume of transactions through online channels, including ATMs. This approach can be particularly effective in attracting customers who are cost-conscious or those who may be hesitant to use online services due to additional fees. It is essential for banks to focus on the usability of their online banking systems. This involves removing complexities and making the system intuitive even for those who are not technologically savvy. Simplifying the online banking experience can help in breaking down barriers to adoption, especially among users who may be resistant to new technologies.

Banks should also invest in educational initiatives that help customers understand and use online banking

services effectively. This could involve user guides, tutorials, and customer support designed to assist users in navigating the online banking environment. By educating customers, banks can help them make the most of the available facilities and services, thereby improving their overall banking experience.

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