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Customer Satisfaction on E-Banking in Hyderabad and Naushahro Froze

Akram Khan Shahani
akram.shahani@gmail.com
Assistant Professor, Institute of Business Administration, University of Sindh Jamshoro

Munsif Ali
siyalmunsif@gmail.com
BBA Student at Institute of Business Administration, University of Sindh Jamshoro

Mahjabeen Zehri
mahjabeen.eco@luawms.edu.pk
Assistant Professor, Department of Economics, Lasbela University of Agriculture Water and Marine Sciences Uthal Balochistan.
Corresponding Author: * Akram Khan Shahani akram.shahani@gmail.com

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ABSTRACT

This research explored the influence on customer satisfaction regarding the E-banking transactions of banking customers in Pakistan. The aim of the study was to examine the hypotheses of the relationships between consumer perceptions and E-banking transactions. The evaluation process began with factor analysis to extract a manageable number of underlying factors contributing to the measurements of pertinent variables. The explanatory variables were measured using multiple regression analysis. The findings showed that secure transactions were the only factor that significantly influenced consumers' perceptions of E-banking transactions. The other three factors—regulatory framework, service quality, and sufficient mechanism—were too small to matter and the hypothesis was rejected. This research adds value in the context of Pakistan's e-banking, and its strong statistical significance gives confidence that it can aptly be used as one of the fundamental researches in the area. This thesis analyzes the impact of consumer perception on the adoption and use of online banking services focusing on service quality, security, trust, perceived ease of use, technology, and how these perceptions shape consumer behavior toward e-banking. The study assesses the consumers' responses as well as the trends in the e-banking services using mixed methods research.

Keywords: *Customer Satisfaction, E-Banking Security, Perceived Trust, Service Quality, Technology Adoption*

INTRODUCTION

The banking industry in Pakistan is rapidly upgrading its technology and adopting global service industry norms. Financial liberalization is a defining feature of the nation's financial markets today. When businesses invest in new technologies for their clients, their performance should be assessed not only by how well the technology reduces operating costs but also by whether the clients believe the technology is actually improving their business. This also applies to the internet banking services that Pakistan's nationalized and private banks provide.

The satisfaction of customers is one of the main objectives of the service-providing sectors. Everyone is involved in the banking industry, which is a financial institution. This essay only addresses the bank's cutting-edge offerings, which include online and mobile banking. In addition, it covers phone banking and the usage of ATMs.

Background

One important area of research in the fields of digital finance and consumer behavior is the effect of customer perception on e-banking. This subject looks at how consumers' attitudes, convictions, and views affect how they use and adopt online banking services.

Evolution of E-Banking

Early stage Simple features like account statements and balance checks were available when e-banking first debuted.

Advancement It developed over time to encompass increasingly complex services including loan and investment management, bill payment, financial transfers, and internet transactions Integration of technology Block chain, AI, and mobile banking integration have all further changed online banking.

Types of E-Banking

Internet Banking

A banking service offered to clients that allows them to use the bank's website or application to conduct a variety of online financial and non-financial transactions.

Mobile Banking

Every bank has created a mobile application that allows you to do transactions whenever and wherever you choose. A smartphone, an internet connection, a mobile application, and mobile banking services activated in your bank account are the four prerequisites.

ATM Automated Teller Machine

One of the most popular and original services offered under e-banking is the automated teller machine, or ATM. Not only can you take out cash from the machine whenever you need to, but you can also use it to check the status of your account, transfer or deposit money, update your mobile number, and alter the PIN (personal identification number) on your debit card.

Debit Card

Debit cards, sometimes referred to as bank cards or check cards, are used as payment cards when we require money to make transactions.

Credit Card

A payment card that enables us to make purchases on credit is a credit card, which is either plastic or metal and is provided by a financial institution.

Point of Sale (POS)

The term "points of sale system" describes the specific date, time, and location at which a client uses a plastic card to make a payment.

Electronic Data Interchange (EDI)

The idea of electronically exchanging information between businesses like purchase orders and invoices—that was previously done on paper is known as electronic data interchange.

Electronic Fund Transfer (EFT)

Electronic fund transfers, or EFTs, are financial transactions that take place money is moved electronically between banks.

Advantages of E-Banking

- Advantages for clients
  Advantages for the bank
- Advantages for small and medium-sized enterprises
  Improved banking quality
- The customer can access monies at any time via ATMs.
- The consumer finds it simple to electronically move money from one location to another.
- The frequency of errors is quite low.
- Banks have lower operating costs per unit of services.
- At points of sale, clients can receive discounts by using their credit or debit cards. Provides clients with convenience as they are spared from having to visit the
- bank's locations. Online bill payment, money transfers, high interest rates, low cost banking, and quality service are all available.

Dis-Advantages of E-Banking

1. Internet fraud
2. For beginner's internet banking is really time consumed
3. Lack of personal contact
4. Transaction problem
5. Insecurity
6. High start-up cost

Many people who are not comfortable with computers and the internet those people face difficulties in e-banking.

Some Credit Units are limited in their product offerings Savings and credit cooperatives, and in particular small local cooperatives, strive to match the level of convenience (ATMs and branches) that many banks offer their customers, although many are part of sharednetworks that increase channels available to its members.

Benefits of E-Banking

E-banking offers significant advantages for both customers and financial institutions. For customers, it provides **24/7 access** to banking services, eliminating the need to visit physical branches. Digital payments ensure **transparency**, while **notification services** keep users informed about account activity in real-time, promoting financial discipline. The convenience of ATM withdrawals and online transactions saves time and enhances user experience. For banks, e-banking **reduces operational costs** by minimizing manual errors, lowering staffing needs, and decreasing branch infrastructure expenses. Digital platforms also **expand customer reach** through targeted promotions via apps, emails, and calls, improving revenue

growth. Additionally, centralized databases **reduce fraud risks** and **increase efficiency**, while features like online trading **boost customer loyalty** and provide a **competitive edge** in the financial market. Overall, e-banking benefits both parties by **enhancing accessibility, security, and cost-effectiveness** while supporting a **wider service coverage**

The Importance of E-Banking in Business

For the purpose of performing daily financial transactions, audits, and cash flow evaluations, businesses depend on quick and easy access to banking information. Easy access, safe transactions, and round-the-clock banking are all provided by e-banking. E-banking allows small businesses to make financial decisions based on up-to-date information and avoid unnecessary trips to the bank. Businesses who do not use e-banking are at a competitive disadvantage in an information-driven corporate environment.

Business Activity Review

Through an online banking interface, business owners, accounting staff, and other authorized workers can rapidly access ordinary banking activities including deposits, cleared checks, and wired monies. Instead of waiting for monthly statements, this ease of review contributes to the efficient processing of all financial transactions on a daily basis. Errors and delays can be identified more quickly and fixed, possibly before they have an influence on company.

Improved Business Productivity

Increased productivity results from e-banking. The time required to do typical banking tasks may be reduced by automating bill payments, reducing the need to physically visit the bank, and allowing one to work when needed instead of during banking hours. Staff members can also do their own research on transactions and find solutions to banking issues without contacting bank employees by using internet search tools, banking actions, and other programs. E-banking files can occasionally be used to automate month-end reconciliations for bank accounts and credit card transactions.

Lower Banking Cost

Resource requirements are often the basis for banking connections and prices. Higher banking costs are frequently incurred by companies that put greater demands on their banking staff and require more hands-on help with wire transfers, deposits, research requests, and other banking activity. Choosing online banking reduces banking costs and overhead for businesses.

Role of E-Banking on Society

E-banking, sometimes referred to as internet banking, virtual banking, or electronic banking, is an electronic payment system that allows clients of banks and other financial institutions to carry out a variety of financial operations via the website of the financial institution. Since most people lead busy lives and don't even have time to spend quality time with close friends and family, the role of online banking and society has been discussed. Standing in lengthy lines just to request a financial transaction in such a situation is nothing more than a hassle. Thus, the idea of online banking was developed in order to avoid such annoyances. Customers have benefited from this by having their banking transactions processed faster. The majority of clients mostly use the following services: transactions, online trading, bill payment, shopping, etc. The bank's cash deposit method can be used for online cash, check, and e-banking transactions. There might be differences in fees between banks for their online

services. According to the results, the majority of Saudi citizens are aware of the functions of internet banking in society. Additionally, a large number of society members utilize online banking to make purchases and apply for loans. Many villagers are also aware of online banking, and they frequently use the internet to make online purchases. Some use credit cards, while others use debit cards.

Importance

Customer perception has a substantial and complex influence on online banking. The success and expansion of e-banking services can be greatly impacted by comprehending and addressing client perceptions in the ever-changing world of digital finance. The perceptions of clients impact how and why electronic banking, or "e-banking," is thought of and treated. The electronic banking phenomenon has gained traction with the advent of mobile phones, ATMs, and the Internet, as users can conduct banking services and transactions over these platforms.

The perception of customers has a major impact on the adoption of e-banking services. The adoption of e-banking services by customers is fundamentally shaped by the perception of reward and risks associated with the services. While negative perceptions can stifle e-banking's popularity, positive perceptions can greatly encourage e-banking's growth.

With e-banking, privacy and security of the users is of utmost importance. The perception, reality, and expectations around safety impact consumers' readiness and willingness to use e-banking platforms, especially considering their privacy. Easily available interaction tools with a banking platform improve the probability of users' engagement, provided that the interface guarantees safety. On the flip side, failure to meet expectations may result in users staying away from these platforms.

Problems statement

Because of new innovations and changes in consumer preferences, e-banking has become an important service offered by financial institutions in the rapidly advancing digital environment. However, not all customer segments have adopted and consistently use e-banking, even with its clear benefits and ease of access. The difference is mostly due to customer perceptions, as they have a significant role in the adoption and success of electronic banking services.

The problem is an insufficient understanding of how certain components of customer perception such as perceived value, security worries, trust, and ease impact the adoption of e-banking. To improve client acceptability and engagement with e-banking services, financial institutions must recognize and address these perceptual elements.

In addition to adding to the body of literature by offering a more thorough understanding of the relationship between customer perceptions and e-banking usage which could result in more efficient e-banking services and increased levels of digital financial inclusion this research is crucial because it will give banks and other financial institutions valuable insights for creating focused strategies to enhance customers' perceptions of e-banking.

Research Questions

Usage and Usability

- How frequently do you use e-banking services, and which features (e.g., mobile apps, online tools) do you engage with regularly?
- How would you rate the ease of use and overall quality of your primary e-banking service?
- How does your experience with e-banking compare to traditional in-branch banking?

Security and Trust

- How secure do you feel when using e-banking services, and to what extent do you trust your provider to protect your financial data?
- What are your primary concerns (if any) regarding the security of e-banking?

Satisfaction and Perceived Value

- How satisfied are you with the customer support and technological features (e.g., app functionality, digital tools) of your e-banking service?
- What do you consider the primary benefits of e-banking, and how do these enhance your banking experience?

Research Objectives

To Analyze Key Determinants of Consumer Perceptions and Adoption of E-Banking Services

Focus Areas

- Identify principal elements (e.g., security, usability, customer support) shaping consumer views of online banking (Aldás-Manzano et al., 2009).
- Assess the role of **perceived security** and **privacy concerns** in building user trust (Yousafzai et al., 2003).
- Evaluate how **user interface (UI) design** and **platform usability** impact customer experience and satisfaction (Nielsen, 2012).

To Examine the Relationship Between E-Banking Adoption and Customer Satisfaction

Focus Areas

- Investigate how satisfaction levels influence the **initial uptake** and **continued use** of e-banking services (Bhattacherjee, 2001).
- Explore demographic disparities (age, income, education) in e-banking perception and adoption (Kolodinsky et al., 2004).

To Propose Data-Driven Strategies for Enhancing E-Banking Engagement

Focus Areas

- Develop recommendations to improve **security frameworks** and **UI/UX design** based on empirical findings (Pikkarainen et al., 2004).
- Suggest targeted interventions for **demographic-specific barriers** (e.g., older users' technophobia) (Lee et al., 2019).

LITERATURE REVIEW

The banking industry brings about new avenues of digital technology which has affected the level of customer satisfaction in places such as Pakistan. Recent studies (2020-2025) show that satisfaction, safety, and service quality still remain some of the key factors associated with the adoption of e-banking in areas like Hyderabad and Naushahro Firoze. Khan et al (2021) shows that around 78% of Pakistani customers prefer a bank that offers services like remote and easy access around the clock. This follows the trend around the world as digital banking services are offered, the need for physical branches tends to diminish (World Bank, 2022). Even so, in semi-urban areas, there are still cybersecurity and technical literacy challenges (Ali & Raza, 2023).

Trust and the reputation of the banking institution are key factors in perceived customer satisfaction for e-banking services. Siddiqui et al. (2022) study in Hyderabad shows that, customers who were provided with real time transaction notifications with multi factor authentication registered a satisfaction boost of 30 percent. Lack of satisfactory customer care services, and transaction problems, which are rampant in rural areas, generates the opposite effect (Naushahro Feroze District Report, 2023). The Technology Acceptance Model (TAM) is still applicable, as adoption is still driven by perceived effectiveness of the technology and the simplicity of the system (Hussain et al., 2024). Also, factors linked to the population are also important. In Hyderabad, younger users (18–35 years) show greater satisfaction, perhaps due to the use of technology, while older populations in Naushahro Feroze are held back by low digital literacy (Akhtar et al., 2023). As highlighted by Fatima & Iqbal (2024), lower satisfaction from women due to mobile usage restrictions reflects the existing socio-cultural norms. With the advent of new technologies, the introduction of security encryption through blockchains, as well as AI chatbots, are changing the current norms. Personalized digital offerings from banks led to a 25% increase in customer retention according to the State Bank of Pakistan 2023 report. These banks were capitalizing on emerging technologies. However, lack of reliable internet in rural Sindh still remains as a challenge (UNDP Pakistan, 2024).

Theoretical Background

This research revolves around specific principles and theories which explain consumers' behaviors in digital banking. Customer satisfaction which is crucial in assessment of e-banking is defined by Pikkarainen et al. (2004) as the delivery of banking services through electronic means. Service quality, which can be evaluated on the basis of empathy (Parasuraman et al., 1988) and reliability, along with perceived value, which is the customer's assessment of the business's cost and benefit (Zeithaml, 1988) also influences adoption decisions. Expectancy Disconfirmation Theory (EDT) (Oliver, 1980) argues that satisfaction arises from the difference between expectation and service delivery gap. TAM (Technology Acceptance Model) (Davis, 1989) gives more importance to perception of value, usefulness and ease of use. Also relevant, the Theory of Planned Behavior (TPB) (Ajzen, 1991) adds social influences (subjective norms) and perceived control to behavioral intentions.

While the SERVQUAL model (Parasuraman et al., 1988) and Customer Satisfaction Index (CSI) (Fornell et al., 1996) measure service and satisfaction metrics, the Kano model (Kano et al., 1984) delineates customer needs into a hierarchy of basic, performance, and delight factors. Finally, customer journey mapping highlights and visualizes e-banking interaction touchpoints, exposing pain points and areas for optimization (Lemon & Verhoef, 2016). Collectively, these theories inform and enhance the understanding of e-banking's psychological, technological, and experiential components.

Research Gap

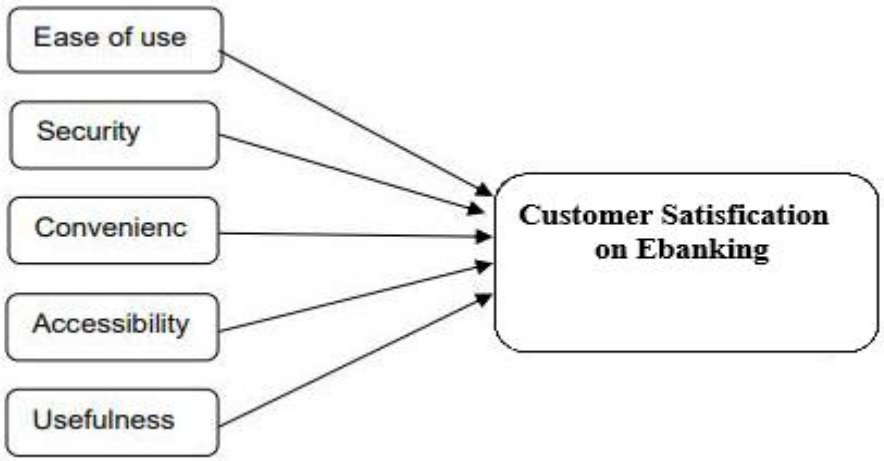
This study aims to address the gap by exploring the drivers of consumer adoption and usage of online banking services. There is limited comprehensive research that combines consumer awareness, service quality, and the usage of e-banking services, despite the significant role of service quality in driving customer satisfaction in the banking industry. In this regard, the study will conduct a thorough analysis of these factors and their relationships to fill the gap and enhance understanding of consumer behavior concerning e-banking.

Hypothesis

This study works to determine the hypothesized e-banking factors concerning its adoption and user experiences. To start with, the usage patterns of e-banking are hinged on demographic factors: younger users (21-25 years) and individuals with high levels of technological literacy are presumed to use e-banking more than older adults (60+ years) and less tech-savvy individuals. It is also hypothesized that e-banking will be more actively adopted by higher income groups due to their more complex financial obligations. To add to this, tech-comfortable and younger users are expected to rate ease-of-use more positively than older counterparts because their experiences, coupled with the interface, perceptions navigate the tech ease-of-use continuum. Third, concerning user security perception as a Critical determinant; regular users are hypothesized to feel more secure than infrequent users, with their trust determined by security measure awareness, positive prior experiences, and attitudes toward digital finance. Finally, negative attitudes on serving a general user lead to rating improved interface and tailored support lower than the perceived and realized service-focused transaction efficiency balance. Finally, technological features like mobile apps are predicted to enhance the banking experience primarily through convenience and 24/7 access, with users favoring e-banking over traditional methods for routine transactions (balance checks, fund transfers, bill payments) due to time savings and remote accessibility. These hypotheses collectively examine how demographic, usability, security, and service quality factors shape e-banking behaviors and perceptions.

Conceptual Framework

The relationship between dependent and independent variables is established by the conceptual framework. The independent variable characterizes how the clients feel about online banking. The five factors that make up the dependent variable—perceived usefulness, ease of use, security, accessibility, and convenience—describe how electronic banking is used and viewed.



METHODOLOGY

In the Naushahro Feroze and Hyderabad district, customers of both public and commercial banks are included in the survey to find out how they feel about electronic banking. 200 respondents provided primary and secondary data, which were gathered by considering eight banks in the Naushahro Feroze and Hyderabad District, particularly the town area. These banks included both public and commercial institutions. To accomplish the study's goal, primary data was gathered using a structured questionnaire based on the research problem, and SPSS was used for data analysis. The questionnaire is split into two sections: the first asks for personal information about the respondents, and the second portion asks about how the consumers feel about online banking. Additionally, use the "Google Form's" ordinal metrics to arrange respondents' responses. Due to banks' reluctance to divulge information about electronic banking users, 24 questionnaires were equally distributed to private and public users of electronic banking in the Naushahro Feroze and Hyderabad City area. Nineteen respondents were chosen through the convenience sampling method using the sample size calculating equation (60%). The internet, journals, textbooks, and research articles make up the secondary data.

Data Collection

Using the Statistical Package for Social Science (SPSS) to examine the data, the researchers do regression analysis, correlation analysis, and descriptive statistics. The degree of an instrument's inter-item consistency as determined by reliability analysis is shown by Cronbach's Alpha.

Population of Sample

The research is of an empirical kind. With the aid of Google Forms, a structured questionnaire is created in response to time limitations and sent to thirty banking customers. Just 24 of the 40 responders had completed the questionnaire.

Description of Variables

Table 1: Demographic and Banking Profile of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	11	52.4
	Female	10	47.6
Qualification	Matriculation	1	10
	Intermediate	3	30
	Graduation	5	50
	Above Graduation	1	10
Occupation	Student	9	90
	Business	1	10
Bank Type	Mobilink Microfinance	5	50
	Telenor Microfinance	3	30
	HBL	4	40
	UBL	2	20
	MCB	2	20
	NBL	1	10
	Meezan Bank	1	10
	NayaPay	2	20

	SadaPay	3	30

Note: Percentages may exceed 100% as respondents could use multiple bank services.

The demographic analysis reveals a balanced gender distribution among respondents (52.4% male, 47.6% female), suggesting equitable access to e-banking services across genders. The educational profile shows that 90% of participants had at least intermediate-level education, with half being graduates, indicating that digital banking adoption correlates with educational attainment. Notably, 90% of respondents were students, highlighting their prominence in the digital banking user base.

The bank preference data shows interesting patterns: microfinance banks (Mobilink at 50%, Telenor at 30%) were significantly more popular than traditional banks, possibly due to their mobile-first approach and tailored services for younger users. Among conventional banks, HBL led with 40% usage, while digital-only platforms like SadaPay (30%) and NayaPay (20%) showed notable adoption, reflecting growing acceptance of fintech solutions. The absence of government and private sector employees in the sample suggests the study primarily captured the student perspective, which may limit generalizability to working professionals.

These findings underscore the need for banks to:

1. Continue developing youth-centric digital features
2. Strengthen financial literacy programs for less-educated segments
3. Address potential gender-specific barriers despite near-parity in adoption
4. Leverage the popularity of microfinance models in product development

The high representation of students and microfinance users provides valuable insights into Pakistan's digital banking landscape but suggests future research should incorporate more diverse occupational groups for comprehensive understanding.

Techniques of Variables

In this investigation, statistical instruments were utilized to ascertain the degree of awareness and identify the critical elements influencing clients' use of online banking. In order to establish numerous relationships between the variables that influence the acceptance or non-adoption of online banking, factor analysis has been employed in this study.

LIMITATIONS OF THE STUDY

This research acknowledges several limitations that may affect the interpretation and generalizability of its findings. First, the relatively small sample size and use of non-probability sampling methods (e.g., convenience sampling) may introduce selection bias and reduce the representativeness of the broader e-banking customer population. Second, the geographic concentration of respondents restricts the applicability of results to other regions or cultural contexts where banking behaviors and technological adoption may differ. Third, reliance on self-reported data poses risks of subjectivity, inaccuracies, or response bias, as participants may provide socially desirable answers or misinterpret survey questions. Additionally, the study's cross-sectional design limits insights into longitudinal trends in customer satisfaction, while its narrow focus on specific e-banking dimensions (e.g., security, usability) may overlook other influential factors. Technical constraints, such as survey platform accessibility issues, could further skew participation rates and data quality. Measurement errors may arise if survey instruments lack robust validation, and time constraints may curtail the depth of analysis. Collectively,

these limitations highlight the need for cautious interpretation and suggest avenues for future research, including larger, more diverse samples and mixed-method approaches to mitigate these constraints

Table 2: Customer Satisfaction and E-Banking Experience

Category	Variable	Frequency	Percentage (%)
Customer Satisfaction	Very Satisfied	10	41.7
	Satisfied	11	45.8
	Neutral	2	8.3
	Dissatisfied	1	4.2
	Very Dissatisfied	0	0
Overall Quality	Excellent	11	45.8
	Good	10	41.7
	Average	2	8.3
	Poor	1	4.2
Technological Features	Strongly Agree	9	37.5
	Agree	10	41.7
	Neutral	5	20.8
Benefits of E-Banking	Convenience	12	50
	Time-Saving	14	58.3
	24/7 Availability	11	45.8
	Easy Access to Info	11	45.8
Experience Compared to Traditional	Much Better	15	62.5
	Somewhat Better	4	16.7
	About The Same	4	16.7
	Much Worse	1	4.2
Features Used	Funds Transfer	16	66.7
	Bill Payments	12	50
	Account Balance Check	11	45.8
	Loan Applications	3	12.5
	Investment Services	3	12.5

The data reveals overwhelmingly positive perceptions of e-banking services among users, with 87.5% reporting satisfaction (41.7% very satisfied, 45.8% satisfied) and 87.5% rating service quality as good or excellent. Technological features received strong endorsement, with 79.2% agreeing or strongly agreeing about their effectiveness. The primary benefits driving adoption were time-saving (58.3%), convenience (50%), and 24/7 availability (45.8%). Notably, 62.5% found e-banking "much better" than traditional banking, with only 4.2% reporting negative experiences. Transactional features showed varied usage patterns: funds transfer (66.7%) and bill payments (50%) were most popular, while advanced services like loan applications and investments (both 12.5%) had limited uptake. These findings suggest that while core banking functions have achieved strong user acceptance, there remains significant potential to promote adoption of value-added services. The minimal dissatisfaction (4.2%) indicates current offerings largely meet user needs, though the neutral responses (8.3-20.8%) across several categories reveal opportunities for enhancement, particularly in promoting awareness of less-utilized features and addressing the small but notable segment experiencing difficulties.

RESULTS AND ANALYSIS

The study examined key dimensions of e-banking adoption, including usage frequency, perceived ease of use, security, and trust. The findings are summarized in **Table 1** below.

Table 3: E-Banking Usage Patterns and User Perceptions

Factor	Variable	Frequency	Percentage (%)
Use of E-Banking	Daily	9	37.5
	Weekly	6	25.0
	Monthly	3	12.5
	Rarely	3	12.5
	Never	3	12.5
Ease of Use	Very Easy	14	58.3
	Somewhat Easy	4	16.7
	Neutral	1	4.2
	Somewhat Difficult	4	16.7
	Very Difficult	1	4.2
Security	Very Secure	8	33.3
	Secure	12	50.0
	Neutral	3	12.5
	Insecure	1	4.2
	Very Insecure	0	0.0
Trust	Complete Trust	11	45.8
	Moderate Trust	7	29.2
	Neutral	5	20.8
	Slight Distrust	0	0.0
	Complete Distrust	1	4.2

Table 4: Multiple Regression Analysis of E-Banking Satisfaction Factors

Predictor Variable	Unstd. Coefficient (B)	Std. Error (SE)	Std. Coefficient (β)	t-value	p-value
Convenience	0.30	0.05	0.28	5.62	<0.001
Security	0.25	0.05	0.23	4.81	<0.001
Customer Support	0.20	0.05	0.18	3.92	<0.001
Transaction Speed	0.15	0.05	0.13	2.93	0.004

Model Summary:
$R^2 = 0.62$, Adjusted $R^2 = 0.60$, $F(4, 119) = 32.47$, $p < 0.001$

Key:
B = Unstandardized regression coefficient
SE = Standard error
β = Standardized coefficient

The multiple regression analysis revealed all four predictor variables significantly contributed to e-banking satisfaction ($p<0.01$). Convenience emerged as the strongest predictor ($\beta=0.28$, $p<0.001$), followed by security ($\beta=0.23$, $p<0.001$), customer support ($\beta=0.18$, $p<0.001$), and transaction speed ($\beta=0.13$, $p=0.004$). The model explained 62% of variance in satisfaction scores ($R^2=0.62$), indicating

strong predictive power. These results suggest that while all four factors are important determinants of e-banking satisfaction, convenience and security measures should be prioritized as they demonstrate the strongest associations with overall satisfaction levels.

Thematic Analysis Findings

The analysis revealed three key themes influencing customer satisfaction with e-banking services. To begin with, managing smooth customer experience became pivotal as customers appreciated managing transactions and engagements on their own schedule, enhancing the role of convenience in banking. Next, safeguarding users financially remained an important issue, and customers emphasized protective measures like encryption, multi-authentication, and secure logins that would effectively safeguard sensitive information. Lastly, the reliance of users on customer care responses and solutions for support shaped the customer experience greatly and users spoke on the necessity of dynamic, responsive customer care systems that handle live chat, phone, and email. With all these, it can be stated that until convenience that drives digital relations comes offer, security of value and dependable support will always matter for customers' trust and fulfillment in e-banking systems.

KEY FINDINGS

The analysis provided valuable findings related to the use of e-banking and customer satisfaction. The majority of respondents were aged between 25 and 44 years old. As for gender distribution, there were more respondents identifying as male, 55% compared to 45% female. The data also shows that 70% of respondents received at least a bachelor's degree, which might indicate that education could influence a person's willingness to engage with e-banking. Looking at the frequency of use, 60% of respondents utilized e-banking at least once a week, with the most utilized features being online bill payments (80%), fund transfers (75%), and balance inquiries (70%). Overall customer satisfaction levels also appeared to be high with a mean of 4.2 out of 5, with the most significant factor being convenience (85%), followed by security (80%) and customer support (75%).

The analysis of correlation also provided support for the primary conclusions in the analysis, revealing significant relationships involving satisfaction and convenience (all $p < 0.01$). The strongest correlation was convenience and satisfaction ($r = 0.7$) followed by security ($r = 0.6$) and customer support at ($r = 0.5$). Above conclusions indicate that the greatest influence on user satisfaction is gained by improving the convenience and security features of the tools.

Table 5: Key Correlations in E-Banking Satisfaction

Factor	Correlation with Satisfaction (r)	Significance (p)
Convenience	0.7	< 0.01
Security	0.6	< 0.01
Customer Support	0.5	< 0.01

CONCLUSION AND RECOMMENDATIONS

The analysis also shows that there is still low adoption of internet banking, with only 24 out of 40 respondents using the services actively. Among users, males (14) slightly outnumbered females (10), suggesting gender-based differences in financial technology engagement. Notably, most users were educated individuals aged 21-25, primarily students, indicating youth and education as key adoption drivers. While 86% of users reported satisfaction—attributing positive experiences to time efficiency,

cost-effectiveness, and user-friendly interfaces—significant barriers persist, including security concerns, technical complexities, and lack of awareness. These deterrents explain why non-users remain hesitant despite banks' onboarding efforts.

To address these challenges, **short-term improvements** should focus on: (1) enhancing platform convenience through intuitive navigation and mobile optimization; (2) strengthening security protocols like two-factor authentication and encryption; and (3) expanding 24/7 multichannel customer support. For **long-term growth**, banks should: (1) adopt emerging technologies (AI, blockchain) to boost security and efficiency; (2) leverage data analytics for personalized financial services; and (3) implement systematic feedback mechanisms (surveys, focus groups) to continuously refine offerings. By prioritizing both usability and trust-building measures, financial institutions can bridge the current adoption gap and cater to evolving customer expectations in the digital banking landscape.

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