

FINAL THESIS

INTERNET BANKING SERVICES

IN PAKISTAN BANKING SECTOR



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ABSTRACT

My research work presents internet banking that how facilitate the customers to access more efficient, faster and swift banking services from the automated banking system. The worldwide banks have adopted this system to provide efficient services and products to the best customers. My research study intends to bring attention towards importance so as to banks all over Pakistan are connected electronic banking technology for offering the services through internet to the prospective clients and spreading awareness about technology among the customers. This study will be useful for the people to realize the effectiveness of internet banking how it is accurate, efficient, and prompt banking services. It is tried hard to mention latest information of internet banking services in Pakistan Banking Sector.

DEDICATION

I dedicate my all efforts to my dear ALMIGHTY ALLAH and my beloved parents and my respected teachers who delivered best knowledge during the whole research thesis.

ACKNOWLEDGEMENT

In this research, many persons are involved to help me and guide me to complete it.

First, I express gratitude to my ALLAH ALMIGHTY who blessed me a vision to conduct this research and complete it in all respect. Secondly, I shall mention the great efforts of Mr. Abdullah Masood & Mr. Fakhar Imam both teachers delivered me their best knowledge and practical expertise in banking sector that enabled me to complete my research thesis. I am very thankful to both of my respected teachers. Thirdly, I would like to thank Mr. Farhan who is Assistant Vice President of ABL, Gulshan-e-Ravi Branch, Lahore on providing me informative material regarding the internet banking service.

Furthermore, I am indebted to all teachers and all friends who made me successful with great courage in completion of this research thesis.

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CHAPTER-1:

INTRODUCTION

Today Internet is most powerful source of marketing. In the world, the number of internet users is recorded 2,095,006,005 by March 31, 2011 (Internet World Stats, 2011). If we open any web page a small window of advertisement automatically is opened with it in which any product or service is being marketed online. This is called E-Commerce or Internet Marketing. When corporate sector is going to adopt E-Commerce rapidly and they grew their business efficiently with the help of internet that's the time when bankers moved towards the internet banking system. According to (Richard Nyangosi & Arora, Sumanjeet Singh, 2009) Internet banking system has become popular in recent years. Internet banking system is also known as E-Banking or online banking in which banking it is very easy for customer to access his account, check his balance and transfer his money within minutes. In future, the development of financial services and banks especially are stand on the shoulders of information technology. Currently the account holders of a bank want to easy and quick access and securable way to withdraw his money or other banking products. Online banking is one of the best way to access banking products, you can check your balance, pay your bills at your home just through enter with your email id on your respective bank web portal.

In recent years, online banking has been introduced in Pakistan and growth of internet banking is remarkable but it is further need to improve and enhance and market the internet banking services for the awareness among the customers to adopt internet banking services. In Pakistan, Internet users increased rapidly from 133,900 in 2000 to 20,431,000 in 2011 (Internet World Stats, 2011). But it is drawback of internet banking sector in Pakistan i.e. marketing of this efficient service is not much strong and therefore the customers do not have much awareness about the internet banking services they do not know how to use online account and how to get benefits from their online banking services and they can manage their accounts online easily and obtain information to invest money and for taking economic decisions (Howcroft B, 2002).

There is various banks in Pakistan who providing the facility of internet banking services. Each bank has aim to provide fastest, efficient and quality services to their customers and a system in which customers can easily find information for making financial transactions.

What are Internet Banking Services?

Internet banking services means the services are provided to customers through internet by a bank. Some examples of internet banking services are as below;

1. **Electronic Fund Transfers (EFT):** The bank account holder can buy goods or services online and make a business deal using Electronic Fund Transfer service via internet.
2. **Debit Card:** Money can be withdrawn by an ATM machine with a personal identification number (PIN), 24 hours service.
3. **Utility Bills Payment:** Monthly Utility Bills like electricity, water, telephone bills are now paid from bank account by internet banking service.
4. **Credit Card:** Credit card is the facility to pay bill of our routine purchases without cash.
5. **Prepaid Smart:** A prepaid smart card can be used for our daily purchasing like daily college expense, pay phone, or any bookstores etc.
6. **Bank Account/Balance Statement:** Now it is very convenient for customer to check their balance and also to get bank statement through internet banking services.
7. **E-cheques:** E-cheques are a legally binding promise to pay for online purchases.

BACKGROUND & HISTORY

Banks have strong competition worldwide and to compete with each other, their researchers are every time in search of additional banking knowledge and think ideas to reduce the costs and about fast delivery of payment to facilitate their customers. Having looking the huge increase of internet users in recent years, financial services aimed to adopt the concept of internet banking. In beginning, the products of banks and services of banks were advertised through internet banking (Tan and Teo, 2000). Since acceptance of internet banking, banks have improved their services for customers and reduce costs and they are facilitating their customers to provide internet banking service where customers can access their accounts at home, office or anywhere and make transactions online, fund transfer and take financial decisions on easy access of financial information.

In Pakistan, the customers are not much familiar with internet banking because there is no strong marketing from banking sector, very few advertisements or marketing campaign about internet banking services is showed on TV channels, newspapers, magazines & journals, steamers & banners, sign boards etc. Some other reasons also make hurdles in adoption of internet banking services like availability of personal computers, awareness with technology, consistency of technology, unfriendly website, server down / unreliable services, security risk, fear of hacking, etc.

Banking sector in Pakistan is not focusing those customers who can adopt internet banking services but those who have not bank accounts for their revenue without expense.

PROBLEM STATEMENT

In traditional banking, customers have to face the problem of delay in withdrawal and transfer of funds. While time is valuable for every businessman/person, everyone desires quick payment from bank. Sometimes banks are far from the residence of customers like in rural areas etc, when they reach the bank, bank has been closed. There was no way to withdraw money from bank after banking hours. Now the internet banking services like ATM, Credit Card, Easy paisa etc have made convenience for customers to withdraw money whenever they want from ATM machine of any bank located near by their home.

Manual banking in Pakistan was low standard service to the customer because when they make a business transaction from any bank to other bank, it took 5 to 10 days. Sometimes the service was not available to transfer of funds. Due to unavailability of cash in time, sometimes businessmen have to cancel their business deal and have to bear the heavy loss.

According to customer's needs, banks develop their web portals and provide the information about the banking services to facilitate the customers for their convenience and they can get higher profit to use it (Lin, 2003).

Information Technology brings benefits for banks that reduce the cost involving in a transaction like Cashier's work, bank support and delivery etc. Pakistan Telecommunication Corporation and other internet providers companies (Wateen, Wi-tribe, Worldcall & Qubee etc) are now offering broadband services on economical price. Many local banks have developed their web portal and providing banking information and internet banking services to their customers 24 hours a day. Thus we can see the difference between traditional banking and e-banking that is non-human interaction is involved in e-banking and it is low cost system.

Now in Pakistan, there are total 9483 bank branches providing financial services in which 7036 branches are online branches and offering real time internet banking services to their customers (SBP, 2011).

PURPOSE OF STUDY

The purpose of my research thesis is to identify customer's opinion regarding automated banking along with its features and how it can satisfy the customers in Pakistani banking sector. This study also offers to provide awareness among the customers regarding online banking services with benefits of its utilization, its easy usage, it is speedy, secured and reliable than manual banking.

BENEFITS OF ONLINE BANKING FOR CUSTOMER

- The online banking service is 24 hours service in a week even on holiday.
- There is no need of existence of physical bank branch for using internet banking services.
- Internet banking minimizes cost that is incurred by bank services.
- Internet banking is very convenient and has easy access whenever customer can use it.
- Customer can get money within 24 hours a week from ATM machine throughout the country.
- Internet banking services is speedy service; customers have not to wait for money like manual banking in which customer has to wait for his turn.
- Bank account holders can get history of funds transfer and check balance online.
- Customers can get mini bank statement of balance after withdrawing money from ATM machine.
- Internet banking services are flexible, customers can access these services whether they are in office or at home.
- Through internet banking services, customer is now able to pay his utility bills online and they have not to go physically for payment.
- Credit card is one of the useful internet banking services. Through credit card, customers can purchase anything without any paper money.

BENEFITS OF ONLINE BANKING FOR THE BANK

- Online banking services minimize the overhead charges of banks and reduce the service costs.
- No human resource is required on the spot like manual banking.
- Internet banking services are fully computerized and these are efficient and time saving services.
- Internet banking growth makes banks more economical.
- Paperless environment
- Internet banking maintains proper records and documentation of transactions.
- It is better than branch network banking because it is linked with computer networks like internet that is fastest way to deliver any service.

INTERNET BANKING IN PAKISTAN BANKING SECTOR

Pakistani banks adopted internet banking a bit late but now they are trying to compete with rest of world. Debit & Credit Cards, Mobile Banking, online services etc are the useful way of withdrawal and payment of money for the bank account holders. Currently, at least 28 commercial banks and 3 other financial institutions in Pakistan are providing online financial services to the business clients. More than 74% Pakistani banks are offering internet banking services (SBP, 2011).

MCB and RBS are two famous banks, took initiative to introduce ATMs and credit cards in mid 90s. Currently 4,737 ATMs machines are working in Pakistan (SBP Report, 2011) in which Allied Bank Limited of Pakistan has 573 ATMs location in 130 cities of Pakistan. Allied Bank is largest bank of Pakistan in internet banking services who has established 800 online branches in 250 cities in Pakistan.

Currently mostly commercial/scheduled banks of Pakistan are online and offering the computerized banking services to their customers and all banks are linked up with each other in operating of ATMs.

E-Banking Statistics in Pakistan	Year 00	Year 01	Year 02	Year 03	Year 04	Year 05	Year 06	March 2011
Online branches	322	450	777	1,581	2,475	3,265	3,555	7036
ATMs	206	259	399	552	786	1,217	1,612	4,737
Debit Cards Holders (000)	240	415	736	1,257	1,874	4,257	4,999	N.A
Credit Cards Holders (000)	217	292	369	397	808	1,257	1,512	N.A

Table-1: Sources; SBP Annual Report, 2006 & 2011.

Currently Pakistani banks are offering the following services of Internet Banking:

Fund Transfer: Customers can transfer their money anytime anywhere to another account.

Utility Bills Payment: It is very easy to pay utility bills for online account holders. They can pay their utility bills through internet banking service whether they are in office or at home.

Mobile Phone Payment: Now online account holders have facility to pay their mobile phone bills via internet banking services and they can also recharge through it.

Account Statements: Online account holders can view bank statements whenever they require and download it and print it.

Alerts: Internet banking services provide the facility of following alerts:

- When Cash is withdrawn or deposited
- When balance is very high or low
- Mini statement alert
- Mobile phone balance alert

Credit Card Payment & Statements: Credit card statement can be viewed and printed also by online account holders through online banking service and the account holders can also make payment of bills.

Donations: With internet banking service, online account holders can donate money directly to NGOs.

RESEARCH QUESTION

The marketing of internet banking service in Pakistan banking sector depends on how Pakistani banks attract the customers to facilitate through modern technology banking services like EFT, ATM Card, Credit Card, Mobile Phone Banking services and to bring awareness among customers that these services are more fast, efficient, accurate and time saving than manual banking services?

Having observation in the above scenario, the research question is defined as follows;

The question is to be raised that to what extent Pakistani banks are successful to cover up the marketing of internet banking services among the customers to attract them than manual banking system?

OUTLOOK OF THESIS

This thesis is comprised of five chapters that are mentioned in table-2 as below. Chapter 1 describes Introduction, Background, Problem Discussion, Purpose of study, Benefits of online banking, Internet banking service in Pakistan and Research Question are discussed. Second chapter is comprised of Literature Review of Internet banking and theoretical framework of study. Chapter 3 discusses what methodology will be used to carry out this research. In Chapter 4, Empirical Findings & Analysis will be made on data collection of the bank from personal observations & interviews. Finally, in Chapter 5, recommendations will be given to resolve the problem and for improvement of the internet banking services .

Chapters
1.Introduction & Background
2.Literature Review & Theoretical Framework
3.Research Methodology
4.Data Findings & Analysis
5.Conclusions & Recommendations

Table-2: Outlook of thesis

E-Commerce: The Concept of Internet Banking

E-Commerce is the automation of the business process between buyers and sellers (Khattak A.J, 2005). E-Commerce is the method of transactions between two or more persons or companies through internet. Internet can be available on telephone line, wireless, cable etc. Consumers can make electronic funds transfers and payments through electronic commerce (Kalakota and Robinson, 2000).

In 1999, there was first business in the financial services industry particularly in retail and general banking that realized the great opportunities of the internet and took initiative to provide online services (Bauer, 1999). Many would claims E-commerce is bringing reforms in corporate sector / industries (Howcroft, 2001). The claim proves true when internet brought electronic revolution in banking sector since 1995 (Jasimuudin, 2001).

Hosemann predicted that banking services will be delivered through electronic channel as usual as paper cheque was that period. The prediction of Hosemann (1979) give the impression to come true. This era proves that internet banking is great part of delivery channels of banking products and services in developed world (Jasimuudin, 2001). In Europe and USA, many banks have been prompt to grasp electronic business as competitive weapon (Cunningham and Froschl, 1999).

The banks are in endeavor to adopt online banking system is primarily to develop customers by capturing them more efficiently, and to raise market share (Cunningham and Froschl, 1999; Hosemann, 1979;Fallenstein and Wood, 2000; Bauer, 1999;).

Internet banking covers the banking services of fund transfer, credit card services, cash withdrawal from ATM machine, checking balances, savings & deposits and bill payment (Banks, 2001). Internet banking provide services to their clients check banking transactions in performing business at office or at home to use any computer that is connected through internet and has a high speed browser (Sherrod, 2000). Internet banking is intended to retail customers (Banks, 2001), to allow them that they can use software like Quicken or Microsoft Mone, to bank from their personal computers (Fellenstein and Wood, 2000; Sherrod, 2000).

According to Sindell (2000), there are three ways in which customers can access their personal banking data, first bank customized software connecting with a dial up, access of internet and personal finance software. Nevertheless, Personal Computer Banking lingered to a certain extent limited and difficult to handle the process until the commercial introduction of the Internet (Banks, 2000). Young, et al (1999) says that a beginner can use one of the test-drive programmes which contributing banks offer on their web site, in order to be aware of how Internet Banking works.

THEORETICAL FRAMEWORK

Internet Banking System

Internet Banking System consists of advance computer applications, telecommunications networks and electronic equipments for banking functions. The work of internet banking system is to receive, collect transfer, pay, lend, invest, deal, exchange and provide service of safe deposits, withdraw, agency, trustee, custodian of money and claims for money both international level and domestic level. The mechanization of banking is marked, in the form of computerized and electronic banking, in other way it is known as Backroom Technology (Sinkey, 1990).

We can say that online banking is a group of electronic systems or equipment called electronic fund transfer in which advance computers application and communication technologies are used in the problem of effecting payment (Welch, 1999).

The paperless transaction is the electronic fund transfer (EFT) system that can be installed and developed by computer systems and e-networks and telephonically that comprised a financial Institution to make debits and credits. The Financial Institution comprised of Automated Teller Machine, Electronic cheques, Point of Sales, Automated Deposits of Payroll, Direct Deposit Funds, Credit and Debit Cards etc.

Teller Banking

The Teller Banking is connected to a main computer in which transactions can carry out directly in the centralized database (Evans & Schmalensee, 1999). The assembly of Cathode Ray Tube Terminals, printers, hard copy terminals, software and other devices provide support to the bank teller by performing usual teller functions.

I have selected the bank in which there are two types of computer operations for my analysis.

(a) On-line Network

When workstations in the banks are directly connected with the main server that is installed the Head Office of the banks. The transactions can be made by workstation from any branch. Main server controls all the online networks and workstations those are directly connected with it. Each branch of bank can made transactions and the transactions are stored in the main server for updating the record at the closing. The certain bank branch can access the required customer's transactions like accounts balance, accounts number, accounts type etc.

(b) Real-time network

Telephone and telegraph system is used in real time network because computers store the transaction, data management, processing, querying and updating in a key time. The required information regarding the customers may be obtained through the system. Internet banking service i.e. Credit Card, Debit Card, deposit and saving and demand draft, e-cheques, payroll, file information and automated clearing system are the most common examples of real time network.

ATM Card

Automated Teller Machine Card is the vibrant service of internet banking. It is also known as plastic money because it is made of plastic. The magnetic stripe on ATM Card holds all the information relating the user such as user name, account type, card number, card limit and concerned bank etc. We can describe ATMs as computer terminal that is used by customers to slot their ATM card in ATM machine for getting money; first we give PIN code that consists of four digits into the ATM connected the main server of the concerned bank to access computerized record 24 hours a day (Rose, 1999).

Banks provide various retail banking services through ATM cards to its customers. When a card is entered into an Automated Teller Machine, the ATM magnetic reader reads the magnetic stripe and verifies the given information for processing.

Automated Teller Machine is a time saving machine in which customers have not go to bank for withdrawal money and customer can get money in a fastest way 24 hours every day in whole week. From the bank point of view, it is efficient, affordable and reduces the bank overhead charges and service costs. The ATM average transactions per month are 6400 compared to 4300 with human tellers (Rose, 1999).

The main benefit of ATM is that it works after the closing hours of bank whenever customer required money, he can get it to use ATM Card to enter into Automated Teller Machine.

Technical Support and Development Systems

The account holder information looks to be very important for the bankers to offer quality services which are major parts of internal marketing (Gronroos, 2001)

If the database system is missing customer information, employees may start to disclose non challenge approach for their work, which may decline in good time of internet banking market.

The Great idea has been witnessed in the growth of information technology, which has accompany to the preparation of valuable support system in internal banking market. On the other hand, banks are allowed to fulfill their promises to providing account holders with fast, useful, accurate and modern services by sustainable system and information technology in comparison to manual banking system.

Moreover the lack of technical systems support also shows a pessimistic effect on internal marketing process in the organization (Gronroos, 2001).

Information Technology is growing to be very important to a greater extent service process. The complicated website is premeditated in order that customer can get it problematic or dull. Some websites do not catch quick answer to their transaction; they may quickly drop concentration in the firm and its support. It is very easy to move towards the next website. Though, the internet is not such critical, Information Technology should also provide to connect with employees to obtain without difficulty retrievable and reliable information relating to the customers. In fact, relations or communications among customers and employees are enlarged and become cause of bad services quality. All technologies and material resources should also be user-friendly and reliable. Technical resolution i.e. computerized requirements / wants relating to customers who sets circumstances wherein it is engaged, might improve the services. The efficiency of procedures can be increased and profit can also be raised as well (Gronroos, 2001). Besides, technical foundation facilitates employees in delivering good quality services in short period. Working conditions can be improved by suitable technology like computer systems tools, equipment, and documents at the same time and increase the motivation of employees to provide good quality services.

Whereas conversely, there will be a negative result where the technology is not used and those employees are not willing to use it inside the organization and outside with the customer like as in manual banking systems.

LOGICAL FRAMEWORK TOOL

Internet Banking Model

The major issues of customer experience created in usual internet banking are established in Figure 1. They contain the following:

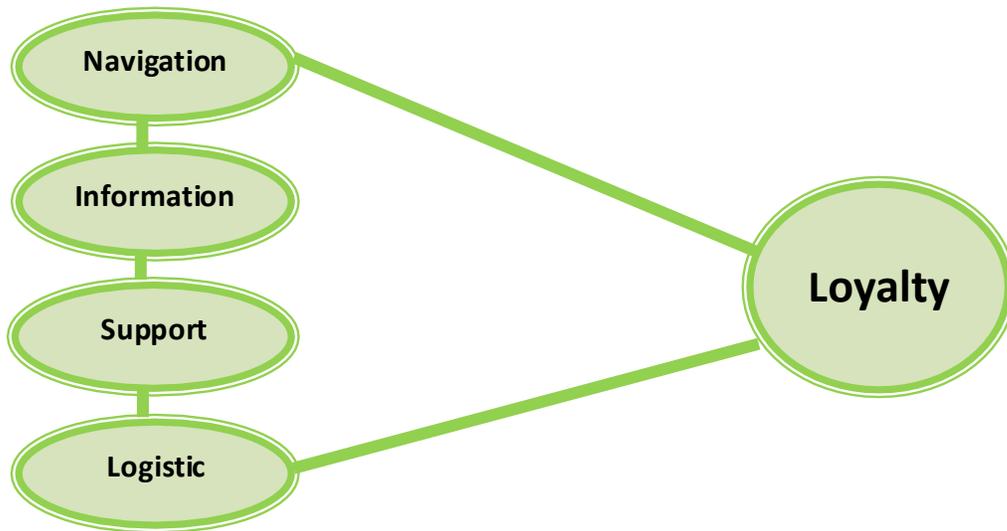


Figure-1: Traditional Banking System

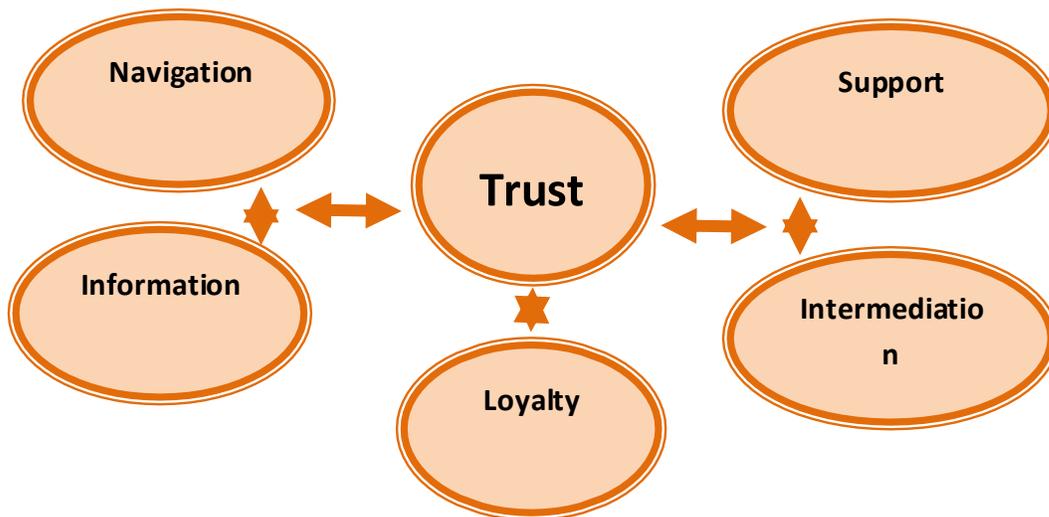


Figure-2: Internet Banking System

The implementation of above four steps is likely to boast an encouraging impact on loyalty of the customer and, in order, on long-standing growth and profitability (Heskett, Sasser & Schlesinger, 1997). The steps in figure-2 also manipulate with each other like if proper attention is given on developing on the web site, that may cover human interface designed, user-friendly, the result will be the increase of customers in number with their support. Information management can significantly reduce logistics costs. Nowadays many companies have preference to cover the steps of navigation and information on priority basis.

SELECTION OF TOPIC AND DATA

This chapter presents my aim to experience and why I choose this topic. The experience of the internet banking formation in Pakistan on global marketing among the rivalry of foreign banks simultaneously at same position, I feel to convey the importance of automation banking services and the merits and demerits of the automation of banking sector in Pakistan.

While the banking sector in Pakistan has realistic and excellent progress and development, but unfortunately the Pakistani banking industry still has various problems remained vague. A few banks are making developments to satisfy the customers facilitating the better, proficient, swift, and timely delivery of banking services. In order to see that scenario, I choose one local commercial bank i.e. ABL (Allied Bank Limited). Although many local and foreign banks are working in Pakistan and offering variety of banking services & products to their customers but my research is based on internet banking in Pakistan banking sector and to see this purpose, I selected Allied Bank Limited. ABL is the leading bank of Pakistan who has over 800 online branches in 250 cities of Pakistan and offering variety of internet banking services to their customers all over Pakistan. Currently 4,737 ATMs (Approx.) machines are working in Pakistan (SBP Report, 2011) in which ABL has a huge network of ATMs i.e. 573 locations in 130 cities of Pakistan.

SELECTION OF THEORETICAL FRAMEWORK

The distinctive effort regarding banking sector has also conferred me approaching that is mentioned in the literature review of this research relating to internet banking services and there swiftness, flow in comparison to manual banking. The literature review assists to increase additional knowledge of the research and the rational portion. The literature review also facilitates to recognize the loyalty of the customer and trust on internet banking services, while

banking information can be based on information through their web-sites. It provides the support about different features of the internet banking Logistic, product and services. It controls deliveries and different packages of the internet banking services corporeal supplies and services to their customers and payments arrangements.

(Gronroos, 2001) the growth of technology has a significant and extraordinary attention because the service process using technology and corporeal resources can be reliable and user-friendly. A technical resolution or a corporeal resource is the paraphernalia to the wants and needs of the customers. The technology is vigorous where it is used and it can also improve the quality of service, profitability and efficiency of operation as well (Gronroos, 2001). All these knowledge helped me to compile data from my research by the shape of questionnaire.

SOURCE OF DATA

The qualitative and quantitative both approaches are mentioned in my thesis to make more appropriate and strong study work. Qualitative research approach and its analysis require new research methods to bring out the real reasons for understanding any activity of the respondent like customer or anyone. While Quantitative research approach provides facts that can be stated in numbers like percentages, statistical values and thus the conclusions would not take into consideration the possible answers to why that includes the real reasons (K.A. Matin and A.A. Mirza, 2007).

I have focused on both approaches in our research work. The data I collected for my research work that is from Allied Bank Limited in Pakistan.

DATA COLLECTION METHOD

Secondary sources are used for the collection of data for instance, from annual financial reports and other publications of State Bank of Pakistan, newspaper articles, journals, books, banks brochures and annual reports of Allied Bank Limited Pakistan. There are six kinds of sources for

verification to collect the data e.g. records, discussion through interview, direct and applicant observations and physical objects (Yin, 1994).

I have direct observation in which I made interviews by getting fulfill a questionnaire consisting of twelve (12) questions from 50 customers of Allied Bank Limited. The plan of this questionnaire is to find development of computerization of banking services in Pakistan.

The questions are designed to integrate unbiased to take findings and the right answer of the customer's first choice. How much they have interest in using automated banking services, how much they are satisfied about online banking services and it is accurate banking service?, and customer's reasons about banking process.

I have intended a five days visit to the ABL Gulshan-e-Ravi Branch Lahore for this purpose. I personally visited the branch of Allied Bank Limited. First of all, I met the customers and introduce myself that I am working on the internet banking services in Pakistan banking sector then I delivered questionnaire to customers one by one to fill it. When customers filled it with their answers then they returned back to me.

After collecting the views and opinion from customers through questionnaire, I assessed the views of the customers and converted them in a percentage form to achieve the objectives of data analysis, explanation and presentation.

VALIDITY AND RLIABILITY

I tried my best to produce accurate information in this research thesis. Further, I tried to find out and determine the validity and reliability of the data collected for analysis.

Reliability means scales of record at satisfactory level of internal control, consistence, self satisfactoriness and self verification. Determination of Reliability analysis is based on stable and secure channels.

The validity of information or data submits the scale in which a research exactly reproduces or assessment of the particular thought that the researchers are trying to calculate. (Campbell & Stanley, 1966) After collecting the data from customers, it has to ensure that, data is completed and authenticated from diverse resources.

RESEARCH LIMITATION

There are a lots of limitation in this research. The research has limitation to find pragmatic data by questionnaire from customers in the major city Lahore Pakistan; they are connected with online banking services. Only 100 customers from the Allied Bank having different age category are asked the questions with a few restriction of the summary of the outcomes and manipulate with the experiences. The researcher is only considering the corporate clients of the Allied Bank Limited in Pakistan.

The writer also has determined to focus more on the study of customers between the age range 26-50, while banks are not to be interested much in the age range of people, relatively than more older customers who are most probably supposed to get higher loans. Even though, the writer has thought, the younger customers having age below 26 should not be ignored by bank. They should consider awareness of the satisfaction level of their prospective customers who mostly utilize the services for extra time period in the future. That is the reason to they should be giving more attention to the regular customers of the bank who they will not be switched over to the other bank.

Another limitation of the basic research is that the questionnaire used includes only 12 questions. The questionnaire was developed and short in purpose by reason of the time limitation, and situation in which the research was approved.

In conclusion, there are several other issues which can manipulate customer acceptance of computerized banking services such as efficiency of computer, screen design, compatibility, risky with better and fast flow.

STUDY IMPORTANCE

From the customer growth, the implication of the computerization in Pakistan banking industry is not well established than developed countries. This study will explore the intensity of Pakistani banks that passionate to adopt latest technology to facilitate their customers and in conclusion the work will provide further analysis and discussion on banking system. I hope the research will prove the utilization of computerized banking sector and EFT, ATM, Credit & Debit Cards, Pay Anyone, Mobile banking win over customer preference and accomplishment of bank services approach.

INTERNET BANKING AT ALLIED BANK LIMITED

Many banks offer services and products to their customers in which mostly are similar with each other. However, the customers have desire to open account in the Bank that offer the exceptional services to their customers beyond the expectations. **Allied Bank Limited of Pakistan** is one of the foremost banks in Pakistan Banking Sector. First time, it is established in Lahore with the name of Allied Bank Pakistan. Allied Bank Limited is serving its customers by providing variety of services since 1942.

In 2004, the ownership of Allied Bank Limited of Pakistan was transferred to a association consisting Ibrahim Group and Ibrahim Leasing Limited due to capital reconstruction.

Allied Bank of Pakistan has focus on expansion by enhanced quality service, invest capital in latest machinery/equipments from many years by operating its wide network, emergent a huge ATMs network and online branches. Currently 4,737 ATMs machines are working in Pakistan (SBP Report, 2011) in which ABL has huge network of ATMs i.e. 573 locations in 130 cities of Pakistan. Allied Bank has become leading bank of Pakistan to offering internet banking services. It has established over 800 online branches in 250 cities in Pakistan.

In ABL, customers find best online services using web portal of ABL like checking accounts using internet banking, getting bank statement, fund transfer, paying bills with strong security check. Using internet banking, all dealings are made without any delay for customers and banks employees as well. This is the strong reason for customer in selection of bank.

FUNCTIONS OF AUTOMATED TELLER MACHINE (ATM)

Automated Teller Machine is not only used to withdraw the cash but also it can be used for transactions. The functions of ATMs can be assessed in the course of the cash depositing, withdrawal of money, balance statement and inquiry, checkbook and cashbook orders (Jim Bowen, 1998). ATM card contains personal identification number PIN code consist of four digit on a chip and also have customer information and account in encrypted format. When the customer wants to use of ATM card first time, the customer will insert his ATM card into the slot of the ATM machine then machine will read the card to check its validity through processing with the main server of concerned bank and then machine will allows to the customer to enter his PIN code in shape of password. After entering password, main computer will verify to the concerned branch. Then the customers will be able to choose the transactions for cash withdrawal or balance inquiry. If the entering amount for cash withdrawal is excess than balance in account then machine give the message of insufficient balance on the screen. If the entering amount is less than balance amount then the amount will be ejected from the machine and withdrawn amount also be deducted from the balance or debited from the customer's account.

Allied Bank of Pakistan offers Allied Visa Debit Card and it has vibrant features as follows:

- Cash can be withdrawn directly from over 3,500 ATMs in Pakistan.
- Using Allied Visa Debit Card, Customer can purchase on above 49,000 Pakistani retailers.
- Customers don't need to be worry to pay for dine in any restaurant if he has Allied Visa Debit Card in his pocket.
- Through Allied Visa Debit Card, Customer can pay money for airplane tickets and make shopping out of the country.
- Now customers can buy grocery items through Allied Visa Debit Card.
- Customer can purchase fuel with Allied Visa Debit Card when he has not much money.



Inquiry of Account Balance and Statement

The customers of Allied Bank of Pakistan can check their account balance and get the statement of their account through any ATM. After identification and providing bank account number, the customer can get his balance statement and accounts inquiry by slotting the ATM card into ATM machines. The machines verify the customers PIN codes and send the request to the main server of the concerned bank to allow the customers for cash withdrawal or any other action.

This is the fastest way to withdraw cash and check balance and in this process, customers have not to visit or go to concerned bank for cash withdrawal. So the customers feel comfort from online banking and to see satisfaction of bank clients, banks are working to improve their services.

ALLIED DIRECT INTERNET BANKING

Today, banking is easy, secure, faster and very convenient for the customers of Allied Direct Internet Banking. Allied Bank has launched Allied Direct Internet Banking that provides their clients or people the ease to handle and organize their finances at any time. Allied Bank provides the services of Allied Direct Internet Banking on mobile phone that is very convenient to check balance accounts and payment of bills that was not ever before.

Benefits of Allied Direct Internet Banking

- Allied Direct Internet Banking is so easy and suitable with providing assistance on each step.
- It is encrypted with latest technology and tools. ADIB is fast and safe internet banking.
- 24 hours access in 7 days a week, even on holidays, customers can transfer their funds and pay the bills through Allied Direct Internet Banking.
- Pay Anyone is new addition of the service list of Allied Bank Limited. Through this service, customers can send money to anyone anywhere in Pakistan via two modes of payment; First, cash service in which customers can collect money from any Allied Bank

branch in Pakistan. Second, Cheque service that is delivered through Allied Express Cheque to the beneficiary's address.

Allied Direct Internet Banking offers the following features to their customers.

- Fund Transfer
- Other bank fund transfer
- Utility bills payments
- Mobile Phone bill payment and top ups (balance recharge) facility
- Email and SMS Alerts
- Account statements
- Requests cheque book
- Credit card statement and payments
- Donations
- Pay Anyone

DATA COLLECTION FROM THE CUSTOMERS OF ABL

QUESTIONS FROM THE CUSTOMERS

I collected the data by a questionnaire from the 100 customers who have bank account in Allied Bank Limited. The summary of the customers who were asked question in percentage is as below.

Description	Customers who were questions (%)
Age 18-25	22%
Age 26-50	51%
Age 51 and above	30%
Male	85%
Female	20%
Employee	76%
Businessman	30%

Table-3: Summary of Customers

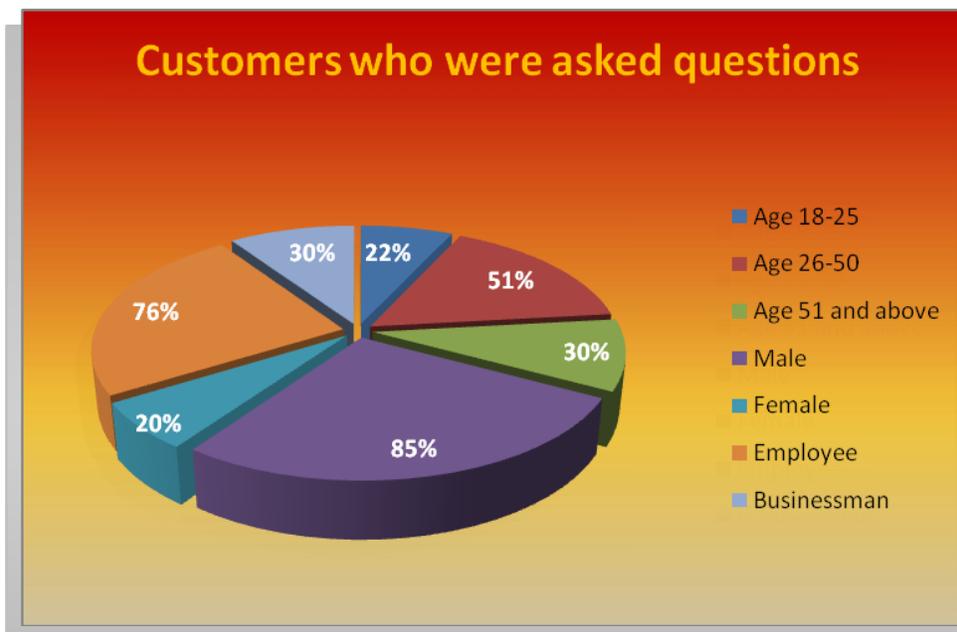


Figure-3: Summary of Customers who were asked questions

In questioning, I found that generally customers have Saving Account. In figure-3, 22% are under the age of 25 and 51% customers are the age range between 26-50 and the remaining percentage that is 30% customers are the age of fifty one and above. Rest of the customers are 85% male and 20% are female and 76% are employees and 30% customers are businessman.

Performance of the Banks by Internet Banking Services

The data collected from the customers shows performance of the bank in satisfying the customers and their loyalty for internet banking services in connection with the following question

What is your opinion for satisfaction regarding internet banking services like ATM service, deposit, withdrawals and statement of account, have been met?

Yes [] No []

I found the result against above mentioned question with the following % of recommendation as under:

Age	Customers	Yes	No
Age 18-25	20	19	1
Age 26-50	50	47	3
Age 51 and above	30	16	14
Total	100	82	18

Table-4: Expectations about internet banking services

The above table proved 82% of the customers seem to content with the bank performance by their expectations regarding operations of bank services in the convening of areas of deposit, withdrawals and presentation of statement of account. Those customers expressed me that we are much satisfied with the internet banking services, it is time saving and fast service and we have not to go the concerned bank. Rest of 18% customers is not satisfied due to lack of

computer knowledge, they don't know much about internet banking services. But they said that they accept this system to some extent.

After that, I asked another question to conclude the efficiency of the banking performance concerning of how Allied Bank is efficient in providing the services like deposit, withdrawal, salary and account statement.

Highly efficient [], Efficient [], Not efficient []

The collected data represents in table-5 as below; 22% customers who were asked above mentioned question replied that the Allied Bank is highly efficient in the services providing. Out of the total customers, 73% customers marked tick in the option of the services as efficient by performance in service providing. While 5% are not contented by the service of Allied Bank Limited.

Age	Highly efficient	Efficient	Not Efficient
Age 18-25	5	15	0
Age 26-50	12	35	3
Age 51 and above	5	23	2
Total	22	73	5

Table-5: Efficiency the bank is performing services

Preparation and Presentation of Accounts

For conclude the percentage of accuracy by the preparation of customer accounts and their balance statements, I observed that 34% are agreed with highly accurate, 65% are agreed with accurate and 1% are not agreed and ticked inaccuracy in the given question table-6.

What are your comments or remarks regarding the percentage of accuracy for Preparation and Presentation of accounts of ABL?

Age	Highly accurate	Accurate	Inaccurate
Age 18-25	5	15	0
Age 26-50	22	28	0
Age 51 and above	7	22	1
Total	34	65	1

Table- 6: Percentage of accuracy of the bank in preparation of accounts

That shows, the customers are satisfied with internet banking services provided by Allied Bank from the questionnaire. I also asked from the customers of Allied Bank that;

How much you are satisfied with monthly statements, withdrawal amount, loan, monthly salary process and preparation of statement of account?

Highly satisfied [], Satisfied [], Not satisfied []”

Age	Highly satisfied	Satisfied	Not Satisfied
Age 18-25	0	20	0
Age 26-50	8	42	0
Age 51 and above	1	29	0
Total	9	91	0

Table-7: Level of Satisfaction with Internet banking Services

I found the result that a large number of customers marked tick for the option of satisfied and highly satisfied. Out of the 100 customers, 9 customers ticked highly satisfied and the remaining all ticked satisfied for Internet banking services. The collected data is in table-7 .

Time Saving with Internet Banking Services

Time saving is an important factor for the customers therefore I asked the customers of Allied Bank regarding time saving on their transactions through Internet Banking Services, mostly customers i.e. 96% customers replied to tick the option not more than half an hour, only 3% ticked the option in the favor of more than half an hour. Out of the 100 customers, only 1 customer says that I take time for transaction through Internet Banking Services more than one hour. It depends on customers awareness with internet and computer literacy. Responses of the questions are given in table-8.

How much time you spend in making a transaction like cash deposit and withdrawal with the online banking provided by a bank?

Less than half an hour [], More than half an hour [], More than one hour []

Age	Less than half an hour	More than half an hour	More than one hour
Age 18-25	9	1	0
Age 26-50	25	0	0
Age 51 and above	13	1	1
Total	47	2	1

Table-8: Time Saving with Internet banking services

Automation System in the Banks

When I was questioning from the customers of the Allied Bank, I asked them that what you feel which service is the more efficient, accurate and fast, automated and Internet banking system or manual banking system. The outcomes from this question are analyzed from the gathered data as below:

What do you feel that automated system used by the bank is better, more efficient and fast than the Manual ledger banking system?

Yes [] No []

Age	Customers	Yes	No
Age 18-25	20	20	0
Age 26-50	50	49	1
Age 51 and above	30	27	3
Total	100	96	4

Table-9: Internet banking is an improvement, efficient and rapid than manual banking

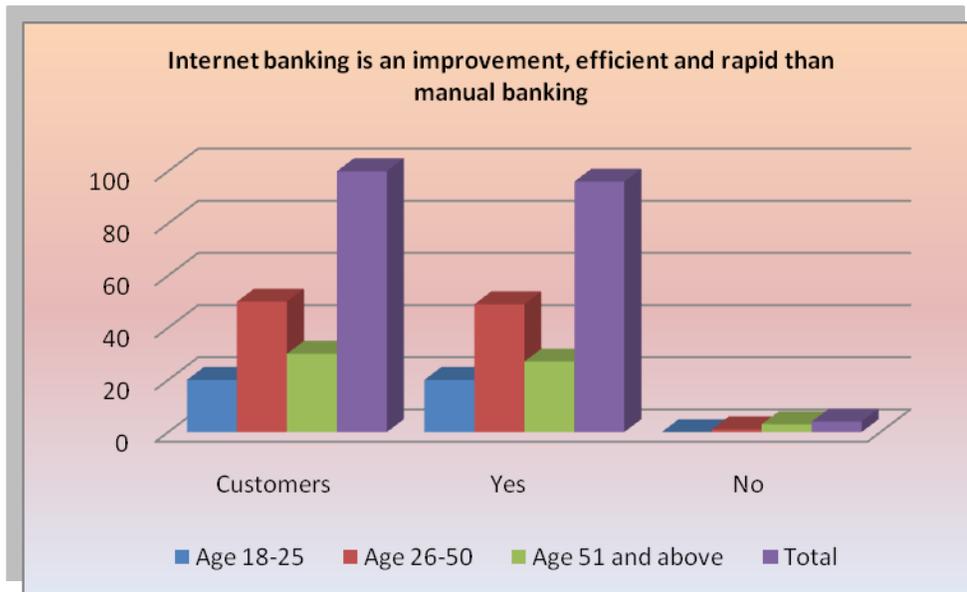


Figure-4: Internet banking is an improvement, efficient and rapid than manual banking

Preference of Bank

After the questioning about automation banking services, I asked further questions to the customers of Allied Bank Limited that in which terms they want to prefer a bank with respect of internet banking services. The following question I asked them;

Why did you prefer Allied Bank Limited?

Bank Location [] Automated banking systems []

Bank staff performance [] Bank rates []

Mostly customers prefer the bank due to the computerized system and select that bank. The findings of the data collected presents analysis that the 7 customers choose bank due to bank location because they want bank branch near to their home, 86 customers select Allied Bank due to automation of banking system because it has over 800 online branches in 250 cities of Pakistan and has 573 ATM locations in 130 cities and customers want the services i.e. time saving, efficient, accurate and fast that only they can find it to become an account holder of Allied Bank. Remaining customers, 4 select bank due to staff performance and 3 due to bank rates.

The detail data collections from the customers are in table-10.

Age	Bank Location	Automated Bank System	Bank Staff Performance	Bank Rates
Age 18-25	1	17	1	1
Age 26-50	1	49	0	0
Age 51 and above	5	20	3	2
Total	7	86	4	3

Table-10: Factor Selection of Bank with respect Internet Banking

Data Findings on ATM

Time Saver

All the customers of Allied Bank have facility of ATM. So I questioned to the customers about the facility of ATM. In interview, I asked them that how much you are satisfied to use ATM facility. Is it time saving, efficient and fast service? When I asked about the ATM, 98% of the customers answered with satisfaction to save the time with ATM. Only 2% customers answered that they are not satisfied with ATM. The question along with data collected on its bases is shown in table-11. Even though ATM is the time saving service with the context of questioning

from the customers but it is also facilitate the customers for their easy way to collect their amount at any time.

How satisfied are you from the ABL ATM regarding time saving?

Satisfied [] Dissatisfied []

Age	Satisfied	Not Satisfied
Age 18-25	20	0
Age 26-50	49	1
Age 51 and above	29	1
Total	98	2

Table-11: ATM as a time saver

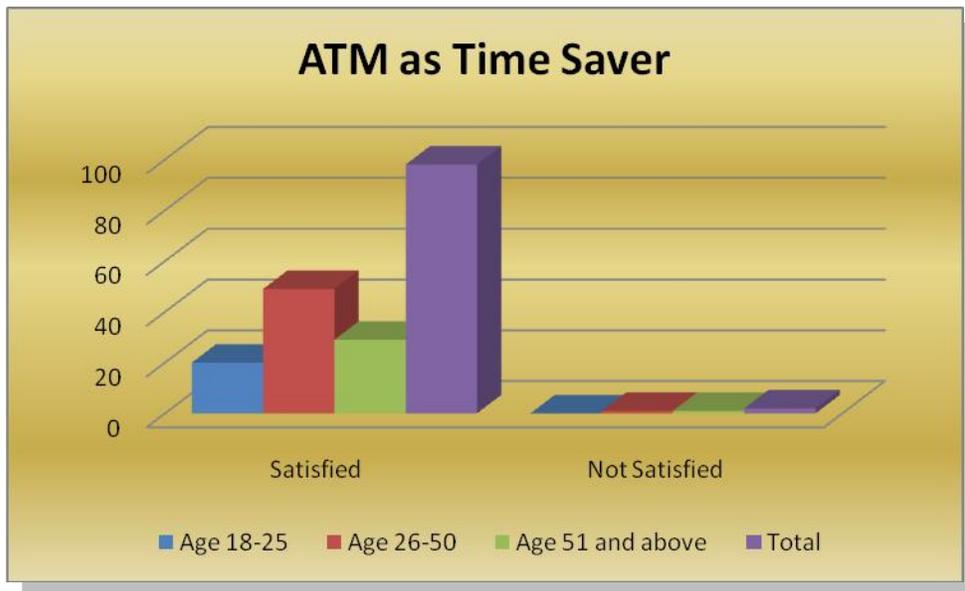


Figure-5: ATM as Time Saver

Recommendations for Internet banking as Time Saver

The result of in figure-5, it clearly shows that how ATM/ internet banking system has improved to facilitate the customers in their time saving. In the table-12, 96% of the customers are evident that this system is mostly recommended for time saving where only 4% of the total customers did not recommend this system for time saving. They answered that some time the ATM machine is jammed unexpectedly that caused to wait.

Do you proposed internet banking system and services to adopt as for time saving?

Yes [] No []

Age	Customers	Yes	No
Age 18-25	20	19	1
Age 26-50	50	50	0
Age 51 and above	30	27	3
Total	100	96	4

Table-12: Internet banking recommendation for time saving

Above mentioned table shows that how the bank system is responsive, it is providing of quick and speedy services for facilitation of the customers. No doubt, ATM is more efficient and accurate service for the customers. Therefore, mostly customers are satisfied with this facility and it is also important for banks because customers can be attracted to provide better ATM facility. Although the customers who were interviewed, they appreciate and recommend the computerized system in banks with internet banking services.

The above mentioned analysis helps me to conclude that the significance of bank customer's attachment to computerization banking instead of manual or ordinary banking system that would help out their selection of a bank to save time. It is clear from above analysis that ATM and internet banking system is the main factor for choosing a bank, and it is no doubt that internet banking would make sure the banking services with more rapidly and efficient and help

to minimize time consumption on the banks, get better bank good organization, customer contentment and fulfill expectations of the customer.

Data Finding of Suggestions for Internet Banking

A large number of customers did not remark on the last question, in this question customers were asked to give the suggestions to make internet banking System more efficient, accurate and for fast services but only few customers replied with suggestion for their easy way in to the ATM. In Pakistan, mostly ATMs are installed in front of the Bank so customers have to go bank branches in case of any transaction to use ATM. For the convenience of customers, banks should install ATMs in public places like shopping mall, public parks, colleges & universities, etc. It will provide help to the customers to access ATM easily.

ANALYSIS

THEORETICAL AND EMPIRICAL ANALYSIS

In my research, I tried hard to broaden the theoretical concepts from the pragmatic findings. At this phase, I will make analysis the theoretical concepts relating to the experiential findings by customer side throughout the questionnaire. Customers returned me questionnaire to fill out with their vision, in the shape of anticipation from internet banking, conviction and reliability on internet banking services, services as fast, accurate, time saving and efficient which I have choose regarding the customers of the selected bank and asked the question for my data finding.

The technological equipments and corporeal resources used for services processing should be user or customer friendly (Grönroos, 2001). Technology and corporeal resources should be also reliable for technical support and solution i.e. set the requirements and improved the quality of the services for prospective customers. By this, the efficiency of procedure and operation may be enhanced and allow the customers to choose the bank having quality of services. I have explored on the following points regarding the internet banking services.

- Efficient, swiftness and accurate

-
- Reliable and Loyal
 - Time Saving
 - Customer Satisfaction and according to their expectations
 - Ordinary and Internet banking System

Services as Efficient, Swift and Accurate

The data collected from the customers through questionnaire demonstrates the affection of the bank customers with automated banking system instead of ordinary or manual banking system. It also shows the clarity from the customer's remarks that, ordinary banking system brought obstacles in carrying banking services, however, through the internet banking services are fast, accurate and efficient, customers moved towards the internet banking. Table-9 shows that mostly customers are in favour of internet banking services in comparison to manual banking system because internet banking services are more efficient, fast, accurate and time saving for the customers and customers have not visit the concerned bank, they can check their accounts at their home just one click and withdraw money from nearby ATM location. In this way, Internet banking service also helps the customers in time saving.

In this way, automation would develop bank proficiency, customer contentment to accomplish customer anticipation regarding bank operations and services. This is an encouraging association among banking mechanization and customer pleasure, banking competency and time value in providing clients service. Precisely, automation system in a bank's events is a straight and fruitful association with customer contentment.

Trust and Loyalty

The data collected from the customers describes in table-4, it presents expectation of customers regarding the internet banking services that mostly have accepted the computerized banking system instead of manual banking. The table-4 shows that eighty two percent of customers are satisfied and the remaining customers are not satisfied because they have not knowledge of computer and internet but these few customers also accept internet banking

services because these services are trustable, secure and accurate and in near future they will become familiar customers of internet banking.

Some people have also adopt this facility due to the information provided by the banks are available in their websites in simple form.

Time Saver

In the light of above analysis, that ATM is important part of the modern technology to make easy transaction with time saving. It is more efficient delivery channel of the banks and it also helps to reduce the service costs of the bank. Those customers who have ATM card and using them for transactions, they say that they are more satisfied with ATM than manual banking services. ATM service is more accurate and rapid channel to withdraw cash or money, it is available 24 hours in a week. Even on Sunday, customers can use it for withdrawal of cash. While in manual banking, this facility is not provided, customers have to be bound in working days and working hours of the banks. This is the main cause why the customers want to adopt Internet banking services because it is reliable, fast, accurate and time saving service.

In above table-11, it shows that 98% of customers are satisfied with ATM for its time saving with its improved, fast and efficient system of operation for processing than any manual banking system.

Customer's Expectations and Satisfaction

Today the customers are much conscious therefore banks are prepared to use of modern technology for their privileged customer with the endlessly changing desires. The expectations and satisfactions of the customers can be fulfilled by providing the services of online banking. It is also being growing because a result of the convenience to carry out the banking transactions at any time in 24 hours a day without going to bank in working hours and from anywhere where internet access is available. As a result shown in table-4, I analyzed that 82% of the customers

are satisfied with the performance of the internet banking system and their services with respect to their expectations.

In view of the above situation; many banks in Pakistan are taking initiative to start Internet banking services as new market channel to provide the variety of services to their customers 24 hours in a day in a whole week. Internet banking services engages non-human exchanges between customers and internet banking information systems (Furst, K.; Lang & Nolle, 2002). When the customer assess the internet banking services, then their satisfaction depends on the features of web portals /user interface design (Doll & Torkzadeh, 1988) and it can be significant to evaluate the designed features of banking services distributed to their customers. Thus a customer can be satisfied more to achieve his expectations.

Manual and Internet banking System

We have observed in table-9, 96% customers have chosen that computerized system is better than the manual banking system. They suggested this system because this system is reliable and more efficient and they have not to visit the bank for payment like manual banking system. They have not to stay in queue for withdrawal of cash or deposit. Internet Banking has become need of this era to use it than manual banking system because every business has been connected to internet / web portal. In this way, Pakistani banks should adopt internet banking to compete with the globe.

A customer chooses the bank with inspiration, innovation, the convenient service, the professional dealing and better client circle etc. It shows the continued existence of any bank to huge scale dependability on capacity of bank to represent and pay attention of their customers through the existence of up to date and computerized banking in a professional, fast, appropriate and truthful manner. To achieve the challenges, the bank should extend their services, automate their events and task to help conversion of transactions and client data swiftly in proper information for suitable form to make convenient for customer.

WHY COMPUTERIZED BANKING IN PAKISTAN

Bankers should focus those conditions in Pakistan that makes strong a banking system to convert into electronic banking system. In this regard, some requirements are as follows;

- Enhanced time circle of customer.
- Online enquiry service of customer.
- Development and accurate operation of account data.
- Requirements of the latest data for organizations and its development.
- Analysis methods built up and improve specifically enormous accounts, other operation and statistical customer data.

In Pakistani banking sector, a good response of swift online services give accessible a plan to implement latest technological tools to develop equipped capacity and quality service to accomplish as well as catch the customers. To visualize the utilization of ATMs in Pakistani banking sector, it provides opportunities to banks to capture the customer's interest to adopt the services that have much planned benefit. The bankers should be more interested to observe customer's preference to get flourishing feedback. Bankers should give importance the features of assurance, privacy with efficient processing of ATMs. Bankers should also develop and raise their role in ATMs to grow up a strong and endless relationship with their customers.

According to my research, it is observed that customer has desire to open an account which may help him to clarify that why other people open their accounts or make businesses with Allied Bank Limited of Pakistan. From previous some times, the bank gives higher payment rate and lower loan rate to catch the attention of customers however, the motive for embracing is due to internet banking facility and its time saving services and some time they try to visit nearby branches at their home.

This research presents Allied Bank Limited no doubt is the leading bank of Pakistan in internet banking through a distinction of large number of ATMs and online branches than other local and foreign banks but it is also observed that the customer from some remote areas are not satisfied with the services due to non availability of some remote branches connection with the automated system. This shows that automated banking services especially in remote areas are still required to implement for the time saving and customers satisfaction.

CONCLUSION

From the analysis of this research study and data collected from the customers of the bank, I can conclude that although Allied Bank Limited is offering variety of Internet banking services to their customers and leading bank of Pakistan in providing e-facilities but its marketing is not much strong. Despite having over 800 online branches and 573 ATMs location all over Pakistan, few people know about ABL Direct Internet Banking Services how is more efficient, safe & secure and accurate. Because there is not much awareness in people of Pakistan about internet banking services except some literate people and elite class. While Easy Paisa scheme by Telenor Pakistan has gained popularity among the people of Pakistan for sending money to anywhere any time with mobile phone banking just through its vibrant marketing. Allied Bank Direct Internet Banking service, Pay Anyone is same to Easy Paisa, it also offer to their customers for sending money anywhere anytime but very few people know about it. In this scenario, Allied Bank should make strong marketing plan to aware the customers through its attractive marketing via TV Channels, Newspapers, F.M Radio, Websites, Magazines, Brochures, Sign Boards, Steamers & Banners etc. like marketing of Easy Paisa by Telenor Pakistan.

The Allied Bank should improve the services in remote areas where some branches are connected to automated banking system. Perchance, to avail the lead on other banks, bank spreads out its branches in the banking sector for facilitation of service providing and also tries to acquire accounts, businesses and customers, increasingly in the banking industry.

Due to accuracy of transaction, a computerized system is better, efficient and more accurate than a normal or ordinary banking system. The performance of bank does not depend on computerized banking system or manual banking system. The problem has to face that the ordinary banking system delays in transaction than a computerized banking system by way of accuracy. Thus mostly customers like to use internet banking services that can be accessed at home via internet connection and they have not to go at bank , therefore they avoid to waste their time in waiting for cash withdrawal or deposit requirements.

RECOMMENDATION

It is observed to see literature study and analysis, some problems are seen and I hope that the following recommendations may minimize or solve these problems related to customers and banks as well. In my study, it has been cleared that internet banking system attract the customers for time saving or make transaction with their banks. Computerized banking system is an expensive system due to connectivity with large networks and therefore, it requires huge investment of capital to install it on all branches of bank.

My recommendation in this regard, that the Pakistani government should provide support to banks in development and execution of automated banking system in Pakistan banking sector to give rebate in taxes levied on computerized / electronic banking equipments so that these equipments can be purchased easily in future. Government should approve a law in connection with the State Bank of Pakistan in which it would make sure that banks must save some amount from their profit at the end of financial year for the purpose of automation banking system.

Furthermore, a better automated banking system depends on strong telecommunication network system and permanent electricity supply. Due to see the better implementation of automated banking system in Pakistan banking sector, I recommend that the government should make sure the electricity supply through electricity plans and implement a fast and better telecommunication to make possible for the banking sector to develop the better automated banking system in Pakistan banking sector . It will be also a major step in the development of computer technology of Pakistan to compete the global world.

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APPENDIX

QUESTIONNAIRE DESIGN FOR CUSTOMERS

Age: 18-25 Years 26-50 Years 51 and above
Sex: Male Female
Occupation: Employee Businessman
Account Type: Saving Account Current Account

1. Why did you choose Allied Bank Limited?

- Bank Location
- Automated banking systems
- Bank staff performance
- Bank rates

2. What is your opinion for satisfaction regarding internet banking services like ATM service, deposit, withdrawals and statement of account, have been met

Yes No

3. How Allied Bank is efficient in providing the services like deposit, withdrawal, salary and account statement.

- Highly efficient
- Efficient
- Not efficient

4. What are your comments or remarks regarding the percentage of accuracy for Preparation and Presentation of accounts of ABL?

- Highly accurate
- Accurate
- Inaccurate

5. What is your level of satisfaction for monthly statements regarding withdrawal amount, loan, monthly salary process and preparation of statement of account?

-
- Highly satisfied []
 - Satisfied []
 - Not satisfied []
6. How much time you spend in making a transaction like cash deposit and withdrawal with the online banking provided by a bank?
- Less than half an hour []
 - More than half an hour []
 - More than one hour []
7. What do you feel that automated system used by the bank is better, more efficient and fast than the Manual ledger banking system?
- Yes [] No []
8. How much you satisfied from the e-banking system?
- Extremely Satisfied []
 - Satisfied []
 - Dissatisfied []
9. What do you think that e-banking is a reason for time saving?
- Yes [] No []
10. How satisfied are you from the ABL ATM regarding time saving?
- Extremely Satisfied []
 - Satisfied []
 - Dissatisfied []
11. Do you proposed internet banking system and services to adopt as for time saving?
- Yes [] No []
12. Any suggestion to make E-banking System for more efficient, accurate and rapid services providing?

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