

Effect Of E-banking On Performance Efficiency Of Commercial Banks In Pakistan

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Abstract : The study intended to investigate the impact of the e banking system on the performance efficiency of the commercial banks in KP, Pakistan. In addition to this main purpose, the study also aimed at analyzing the impact of e banking on the service quality as well as satisfaction of the customers using e banking system. More over, the focus was also given to highlight the risks involved in the e banking system. The researcher has adopted the quantitative methodology in the study. in order to reach concrete finding, the researcher has analyzed the secondary data taken from the annual reports of selected banks and State bank of Pakistan as well as the primary data collected through the self-administrated questionnaire from the participants selected for the current study. The study highlighted that there is a significant impact of e banking on the financial efficiency on the commercial banks in KP, Pakistan. Additionally, the results of the study also show that the online banking is having significant effects on the customer satisfaction. The researcher recommends on the bases of findings that commercial banks should continue to adopt new technologies which will improve their margins and hence their net profit after tax in order to attract more investors. Additionally, commercial bank needs to minimize the time and risk in e-banking to attract more customers which will improve their net profit. Furthermore, the study findings also recommend the banking policy makers should also review policies related to promotion of innovation adoption and transfer of technology. Commercial banking system should encourage adoption of innovations that will improve profit of the banking industry.

Keywords : E-banking, performance efficiency, commercial banks, effect

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