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Digital Banking and Bank Performance: A Case Study of Al Habib Bank Pakistan

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Abstract
Bank AL Habib Pakistan is a bank that has changed the way it works because of banking. Digital banking has made the bank work better made customers happier and made the bank perform better financially. This study looked at how digital banking affects the performance of Bank AL Habib Pakistan. The study asked 250 customers of Bank AL Habib Pakistan some questions. The customers answered these questions and the study used the answers to see what customers think about banking, internet banking using ATMs transferring money online and paying bills online. The study also looked at how the bank works and how good the service is most of the customers of Bank AL Habib Pakistan use banking services. In fact, 94.4 percent of the customers use ATMs 88.4 percent use banking 86 percent use debit or credit cards and 81.2 percent transfer money online. Than 80 percent of the customers are happy with the digital banking services of Bank AL Habib Pakistan. The study found that digital banking is very good for the bank. It makes the bank work better. Makes customers happier. The study also found that digital banking is very important for the banks performance. This means that Bank AL Habib Pakistan should keep investing in technologies and find new ways to make digital banking better. The bank should also make sure that its digital banking services are safe and secure. The bank should teach its customers about banking and how to use it. If Bank AL Habib Pakistan does these things it will be able to compete with banks and do well in the future. Digital banking is very important for Bank AL Habib Pakistan. It will help the bank perform better and make its customers happier. Digital banking is a part of Bank AL Habib Pakistan business. The bank should keep working on banking to make it better. This will help the bank do well and make its customers happy. Bank AL Habib Pakistan should invest in technologies and make sure that its digital banking services are the best they can be. This will help the bank succeed and make its customers happy, with banking services.

Keywords: *Digital banking; Bank performance; Mobile banking; Internet banking; Customer satisfaction; Operational efficiency; Financial performance; Bank AL Habib Pakistan; Digital transformation; Pakistan banking sector*

1: Introduction

The way we do banking has changed a lot because of technology. Over the twenty years banks have started using digital platforms to make things more efficient improve customer experience and reduce costs. Digital banking includes things like internet banking, mobile banking, ATMs, digital payments and online fund transfers. These technologies let customers do transactions anywhere and anytime without having to go to a bank branch. As a result digital banking has become a driver of change in the banking sector all over the world (Zulfiqar et al., 2024).

In Pakistan the banking industry has seen a lot of change with the increased use of smartphones and better internet access. The State Bank of Pakistan has also provided support for this change. Commercial banks have invested a lot in infrastructure to improve services include more people in the financial system and make things more secure. The COVID-19 pandemic made more people use digital banking because they wanted to avoid physical contact. So digital banking is no longer an option it is a necessary part of financial services (Khan, 2026).

Bank AL Habib Limited is one of the leading banks in Pakistan that has invested a lot in banking. The bank has expanded its services through mobile banking apps, internet banking, debit and credit cards and digital fund transfers. These digital initiatives aim to make customers happy while also making the bank more efficient and reducing costs. The banks digital transformation strategy is part of a trend in Pakistans banking sector towards using technology to provide financial services (Rahim et al., 2024).

When we look at how well a bank's doing we often use financial indicators like profitability and return on assets. Digital banking affects these indicators by automating operations reducing paperwork and making transactions faster. It also helps banks collect customer data provide services and make better decisions. So, it is important to understand how digital banking affects a bank performance (Dahri et al., 2022).

Even though banks have invested a lot in technology we still need to learn more about how digital banking contributes to a banks overall performance in Pakistan. While many studies have looked at banking from the customers point of view not many have focused on how digital banking affects a bank performance. Bank AL Habib is an example to study because it is one of the leading private commercial banks in Pakistan. Looking at this relationship will provide evidence about how digital transformation strategies can improve banking performance in Pakistan (Nawaz et al., 2024).

The banking industry in Pakistan is still learning about banking and how it can help banks do better. Digital banking is not about using new technology it is about changing the way banks work and provide services to customers. Bank AL Habib Limited is an example of a bank that is trying to make this change happen. By studying banking and its effects we can learn more about how to make banks more efficient and customer-

Volume 5 Issue No 1 (2026)
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friendly. Digital banking is the future of banking. It is important for banks to understand how to make it work for them (Javaid et al., 2025).

Digital banking services like mobile banking and internet banking are very popular in Pakistan. People use these services to do transactions pay bills and check their account balances. Digital banking has made it easier for people to do banking without having to go to a bank branch. It has also helped banks to reduce costs and improve their services. Bank AL Habib Limited has seen the benefits of banking and has invested heavily in it. The banks digital transformation strategy is aimed at making its services more efficient and customer-friendly (Lodhi et al., 2024).

The use of banking services has increased a lot in Pakistan especially during the COVID-19 pandemic. People have started to use banking services more because they are convenient and safe. Digital banking services have also helped banks to reduce the risk of fraud and improve their security. Bank AL Habib Limited has implemented security measures to protect its customers transactions and data. The banks digital banking services are designed to provide a convenient banking experience to its customers (Mustafa & Khan, 2025).

Overall digital banking is changing the way banks work and provide services to customers. Bank AL Habib Limited is an example of a bank that is using banking to improve its services and efficiency. The banks digital transformation strategy is aimed at making its services more customer-friendly and efficient. By studying banking and its effects we can learn more, about how to make banks more efficient and customer-friendly. Digital banking is the future of banking. It is important for banks to understand how to make it work for them (Rafiq & Ali, 2023).

1.2 Problem Statement

The use of digital banking has become a critical strategic investment that commercial banks make in order to enhance efficiency, profitability, customer satisfaction, and competitive advantages. Commercial banks throughout Pakistan have spent many resources in order to introduce internet banking, mobile banking applications, digital payment system, and automated banking. While the investment in such innovations is anticipated to lead to improved organizational performance, little evidence exists as to what degree these innovations can contribute to better performance. Most of the prior studies have focused on customer adoption, service quality, or technology acceptance rather than organization performance (Liu et al., 2024).

Substantial investments have been done by Bank AL Habib Limited in order to establish digital infrastructure and technology-based services. Nevertheless, little academic literature exists that has focused on examining how digital innovations are influencing organizational performance in terms of efficiency, profitability, customer acquisition, and organizational performance. This makes it difficult for banking managers and policy makers to assess if the digital transformation brings any financial and organizational benefits. Thus, the purpose of this research is to investigate the link between digital banking adoption and organizational performance using the case of Bank AL Habib Pakistan.

Volume 5 Issue No 1 (2026)
Online ISSN: 3006-2047
Print ISSN: 3006-2039

1.3 Research Objectives

The study aims to examine the influence of digital banking on organizational performance at Bank AL Habib Pakistan.

The specific objectives are:

1. To examine the level of digital banking implementation at Bank AL Habib Pakistan.
2. To evaluate the impact of digital banking on operational efficiency and service quality.
3. To examine the relationship between digital banking and financial performance indicators.

1.4 Research Questions

The study seeks to answer the following research questions:

1. What is the current level of digital banking implementation at Bank AL Habib Pakistan?
2. How does digital banking influence operational efficiency and service quality?
3. What relationship exists between digital banking adoption and bank performance?

2. Literature Review

According to Sultan et al., (2023), the growth of digital banking has had a positive impact on the financial success of a number of banks in Pakistan. The study reveals that banks with digital banking have realized greater profitability, operational efficiency and revenue growth than do non-digital banks. It was also shown by the researchers that banks are more likely to generate greater returns on their assets (ROA) and equity (ROE) when investing in digital banking, online banking and mobile application and automated financial services than those that have not adopted such practices.

The researchers also concluded that digital transformations lead to reduced costs, accelerated transaction speed and improved competitive advantage for banks operating in the Pakistani banking industry. Therefore, these findings offer the strongest empirical evidence supporting the relationship between digital banking and bank performance.

Nasir et al., (2024), performed empirical and theoretical analyses on Islamic and digital banks operating in Pakistan, and established that digital banking is one of the key drivers of customer acquisition, service delivery and financial sustainability. The authors identified that banks with a high level of digital infrastructure have superior operational flexibility and are more likely to engage with their customers. Additionally, the authors argued that the use of digital technology will improve financial inclusion and extend banking services to a wider group of unbanked individuals. Finally, these authors explored the strategic relevance of digital banking in enhancing the performance of banks and supporting future growth.

Shahzad, Tariq, and Tariq's study examined the impact of using online banking platforms in the commercial bank's success (financial performance) within the city of Quetta. Their results showed that there is a very strong positive connection between the use of online platforms (mobile banking, internet banking, and electronic payment systems) and the financial metrics of the bank including profit, efficiency, and number of transactions conducted by customers. Their findings indicate that when there is an

Volume 5 Issue No 1 (2026)
Online ISSN: 3006-2047
Print ISSN: 3006-2039

increase in the volume of online banking transactions, it leads to an increase in productivity, which results in higher customer satisfaction. They concluded that the use of digital banking is a key component to modernizing the commercial banking sector of Pakistan.

Alharthi, Hanif, Ur Rehman, and Alamoudi took a look at how COVID-19 impacted customer satisfaction within Pakistan's banking system. Their results show that digital banking has become an essential component to providing customers with banking services during the pandemic when physical banking options were limited; therefore, digital banking has had a significant effect on how customers perceive and prefer to do business. The results from this study also revealed that providing reliable digital banking platforms, secure online financial transactions, and responsive electronic banking services will create greater customer confidence in financial institutions. The authors noted that customer satisfaction is related to the quality and accessibility of digital banking services, therefore digital transformation will be one of the most critical factors for banks to remain competitive in the future.

The impact of digitization of the banking sector on the economic development of Pakistan has been studied by Sikandar (2025). According to the researcher, digitization of banking improves economic efficiency by lowering costs, increasing access to financial services, and speeding up transactions. The researcher mentioned that those banks which have adopted digital technologies are provided with competitive advantages such as market coverage, clients retention, and innovations in services. Moreover, digitization was revealed to be one of the factors which facilitate economic modernization and competitiveness of institutions in Pakistan.

Qazi, Niazi, Saleem, Basit, and Ahmed (2023) considered green banking in Pakistan based on the research conducted in the central bank. While discussing the issues of sustainable economic development of the country, the researchers revealed that the adoption of digital services helps reduce the usage of paper, eliminates the need for physical presence of customers in branches, and increases the efficiency of operations. The researchers emphasized that digital financial services allow sustainable banking.

Rafique and Fawad (2022) investigated the effect of the coronavirus disease 2019 pandemic on the banking industry of Pakistan and concluded that there has been rapid adoption of digital banking technology. Banks have been increasingly using online platforms, mobile banking apps, and contactless payments to ensure financial services delivery despite the lockdown and physical distancing measures. The researchers concluded that banks with high levels of digital maturity have been able to cope better with the challenges faced. It is clear from this study that digital banking has become a key element of resilience planning.

Hussain, Hannan, and Shafiq (2023) applied text mining for studying the dimensions of mobile banking services quality in the context of Pakistan. Some of the most important dimensions identified were reliability, security, responsiveness, convenience, and ease of use. The researchers concluded that a high level of quality digital banking services ensures customer trust and motivates customers to continue their usage and improve performance.

Volume 5 Issue No 1 (2026)
Online ISSN: 3006-2047
Print ISSN: 3006-2039

A detailed analysis of online banking design framework was carried out by Shafiq, Sanjrani, Azhar, and Lodhi (2024). It was proved that website usability, interface design, digital and accessibility capabilities affect customer engagement and effectiveness of transactions. User-friendly digital platforms were noted to have a positive effect on customer retention rate and number of online transactions. It was stated in the paper that digital banking design is essential for providing better service quality and enhancing bank performance.

Digital financial services have been analyzed in the context of poverty reduction and income inequality in rural Pakistan by Farooq, Ullah, and Habib (2026). Increased accessibility and participation in economy through financial services via mobile phones and fintech have been observed. Although the study was focused on socioeconomic aspects, it is possible to see that increased use of digital banking creates new customers for banks and increases their growth opportunities. The authors claim that digital banking brings social and financial benefits to developing countries.

3. Research Methodology

This study used a numbers-based method to look at how digital banking affects how well banks do at Bank AL Habib in Pakistan. We chose this method because it helps us measure what customers really think about banking services. It also shows how these services affect how well the bank works, the quality of its services and how happy customers. The case study method let us take a look at digital banking at one commercial bank. It gave us information on how well technology-based banking works in Pakistan. Other studies in Pakistan banking industry also used numbers-based methods to look into digital banking, artificial intelligence and how well banks do financially (Zulfiqar et al. 2024; Rahim et al. 2024). The study focused on banking and its impact on bank performance. Digital banking was examined to see how it affects banks. The numbers-based method helped to understand banking influence on bank performance. Bank AL Habib, in Pakistan was used as a case study to examine banking..

The target population comprised those customers who were already utilizing digital banking services offered by Bank AL Habib in Pakistan, such as mobile banking, internet banking, ATM services, online money transfers, debit cards, and digital payment systems. Since the research focused on studying the perception of customers about the performance of digital banking, only those customers who have some experience with digital banking services were chosen as respondents. Besides, the employees working with customers and digital banking were also selected as the respondents to gain more information about performance within the organization.

A total number of 250 participants were randomly selected for this survey, as simple random sampling technique was used to ensure that each customer had an equal chance of being part of the survey. The sample size is enough for conducting quantitative statistical analysis, similar to other studies conducted in the field of banking in Pakistan (Dahri et al., 2022; Nawaz et al., 2024). The selection of respondents was done among various branches of Bank AL Habib in urban areas.

The primary data was collected by the use of a structured questionnaire. The questionnaire was divided into two sections. The first section covered demographic characteristics of the respondent, such as age, gender, level of education, occupation, and the frequency with which they used digital banking services; these five factors were considered so that their effects could be validated. The second section provided information on the variables of interest as a measure on a 5-point Likert scale, where 1 = Strongly Disagree and 5 = Strongly Agree. The questions in this section asked about the accessibility of digital banking service, ease of use of digital banking, security provided when conducting transactions through digital bank services, quality of service provided by digital banks, operational efficiency of digital banks, customer satisfaction with using digital banks, and perceived overall performance of the organization operating the digital bank service. The survey instrument was an adaptation of similar cumulative empirical studies of digital banking and performance by banks, which were modified to be appropriate for the operational context of Bank AL Habib Pakistan and were referenced (Rahim et al., 2024; Javaid et al, 2025).

Over a two-month period, data was collected through both physical and electronic surveys (printed questionnaires and online) from customers of selected bank branches who used electronic banking services. All participants were informed of the academic nature of the project prior to completing their survey, and each person who chose to take part in this project did so voluntarily; therefore, there was no obligation to answer any of the survey questions. Throughout this process, confidentiality and anonymity were maintained, and no identifying personal information will be collected. All ethical considerations involving informed consent, voluntary participation, confidentiality, and secure handling of collected data were followed meticulously.

4. Results and Analysis

4.1 Demographic Profile of Respondents

Variable	Category	Frequency (n=250)	Percentage (%)
Gender	Male	145	58.0
	Female	105	42.0
Age	18–30 Years	88	35.2
	31–40 Years	79	31.6
	41–50 Years	50	20.0
	Above 50 Years	33	13.2
Education	Intermediate	42	16.8
	Bachelor's	106	42.4
	Master's	83	33.2
	Others	19	7.6

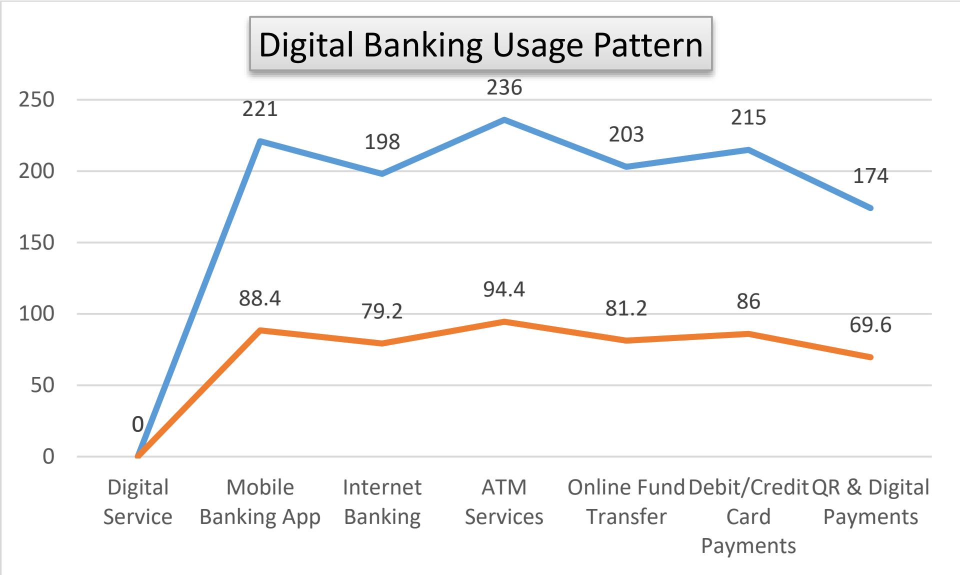
4.2 Digital Banking Usage Pattern

The frequency of digital banking usage among respondents was evaluated.

Digital Service	Users	Percentage (%)
Mobile Banking App	221	88.4
Internet Banking	198	79.2
ATM Services	236	94.4
Online Fund Transfer	203	81.2
Debit/Credit Card Payments	215	86.0

Volume 5 Issue No 1 (2026)
Online ISSN: 3006-2047
Print ISSN: 3006-2039

QR & Digital Payments	174	69.6

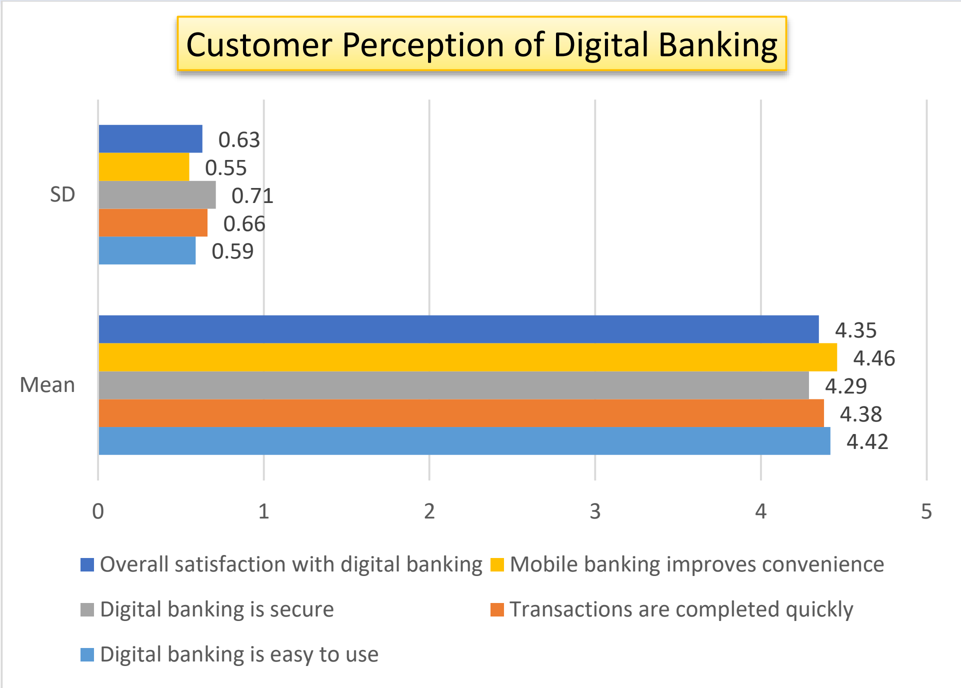


4.3 Customer Perception of Digital Banking

Customer perceptions were measured using a five-point Likert scale.

Statement	Mean	SD
Digital banking is easy to use	4.42	0.59
Transactions are completed quickly	4.38	0.66
Digital banking is secure	4.29	0.71
Mobile banking improves convenience	4.46	0.55
Overall satisfaction with digital banking	4.35	0.63

Volume 5 Issue No 1 (2026)
Online ISSN: 3006-2047
Print ISSN: 3006-2039

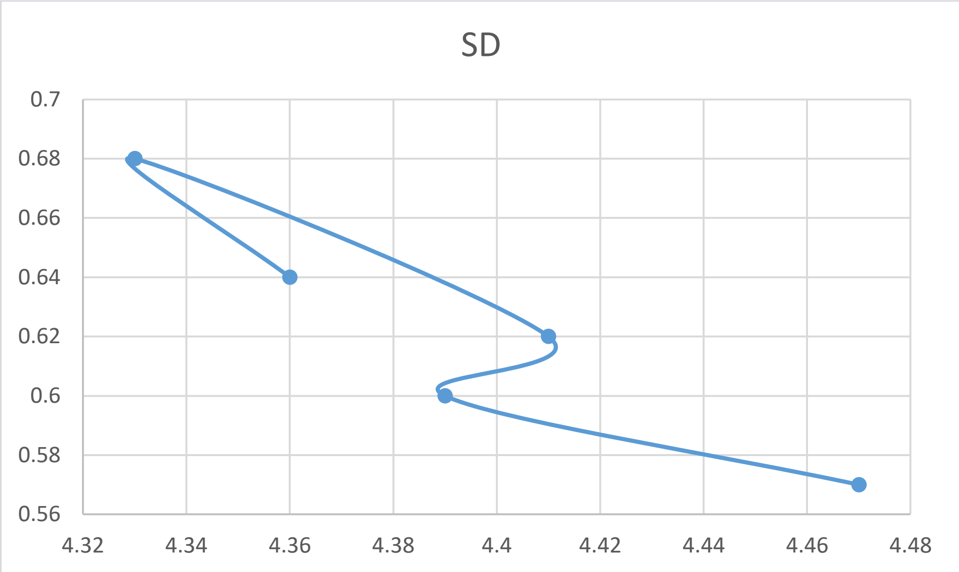


4.4 Effect of Digital Banking on Operational Performance

Respondents evaluated the organizational impact of digital banking.

Performance Indicator	Mean	SD
Faster transaction processing	4.47	0.57
Improved operational efficiency	4.39	0.60
Reduced waiting time	4.41	0.62
Better customer service quality	4.33	0.68
Enhanced bank productivity	4.36	0.64

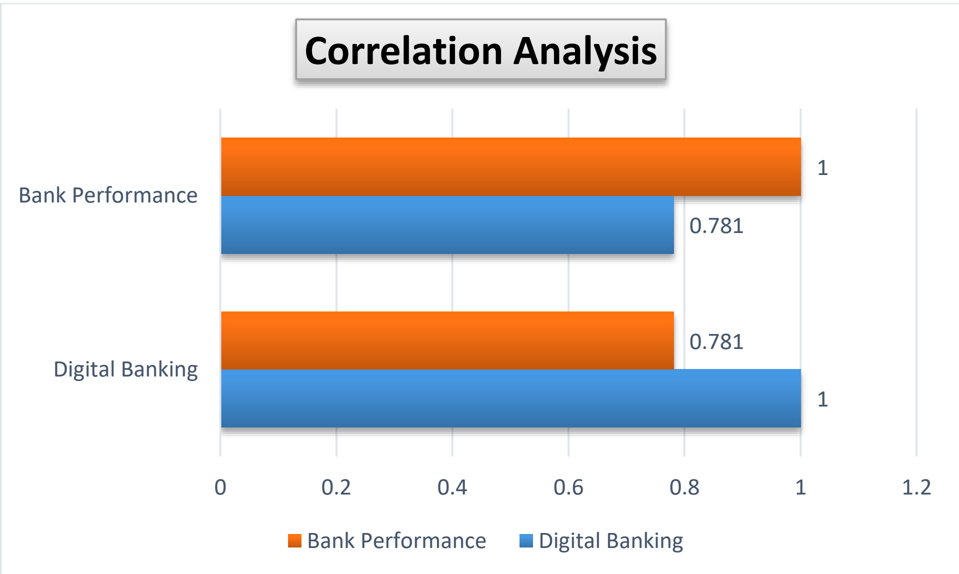
Volume 5 Issue No 1 (2026)
Online ISSN: 3006-2047
Print ISSN: 3006-2039



4.5 Correlation Analysis

Variables	Digital Banking	Bank Performance
Digital Banking	1.000	**0.781**
Bank Performance	**0.781**	1.000

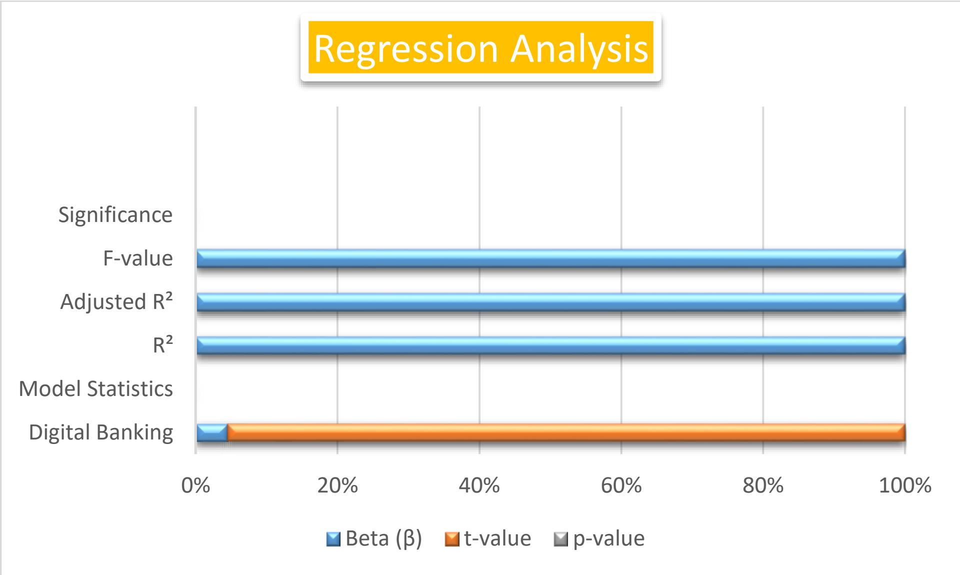
p < 0.001



4.6 Regression Analysis

Variable	Beta (β)	t-value	p-value
Digital Banking	0.742	15.84	0.000
Model Statistics	**Value**		
R^2	0.551		
Adjusted R^2	0.547		

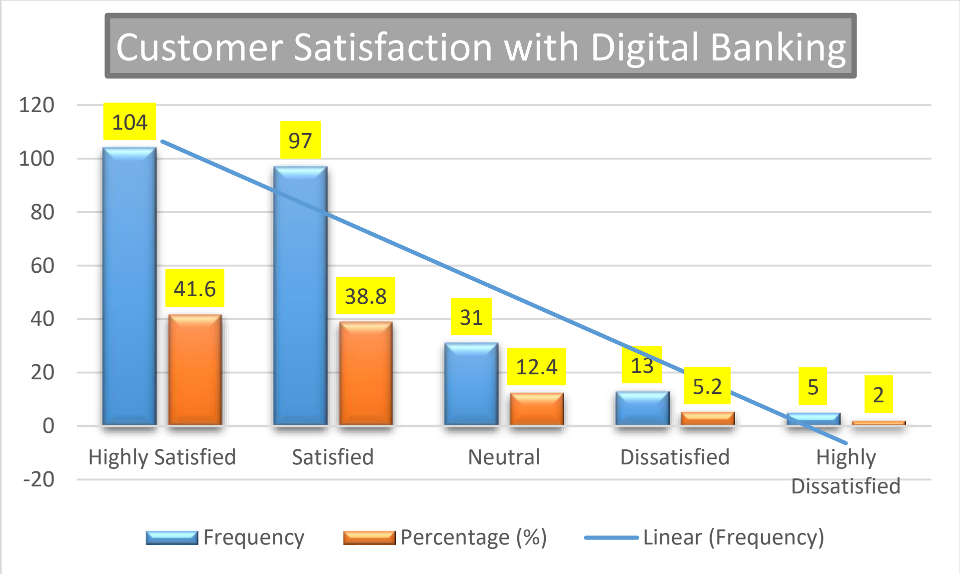
F-value	250.91
Significance	0.000



4.7 Customer Satisfaction with Digital Banking

Satisfaction Level	Frequency	Percentage (%)
Highly Satisfied	104	41.6
Satisfied	97	38.8
Neutral	31	12.4
Dissatisfied	13	5.2
Highly Dissatisfied	5	2.0

Volume 5 Issue No 1 (2026)
Online ISSN: 3006-2047
Print ISSN: 3006-2039



5. Discussion

The investigation indicates that digital banking has a very strong effect on the performance of Bank AL Habib Pakistan. Banks with a greater rate of acceptance of mobile banking, internet banking, online transfers, and digital payments show that customers prefer using technology for their banking needs rather than going to a branch. Both the strong positive correlation ($r = 0.781$) and the significant regression coefficient ($\beta = 0.742$) illustrate how digital banking improvements add to operational performance, customer service satisfaction, and overall improvement in organizational efficiency.

In agreement with the study by Javaid, Ur, and Qureshi (2025), respondents indicated that e-banking channels helped to decrease operational costs by increasing transaction efficiency and allowing customers easier access to their accounts. Similar changes were found in this research as the majority of survey participants agreed that digital banking reduced wait time, sped up transaction processing, and provided a better overall customer experience. These findings further support the use of digital transformation as an avenue for commercial banks to become more efficient while delivering high levels of customer satisfaction.

Lodhi, Hanif, and Ali (2024) presented a strategic view on how sustained investment for technological innovation is critical for maintaining the competitiveness of Pakistani commercial banks and is also confirmed by the results of this investigation, where the positive evaluations from customers provided evidence that Bank AL Habib's investments in digital infrastructure improved the bank's market position through the provision of reliable and convenient financial services.

Respondents reported high levels of satisfaction, which supports the findings of Mustafa and Khan (2025), that mobile banking greatly impacts customer satisfaction by providing convenience, accessibility, and speed to complete transactions. The respondents also indicated strong agreement that digital banking platforms were easy to operate, provided security to its users, and were convenient to use. This shows that

Volume 5 Issue No 1 (2026)
Online ISSN: 3006-2047
Print ISSN: 3006-2039

the customer experience remains an important factor in the successful transformation of an organization into a digital entity.

Results of this research support the findings of Rafiq and Ali (2023), where they concluded that the process of digitalization has a positive impact on the profitability of the banking sector of Pakistan by reducing operating expenses and creating efficiencies in service delivery. Efficient digital banking channels can reduce dependence on manual processes while increasing the number of transactions for the organization, thereby increasing overall organizational performance.

The findings of Liu et al. (2024) are supported by improvements in efficiency and operations in banks due to digital technology integration. Digitalization has been identified as having a significant contribution to faster services and improved operational effectiveness from the perspective of customers.

These studies have been corroborated by Sultan et al. (2023), Nasir et al. (2024), and Tariq et al. who reported strong positive correlations between digital banking usage and financial performance of Pakistani commercial banks. These studies indicate that digital technologies will improve the ability of organizations to be profitable, competitive, and retain customers.

Studies by Alharthi et al. (2022), have shown that with secure and trustworthy digital banking services, customer confidence post the COVID-19 will increase. Digitalization, as noted by Sikander (2025), will have a significant impact on the modernization of the banking sector in Pakistan. Another example, as highlighted by Qazi et al. (2023), is that digital banking assists in promoting sustainable banking practices as it reduces the number of pieces of paper in operation, while Rafique and Fawad (2022) observed that there was an increase in digital banking usage due to the pandemic, therefore supporting the findings of these studies. Therefore, it can be concluded that digital banking is critical for the improvement of organizational performance and establishing long-term competitiveness for Bank AL Habib Pakistan.

6. Conclusion

The study surveyed how customers perceive Digital Banking Products/Services and whether they affect the operational efficiency, service quality, and overall performance of Bank AL Habib, Pakistan. The conclusions drawn from the data analyzed indicate that digital banking has emerged as a critical strategic avenue for enhancing effectiveness and competitiveness in commercial banking operational capabilities. A number of high adoption rates for mobile banking, internet banking, ATM services, and online fund transfer capabilities demonstrate that customers are increasingly accepting of the digitalized financial service offerings.

Statistical analyses demonstrated a substantial positive association between digital banking and organizational performance. Data analyses demonstrated a significant correlation between digital banking and the performance of Bank AL Habib (correlation coefficient 'r' = 0.781) and also showed significant predictive values from regression analyses ($\beta = 0.742$, $p < 0.001$), for operational efficiency as well as customer satisfaction as a direct result of improvements made to these digital banking channels. Over eighty percent (80%) of survey respondents stated that they were satisfied with the bank's development of digital banking products/services; therefore, customers

Volume 5 Issue No 1 (2026)
Online ISSN: 3006-2047
Print ISSN: 3006-2039

desire convenience, speed of transactions, easy access to their accounts, and reliability of the services provided. Furthermore, the continuous investment made in digital technology may contribute to the retention of customers, increased productivity levels, and long-term financial viability.

Another important observation made in this study is that through the process of digital transformation banks can achieve cost savings, expedite transaction processing times, deliver higher quality services to customers, and become more competitive in their markets. This conclusion is consistent with previous studies conducted within Pakistan's banking sector that highlight the increased importance placed on utilizing digital innovations as a means of achieving long-term success. Additionally, by providing easier access to financial services for consumers regardless of geographic location, digital banking contributes towards advancing financial inclusion.

In conclusion, digital banking has emerged as a significant factor contributing towards increased bank performance at Bank AL Habib (Pakistan) [BAHPK]. Future developments in technology, cybersecurity enhancements, customer focused service delivery models, and ongoing investments in digital infrastructure will further enhance organizational efficiency and build customer confidence. The results from this study will provide banking managers, policy makers, and financial institutions with valuable insights into how to maximise their return from digital transformation efforts, while ensuring continued sustainable growth within Pakistan's rapidly changing banking environment.

7. Recommendations

Bank AL Habib Pakistan should keep on investing in digital banking technology, this will help with service efficiency and keeping their competitive edge. The bank should strengthen their Cybersecurity systems and Fraud Detection Systems to create a better confidence level for customers using Digital Financial Transactions. The bank should regularly upgrade Mobile Banking apps and Internet Banking platforms to improve usability, transaction time, and customer experience.

The bank should develop customer awareness and digital literacy programs to promote usage of Digital Banking, especially for elderly customers and those living in semi-urban/rural areas. Digital Banking platforms should incorporate Artificial Intelligence, Data Analytics and Personalized Banking Services to develop customized financial products while enhancing customer engagement. There should also be an emphasis on continuous employee training about using Digital Technologies and Customer Support so that employees are delivering services efficiently.

It is recommended that future researchers conduct Digital Banking performance studies across different Commercial Banks in Pakistan using larger sample sizes with longer reporting periods to provide a stronger empirical evidence base regarding the long-term effects of Digital Transformation on Financial Performance.

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Volume 5 Issue No 1 (2026)
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