

First, we have received 91 responses, in which the majority of the responses were from females (70%), and we also noted that the majority of the responses gathered from youth people who mostly aged between 18 and 24 years old. If we stand at this point, we can say that digital banking might be attacking one segment more than the other, especially the youth segment in which the person tend to be more open to try and accept new ideas and new concepts. Also, although we distributed the survey randomly, we still got more responses from females. This can also tell that digital banking might offer a level of convenience that might suit one gender over the other. This makes sense when we think about it as digital banking does not require you to drive your car or go out at any time.