

E-Banking Service Quality : A Study on Public Sector Banks in Virudhunagar District

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Abstract:

Technology has played a major role in today's current business world. The advancement in the Information Technology has changed the entire face of the banking practices nowadays. Information Technology has provided the competitive banking products to the customers. Banking industry around the world has rapid transformation over the last decade. The fastest growth and extensive use of the Internet in the marketing practices of business firms, service quality delivery through electronic platforms for electronic commerce becomes one of the most critical issues for marketers in the service sector. The purpose of this study is to find the effectiveness of electronic banking service quality and to know how much customers are adapted to electronic banking. This empirical study is based on primary data collected from the customers of public sector banks.

Keywords: Electronic Banking, Information Technology, Service Quality,

1. Introduction

The banking sector has been sustained growth its operation by making use of technology. The advancement of this technology, banks has adopted various systems to carry banking transactions easily and quickly. Nowadays Electronic banking is a very common service that is used by every person in a way or another for making transactions. It can be use of internet banking services, mobile banking, ATM services. Banks offers wide range of E-banking services. Service quality aims to serve the customers in a better way such that customer need is satisfied besides customer to attain complete satisfaction while using a particular service. The customer has a certain set of attributes in his mind with respect to a product or service. So service quality has become an important factor to determine the customer liking and disliking for a particular service.

2. Objective Of Study:

To examine the electronic banking service quality of public sector banks

3. Research Methodology :

Primary data method has been used for this study. It was collected through the interview schedule method. The 100 samples selected conveniently of the survey were people living in Virudhunagar District that have been users of electronic banking system of public sector banks for at least one year.

4. Results And Discussion :

Analysis of demographic portion of the questionnaire for the study is shown below: