

CUSTOMERS' PERCEPTION TOWARDS E-BANKING SERVICES OFFERED BY HDFC BANK IN CHENNAI CITY

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ABSTRACT

*Customer's e-banking is the recent transformation of the banking industry into the virtual world. It saves time, provides ways for international banking online and offers all kinds of banking services throughout the year 24*7 days from any place, provides well-organized cash management for internet optimization and some & privacy to customers. HDFC is one of the largest private sector banks with its numerous branches & ATMs and widespread customer base across states in India. It rules the banking industry with its wireless operations and ease of access to virtual banking. This study attempts to find out the effects of e-service quality provided among customers of HDFC Bank in Chennai City. A descriptive and analytical study was conducted among 102 respondents through a structured Questionnaire and Percentage analysis, Garrett's Ranking technique, Factor Analysis were used to analyse the data. The study attempted to analyse the customers' awareness level and the level of experience gained as a customer of HDFC Bank.*

KEYWORDS: Customer Perception, E-Banking Services, E-Service Quality, Secured Banking, Customer Satisfaction