



# CUSTOMER SATISFACTION OF TRADITIONAL AND E-BANKING SERVICES - AN ANALYSIS OF NEW GENERATION BANKS

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## ABSTRACT

*Service Quality is primarily concerned with a scientific and planned management of services. In order to gain a viable advantage in the market, service firm organizations strive to maintain a high quality of service. Banking is a customer-oriented service industry, so it is essential for the banks to examine, view, scrutinize and analyze the service quality in order to sustain satisfying relationships with the customers. Currently, banking in India is generally fairly mature in terms of supply and product range still it remains a challenge for the private sector banks and foreign banks to offer quality services to the customers. Therefore measuring the service quality and level of satisfaction of customers towards service quality is inevitable in the current scenario. In this study, SERVQUAL model is used to measure the satisfaction of customers with Traditional and E-banking services. The sample respondents were selected from 7 New Generation Banks in Chennai. 354 samples were selected using a stratified random sampling technique. Statistical tools like Percentage Analysis, Mean, T-test, One way ANOVA, Correlation and Regression analysis were used for the study. The result shows that Empathy is more in the case of traditional service quality and credibility is more in the case of electronic service quality.*

**KEYWORDS:** ESQ, TSQ, CUSTOMER SATISFACTION, SERVQUAL