CHAPTER I
INTRODUCTION
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INTRODUCTION

Banks are the most important service institutions in our country and backbone of the financial system. They play a vital role in the Socio-economic development since Independence. The Indian Banking System is regulated by the Reserve Bank of India which is the Central Bank of our country. Before liberalization, banks were engaged in branch banking services but after nationalization and liberalization of banks in India in 1991, many private and foreign banks have entered the Indian market. With the help of Information and Communication Technology (ICT), banks have started providing e-banking services to the customers.

Self Service Technology is chosen as an alternative for banks to fulfill the needs of the customers besides over the counter transactions. The emergence of Automated Teller Machines (ATM) and other new forms of banking have accelerated banks’ requirement to stay with service quality for customer satisfaction and to retain customer loyalty.

1.1 AN OVERVIEW OF BANKING INDUSTRY

The growth and diversification in banking activities were tremendous over the last two decades. In order to frame the guidelines for the banking industry, the Reserve Bank of India has appointed various committees from time to time. Computerization and mechanization found no place in the banking industry till 1983. The RBI had appointed a Committee on Mechanization in Banking Industry in July 1983. The agreement was made between Indian Bank’s Association and the All India Bank Employee’s Association on the installation of electronic machines, microprocessors and mainframe computers to support specified functional areas in head offices, zonal offices and in branches in September, 1983. In continuation of the agreement, man power was reduced and Voluntary Retirement Scheme (VRS) was introduced. Human power was replaced with the computers and technology.
Reserve bank of India has played an important role in implementation of information technology in banking sector. Dr. Rangarajan committee had drawn up in 1983-84, plans for computerisation and mechanisation in the banking industry. The committee in its report in 1984 recommended the introduction of computerisation and mechanisation at the branch, Regional office or Zonal office and Head office levels of banks. All commercial banks have implemented IT based solutions for doing computerised transactions and most of these banks have implemented core banking solutions for providing their customers anywhere and anytime banking facility

1.2 EVOLUTION OF BANKING TECHNOLOGY IN INDIA

Information technology (IT) applications have had a major effect in banking and finance. IT-based innovations are grouped into four distinct periods: They are as follows:

*Early adoption (1960-1980)*

Reduced inter-market price differentials and increased coordination between head offices and branches.

*Specific application (1980-1990)*

Conversion from branch to bank relationships, automated bank statements and Cheque guaranty cards had reduced the cost of labour intensive activities (i.e. clearing system).

*Emergence (1990-2000)*

Growth of cross border payment period ATM was introduced, Automation of branch accounting and Real time control began.

*Diffusion (2000-till date)*

Growth of alternative distribution channels, such as phone banking, EFT and POS.
1.3 COMMITTEES APPOINTED BY RBI

Information Technology and the communication networking systems have revolutionized the functioning of banks and other financial institutions all over the world. Reserve bank of India has played an important role in the implementation of recommendations of various committees on information technology in the banking sector.

Dr.Y.Damle (1982)

RBI has appointed a committee in 1982 to consider the feasibility of introducing MICR/OCR Technology for Cheque Processing. The recommendations of the committee were to introduce the 'item processing' i.e. sorting and listing of cheques with the help of computers in three phases.

Dr. C. Rangarajan (1983)

Dr. Rangarajan committee had drawn up in 1983-84, the first blueprint for computerization and mechanization in the banking industry and looked into modalities of drawing up a phased plan for mechanization of the banking industry covering the period from 1985-89.

T.N.A.Iyer Committee (1987)

The Committees on Communication Network for Banks and SWIFT implementation was formed by RBI under the Headship of Shri. T.N.A.Iyer, Executive Director, Reserve Bank of India. The following were the recommendations:

- Setting up of X.25 based packet switching network called 'BANKNET' to be jointly owned by the Reserve Bank and the public sector banks.
- Inter-bank fund transfers on banks' own account and on customers' account;
- Inter-branch funds transfers on banks' own account and on customers' account;
- Currency chest transactions;
- Government transactions;
- Improvements in payment systems by facilitating automated clearing services;
- India should join the SWIFT (Society for Worldwide Interbank Financial Telecommunication) Network for the transmission and reception of international financial messages.

**W.S. Saraf Committee (1994)**

In 1994, the committee was appointed under the chairmanship of W.S. Saraf to look into technological issues related to the payment system and made recommendations for widening the use of modern technology and setting up of institutions for electronic funds transfer system in India. The committee also reviewed the telecommunication system like use of BANKNET and optimum utilization of SWIFT by the banks in India.

**Shere Committee [1995]**

In 1995, RBI formed a committee under the chairmanship of K.S. Shere, the committee studied the issues relating to Electronic Fund Transfer and proposes appropriate legislation. The Shere committee had recommended framing of RBI (EFT system) regulations under section 58 of the Reserve bank of India Act 1934 (RBI Act), amendments to the RBI Act and to the bankers book evidence Act, 1891 as short term measures and enacting of a few new Acts such as EFT Act, the computer misuse and data protection act etc. as long term measures.

**Narasimhan Committee [1998]**

In order to examine the various issues related to the technology up gradation in the banking sector, the Reserve Bank of India appointed Narasimhan Committee on September 1998. The committee dealt with the issues on technology up gradation.
It observed that most of the technology that could be considered suitable for India in some form or the other has been introduced in some diluted form or as a pilot project, but the desired success has not been achieved due to the reasons, lack of clarity and certainty of legal issues.

**Vasudevan Committee (1998)**

In order to examine the various issues pertaining to technology upgradation in the banking sector and to suggest steps that facilitate implementation of the spirit of the recommendations of the Narasimhan Committee-II, in a time-bound manner, on 5th September 1998 the Reserve Bank of India appointed, a "Committee on Technology Upgradation in the Banking Sector" under the guidance of Shri A. Vasudevan, Executive Director, Reserve Bank of India for the following:

a. To suggest necessary legislative changes for implementation of electronic funds transfer, to recommend approaches for development of Intra-bank/Intra-city communication network to facilitate connectivity with VSATs.

b. To suggest ways to bring about computerization of Government accounts in an expeditious and efficient manner.

c. To work out modalities necessary for development and optimal utilization of a secure, robust Wide Area Network (WAN) based on satellite with the necessary security systems, by banks and other financial institutions, to ultimately develop a sound and efficient payments system.

d. To examine methods by which technological upgradation in banks and financial institutions could be effected and in this context, study the feasibility of establishment of standards, designing payments system and standards relating to security levels, messages and smart cards by IDRBT.

e. To make recommendations for the development of data warehousing and data mining, with a view to create opportunities for development of efficient Management Information System (MIS) in the near future.
1.4 ALTERNATE BANKING SERVICES

Changes in the Human Resource Practices during 1983, size down was taken place in the banking industry. Computerization was introduced in the first phase of banking technology, where there were 750 transactions per day. To fill the deficiency in the required number of employees, Alternate Banking Services was introduced.

Alternate banking services are those services which can be availed by the customers without visiting the branch of a bank. Alternate banking provides convenient banking to the customers and through this customer’s time can be saved and moreover it avoids the customer standing in queue for a very long time.

The transformation of technology in banking sector coupled with the demand for the digital lifestyle as there is a shift in demography of the people using the banking services hosts the new challenges in the time of severe market uncertainty. Banks are exploring a variety of alternate banking channels to optimize service and minimize costs. The banks add several features towards each channel and introduce them to the customers. Bank offers innovative products and services to its customers in order to attract and retain the customers.

Banks are frequently operating towards a 24x7 service and customers are also enjoying the ease of operation through alternate banking. There has been a rapid shift from traditional banking to electronic banking. ‘All stakeholders have benefitted from the expansion of delivery channels, product innovation and efficiency enhancement which have been facilitated by technology adoption’ (Anand Sinha, 2011). The alternate banking channels such as ATM, Internet Banking and Mobile banking are familiar among the customers.

1.4.1 Automated Teller Machine (ATM)

Automated Teller Machine, popularly known as ATM is a computerized machine that provides the customers of banks the facility of accessing their accounts for withdrawing cash and to carry out other financial transactions without the need
of visiting a bank branch in person. It is an unattended electronic machine in a public place, which is connected to a data system and activated by a bank customer, to access cash withdrawals and other services.

ATM is the most important service, providing an opportunity for the banks and financial institutions to generate incremental revenue as well as to attract new customers. As different customers have different needs, banks have personalized the ATM services to suit the customers’ need.

**Benefits of Automated Teller Machine**

First and foremost, customers can withdraw the cash outside normal working hours of bank for 24 hours a day and 7 days in a week. Secondly, it is very much cheap and quicker than the branch banking service. Thirdly, ATM provides facilities such as withdrawal, deposit of amount, Statement of last five transactions of the customer, recharge the cell phone and balance enquiry. It is fully secured as it allows the customer to avail the cash only after entering the PIN code. At present, banks also facilitate the customers to transfer the money from one card to another card through ATMs.

**1.4.2 Internet Banking**

Bank plays an important role in the development of the country. The need of internet banking has been recognized by the banks in order to provide satisfactory services to the customers. Now-a-days throughout the globe, internet banking has become very popular and made the activities of the bank easier, faster and accessible. The internet banking is used as a method to bring improvements in service offerings, particularly in banking.

Internet banking system is one in which a personal computer is connected by the network service provider directly to a host computer system of a bank in which customer service requests are processed automatically without any need for customer service representative to intervene. The internet banking system is capable to distinguish between those customer service requests which are capable of
automated fulfillment and those request which require handling by a customer service representative.

The system is capable of distinguishing between those customer service requests which are capable of automated fulfillment and those requests which require handling by a customer service representative. The system is integrated with the host computer system of the bank so that the remote banking customer can access other automated services of the bank.

Internet banking refers to retail banking carried out by a customer using an Internet-based banking application such as managing accounts, paying bills, transferring funds, investing and disinvesting, with a personal computer and web-browser. The customers usually get a wide choice of services available in the websites at competitive costs. It enables banking customers to operate their accounts anytime and from anywhere despite the geographical and time restrictions. Customers are using the internet banking mainly to transfer the funds, open and close accounts, to request for cheque books and for making payments.

1.4.3 Mobile Banking

Mobile banking refers to provision and availment of banking and financial services with the help of mobile telecommunication devices. The scope of offered services may include facilities to conduct bank and stock market transactions, to administer accounts and to access customized information.

Mobile banking is a service provided by the bank that allows the customers to conduct financial transactions using mobile phones. It uses software called an ‘app’ provided by the bank. Mobile banking is usually available on a 24 hour basis. Transactions through mobile banking include account balances and lists of latest transactions, electronic bill payments and fund transfer between customers and another customer. Mobile banking reduces the cost of handling transactions from the bankers’ point of view. However, mobile banking does not handle transactions involving cash.
Mobile service is considered a new marketing application as the use of mobile technology is increasing recently. Mobile-banking is a new concept that emerged in the global economy in the recent years and has created new streaming in the fields of commerce and trade. Mobile banking otherwise known as M-banking provides banking related functions with the features of mobile commerce. Customers can use their mobile device to do fund transfer and account inquiry.

Over the past few years, Mobile phones have become an essential communication tool available for every individual. The mobile banking technology for funds transfer as well as retail payments holds a huge potential. It is also expected to replace the credit/debit card system to a certain extent.

1.5 SERVICE QUALITY IN ALTERNATE BANKING

Quality is considered as one of the keys to success. The competitive advantage of an organization is dependent on the quality of its services. It is proposed that customer perceptions and preference of service quality have a significant impact on a bank’s success (Al-Hawari & Ward, 2006).

Service Quality is an assessment of how well a delivered service conforms to the client's expectations. Service business operators often assess the service quality provided to their customers in order to improve their service, to quickly identify the problems, and to assess client satisfaction.

1.5.1 Definition of Service Quality

Parasuraman, Zeithaml and Berry (1988) defined service quality as “the overall evaluation of a service firm that results from comparing that firm’s performance with the customer’s general expectations of how firms in that industry should perform”.

Fogli (2006) defines service quality as “a global judgement or attitude relating to a particular service; the customer’s overall impression of the relative inferiority or superiority of the organization and its services. Service quality is a cognitive judgement”.
Service quality is defined as the difference between customer expectations of service and perceived service. Customer satisfaction occurs if the performance of the banks exceeds the expectation and dissatisfaction occurs if the performance of the banks is lesser than the expected service. Service quality in banks is the extent to which banking service meets customers’ expectations.

1.6 IMPORTANCE OF SERVICE QUALITY IN ALTERNATE BANKING

Service quality is an important factor for success in the banking sector. The relationship between service quality and customer satisfaction has been investigated by a number of researchers across the globe. The banking industry has a link between service quality and customer satisfaction. “There is a strong association between dimensions of service quality and overall customer satisfaction” (Anderson and Sullivan, 1993).

Traditionally, Service quality has been conceptualized as the difference between customers expected customer expectations regarding service to be received and perception of the service being received (Parasuraman, Zeithaml, Berry 1988).

1.7 DIMENSIONS OF SERVICE QUALITY IN ALTERNATE BANKING

Many researches were found to measure the service quality in banking and online banking using varied dimensions. The dimensions used by the researcher to measure the service quality in alternate banking channels are as follows:

- **Tangibility**: It deals with physical factors, equipments in ATM centres.
- **Reliability**: It deals with the ability to perform the promised service by the bankers accurately in alternate banking.
- **Responsiveness**: It deals with the willingness to help the bank customers and to provide prompt services.
- **Empathy**: It deals with caring and individualized attention that the bank provides to its customers.
• Assurance- It deals with knowledge and courtesy of bank employees and ability to inspire trust and confidence.

• Technological innovations- This dimension is used to measure the service quality in alternate banking in terms of the latest technology that the bank adopts to impress the customers.

• Competence- It is used to measure the service quality in alternate banking in terms of banks’ efficiency in competing with other banks to attract the new customers and retain the existing customers.

• Security- This dimension is used to measure the service quality in alternate banking in terms of ability of the bank to provide transaction security to the customers in alternate banking.

• Confidence building - This dimension measures the service quality in alternate banking towards the confidence built by the bankers among the customers to use alternate banking channels.

• Service recovery - This dimension Service recovery is used to measure the service quality in terms of the solution given to the alternate banking customers whenever any problem or issues occur while transacting through online.

1.8 STATEMENT OF THE PROBLEM

Information Technology has transformed the business environment throughout the world. Technology has helped the banks to evolve many new products and services to suit the growing needs of their customers. With the help of information technology, it has become possible for the banking industry to introduce the number of e-channels such as ATMs, EFTs, Credit Cards, Internet banking, Mobile banking, Tele banking for its customers. The main purpose to adopt IT in banking is to reduce the transaction cost, to increase the productivity and to provide improved customer service. Technology is used in banks to control the cost. It is looked at as a value-creating opportunity.
In the current scenario, IT has become inevitable and it is the only way for the banks to increase its share in the competitive market. Banks have introduced new products and services to benefit their customers. The bank also tries to add more features towards the existing products and services for their customers. The numbers of banks are increasing and the customers’ expectations of service quality are simultaneously growing. The banks are bound to provide quality service to meet the customers’ expectation, to withstand the competitions and to survive and sustain in the market. Quality service is being provided to the customers by every commercial bank to differentiate themselves with other banks. The banks have adopted different strategies to provide quality in service to satisfy the customers.

Therefore, the main purpose of the study is to analyze the overall satisfaction of the customers and the service quality in alternate banking services among the commercial banks operating in Chennai City.

1.9 NEED FOR THE STUDY

Service Quality is one of the main determinants of customer satisfaction. So, it has become crucial to measure the service quality of the bank, so that it can assess their level of service quality to identify the service quality gaps for improvisation. Various studies were undertaken by the researchers to analyze the gap between perception of the customers towards the service quality of banks particularly in online banking and service quality in the delivery of alternate banking services offered by public sector banks, private sector banks and foreign banks through various dimensions. This study will analyze to what extent the quality service dimensions will influences the service quality perception of the commercial bank customers and their level of satisfaction among the customers.

1.10 SIGNIFICANCE OF THE STUDY

Service quality has been identified as a critical success factor for organizations to build their competitive advantage and increase their survival and profitability. The new marketing practices have been introduced in the Indian Banking Sector to compete with global standards and to satisfy their banking
customers which is the center of focus for all the banks. It has become important for the banks to retain their existing customers and to enhance the customer base.

The success of alternate banking depends on the delivery of superior service quality and satisfaction to its customers. So, banks generally try to understand customer’s perceptions of service quality in alternate banking through customer surveys and review the performance of the banks towards the service quality in alternate banking channels. While evaluating the quality of the alternate banking services, the customers take into account a lot of factors which can influence their evaluation. Hence customers’ perception would vary based on the expected service and received service in the alternate banking.

The significance of this study is to provide an insight into how customers perceive the quality of alternate banking services and the result of the study would pave the way to identify the service gaps in the system and thus provide solution where improvement is required for better performance.

1.11 OBJECTIVE OF THE STUDY

i. To study the socio economic profile and alternate banking channel awareness of commercial bank customers in Chennai city.

ii. To measure the service quality dimensions of alternate banking services.

iii. To measure the influence of service quality dimensions of alternate banking services on customer satisfaction.

iv. To measure the influence of demographic variables and alternate banking channel particulars of customers on their service quality perception.

v. To construct a service quality dimension model for alternate banking services.
1.12 HYPOTHESIS

i. The factors of Service Quality dimensions do not differ significantly.

ii. There is no significant influence of Service Quality dimensions on customer satisfaction.

iii. There is no significant influence of demographic profile of customers on Service Quality dimensions and satisfaction.

1.13 SCOPE OF THE STUDY

The scope of this research is to identify the service quality of alternate banking services of public and private sector commercial banks. Banks are engaged in offering various alternate banking services to its customers and if the banks fail to satisfy the customers, then it leads to the defect in the economy as the entire banking system plays a vital role in the economic development. It is essential on the part of the bank to understand the expectations of the customers in order to satisfy them to maintain the customer loyalty. The banks are aware of the importance of retaining the existing customers as it is cheaper for the banks than to create new customers. The study aims to understand the customers’ satisfaction on service quality of the commercial banks in the area of alternate banking channels operating in Chennai city. This study will help to draw up policy for improving customer satisfaction in alternate banking services by the commercial banks.

1.14 RESEARCH GAP

Most of the researches were done to identify the factors to measure service quality in alternate banking towards public, private and foreign banks. The researchers have mainly focused on factors identified by Parasuraman, Zeithml and Berry at el.(1988) such as Tangibility, Reliability, Responsiveness, Empathy and Assurance. In addition to the above five factors, the researcher has identified and used a few of the following factors to measure the service quality in alternate banking such as Credibility, Confidence building, Convenience, Competence, Service Recovery, Understanding/Knowing the customers, Security, Communication and Technological innovations.
With the help of literature available related to the topic it was found that no study was recently carried out to understand the customers perception towards the service quality in Alternate banking among the public and private sector commercial banks using all the 10 factors - Tangibility, Reliability, Responsiveness, Empathy, Assurance, Technological Innovations, Competence, Security, Confidence building and Service Recovery identified by the researcher. This gap is identified and the research is conducted on the same.

1.15  RESEARCH METHODOLOGY

1.15.1  Sample size and design

A total of 1200 banking customers in Chennai were approached. Chennai was selected as the place setting for the following reasons: (1) different population base of Chennai, giving access to different cultural groups, income levels and age groups and (2) availability of more number of alternate banking customers.

Customers provided their evaluation of alternate banking services impartiality. They responded to the questions about the level of satisfaction with the alternate banking services. They were also asked to respond about ease of using the alternate banking services. Demographic information, such as age, gender, occupation, marital status, income level and alike was obtained from all the respondents.

Among the 1200 customers who were contacted, only 364 customers responded towards the social networking and 486 customers responded towards the personal contact with the customers at the branches of the bank. Out of 850 respondents, 751 respondents were users of alternate banking services. The questionnaires were circulated among the respondents and it was found that 151 questionnaires were rejected due to lack of complete information. So the final sample size for the study is 600.
1.15.2 Area of study

The survey is conducted among the alternate banking customers of public and private sector banks in Chennai. The research is conducted in Chennai city as it has a large number of customers who use alternate banking. The number of ATMS installed in Chennai City is more than in rural and urban areas due to the requirement of banks to segregate the customers who try to transact with branch bank. Chennai City has been chosen as the area of study, as there are many numbers of alternate banking users of public and private sector banks in Chennai.

1.15.3 Sample Unit

The sample units are alternate banking customers of public and private Sector Commercial banks in Chennai city. There are 27 public sector banks with 983 branches and 26 private sector banks with 386 branches operating in Chennai City as of March, 2015. Alternate banking customers’ perceptions were assessed using the questionnaire.

<p>| Table 1.1 Numbers of Branches of Bank in Chennai |</p>
<table>
<thead>
<tr>
<th>Bank</th>
<th>Number of Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Bank Group</td>
<td>237</td>
</tr>
<tr>
<td>Nationalized Banks</td>
<td>727</td>
</tr>
<tr>
<td>Other Public Sector Banks</td>
<td>19</td>
</tr>
<tr>
<td>Private Sector Banks</td>
<td>386</td>
</tr>
<tr>
<td>Total</td>
<td>1369</td>
</tr>
</tbody>
</table>

Source: RBI

1.15.4 Sample Selection

The convenience sampling method is applied to collect the primary data from the alternate banking users of public and private sector commercial banks in Chennai.
1.15.5 Sources of information

The study comprises both primary and secondary data. The primary data has been collected through a structured questionnaire from the users of alternate banking channels of commercial banks in Chennai.

The secondary data has been collected from the books, journals, magazines, newspapers, RBI website and banks’ official website.

1.15.6 Questionnaire Design

The primary data is collected through questionnaire distributed to the respondents. Respondents were asked to give their opinion on service quality in alternate banking.

Part I comprises personal information. These questions were designed in the multiple choice close ended format where the respondents had to tick the relevant option. Respondent’s personal details pertaining to age, gender, educational qualification, income level, occupation, marital status, type of the bank and type of the bank account have been maintained.

Part II consists of multiple choice questions and optional type questions pertaining to alternate banking services.

Part III consists of questions related to ATM services.

Part IV consists of questions pertaining to internet banking services

Part V consists of questions in connection with mobile banking services

Part VI consists of questions to measure the customers' opinion towards service quality in alternate banking services.

The questionnaire includes multiple choice questions, optional type questions and Likert’s 5 point scale statements in Part III, IV, V and VI. The scaling techniques used in the questionnaire were: Highly Satisfied = 5, Satisfied =4, Neutral =3, Dissatisfied =2, Strongly Dissatisfied =1.
1.15.7 Period of the Study

The primary data were collected from May 2015 to January 2016. The entire study was conducted for a period of 4 ½ years from April 2012 to November 2016.

1.15.8 Pilot Study

A pilot study was conducted to check the reliability and validity of the study. The filled questionnaires were collected from 100 respondents and Cronbach’s Alpha criterion was applied to test the reliability.

Reliability for all the statements in Likert’s Five point scale and details of Cronbach Alpha co-efficient are enumerated in the following table:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Factors</th>
<th>No. of items</th>
<th>Cronbach Alpha coefficient</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>ATM services</td>
<td>5</td>
<td>0.798</td>
<td>0.000</td>
</tr>
<tr>
<td>2</td>
<td>Internet Banking Services</td>
<td>7</td>
<td>0.984</td>
<td>0.000</td>
</tr>
<tr>
<td>3</td>
<td>Mobile Banking Services</td>
<td>5</td>
<td>0.987</td>
<td>0.000</td>
</tr>
<tr>
<td>4</td>
<td>Service Quality</td>
<td>41</td>
<td>0.991</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Source: Primary Data

From the above table, it is found that Cronbach Alpha values are all above the benchmark value of 0.75. Therefore the statements in Likert’s five point scale are highly reliable and well understood by the respondents.

The reliability for optional type questions are applied through normal distribution method. It is identified with distribution containing less than 5% admissible errors.

1.15.9 Data Analysis

The primary data collected are analyzed using SPSS (Statistical Package for Social Sciences). The Statistical tools used for obtaining results are as follows:
- Simple Percentage analysis
- T-Test
- Factor Analysis
- K- Means Cluster Analysis
- Chi Square Analysis
- Cross Tabulation
- Multiple Regression Analysis
- One way Analysis of Variance
- Structural Equation Model (SEM)

1.16 LIMITATIONS OF THE STUDY

- The present study focused on the Alternatebanking customers in Chennai city only.
- The study takes into account only public and private sector commercial banks’ customers.
- The study takes into consideration 10 service quality dimensions only to measure the service quality in alternate banking.
- The study is focused on perception of customers towards service quality of Alternate Banking and these perceptions are subject to change in the days to come.

1.17 SCHEME OF CHAPTERIZATION

Chapter I

Introduction explores the concept of the Alternate Banking, Service Quality Dimensions, Need of the Study, Statement of the Problem, Objectives of the Study, Research Methodology, Scope of the Study and Limitations of the study.
Chapter II

    Sketches the review of literature related Service Quality in Alternate banking and the Service quality dimensions.

Chapter III

    This chapter provides an outline of the Evolution of Banking, Alternate Banking Channels- ATM, Internet Banking and Mobile Banking - Service Quality Dimensions.

Chapter IV

    An Analysis of awareness of the respondents and Customers’ Perception towards Service Quality Dimensions.

Chapter V

    An Analysis of customers’ Satisfaction in Service Quality Dimensions of commercial banks operating in Chennai.

Chapter VI

    Summary of Findings, Suggestions and Conclusion. This chapter presents a summary of the main findings and draws an overall conclusion there from. Based on the findings, it also suggests scope for further Study.