

Customer Preference Towards Internet Banking in Madurai District, India: An Empirical Investigation

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Internet is the order of the day. There is a remarkable growth of Internet based services in the recent times. Managing service quality as distribution channel remains a mammoth challenge. The main objective of the research paper is to identify the customer preferences towards online banking in Madurai District, Tamil Nadu, India and also to find out the service quality dimensions that affect customer satisfaction. Primary data was collected from Internet banking users of public and private banks in Madurai district with the help of a structured Questionnaire. The questionnaire had a list of 21 statements related to efficiency, tangibility, responsiveness, reliability and empathy. For the collection of primary data, the study was confined to Madurai District alone. A sample of 100 respondents was selected by non-probability convenience sampling as it is appropriate for exploratory studies. Data analysis was done using SPSS. Percentage, frequencies, Cross tabulation and factor analysis methods were used. The major finding of the study is that both private and government banks need to take appropriate steps to make their website more reliable and responsive to satisfy their customers also the Efficiency, responsiveness, fulfillment, privacy of personal information was found to be the core service quality dimensions of E-banking. The future scope of the study would be to find out the prominent information that customer would like to seek while availing the Internet banking services.

Keywords: *Internet Banking, Service Quality*