

IMPACT OF SERVICE QUALITY ON DIGITAL BANKING SERVICES AFTER DEMONETISATION WITH REFERENCE TO COMMERCIAL BANKS IN CHENGALPATTU TOWN

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ABSTRACT

The position of demonetization turns to digital payments, which have achieved a huge number of transactions, the bank services also gained a modern service through innovation of information technology. Hence, the banks expand their customer services through digital banking, such as ATMs, electronic fund transfer mobile banking etc, through their services the customers availed digital banking technology services. The study aims to make an attempt on the service quality on digital banking users in Chengalpattu Town. To present this paper, the researcher used descriptive design. The required data for the study is collected from commercial banks through a well-structured questionnaire with 155 sample respondents. Service quality factors Accuracy, Communication, Devices, Willingness to help and Physical facility act as significant predictors of Customer satisfaction on Digital Banking.

KEYWORDS: *Demonetisation, Digital Banking, ATMs, Electronic Fund Transfer and Mobile Banking*