ACCESSIBILITY OF INNOVATIVE BANKING PRODUCTS AND SERVICE QUALITY IN BANKING SECTOR

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ABSTRACT

The study encompasses service quality of two types of banks namely private sector and public sector banks in Malappuram district of Kerala state in India. From private sector, HDFC and ICICI were selected. From Public sector, South Indian Bank and SBI were selected. These banks were selected on the basis of their financial performance. The study reveal that the service quality of banking sector is high, and the measurement of this service quality the five important dimensions are also high, and there is no significant difference between the services provided by public sector and public sector bank. Banks provide different innovative products to the customers, ie ATM, Credit card, Internet banking, Mobile banking. The study examine the type of bank influence the adoption of innovative banking product. From the result of the analysis, it is inferred that the type of bank does not influence the innovative banking product. Apart from the above stated facts, it can be said that public sector banks are a little ahead in the quality of their services to private sector bank. But the difference is not statistically significant.

KEY WORDS: Banking, innovative, practices.