

**SATISFACTION OF SAVING HOLDERS ON SAVING SCHEME  
OF COMMERCIAL BANKS IN KANDY DISTRICT**



**By**

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## ABSTRACT

Customer satisfaction makes influence on growth and performance of organization. The banking industry no exception. In order to gain competitiveness, bank has been introducing more facilities to customers than other competitive organizations. Managing effective customer retention strategies are increasingly important in the banking industry. Since the length in years of customer relationships are one of the most important factors that contribute to the profitability. As a result customer satisfaction may be one important driver of customer retention.

In this content the researcher considering about customer satisfaction of commercial banks in Kandy district. Saving accounts holders in Kandy district, customer satisfaction is a serious matter to the commercial banks, also

Customer satisfaction of saving accounts holders are measured using five variables as Interest Rate , Security, Promotion , Terms and Innovations. Data were collected through questionnaire from 178 saving holders of commercial banks in Kandy district. Here the sample data were analyzed according to the descriptive statistics. Descriptive statistics depict the mean and standard deviation. For the analysis of research data use Statistical Package for Social Science (IBM SPSS 22.0). According to descriptive analysis, level of customer satisfaction is high level in Kandy district. Based on results of the ANOVA and independent sample t test, customer satisfaction of saving holders in saving schemes is not varying with the gender, marital status, and age level, level of education and monthly income of the respondents.

**Key words:** Customer satisfaction, Saving accounts holders, Saving schemes, Interest Rate, Security, Promotion, Terms, Innovations

## TABLE OF CONTENT

AKNOWLEDGEMENT.....	i
ABSTRACT.....	ii
TABLE OF CONTENT.....	iii
LIST OF TABLE.....	vii
LIST OF FIGURE.....	ix
CHAPTER ONE.....	1
1.1 Background of Study.....	1
1.2 Problem statement.....	5
1.3 Research question.....	5
1.4 Objectives of the study.....	6
1.5 Significant of the study.....	6
1.6 Assumption of the study.....	7
1.7 Scope of study.....	7
1.8 Summary.....	7
CHAPTER TWO.....	8
LITERATURE REVIEW.....	8
2.1 Introduction.....	8
2.2 Commercial Banks.....	8
2.3 Savings.....	8
2.4 Customer.....	9
2.5 Customer satisfaction.....	9
2.6 Customer Loyalty in a Banking Environment.....	11
2.7 Quality elements.....	12
2.8 Marketing Approach.....	13
2.9 Interest.....	13
2.10 Security.....	14
2.11 Promotional.....	15
2.12 Terms and Regulations.....	16
2.12.1 Phrasing.....	16
2.12.2 Account.....	17
2.13 Innovations.....	18
2.14 Summary.....	20

CHAPTER THREE .....	21
CONCEPTUALIZATION AND OPERATIONALIZATION .....	21
3.1 Introduction .....	21
3.2 Conceptualization.....	21
3.2.1 Interest Rate .....	22
3.2.2 Security .....	23
3.2.3 Promotional activities .....	24
3.2.4 Terms .....	25
3.2.5 Innovations.....	25
3.3 Operationalization of variable.....	25
3.4 Summary .....	28
CHAPTER FOUR.....	29
METHODOLOGY .....	29
4.1 Introduction .....	29
4.2 Research design and study setting.....	29
4.2.1 Research approach.....	30
4.2.2 Unit of analysis.....	30
4.3 Population and sample .....	30
4.3.1 Population.....	30
4.3.2 Sample .....	30
4.4 Methods of data collecting .....	30
4.4.1 Primary data.....	31
4.4.2 Secondary data.....	31
4.5 Method of data measurement .....	32
4.5.1 Method of measuring data .....	32
4.5.2 Method of data presentation .....	32
4.6 Method of data analysis.....	33
4.7 Methods of data evaluations.....	33
4.7.1 Interest rate .....	34
4.7.2 Security .....	34
4.7.3 Promotions.....	34
4.7.4 Terms .....	35
4.7.5 Innovations .....	35

4.8	Summary .....	35
CHAPTER FIVE .....		36
DATA PRESENTATION AND ANALYSIS .....		36
5.1	Introduction .....	36
5.2	Reliability test .....	36
5.3	Data presentation.....	37
5.3.1	Data presentation for personal details.....	37
5.3.2	Frequency Distribution Analysis and level of customer satisfaction by their research information.....	44
5.4	Cross tabulation.....	53
CHAPTER SIX.....		58
DISCUSSION .....		58
6.1	Introduction .....	58
6.2	Discussion on personal factors.....	59
6.2.1	Gender of saving accounts holders.....	59
6.2.2	Marital status of saving accounts holders.....	59
6.2.3	Age level of saving accounts holders .....	60
6.2.4	Educational level of saving accounts holders.....	60
6.2.5	Income level of saving accounts holders.....	61
6.2.6	Bank.....	61
6.3	Discuss on research variables.....	62
6.3.1	Customer satisfaction on saving scheme of commercial banks .....	62
6.3.2	Interest rate on saving scheme.....	62
6.3.3	Security of money and information .....	62
6.3.4	Promotional activities.....	63
6.3.5	Terms and conditions.....	63
6.3.6	Innovation.....	64
6.4	Summary .....	64
CHAPTER SEVEN .....		65
CONCLUSIONS AND RECOMMENDATIONS .....		65
7.1	Introduction .....	65
7.2	Conclusion.....	66
7.1	Recommendation.....	67
7.2	Limitation.....	68

7.3	Implication of the Study.....	68
7.4	Summary .....	69
	Reference .....	69
	Appendix 01:.....	72
	Appendix 02:.....	80