

**COMPARISON BETWEEN THE SERVICE QUALITY OF
PERSONAL BANKING SERVICE BETWEEN COMMERCIAL
BANKS AND FINANCE COMPANIES IN MATALE DISTRICT**



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ABSTRACT

Service quality is an attitude or global judgment about the superiority of a service. To be globally competitive, service industries must achieve a service quality service that exceeds customer's expectation. Service quality determines an organizations success or failure. The main objective of the study was to assess the "Is there any difference on service quality of personal banking service between commercial banks and finance companies in Matale district".

Service quality measure is based on modified version of SERVQUAL as proposed by Parasuraman (1988), which involve five dimensions of Service quality, namely Reliability, Responsiveness, Empathy, Assurance, and Tangibles. With respect to customer services there are notable perceived differences .This research study was complemented for the customers who are using the banking and finance company facilities selected in Matale district. Two hundred fifty customers are selected equally by using convenience sampling techniques.

Twenty two questionnaires were filled and returned back. Sample and the questionnaire was analyzed using five point Likert scale model .Further collected data were analyzed by using the SPSS version 22 computer package for interpreting and obtaining conclusion. Data were analyze using Frequency, Percentage, Mean, Standard deviation, Independent simple T test and AVOVA.

Based on findings of the study, it concluded that there is high and moderate level of service quality in banks and financial companies. When the considers the level of each dimensions of service quality Reliability, Responsiveness, Assurance, Empathy were in moderate level, Tangibility was high level. And also, the overall variable of service quality of personal banking services was moderate level and there is no any difference on level of service quality in Tangibility between Commercial banks and financial companies in Matale district. And there is a difference on level of service quality in Reliability, Responsiveness, Assurance and Empathy between Commercial banks and financial companies in Matale district.

Keywords: Service quality, Tangibility. Reliability, Responsiveness, Assurance, Empathy

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