WOMEN SATISFACTION ON SAVINGS – A SPECIAL REFERENCE TO STATE AND PRIVATE BANKS



By:

JEEVARAJAH GOWSHINY

REG NO: EU/ES/2007/MS/84

INDEX NO: EX/MS/1154





A project report submitted to the Faculty of Commerce and Management, Eastern University, Sri Lanka, as a partial fulfilment of the requirement for the degree of Bachelor of Business Administration (BBA).

DEPARTMENT OF MANAGEMENT FACULTY OF COMMERCE AND MANAGEMENT EASTERN UNIVERSITY, SRILANKA

2020

ABSTRACT

This study mainly investigates whether the women having saving accounts are satisfied in relation to the problems they face. The study also investigate as the secondary objectives with respect to (a) the levels of women satisfaction on their saving account in banks; and (b) the difference of women's satisfaction on their saving accounts with respect to state and non-state banks.

This study is therefore a survey on the unique saving accounts of women in Batticaloa-Manmunai North, Srilanka. The main role players in this study are women with unique saving accounts and the respective banks that provide such services to those women. In this context, the women would be educated how far they can be benifitted by maintaining such unique saving accounts and which banks have been providing better services to them comparatively.

This study considers a number of one hundred samples (100) from the selected three (3) state and four (4) non-state banks (Bank of Ceylon, People's Bank, National Saving Bank, Commercial Bank, Hatton National Bank, Seylan Bank and Sampath Bank) in this scope.

Descriptive statistics (mean, standard deviation, number of samples, ets.) are used to evaluate the attributes of indicators, dimensions, and overall customer satisfaction (in terms of Product, Information and Communication, Branch Staff and Convenience, Price, and ATM and System).

Keywords: Product, Information & Communication, Branch Staff, Price, ATM & System and Women's Satisfaction on Saving Account

TABLE OF CONTENTS

ACKNOWLE	DGMENT	I		
ABSTRACT				
TABLE OF CONTENTS				
LIST OF TABLES				
LIST OF FIGU	URES	VIII		
LIST OF ABR	REVIATION	IX		
		Page		
CHAPTER 1	INTRODUCTION	1		
1.1	Background	1		
1.2	Problem Statement	2		
1.3	Questions of Study	3		
1.4	Objective of the Study	3		
1.5	Signification of the Study	3		
1.6	Scope of the Study	4		
1.7	Assumptions			
1.8	1.8 Limitation of the Study			
CHAPTER 2	LITERATURE REVIEW	6		
2.1	Services (or Products) Offered by Banks	8		
2.2	Understanding Customer Needs	8		
	2.2.1 How can we give that added Value or Quality to a customer?	9		
	2.2.2 What is Important to Customers?	9		
2.3	The Customer and Related Aspects	9		
	2.3.1 Who is a Customer?	9		
	2.3.2 Customer Service	10		
	2.3.3 Customer Satisfaction	10		
	2.3.4 Customer Loyalty	11		

	2.3.5 Service Quality	11
	2.3.6 Quality	11
2.4	Why is it important to Satisfy customers?	11
2.5	Measuring Customer Satisfaction	12
2.6	Quality and Satisfaction	13
2.7	Impact of Customer Satisfaction	15
2.8	The Complaint System	15
2.9	Customer Service Programme	17
2.10	Monitoring Customer Service	18
CHAPTER 3	CONCEPTUALIZATION AND OPERATIONALIZATION	20
3.1	Conceptualization framework	20
3.2	Customer Satisfaction	21
3.2.1	Product	21
3.2.2	Information and Communication	21
3.2.3	Branch Staff	21
3.2.4	Price	21
3.2.5	ATM and System	21
3.3	Data collection and Operationalization	22
3.3.1	Sampling and Data Collection	22
3.3.2	Operationalization	22
CHAPTÈR 4	RESEARCH METHODOLOGY	25
4.1	INTRODUCTION	25
4.2	Method of Data Analysis Presentation and Evaluation	25
4.2.1	Data analysis and Presentation	25
4.2.2	Evaluation of Indicators, Dimension and Women Satisfaction	26
4.2.3	Evaluation of Women Satisfaction between State and Private Banks	26
4.2.4	Evaluation of Purposes of Saving Accounts	28
4.3	Concluding Remarks	28

CHAPTER 5	DATA PRESENTATION AND ANALYSIS		
5.1	Personal Data		
5.1.1	Bank		
5.1.2	Age Level		
5.1.3	3 Occupation		
5.1.4	Level of Education		
5.1.5	Income		
5.1.6	Dependents		
5.2	Research Information		
5.2.1	Product	32	
5.2.2	Information and Communication	33	
5.2.3	Branch staff and Convenience	34	
5.2.4	Price	36	
5.2.5	ATM and System	37	
5.3	Overall Measures and Levels of Women Saving Satisfaction		
5.4	Level of Satisfaction between State and Private Banks		
5.5	Women Satisfaction with the Purpose of Saving Account		
5.6	Concluding Remarks		
CHAPTER 6	DISCUSSION OF THE RESULTS AND FINDINGS	44	
6.1	Discussion on Personal Data	44	
6.2	Discussion on Research Information	45	
6.2.1	Product	45	
6.2.2	Information and Communication	45	
6.2.3	Branch Staff and Convenience	46	
6.2.4	Price	46	
6.2.5	ATM and System	47	
6.3	Overall Measures and Level of Women Saving Satisfaction	47	
6.4	Levels of Satisfaction between State and Private Banks	49	
6,5	Women Satisfaction with the Purpose of Saving Account	49	

CHAPTER 7	CONCLUSION AND IMPLICATIONS		51
7.1	Conclusion of the Study		51
7.2	Implication of the Study		52
LIST OF REFERENCES		<i>y</i>	53
APPENDIX OF QUESTIONAIRE		57	