

**ASSESSING THE LEVEL OF CUSTOMER SATISFACTION WITH  
RESPECT TO PHYSICAL EVIDENCE AND EMPLOYEE  
INTERACTION.**



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## Abstract

With the continues growth of competition in the market place, understanding customer has become more and more important method of marketing. In search of competitive advantage managers are keen on accurately measuring the customer satisfaction in order to better understanding essential antecedents and consequences ultimately establish techniques to improve and maintain the high level of satisfaction with their customers.

In Batticaloa district after the civil war comes to end many banks are newly established, especially in Koralai Pattu Valaichchenai DS Division. The recently entered newly established banks have good customer growing ratio than earlier established banks. And also public has some different opinion about the customer satisfaction of the earlier and newly established banks. Further, both newly and earlier established banks are using Physical evidence and Employee interaction as a technique in order to satisfy the customers. Banking services are intangible; customers often rely on tangible cues or physical evidence and to assess their satisfaction with the service during and after consumption. Moreover the customer orientation of service personnel is often regarded as a main determinant of bank' success. Therefore, this study is conducted for assessing the level of customer satisfaction between earlier and newly established banks in relation to the physical evidence and employee interaction as variables.

The 100 questionnaire were issued to each bank to collect data from study population. The collected data have been presented by using SPSS package. This study found moderate level of satisfaction in the earlier established banks and high level of satisfaction in the newly established banks. It is concluded that customer satisfaction has to be improved in earlier established banks and maintain customer satisfaction in newly established banks. In additions the study offers suggestions to banking managers to attend to the consideration on the variables which were in moderate level to improve customer satisfaction in future.

**Keywords:** Physical evidence; Employee interaction; customer satisfaction; Koralai Pattu Valaichchenai DS Division

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