

**CUSTOMER COMPLAINT BEHAVIOR ON PERCEIVED
QUALITY AND PERCEIVED VALUE IN PEOPLES BANK
BRANCHES IN AMPARA DISTRICT**

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ABSTRACT

In the present banking system, excellence in customer service is the most important tool for sustained business growth. Customer complaints are part of the business life of any corporate entity. This is more in the banks because they are service organizations. As a service organization, customer service and satisfaction should be the prime concern of any bank. The bank believes that providing prompt and efficient service is essential not only to attract new customers, but also to retain existing ones. However, banks minimize instances of customer complaints and grievances through proper service delivery and review mechanism and to ensure prompt redress of customer complaints and grievances. The review mechanism should help in identifying shortcomings in product features and service delivery. Customer dissatisfaction can ruin the name and image of a bank. Therefore this research focused Customer complaint behavior on Perceived quality and perceived value in banks, effects between perceived quality and perceived value with customer's complaint behavior in banks in this study context.

The objectives of this study were to find effects between perceived quality and perceived value with customers complaint behavior in branches of peoples banks in Ampara district, to measure the perceived quality, perceive value and customers complaint behavior in the banks support of customers level in terms of gender, age, branch name, account type, education level, income, knowledge about banking service.

In order to achieve the objective of this study primary data were collected by researcher by using questionnaire among the 200 customers of people's bank branches in Ampara district secondary data were collected mainly from the published annual reports of the selected banks and interview from staff of bank branches. The collected data were analyzed by using univariate analysis.

The result of the study showed that effects between perceived quality and perceived value with customer complaint behavior have the negative effects. Because the perceived quality and perceived value is reasonably good in the banking services so the complaint behavior is low in this sector, the people's bank provide reasonably good services for the customer so that the complaint is very in low level in this peoples banks.

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