

**PERCEIVED RELATIVE SERVICE QUALITY OF PERSONAL
BANKING IN STATE AND PRIVATE COMMERCIAL BANKS IN
MATALE DISTRICT**

BY

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ABSTRACT

The main aim of the study is to find out “any difference on perceived service quality level between state and private commercial banks in Matale district.”. Other than main aim, objective of this study is to find out “is there any difference on perceived service quality level in respect to the five dimensions.

The conceptual model is developed based on the existing literature. This study was implemented with five dimensions which are used to measure the quality of services. Those dimensions are Reliability, Tangibility, Assurance, Responsiveness and Empathy.

This research study was implemented for the customers who are using the banking facilities selected in Matale district. Two hundred bank customers are selected equally by using stratify sampling technique. Using the developed questionnaire, the data was collected. The collected data were analyzed by using descriptive statistics.

Based on the findings of the study, it concludes that there is a high level of service quality in both private and state commercial banks. When the considers the level of each dimensions of service quality, Reliability, Tangibility, Assurance and empathy were in high level in both private and state commercial banks. But level for Responsiveness, the state banks’ customers in moderate and private banks’ customers in high level.

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