QUALITY OF SAVINGS SCHEME OF COMMERCIAL BANK IN POLONNARUWA DISTRICT

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17 JUL 2015

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FOM1437
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2014

ABSTRACT

Today commercial banks are very close to the economic development while providing a wide range of financial services to satisfy all types of customers. In the organization perspective, banking industry always consider to improve their savings accounts. When the banks consider to improve their savings accounts holders banks profitability in commercial banks.

The univariate Analysis was made to find out the Mean and Standard Deviation for the each and every variable. Cross Tabulation Analysis examining relationship between state banks and private banks with other variables. Further collected data were analyzed by using the SPSS 19.0 Computer package for interpreting and obtaining the conclusion.

The conceptualization framework of this study of consists of six variables such as financial stability, Banking Customer Relationship, Other benefits and other requirements of saving Deposits, Popularity of the Bank, Efficiency of the Banking System, Interest rate.

The empirical results obtained through this investigation provided several interesting points that necessitate further discussion. Thus the variables of popularity of the bank and interest rate shows moderate level quality and financial stability, Banking Customer Relationship, Other benefits and other requirements of saving Deposits, Efficiency of the Banking System have high level of quality of commercial banks in polonnaruwa district.

The findings of this research study shall be important on the theoretical as well as on the practical level. The findings of this study were important to improve the quality of savings scheme of commercial banks in Polonnaruwa district. The overall research finding indicates that the high level of quality of savings scheme of polonnaruwa district.

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