

**PERCEIVED SERVICE QUALITY OF PERSONAL BANKING OF
COMMERCIAL BANKS IN KURUNAGALA DISTRICT**

By



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ABSTRACT

The purpose of this study determines the level of service quality of personal banking of commercial banks in Kurunegala District. The conceptualization framework of this study was consisted of five variables such as tangibility, reliability, responsiveness, assurance and empathy.

Primary data collection method was used in this research. The primary data were collected using questionnaires from the banking customers. The 100 customers were randomly selected from five commercial banks in the Kurunegala district as a sample. Further collected data were analyzed by using the SPSS computer package for interpreting and obtaining the conclusion. Univariate analysis was used to find out the values for mean, standard deviation and percent by using the variables.

Findings of the research indicate that overall service quality is high level of personal banking of commercial banks in Kurunegala district. Because all the service quality dimensions mean values are greater than 3.5.

Keywords: Tangibility, Reliability, Responsiveness, Assurance, Empathy

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