



**DETERMINANTS OF CUSTOMER LOYALTY IN BANKING
SECTOR IN RATHNAPURA DISTRICT**

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Abstract

Customer Loyalty has been realized as a significant aspect in the establishment and maintenance of competitive edge in services sectors. Firm's performance is positively affected with customer loyalty. Customer Loyalty not only increases the business value but they also allow it to uphold costs lower than those associated with attracting new customers. Now days, banking sectors are promoting Relational marketing which is beneficial for them to build long-term relationship with their customers. In this research examine determinants of customer loyalty in banking sector in Rathnapura district

The study was carried out with seven variables as customer loyalty, perceived quality, satisfaction, switching cost, customer involvement, corporate image, and trust. For this analysis, Questionnaires were distributed among 200 people and data were collected through convenience sampling technique.

The results of the study showed that level of determinants of customer loyalty of the customer in Rathnapura district is high. And customer satisfaction and corporate image are highest. Regression and Correlation techniques were used for the analysis of this study. Findings show that there is a direct positive and significant relationship between determinants and customer loyalty. There are no significant differences in level of perceptions regarding the customer loyalty of banking by demographic factors

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