

**THE RELATIONSHIP BETWEEN SWITCHING BARRIERS
AND CUSTOMER LOYALTY OF PRIVATE COMMERCIAL
BANKS IN BATTICALOA DIVISIONAL SECRETARIAT
DIVISION.**

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ABSTRACT

The aim of this study is to identify the relationship between Switching Barriers and Customer loyalty of Private commercial banks in Batticaloa District. Based on the comprehensive literature review, the authors adopted five dimensions of Social Benefits, Confidence Benefits, Special Treatment Benefits, Switching Cost, Availabilities and Attractiveness of Alternativeness are having the relationship with Customer Loyalty.

The studies mainly analyze the objective of whether the Switching Barriers are having the Relationship on customer Loyalty. The study is mainly considers the primary data. The primary data were collected through closed structure questionnaire from 150 respondents from selected private banking sector in Manmunai North Divisional Secretariat division and used univariate and bivariate analysis techniques in order to analyze data and find the results of study objective.

At the same time the results show that The Relationship between Switching Barriers and customer Loyalty Furthermore, this study confirmed the importance of the three switching barriers which are Social benefits, Confidence Benefits, Special Treatment Benefits have Medium positive relationship on customer loyalty. Switching cost has lower positive relationship and Availabilities and Attractiveness of Alternatives have Weak Negative relationship of Manmunai North Divisional Secretariat area customers. The findings of this study have various managerial implications for state banks and other industries also.

Key words: Social Benefits, Confidence Benefit, Special Treatment Benefit, Switching cost, and Customer Loyalty.

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