

**THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION WITH SPECIAL REFERENCE TO PUBLIC BANKS IN KANDY DISTRICT IN SRI LANKA**  
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**Abstract**

*Service quality can be used to measure the performance of a manufacturing or service Organization. To achieve high organizational performance; service organizations should pay particular attention to Service Quality and Customer Satisfaction. This study investigated how service quality affects customer satisfaction in Sri Lanka. (Comparative study on public banks in Kandy District). The research used an explanatory survey approach. The study aims to determine how service quality affects customer satisfaction with a public bank in Kandy District. Customers of public banks served as the study's target audience, and 385 respondents were randomly chosen from this group. The convenience sampling technique was used to determine the respondents. Researchers have chosen banks that have a significant amount of customer demand. SPSS was used for analysis, allowing the researcher to show the data as tables and figures. The dependent variable is customer satisfaction, and the independent variable is service quality (reliability, responsiveness, assurance, empathy, and tangibles). According to research studies, Regression and correlation were used to evaluate the data. The correlation result supported all five of the public bank's hypotheses. The second stage's regression analysis, which was conducted, supported the correlation result. As a result of these tests, the responsiveness hypothesis in public banks is not supported while the hypotheses for reliability, empathy, assurance, and tangible are accepted. Based on the findings, the report recommends that public banks in the Kandy District develop new strategies to enhance their responsiveness to customer needs and establish procedures to boost customer confidence.*

**Keywords:** Service Quality, Public Banks, Customer Satisfaction, Sri Lanka.

**Introduction**

Banking success and sustainability depend on responsibility, excellent customer service, and technical developments. The companies with the top ratings aren't always the ones with the most power. This is because a company's accomplishments extend beyond just making a profit. Banks should be careful not to focus solely on shareholders, but also on the needs of their customers and the quality of service they provide. Customers' satisfaction will have a long-term impact on bank performance. Businesses must retain existing customers while attracting new ones to thrive in today's market. A company's level of customer satisfaction can be determined by the percentage of its customers who purchase the same product or service again. Customers become dissatisfied when the perceived quality falls short of their expectations. This happens when expectations outweigh performance. To evaluate the quality of a service, one must first examine how well actual results compare to those anticipated. A company that provides high-quality service will meet the needs of its customers while remaining economically competitive. Measuring customer satisfaction and other performance outcomes, as well as understanding and refining operational processes, identifying problems quickly and methodically, and establishing valid and reliable service performance measurements, can all contribute to this goal.

**Problem Identification**

Many financial institutions now place a premium on learning about and delivering on the features valued by their customers to acquire new customers and keep hold of their current base. The competition between new private sector banks and public sector banks has compelled service providers to understand better what drives customer satisfaction. Because of technological advancements and innovation, new-generation private sector banks have been able to establish a presence in the retail banking market.

When considering Sri Lanka, there is a certain opinion in the society that there is a clear difference in the service quality of the private and public sectors. This is fine with technology adoption. There needs to be better quality of staff service delivery. Time, Friendliness, Responsibility, Credibility, etc. Consumers have an idea that there are some areas for improvement in the public sector in such matters. As a service organisation, there is a strong relationship between customer satisfaction and service quality, which has also been proven in past research. The researcher observed that reliability, responsiveness, assurance, empathy, and tangibility determinants in this test affect customer satisfaction. The survey was conducted using a sample of 320 people using three banks: People's bank BOC and NSB in the Kandy district.

### ***Research Objectives***

1. Examine the importance of elements of service quality, including tangibility, reliability, empathy, assurance, and responsiveness in the context of Public Banking.
2. To investigate the connection between public banking customers' satisfaction and several elements of service quality.

### **Literature Review**

This research is based on what early researchers discovered in the study. It is critical to examine early researchers' statements about the analysis to gain knowledge and determine future direction.

#### ***Services Quality in Banking Sector***

According to (Ladhari, 2008) The ability to set oneself apart from the competition is crucial for any business, and service quality is a critical factor in this effort. Banks in the twenty-first century needed a distinct personality in order to succeed in the competitive banking environment. As the financial sector grows and diversifies, it is imperative that banks maintain a high standard of quality and service (Guo *et al.*, 2008).

#### ***The SERVQUAL model***

This model, developed by Parasuraman *et al.* (1988), proposes that Reliability, responsiveness, assurance, empathy, and tangibles are the five criteria that customers use to gauge service quality. Twenty-two statements make up the SERVQUAL instrument, which is intended to gauge how well a service meets its customers' needs and wants.

Reliability means that, In other words, the service provider is reliable in that it does what it says it will do and sticks to the deadlines it sets for its own (Grönroos, 2005). Reliability, it is argued, demonstrates the service provider's ability to perform services dependably and accurately (Safwan, Rehman, Afzal, & Ali, 2010). Furthermore, it entails doing it correctly the first time and is an important customer service component (Messay, 2012). Responsiveness. A service company's employees are eager to assist customers, attend to their needs, notify them when services will be provided, and then provide prompt service (Grönroos, 2005). It is noted that reliability is a critical quality to have, particularly in the banking industry (Ghost & Gnanadhas, 2011). Quickly resolves online transaction problems and internal, banking customer services are easily accessible by telephone (Habsah, Mohammad, & Aaida, 2017). Assurance. Customers will have confidence in the company because of their employees' actions, and the firm will make them feel safe. It also implies that employees are always polite and have the necessary knowledge to answer customers' questions (Grönroos, 2005). Employers' competency, politeness, credibility, and safety all contribute to the Assurance component, which indicates their ability to inspire trust and confidence (Parasuraman *et al.*, 1991). Empathy. The company understands its customers' problems and acts in their best interests, providing customers with individual personal awareness and appropriate operating hours. (Grönroos, 2005). The primary objective of this dimension is to keep customers using the bank's services. The ability to empathize with a customer entails more than just hearing them out and shaking in agreement. Employees provide individual attention to their customers and demonstrate that the bank has their best interests at heart (Grönroos, 2005). Tangibles. This determinant is associated with the physical and aesthetic appeal of a service provider's infrastructure and personnel (Grönroos, 2005). Based on consumer surveys, they discovered that the Tangible physical.

#### ***Customer Satisfaction in Banking Sector***

Employees need to demonstrate empathy by listening carefully to customers' specific requests and showing that the bank is looking out for their best interests before offering a solution (Luciano Munari, 2013). Long-term business success is dependent on customer satisfaction. To maintain or increase market share, businesses need to differentiate themselves from competitors by providing customers with superior products and services (Tsoukatos and Rand (2006)). Customer satisfaction has grown in importance due to increased competition, which is a critical factor in determining a bank's competitiveness (Berry *et al.*, 2002).

**Empirical Evidence**

Although there is widespread agreement that Service Quality and Customer Satisfaction are distinct constructs, there needs to be more agreement on the nature of their relationship; even though both influence customers' future product or service selection (Crompton & Tian-Cole, 2003). Although impact on customers' future intentions to choose products or services, needs to be as is no consensus on how Service Quality and Customer Satisfaction relate to one another (Crompton & Tian-Cole, 2003). Therefore, based on previous research findings in this study researcher will test the following hypotheses to investigate whether Service Quality significantly impacts Customer Satisfaction in Public banks in Kandy District in Sri Lanka.

**Table 1**

Hypothesis	Description
H1	Reliability significantly impacts Customer Satisfaction in Public banks in Kandy District.
H2	Responsiveness significantly impacts Customer Satisfaction in Public banks in Kandy District.
H3	Assurance significantly impacts Customer Satisfaction in Public banks in Kandy District.
H4	Empathy significantly impacts Customer Satisfaction in Public banks in Kandy District.
H5	Tangibility significantly impacts Customer Satisfaction in Public banks in Kandy District.

**Research Framework**

The following framework was developed to answer the question, "What effect do the five aspects of service quality have on customers' satisfaction?"

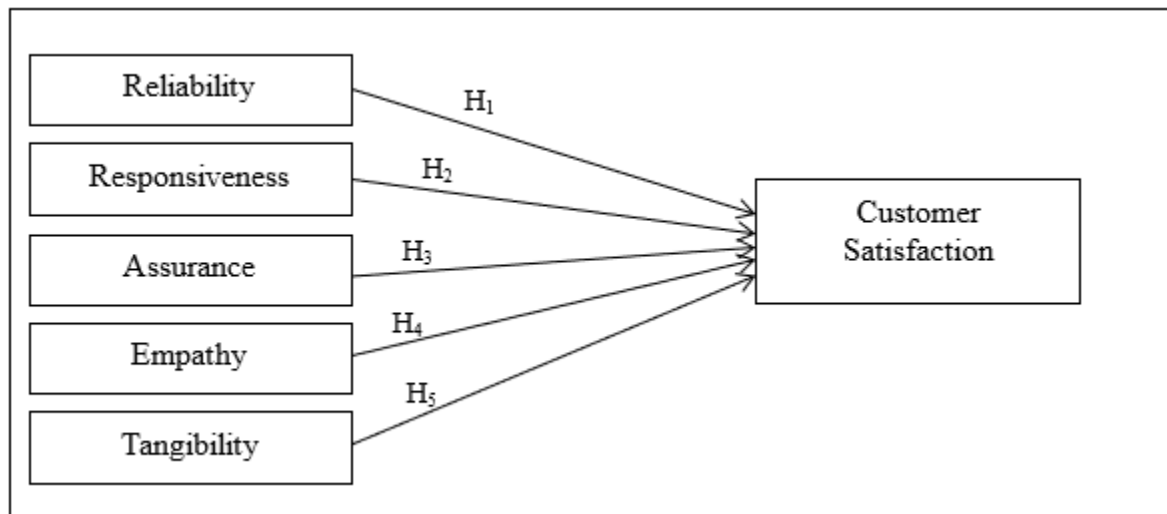


Figure 1: Conceptual Framework

Source: SERVQUAL Theoretical framework Adopted

## Methodology

**Table 2: Operationalisation**

Concept	Variable	Indicators	Source	Measure
(Independent Variable)	Tangibility	- Modern-looking equipment	(Rubogora, 2017)	5 Point Likert Scale
		- Neat-appearing employees	(Rishi & Deepak, 2017)	
		- Material Association		
	Assurance	- Security	(Rubogora, 2017)	5 Point Likert Scale
		- Information		
Responsiveness	- Employee politeness		5 Point Likert Scale	
	- Employees respond to a request.	(Rubogora, 2017)		
	- Employee always helpful			
Reliability	- Employees provide good service		5 Point Likert Scale	
	- Problem-solving	(Rubogora, 2017)		
	- Time	(Rishi & Deepak, 2017)		
Empathy	- Error-free records		5 Point Likert Scale	
	- Needs of customer	(Rubogora, 2017)		
	- Personal Attention			
Dependent Variable	Customer satisfaction	- Operating Hours		5 Point Likert Scale
		- Preferences	(Rubogora, 2017)	
		- Encouragement	(Mohammed & Tony, 2006)	
		- Switching		

Source: Adapted from Parasuraman, A., Zeithami, V. and Berry, LL. (1994), *Alternative Scales for Measuring Service Quality: A comparative Assessment based on Psychometric and Diagnostic Criteria*. *Journal of Retailing*, 70(3), 201-30.

The researcher preferred a self-administered questionnaire over other data collection methods. Analysis was purely quantitative. The questionnaire was created using the SERVQUAL model and consisted of two parts. Research instruments were included in part 1, and demographic factors were included in part 2. The quality of the service was measured across 34 different dimensions (tangibility, reliability, empathy, assurance, and responsiveness) (Cronin & Taylor, 1992). On a 5-point Likert scale, each item was rated. Demographic items included gender, age, and preferred Distance & experience. The target population was customers of public banks in Kandy District, Sri Lanka.

The researcher distributed an aggregate of 385 questionnaires among customers of Public Bank in Kandy District through cluster sampling. Only 348 responses were received. Three hundred twenty were usable, with a response rate of 91.5%. The questionnaire contained 34 items divided into six categories. Researchers use convenience sampling to save money and time. In addition, they suggest that probability sampling only sometimes ensures accuracy and that providing it is not possible in some cases.

**Table 3: Methodology**

Research Approach	Quantitative research approach
Population & Sample	Population; Public and private bank customers Sample; 385 customers of three public banks in Kandy District

Data Collection	self-administered Questionnaire
Sampling Method	Convenience Sampling
Analytical Techniques	<ul style="list-style-type: none"> <li>- Descriptive statistique techniques</li> <li>- Hypothèses Testing</li> <li>- Corrélation coefficient analyses</li> <li>- Régression analysais</li> <li>- Simple linear regression analysis</li> <li>- Multiple linear regression analysis</li> </ul>

Source: Survey Data

## Results And Discussion

**Table 4: The Respondent Profile**

		Frequency	Percentage (%)
<b>Gender</b>	Male	150	46.8
	Female	170	53.2
<b>Age</b>	Below 18 years	43	13.2
	18 - 35 years	122	38.2
	36 - 65 years	140	43.4
	Above 66 years	15	5.2
<b>Distance to bank</b>	Below 1 km	31	9.6
	1- 3 km	85	26.6
	3 - 5 km	140	43.7
	Over 5 km	64	20.1
<b>Experience with bank</b>	Below two years	36	9.3
	2 - 4 years	79	22.5
	4 - 6 years	167	43.2
	over 6 Years	97	25
<b>Bank</b>	Bank of Ceylon	85	26.5
	Peoples' Bank	134	41.8
	National Savings Bank	101	31.7

N-320

Source: Survey Data

**Table 5: Reliability analysis**

	Cronbach's Alpha	No. of Items
Reliability	0.958	4
Responsiveness	0.959	5
Assurance	0.952	4

Empathy	0.968	6
Tangibility	0.960	5
Customer Satisfaction	0.982	10

Source: Survey Data

According to Table 5, Cronbach’s alpha is a measure used to assess the reliability, or internal consistency, of a set of scale or test items. All the variables have adopted Cronbach alpha value between 0.952 to 0.982, and the information acquired from the generated questionnaire is appropriate, so it is reliable for further studies. This was concluded as the alpha value is more than 0.9.

**Table 6: Multiple Correlation Test**

		MRL	MRS	MAS	MEM	MTG	MCS
<b>MRL</b>	Pearson Correlation	1					
	Sig. (2-tailed)						
<b>MRS</b>	Pearson Correlation	.893**	1				
	Sig. (2-tailed)	.000					
<b>MAS</b>	Pearson Correlation	.875**	.921**	1			
	Sig. (2-tailed)	.000	.000				
<b>MEM</b>	Pearson Correlation	.901**	.919**	.912**	1		
	Sig. (2-tailed)	.000	.000	.000			
<b>MTG</b>	Pearson Correlation	.895**	.902**	.903**	.931**	1	
	Sig. (2-tailed)	.000	.000	.000	.000		
<b>MCS</b>	Pearson Correlation	.900**	.900**	.899**	.934**	.925**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	

Source: Survey Data

Table 6 shows that the correlation coefficient for the relationship between Customer Satisfaction and all the variables is greater than 0.7. So there is a strong positive and significant relationship between Customer Satisfaction and Service quality. This result supports the study's hypothesis (H1, H2, H3, H4, H5). Service quality has a greater impact on customer satisfaction.

**Regression**

**Table 7: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.952 <sup>a</sup>	.906	.904	.30123	1.974

Source: Survey Data

**Table 8: ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
<b>1</b>	Regression	273.089	5	54.618	601.915	.000 <sup>b</sup>
	Residual	28.492	314	.091		
	Total	301.581	319			

Source; Survey Data

**Table 9: Coefficients**

Model	Unstandardized Coefficients	Standardised Coefficients	t	Sig.
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		B	Std. Error	Beta		
<b>1</b>	(Constant)	.086	.053		1.621	.106
	MRL	.174	.043	.180	4.015	.000
	MRS	.056	.055	.055	1.021	.308
	MAS	.108	.051	.108	2.127	.034
	MEM	.363	.058	.362	6.246	.000
	MTG	.279	.053	.280	5.256	.000

Source: Survey Data

According to table 7, this model describes the dependent variable as 90.6%. Table 8 shows whether the overall model is accepted or not. Here the significant value should be less than 0.05. And the model has a substantial deal of less than 0.05. Therefore, this model is acceptable. Table 9 shows, to accept the alternative hypothesis, the p-value must be less than 0.05. According to this data, H2 has been rejected. Because its P value is 0.308, all other hypotheses can be accepted.

**Table 10: Hypothesis Testing Summary**

Variable	Significance Level (P)	Hypothesis	Hypothesis result
Reliability	0.000	H <sub>1</sub> - Reliability significantly impacts Customer Satisfaction in Public banks in Kandy District.	H <sub>1</sub> is supported, and the Null hypothesis is not supported
Responsiveness	0.308	H <sub>2</sub> - Responsiveness significantly impacts Customer Satisfaction in Public banks in Kandy District.	H <sub>2</sub> is Not supported, and the Null hypothesis Failed to reject
Empathy	0.034	H <sub>3</sub> - Assurance significantly impacts Customer Satisfaction in Public banks in Kandy District.	H <sub>3</sub> is supported, and the Null hypothesis is not supported.
Assurance	0.000	H <sub>4</sub> - Empathy significantly impacts Customer Satisfaction in Public banks in Kandy District.	H <sub>4</sub> is supported, and the Null hypothesis is not supported
Tangibility	0.000	H <sub>5</sub> - Tangibility significantly impacts Customer Satisfaction in Public banks in Kandy District.	H <sub>5</sub> is supported, and the Null hypothesis is not supported.

Source: Survey Data

### Conclusions and Implications

The study's findings have significant implications from both a theoretical and empirical perspective. From a methodological perspective, the study adds to understanding customer satisfaction in Sri Lanka's public banking sector. This would stimulate the interest of researchers in the field. From a practical perspective, the study provides the following important information for required know-how about the practicability of the Sri Lankan public banking sector. According to the study findings, not only that, but employee reliability, responsiveness, empathy, assurance & tangibility have a significant impact on customer satisfaction in the Public Bank service in Sri Lanka. If public banks can increase their empathy for their customers, it may be a factor in increasing the customer satisfaction of those who deal with them. Additionally, approach new technologies and equipment to increase efficiency, establish communication standards, establish evaluating systems, and encourage customer feedback to improve service quality management in the Kandy Public Bank.



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