



**INSTITUTE OF HUMAN RESOURCE ADVANCEMENT
UNIVERSITY OF COLOMBO**

**MASTER OF SCIENCE IN SERVICE MANAGEMENT
MScSM 04 - THESIS**

**IMPACT OF SERVICE QUALITY OF SELF SERVICE
TECHNOLOGY ON CUSTOMER SATISFACTION IN DIGITAL
BANKING CONTEXT: A STUDY ON SELECTED BANKS FROM
COMMERCIAL BANKING SECTOR IN KALUTHARA
DISTRICT.**

**THIS THESIS IS SUBMITTED AS A PARTIAL FULFILMENT OF
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ABSTRACT

Sri Lanka as a developing country depends on finance industry of the country. With the increasing competition in the industry, and the development of the technology the industry has introduced self-service technology and proacts to the customers which support in reducing the costs of the banks and the costs of the customers also. Due to the comparatively low growth in adopting self-service technology by the Sri Lankan banking customers the researcher tended to conduct a research study on "Impact of Service Quality of self-service technology on customer satisfaction in Digital banking context".

The literature provided evidence that customer satisfaction is affected by the quality of the service offer by the service industries and reliability, assurance, tangibility, empathy and responsiveness as a dimension of the service quality. However, such a study has not been conducted in Sri Lankan context, focussing on the apparel industry although the industry has significant contributions to the national economy which resulted the researcher to consider to conduct a primary study.

The study has considered the identified five dimensions of service quality as independent variables and the customer satisfaction as the dependent variable. With a hypothetic deductive approach, the researcher has planned a survey to collect quantitative primary data through a pre-planned questionnaire based on a sample of 400 participants.

The analysis indicated that all five dimensions of service quality are practiced at a moderate level in the industry and the customer satisfaction level was also rated to be moderate. Further, the analysis has identified a positive and statistically significant correlation between the independent variables and the dependent variable. Hence the findings indicate that customer satisfaction can be improved by adopting the best possible qualities of the service. Thus, the report has proposed recommendations to enhance the service quality whereas a such would increase the satisfaction of the customers which is important for the banks to be competitive and sustain the customers with the banks.

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