

**IMPACT OF BANKING CONVENIENT FACILITIES TO
CUSTOMER SATISFACTION**

**(WITH SPECIAL REFERENCE TO THE COMMERCIAL
BANKS' SAVINGS ACCOUNT HOLDERS IN UVA PROVINCE)**

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**Impact of Banking Convenient Facilities to Customer Satisfaction with
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Account Holders in Uva Province**

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Abstract

In respect of financial affairs of almost every country in the world "The Banker" plays an important role. The health of the economy is closely linked to the soundness of its banking system. On other hand country's savings directly influence on its development. Therefore increasing savings in any country can be considered as hallmark of development. It can be identify that there is reduction of domestic saving ratio in Sri Lanka within last 10 years. So it is vital to identify factors that affect on customer satisfaction of savings accounts holders, because it makes direct influence on demand of savings accounts in banks. The aim of this research is to identify the existing situation of customer convenient facilities with customer satisfaction and identify the most effective type of customer convenient facility towards customer satisfaction.

The population of the whole research was total savings accounts holders of commercial banks in Uva province. A sample of 300 savings account holders were selected, with 20 each from 15 banks branches from Badulla and Monaragala districts.

Key findings of research show that averagely savings account holders were almost agreed with the existing situation of transaction convenience, benefit convenience, decision convenience, customer expectation, individual factors and reliability. But generally savings account holders were moderately agreed with existing situation of access convenience and service quality. The findings indicate that there is a strong positive relationship between transaction, benefit, decision, and access conveniences with customer satisfaction. Also it recognized that there is a positive relationship between customer convenience and customer satisfaction. Further findings reveal that decision convenience as most effective type of convenient facility towards customer satisfaction.