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IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION;
With Special Reference to Commercial Banks' SMEs Unit

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Abstract

SME is the backbone of all developed and developing nations. The development of this sector is paramount important for any country irrespective of their level of development. In this process, SME must gain satisfactory support from Financial Intermediaries through providing necessary financial facilities. Banking sector plays a very important role in economic development and increasing GDP of the country. Considering the importance, bank has focused much attention and it is now considered a priority to establish SMEs unit in banks .This sector mainly depends on the trust and loyalty of the SME to the server bank and quality SMEs service moreover better customer relationship strongly influence on customer satisfaction in commercial banks' SMEs units. Service quality is an approach to manage business processes in order to ensure full satisfaction of the customers & quality in service provided. It works as an originator of customer satisfaction. The aim of this research study is to determine the existing level and relationship with service quality and customer satisfaction through that identify the most significant service quality dimensions which influence to customer satisfaction on SMEs of commercial banks' SME unit in Badulla District. This study empirically evaluated five service quality dimensions (Tangibility, Assurance, Responsibility, Empathy and Responsiveness) and their impact on SMEs satisfaction in commercial banks' SMEs unit in Badulla District. This study was focused on one hundred SMEs of Badulla district. Primary data were gathered through a questionnaire. The result of studies indicated that service quality dimensions plays significant role in reliability, responsiveness, empathy and assurance in Private Banks in Badulla District.

Keywords: Service Quality, Customer Satisfaction, SMEs unit