

**SERVICE QUALITY AND CUSTOMER SATISFACTION
(REFERENCE TO THE NON BANK FINANCIAL
INTERMEDIARIES IN BADULLA DISTRICT)**

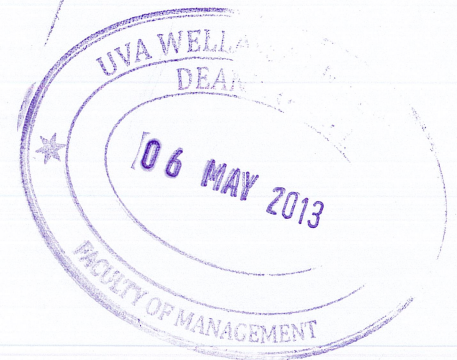
*This dissertation is submitted as a partial fulfillment of the degree of Bachelor of
Business Management in Entrepreneurship and Management*

Faculty of Management

Uva Wellassa University

Registration Number: UWU/ENM/09/0040

Year 2012/2013



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ABSTRACT

The purpose of this paper is to examine the relationship between service quality and customer satisfaction in Non Bank financial intermediaries in Badulla district. The study uses quantitative approach to meet the objective. To measure the service quality the popular model SERVQUAL was used, and structured questionnaire was employed to collect the relevant data, and questionnaire was pre test and result was indicated that instrument was reliable. All customers who are deal with non bank financial intermediaries are the population of this research and 100 customers are selected as sample by using simple random sampling method. . In order to meet the objectives of the study descriptive statistical, correlation analysis and regression analysis were employed. SPSS (statistical package for social science) version 16.0 was used as statistical tool. The study finds that there is high positive correlation between service quality dimensions and customer satisfaction, accordingly the order of importance of the correlation values of service quality dimensions and customer satisfaction are, Reliability 0.788, Assurance 0.687, Tangibles 0.519; and Empathy 0.485 Responsiveness 0.400. And also the findings showed that Customers' satisfaction is mostly influenced by the Reliability service quality dimension with higher coefficient value of 0.490. This finding highly emphasis the need for NBFIs' managers to place an emphasis on the SERVQUAL dimensions of service quality, especially on reliability, and should start with improving service quality in order to raise customer satisfaction.

Key Words: Customer Satisfaction, Service Quality, SERVQUAL model