

Customer Satisfaction on Service Encounters in the Special Reference to State Banks of the Western Province in Sri Lanka

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Banks as a service provider, offer similar kinds of products, and those are differed by the quality of their service. Banks involved in the provision of a range of services including traditional banking services and beyond that it involves the provision of self-banking services. When banks providing a service, banks should have the ability to satisfy customers in the purchasing movement it is known as service encounter. The concept of service encounter reveals that, direct interaction between customer and service provider. This study focused on traditional and self-service bank encounter quality and how it affects customer satisfaction. Recovery, spontaneity, and adaptability are the common encounter themes that are available in the literature. However, traditional service encounter quality measures are not efficient to measure the self-service encounter quality. The researcher had to consider technology-based service quality measures to evaluate the self-service encounter quality such as easy to use, convenience, security, and efficiency. A quantitative approach was used to conduct the research and data were collected from 171 youth state bank account holders in the western province through a Stratified random sampling technique therefore, Bank of Ceylon, People's Bank, National Savings Bank, Regional Development Bank selected for the study due to their huge branch network compared to other public banks. The online survey method used to collect the data and SPSS 25 software was used to analysing the data. The hypotheses were tested by using Correlations analysis and simple linear regression, and multiple linear regression was used to analyse the research objectives. Findings reveal that, the strong positive impact of encounter service quality towards customer satisfaction (0.811). In addition that, traditional and self-service encounter quality has a positive and significant impact on bank customer encounter satisfaction. Spontaneity is the highest contributor for the traditional service encounter quality while recovery shows minimum contribution. When considering the Self-service encounter respectively convenience, ease to use, security, and efficiency significantly impact the encounter satisfaction. Furthermore, Self-service is the most promising banking method in the youth. However, banks have to set a precedent benchmark in both banking methods to offer greater convenience to customers.

Keywords: Service encounter quality; Service encounter satisfaction; State bank