

Service Quality and Perceived Customer Satisfaction of National Savings Bank in War Affected Area with Special Reference to Jaffna District

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ABSTRACT. The objective of this study is to examine the relationship between service quality and customer satisfaction in an extreme environment. Correlation and Regression analysis were used to assess data collected from 117 National Savings Bank customers in Jaffna district. Data for the study were gathered by employing well designed questionnaire addressing the SERVQUAL measurement instrument with an overall response rate of 97.5 %. Findings of the study indicated that service quality and customer satisfaction variables are positively correlated significantly, i.e. service quality- customer care, service quality -customer value increases customer satisfaction also increases. Further, the findings of this study revealed that service quality has a greater impact on customer satisfaction; that is service quality -customer value has greater impact on customer satisfaction than service quality- customer care. Analysis of the demographics variables revealed that gender; significantly contributed variations in the level of customer satisfaction. Research implication of this study is that the sample used in this study is specific in nature, it constituted of National savings bank. Thus, the results should be interpreted accordingly. On the basis of these findings, implication of the study was highlighted.

Key words: Service Quality, National Savings Bank, Customer Satisfaction.

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