

**Customer Satisfaction on Islamic Banking in Sri Lanka
(Special Reference Amana Bank Plc in Kurunegala District)**

Supervisor

*Mr. MSA. Riyad Rooly,
Lecturer (Prob.),
Faculty of Islamic studies
& Arabic Language,
SEUSL*

Researcher

*Mr. AAM. Mubassir,
Department of Islamic Studies,
Faculty of Islamic studies
& Arabic Language,
SEUSL*

ABSTRACT

Islamic Banking and Finance is one of the fastest growing segments in the banking industry in Sri Lanka. Islamic Finance was introduced in 1997 with establishment of Amana Investment in Sri Lanka. The amendments of Banking Act No: 30 of 1988 in March 2005. Customer satisfaction has been one of the main concerns of bank industry. Satisfaction is as a judgment following a consumption experience - it is the consumer's judgment that a product provided a pleasurable level of consumption-related fulfillment (adapted from Oliver 1997). Customer satisfaction can't be limited to short term strategy it's a long term strategy of any firm. It has been increasingly popular due to its helpful attribute towards judgment of the customer preferences and choices. It simplifies the decision maker role and helps to take any major or minor decision to cater customer. (Schnaars, 1991)

To what extent did the customer satisfaction with the service of Amana Bank Plc in Kurunegala District? The main purpose of this research is to focus on the customer satisfaction towards Islamic banking in Kurunegala District based on the different factors including service quality, product quality offered by Islamic banks, customer care level of Islamic banks, financial benefits given to its customers, competition with conventional banks, religion and market reputation. This study highlights the level of customer awareness and determines the relationship between service quality and customer satisfaction with respect to Amana bank.

The methodology was used to collecting data for primary data. Primary source of data were collected from customers through structured interview scheduled by way of personal interview. The satisfaction reports of customers towards banking services were collected by questionnaires. The interview schedule was finalized from the respondents of Kurunegala district. 200 questionnaires were processed for the study. SPSS was used to analyze the data

The findings suggest that Muslim customers satisfaction is establish relationships with Amana bank because they trust that Amana bank is Shariah compliant. Therefore, providing secure banking products that are fully compliant with Islamic principles are necessary.

The chapter one provides the brief introduction, history of Islamic banks, objectives, research questions, methods, sampling. Second chapter deals with the Review of Literature. Third chapter explain about data collection, methodology, population & sample and methods

of Analyzing. Forth chapter presents the opinions of the customer's satisfactions in Amana bank. Fifth chapter provides Conclusions and Recommendations of the study.

Keywords: Islamic bank, Amana bank, Customer satisfaction.