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Perceived services quality of public and private banks: an application of the BANKSERV Model

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The purpose of this study was to examine the services quality of banking sector in Sri Lanka. Since, BANKSERV model was especially developed to examine the services quality of banking sector; researchers selected this model to extensively test banking industry. The current study measured services quality of public and private sector banks in Matara district in Sri Lanka. Survey method was used as the main research method for the study. The sample consisted of 147 respondents selected based on convenience sampling procedure based on their age, income, educational level. The variables of the study were Staff Conduct, Credibility, Communication and Access to teller service. Study data were collected using a self-administered questionnaire and the questionnaire was developed focusing on four variables of the BANKSERV model. The results showed that, the services quality of public and private sector banks have no significant differences. The findings of the study help customers to take an excellent decision when they select a banker.

Keywords: services quality, staff conduct, credibility, communication