THE RELATIONSHIP BETWEEN TECHNOLOGY READINESSES, SERVICE QUALITY AND CUSTOMER SATISFACTION TOWARDS SELF-SERVICE BANKING IN THE ANURADHAPURA DISTRICT

By

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ABSTRACT

The objective of this study is to examine the effect of service quality to the relationship between technology readiness and customer satisfaction towards self-service banking in the Anuradhapura District. In present, self-service banking is the essential part of the society. In order to retain and attract customers, the self-service banks have to fulfil their want successfully. In that situation self-service technology act significant role in the banking industry.

The study accompanies with Quantitative research approach. Primary data had been practiced by this study. Structured questionnaire was used as the method of data collection and questionnaire consist with two parts as personal information of the respondent and research information. Questionnaire included 34 questions with five Likert scale ranging from strongly disagree to strongly agree. 200 self-service customers selected from selected self-service banks to data collection. Convenience sampling technique is used as sampling method. It has been considered Anuradhapura district as research area. Collected data were analyzed using SPSS 22.0 analysis. The data were analyzed using descriptive statistics, correlation, and regression analysis.

The result indicated that the technology readiness, service quality and customer satisfaction were high level in selected self-service banks. Also result indicated significant positive relationship (technology readiness and customer satisfaction, service quality and technology readiness, service quality and customer satisfaction). The result indicated that partially mediation influence of service quality to relationship technology readiness and customer satisfaction.

As a result of this study, the selected self-service banks must give their attention for technology readiness and service quality to increase customer satisfaction.

Keywords: Self-Service Banking, Self-Service technology, Technology Readiness, Service Quality, Customer Satisfaction

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