QUALITY OF LEASING SERVICE OF FINANCIAL INSTITUTIONS IN RATNAPURA

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ABSTRACT

This study examines the quality of leasing service of financial institutions in Ratnapura district. This study was conducted on the positivism approach to research. The study adopted a descriptive survey research design. A structured questionnaire was prepared and distributed to all selected respondents. The research population consists of all Banks and Leasing companies' customers (100 in number) in Ratnapura district. Hundred customers were participated in a survey. A total of 100 questionnaires were returned for a response rate of 100%.

The study comprised of two major variables, namely five dimensions, which was the independent variables and service quality which was the dependent variable. A five point scale was used to collect data and analysis was based on mean, percentage and standard deviation. The findings indicate the Mean value was calculated to identify the level of service quality of leasing services.

Mean value was calculated to identify the level of quality of leasing service. First calculated mean values for all indicators. Then calculated overall service quality for all indicators. Standard Deviation value was calculated to identify the variation among answers provided by respondent. If standard deviation value is more than 1.00, then there is a big difference among respondents. If the value is less than 1.00, then respondents have given similar answers.

In this study, overall service quality is based on 5 dimensions of reliability, responsiveness, empathy, tangibility and empathy. According to findings, the result shows quality of leasing service of financial institutions was moderate. The average score of three dimensions in less than 3.5.There are Responsiveness, Reliability and Empathy. The averages score of two dimensions in higher than 3.5.There are Tangibility and Assurance. The majority of the respondents were scored agree and moderate for the questions which are related to the quality of leasing service of financial institutions in Ratnapura district. Out of all five dimensions Tangibility is the highest scored dimension. Therefore, when consider overall service quality of financial institutions in Ratnapura district, there is a moderate level of quality of leasing service.

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