

**A COMPARATIVE STUDY ON THE SERVICE QUALITY
BETWEEN ALLIANCE FINANCE PLC AND COMMERCIAL
LEASING COMPANY (PUTTALAM DISTRICT)**

By

W.M.S.M.BANDARA

**EU/IS/2009/COM/19
COM 1039**

**A Project Report Submitted to the faculty of Commerce and Management,
Eastern University, Sri Lanka as a partial fulfillment of the requirement of the
Degree of Bachelor of Commerce (B.com) Special**



**Department Of Commerce
Faculty of Commerce and Management
Eastern University, Sri Lanka**

ABSTRACT

This is an empirical study that investigates the service quality between Alliance Finance PLC and Commercial Leasing Company (puttalam district). Service quality is a comparison of performance between Alliance Finance PLC and Commercial Leasing Company (puttalam district). Service quality is a focused evaluation that reflects the customer's perception of specific dimensions of service, reliability, responsiveness, assurance, Empathy, tangibles. In Puttalam district financing sector disclosures their service quality in different levels. The purpose of the research follows to find the answer the following research problem "Does the service quality of Alliance Finance PLC differ from that of Commercial Leasing Company?" and objectives was to identify the demographic factors different on the service quality of the Alliance Finance PLC and Commercial Leasing Company and to identify the level of reliability, responsiveness, assurance, Empathy, tangibles on the service quality of the Alliance Finance PLC and Commercial Leasing Company.

In Conceptualization and methodology measure the level of service quality in the Alliance Finance PLC and Commercial Leasing Company. using using the random sampling technique is adopted and sample size of the data is 200 from the Alliance Finance PLC and Commercial Leasing Company. The findings have been obtained through univariate analysis, independent sample t- test and one way ANOVA as statistical techniques for examining the 5 dimension of the service quality.

According to the independent sample t- testing analysis, researcher could interpret the result; there was a difference between service qualities of both Finance Companies and According to the univariate analysis, researcher could interpret the result; The Commercial Leasing Company mean is high than Alliance Finance PLC. So the Commercial Leasing Company fulfills the customer's expectation rather than Alliance Finance PLC.

KEY-WORDS: Service Quality, Independent, ...

TABLE OF CONTENTS

Contents	Page No:
Acknowledgement.....	I
Abstract.....	II
Table of Contents.....	III
List of Tables.....	IX
List of Figures.....	X
Abbreviations.....	XI
1. Chapter One: Introduction	
1.1. Background of the Study	01
1.2. Problem Statement	03
1.3. Research Questions	04
1.4. Objectives of the Study	04
1.5. Significance of Study	05
1.6. Scope of Study	05
1.7. Limitations of Study	06
1.8. Assumptions of Study	06
1.9. Summary	06
2. Chapter Two: Literature Review	
2.1. Introduction	07
2.2. Conceptual Roots of Service Quality	07
2.2.1. Definitions of Service Quality	08
2.2.2. Service Quality Models	09
2.2.3. Service Quality Dimensions	10
2.2.3.1. Reliability	11

2.2.3.2.	Responsiveness	11
2.2.3.3.	Assurance	12
2.2.3.4.	Empathy	12
2.2.3.5.	Tangibility	13
2.3.	Service Quality in Financing	13
2.4.	Summary	14
3.	Chapter Three: Conceptualization and Operationalization	
3.1.	Introduction	15
3.2.	Conceptualization	15
3.2.1.	Reliability	16
3.2.1.1.	Promised Service	16
3.2.1.2.	Interest of Problem Solving	16
3.2.1.3.	Right Service	17
3.2.1.4.	Maintain Error-Free Record	17
3.2.2.	Responsiveness	17
3.2.2.1.	Informed Service	17
3.2.2.2.	Prompt Service	17
3.2.2.3.	Willingness to Help	17
3.2.2.4.	Respond the Requests	18
3.2.3.	Assurance	18
3.2.3.1.	Employee Confidence	18
3.2.3.2.	Safe the Transaction	18
3.2.3.3.	Consistently Courteous	18
3.2.3.4.	Knowledge to Answer	19
3.2.4.	Empathy	19
3.2.4.1.	Individual Attention	19
3.2.4.2.	Caring Convenient	19
3.2.4.3.	Personal Attention	19
3.2.4.4.	Understand the Needs	19
3.2.5.	Tangible	20
3.2.5.1.	Modern Equipment	20

3.2.5.4. Facilities and Designs Comfortable	20
3.3. Operationalization	21
3.4. Summary	22
4. Chapter Four: Research Methodology	
4.1. Introduction	23
4.2. Method of Survey	23
4.3. Sampling	23
4.3.1. Study population	23
4.4. Method of Data Collection	24
4.4.1. Primary Data	24
4.4.1.1. Questionnaire	24
4.5. Data Analyzing Methods	25
4.5.1. Statistical Analysis of Data	25
4.6. Method of Data Evaluation	25
4.7. Summary	26
5. Chapter Five: Data Presentation and Analysis	
5.1. Introduction	27
5.2. Reliability	27
5.3. Personal Profiles of Customers	28
5.4. Service quality gap between Alliance Finance PLC & Commercial Leasing Company	35
5.5. Hypotheses Testing Method	42
5.5.1. Gender	42
5.5.2. Age	43
5.5.3. Income	43
5.5.4. Education	44
5.5.5. Compare the Reliability of Alliance Finance PLC and Commercial Leasing Company	45
5.5.6. Compare the Responsiveness of Alliance Finance PLC and Commercial Leasing Company	45

Commercial Leasing Company	46
5.5.8. Compare the Empathy of Alliance Finance PLC and Commercial Leasing Company	46
5.5.9. Compare the Tangibles of Alliance Finance PLC and Commercial Leasing Company	47
5.5.10. Compare the Overall Service Quality of Alliance Finance PLC and Commercial Leasing Company	48
5.6 Summary	48
6. Chapter Six: Discussion	
6.1. Introduction	49
6.2. Discussion on demographic variable	49
6.2.1. Gender	50
6.2.2. Age	50
6.2.3. Educational Qualification	50
6.2.4. Monthly Income	51
6.2.5. Name of the Finance Company	51
6.2.6. Type of Finance	51
6.3. Discussion on the Research Variables	52
6.3.1. Reliability	52
6.3.1.1. Promised Service	53
6.3.1.2. Interest of Problem Solving	53
6.3.1.3. Right service	53
6.3.1.4. Maintain Error-free Record	54
6.3.2. Responsiveness	54
6.3.2.1. Informed Service	55
6.3.2.2. Prompt Service	55
6.3.2.3. Willingness to Help	55
6.3.2.4. Respond the Requests	55
6.3.3. Assurance	56
6.3.3.1. Employee Confidence	57
6.3.3.2. Safe the Transactions	

6.3.3.4.	Knowledge to Answer	57
6.3.4.	Empathy	58
6.3.4.1.	Individual Attention	59
6.3.4.2.	Caring Convenient	59
6.3.4.3.	Personal Attention	59
6.3.4.4.	Understand the Needs	59
6.3.5.	Tangible	60
6.3.5.1.	Modern Equipment	61
6.3.5.2.	Sufficient and Visible	61
6.3.5.3.	Neat and Professional Appearance	61
6.3.5.4.	Facilities and Designs Comfortable	61
6.4.	Summary	62
7.	Chapter Seven: Conclusions and Recommendations	
7.1.	Introduction	63
7.2.	Conclusions	63
7.3.	Recommendations	66

References

Appendix

Appendix - 1: Questionnaire of the Research

Appendix - 2: The Output of the Analysis