A COMPARATIVE ANALYSIS OF CUSTOMER SATISFACTION ON SELF SERVICE TECHNOLOGY CHANNELS BETWEEN STATE AND PRIVATE BANKS IN GAMPAHA DISTRICT

By

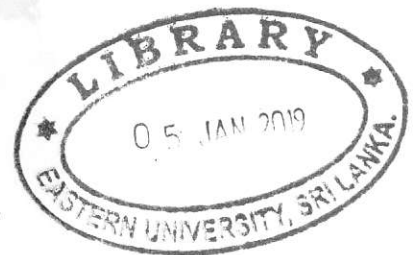**JAYASEKARA MUDIYANSELAGE THARAKA MADHUSANKA**

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ABSTRACT

The last two decades in the banking industry has seen many developments to face the competition among its competitors. Technology is one field that banking industry focuses on for this competition. Nowadays self-service technology channels are the popular technologies used by banks. Self-service technology is the outcome of technological innovations and competition. The customers' satisfaction is also very important to face the challenges for the banks to cope up with other banks. Hence this research focuses on the satisfaction level of customers towards self-service technology channels provided by public and private sector banks in Gampaha district. The objectives of this study were, to find out the level of customer satisfaction on attributes of SST channels between state and private banks in Gampaha district and identify the level of overall customer satisfaction towards their SST channels. The primary data were collected from questionnaire method and the sample of 100 customers has been selected using random sampling method from two private and two public banks. From the analysis, it is found that with regard to satisfaction in SST channels, the customers of both sectors of banks are high level satisfied.

Also the customers are moderate satisfied on the security of SST channels provided by both state and private banks. It is suggested that both banks are should make attention on the security of SST channels. Therefore banks should develop its applications more security and privacy. Further, efficiency, ease of use, reliability and convenience of SST channels provided the high level of satisfaction to their customers. And the researcher proposes the banks must pay attention and plan to make the SST channel for all kinds of banking transactions.

Keywords: *Self Service Technology Channels, Customer Satisfaction, Banking Industry*

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