

**CUSTOMER SATISFACTION AND SWITCHING  
BEHAVIOR IN AMANA THAKAFUL: EVIDENCE  
FROM SRI LANKA SPECIAL REFERENCE IN  
BATTICALOA DISTRICT**

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## ABSTRACT

With the continuous growth of competition in the market place understanding customers has become more and more important in marketing. This research study examines the degree of influence of service quality on customer's satisfaction via its variables such as tangibility, assurance, responsiveness, empathy, and reliability. The study was designed to evaluate service quality of Islamic insurance.

In this study the conceptual framework has developed based on literature. The data was collected through personally administrated questionnaires from a sample of 160 respondents by convenient sampling method, which is issued only the customers of Amana thakaful from Batticaloa district.

From the finding of regression that results indicate that customer perception is relatively highest on the assurance, empathy and tangibility areas of Amana thakaful. Customer satisfaction of technology and reliability are moderate level in Amana thakaful. However, customer perception is lowest in the responsiveness area of Amana thakaful. The study also indicates that interest provided high degree to switch to Islamic insurance (Amana thakaful). The study suggests that Amana thakaful can improve their service quality by improving their technology, reliability and particularly responsiveness part.

Keywords: Service quality, Tangibility, Assurance, Responsiveness, Empathy, Reliability, Customer satisfaction, Switching Behavior.

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