

SERVICE QUALITY PERCEPTION AND CUSTOMER SATISFACTION OF ISLAMIC BANKS: SPECIAL REFERENCE AMPARA DISTRICT

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Abstract. The Islamic banking should comply Shari'ah rules and regulation in all its operations. Islam prohibits interest (riba) in all commercial transaction. Islamic banking services are based on profit and loss sharing whereby it does not accept paying and getting interest. Islamic Banking exists either in the form of full-fledged Islamic banks or as Islamic Banking windows in the conventional banks. With an ongoing discussion among policy makers to determine which type of these is better to be implemented, hence, this study is to compare these two types of Islamic banks with reference to their service quality. SERVQUAL model has been employed to analyze the service quality of these two types of Islamic Banks in Sri Lanka. Results yields a better image about full fledged Islamic banks, as perceived by their customers. This study examines the customer satisfaction of Islamic financial institutions in Ampara district. A representative sample of 200 questionnaires distributed among the Amana Bank PLC and BOC An - Noor customers. The researcher's goal in conducting quantitative research study is to determine the relationship between one thing (an independent variable) and another (a dependent or outcome variable) within a population. This study was used the statistical product for social solutions SPSS software for analysis of data for descriptive statistics mainly involve the mean, and standard deviation in the data analysis. And Microsoft excel was used in presenting and findings from the study in the form of bar graphs, pie charts and which is easily understood. Moreover, the researcher mainly focus on that the factor to measure service quality. This study used Pearson correlation analysis to identify the association between customer satisfaction (dependent variables) and the independent variables (Tangibility, Responsiveness, Reliability, Assurance, Empathy).

Keywords: Islamic Banking, Islamic Window, Service Quality, Customer Satisfaction, Service Dimension