CUSTOMER SATISFACTION OF ISLAMIC FINANCIAL INSTITUTIONS IN SRI LANKA

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Abstract: As the aftermath of globalization and banking technology advancements, service quality has sought the intense value from the competing banks to ensure customers' loyalty and avoid customers' run-off risk. Of course, Islamic Banks seek no exceptions here. Islamic Banking exists either in the form of full-fledged Islamic banks or as Islamic Banking windows in the conventional banks. With an on-going 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 fledge Islamic banks, as perceived by their customers. This study examines the customer satisfaction of Islamic financial institutions in Sri Lanka. 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 SPPS version 20.0 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 Bank, Islamic Window, Service Quality, SERVQUAL