

## **Impact of Service Quality on Customer Satisfaction: The Case of State Commercial Banks in Rural Economic Context**

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The products and services offered by banks are very similar. The differentiator is the level of service quality. Many studies have been conducted to explore the impact of service quality on customer satisfaction in retail banking. However; it was found that fewer studies were conducted to identify the impact of Human Related and Non-Human Related Factors of perceived service quality on customer satisfaction with special reference to rural economic contexts. Alongside the research context briefed, the key purpose of this study was to examine how perceived service quality factors impact on Customer Satisfaction. Data were collected through a sample of 210 respondents from Puttlam District. A deductive approach was employed to construct the conceptual framework and accordingly hypotheses were formed. Survey method was followed for the data enumeration and SPSS 20 software package was used for data analysis. The hypotheses were tested using Co-relations and Regression analysis. The findings revealed that the Human Related Factors of perceived service quality has a greater impact on customer satisfaction whereas Reliability and Responsiveness are the most influential factors on customer satisfaction. Managerial implications and the research propositions were suggested for the service marketing sphere at the conclusion.

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