

The Impact of Customer Perception on Purchasing Intention of Banking Industry in Sri Lanka

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Consumer banking is very famous in every business markets all over the world. In this study, the researcher has studied the impact of how customer perception has impact towards banks on purchasing intention. There are two main objectives of this research as, (1) to understand the perception on banks and its impact to purchasing intention. And to examine how far socio-economic factors effecting to the consumer perception and to inquire factors which influence to dealing with banks. This research used secondary data collection methods to identify operational and service value of financial products and then used survey method with a standard questionnaire to obtain necessary primary data to accomplish the objectives. Study identified three major operational and service values that impact on customer perception towards banks as customer's reliance, customer's value and safety value. Result of the study show that opinion & the direction of the manager as the most impacting value on increasing the purchasing intention of banking services. Also this paper provides an understanding of different factors that affect consumer perception on general banking activities.

Keywords: Two main objectives, general banking activities, customer perception, and different factors.