

Impact of Credit Card Service Quality for Customer Loyalty

G.H.H.S.Senarathne

Department of Marketing Management, Faculty of Commerce and Management Studies,
University of Kelaniya, Sri Lanka

S.S.J.Patabandige

Department of Marketing Management, Faculty of Commerce and Management Studies,
University of Kelaniya, Sri Lanka

Banks are trying to win customer loyalty by providing better quality services. This study examines the relationship of service quality with customer loyalty in banking sector specially credit card industry. In this research findings are elaborate the hypothesis of relationship between customer loyalty with the reliability, responsiveness, assurance, empathy and tangibility.

In this study the data was collected from selected 90 credit card holders who live in Gampaha district. The structured questionnaire was used to collect data. Service quality was assessed by using five dimensions of tangibility, Reliability, Responsiveness, Assurance and Empathy. Customer loyalty was analyzed using repeat purchase behavior, price sensitivity and word of mouth. The data obtained from the questionnaires were analyzed using the percentage distribution, mean, Pearson Correlation Coefficient and Regression analysis methods.

The sample size is limited only to 90 respondents who have credit cards in HSBC, Samapth Bank, NTB. So selected sample not representing the customers in the whole country. Result of the study depends on limited sample. That limitations are respond carelessly and time is also a limited factor. And also there were limitations such as communication barriers, limited questions were consider to conduct this research.

Keywords: Customer loyalty, Tangibility, Reliability, Responsiveness, Assurance and Empath