

# Micro Analysis of Gender Effect on Service Quality Determinants and Customer Satisfaction in Banking Sector: A Study of Banks in Saudi Arabia

Ibrahim Abdullah Aljasser

College of Business Dar Al Uloom University

Bokkasam Sasidhar\*

College of Business Administration King Saud University

## ABSTRACT

Service quality is a competitive weapon in the banking industry. Better understanding of customer's perception of service quality in the banking industry and the drivers of such perceptions will be a sound basis for continuous improvement in the quality of service offered to customers, customer satisfaction and customer retention in the industry. An earlier study by the same authors (Ibrahim and Bokkasam, 2016) revealed that the six SERVQUAL determinants are significantly related to and explain about 84% of overall customer satisfaction. It was also observed that the female customers perceived higher level of positive perception towards SERVQUAL determinants. The present study carries out a micro-analysis of the influence of gender on the constituents of the service quality and customer satisfaction for all the six dimensions of the SERVQUAL: Access, Communication, Competence, Tangibility, Empathy and Reliability, in Saudi banking sector. The study also analyses gender-wise levels of satisfactions with regard to individual components constituting various factors of the constituents of SERVQUAL. It was observed that the male customers have significantly low levels of satisfactions with regard to promptness in solving conflicting issues and comfort during waiting time in the bank.

**Keywords** SERVQUAL, Service Quality, Customer Satisfaction, Saudi banks, Gender effect, Banking Industry.

## 1. Introduction

Service quality is the conformance of customer requirements to the service delivered (Chakrabarty et al, 2007). Many studies have been shown that customer characteristics such as gender have a great impact on the level of customer satisfaction (Mittal et al, 2001; Akinyele,

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\*Corresponding author: bokkasamsasidhar@gmail.com

2010). Gender effect on customer satisfaction in a commercial bank of Zimbabwe (Musekiwa et al, 2011) showed that female customers gave higher rating on staff and organization that was courteous gave personal attention, accurate information, helpful and had clean facilities while male customers gave higher rating on staff and organization that was professional, was respectful, gave realistic information, and had extended working hours and modern technology. According to Chavan and Ahmad (2013), bank business depends very much on the quality of the customer service provided and overall satisfaction of customers.

De Matos et al (2013) suggested that women are more likely to remain loyal to their bank when compared to men, which can be attributed to the fact that men are more willing to take risks than are women, and socially, men are expected to behave in this way, in agreement with the social role theory. Analysis of Service quality and customer satisfaction in Ghanaian retail banks has been carried out by Bedman (2018). Gender wise comparison of influence of service quality on customer satisfaction is presented by Safiek (2012). A study exploring moderating role of branch managers as gender on the service quality and customer's loyalty in Private Banks of Pakistan has been presented by Qaisar et al (2016). A study focusing on the measurement of service quality in commercial banks in India, according to the gender's perspective was carried out by Vanniarajan and Manimaran (2008).

An investigation of the relationship between gender and the major attributes of satisfaction and loyalty of the banking clients was carried out by Belas et al (2015). It was found that women, relative to men prefer the following satisfaction factors: quality of banking products and services and convenient and friendly service in a branch. More women than men believe that the bank staff has a genuine interest in understanding their financial needs. Further, women were found to have more often reported that their bank's staff would explain to them the advantages and disadvantages of the bank products that were of interest to them. In addition, it was found that women are more loyal to their banks than men.

Ibrahim and Bokkasam (2013) have analyzed customers' satisfaction of male customers using traditional banking channels and female bankers using women-only banks in Saudi Arabia. Also the study suggested that the global satisfaction level, the branch banking, ATM banking and phone banking satisfaction levels are significantly higher for females compared to males, at 5% level of significance.

Further, Ibrahim and Bokkasam (2016) have analyzed bank customers' perception of service quality and customer satisfaction in Saudi Arabia by considering the six dimensions of the SERVQUAL: Access, Communication, Competence, Tangibility, Empathy and Reliability. The study was based on a survey conducted in order to measure the various determinants of SERVQUAL vis-à-vis the overall customer satisfaction levels of Saudi customers of different banks.

The survey focused on measuring customers' SERVQUAL and satisfaction levels and preferences for the purpose of determining the association between SERVQUAL determinants and satisfaction levels as well as determining how customers' satisfaction is affected by demographic factors. The study revealed that the six SERVQUAL determinants are significantly related to and explain about 84% of overall customer satisfaction. It was also observed that the female customers perceived higher level of positive perception towards the SERVQUAL determinants and customer satisfaction as compared to male customers.

However, a micro-analysis regarding the details of gender-wise significant differences with regard to each of the factors constituting various dimensions of SERVQUAL have not been carried out. The present study focuses on analyzing the gender differences in perception of service quality and customer satisfaction for all the constituting factors of the six dimensions of the SERVQUAL. Such an analysis provides significant insights to the bank management on specific significant constituents of SERVQUAL components which needs to be addressed, both for male and female customers.

## **2. METHODOLOGY**

This paper adopts the questionnaire used by Ibrahim and Bokkasam (2016) for collection of data. The final questionnaire for measuring SERVQUAL comprises of six dimensions of the SERVQUAL: Access, Communication, Competence, Tangibility, Empathy and Reliability; each dimension followed by relevant questions. A seven-point Likert-type scale (1=Very Poor to 7=Excellent) is considered for measuring the respondents' perceptions and attitudes. The questionnaire, apart from questions on socio-demographic characteristics, contained 20 statements which measured the service quality determinants and customer satisfaction in 7 groups.

The sampling frame for the study consisted of Saudi bank users. A total of 758 responses were received. However, 145 responses had to be ignored, in view of incomplete data provided for all sections of the questionnaire. Thus, finally data from 613 questionnaires were used for analysis. The combination of both descriptive and inferential statistics is used as methods of data analysis.

### **2.1 SERVICE QUALITY AND CUSTOMER SATISFACTION HYPOTHESES**

Based on the findings of the exploratory investigations the following hypotheses were established for the quantitative study, for both male and female customers of banks in Saudi Arabia:

H1: There is a significant difference in perceptions between the male customers and female customers towards the service quality determinants and customer satisfaction.

H2: There is positive relationship between the service quality determinants and customer satisfaction, for both male and female customers.

### **3. DATA ANALYSIS AND FINDINGS OF THE STUDY**

The data collected were analyzed using PASW Statistics 21.

#### **3.1 RESPONDENTS' PROFILE**

The questionnaire included a section on socio-demographic characteristics. The study of demographics of the respondents provided the guidance to analyze the individual perception towards service quality determinants and customer satisfaction. Demographic factors included gender, age-group, occupation, education and income levels. Further the data on the most frequently used bank by the respondents were also gathered. The survey included 291 males and 322 female customers. About 47.5% of the respondents were males and 52.5% female customers. It is observed that about 42% of the respondents are in the age group of 25 to 35 years. Further about 50% are employed in public sector organizations and about 87% are having bachelor's degree or above. The income ranges of respondents is dispersed which provide the opportunity to study the perception of customers whose earning can change the way of their thinking toward the customer service in banks.

#### **3.2 SIGNIFICANCE OF SERVICE QUALITY DETERMINANTS AND CUSTOMER SATISFACTION**

The descriptive statistics of Tables 1 displays the male and female respondents' mean, standard deviation and standard error against overall level of customers' satisfaction and each service quality determinant. These factors can be categorized as per their mean disperse. As the sample statistics show, all the factor means for male customers are between 3.8454 and 4.8436, the values for female customers are between 4.6832 and 5.5481. This clearly suggests that while each factor is showing clear indication of positive customer perception for females, it might not be the case for male customers, especially with regard to the dimensions of competence and empathy.

**Table 1** Descriptive statistics for male and female customers

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Overall level of Customer Satisfaction	Male	291	4.1867	1.60956	.09435
	Female	322	4.9555	1.69797	.09462
Access	Male	291	4.3986	1.65094	.09678
	Female	322	5.0600	1.55988	.08693
Communication	Male	291	4.4003	1.72518	.10113
	Female	322	5.1025	1.70998	.09529
Competence	Male	291	3.8823	1.71181	.10035
	Female	322	4.7197	1.80926	.10083
Tangibility	Male	291	4.2569	1.52930	.08965
	Female	322	4.9247	1.47512	.08221
Empathy	Male	291	3.8454	1.82893	.10721
	Female	322	4.6832	1.86390	.10387
Reliability	Male	291	4.8436	1.60133	.09387
	Female	322	5.5481	1.48198	.08259

Independent samples t-tests to determine significant differences between male and female respondents with respect to overall level of customers' satisfaction and each of the service quality determinants revealed that the females have significantly higher level of perceptions with regard to each of these factors. The results of the analysis are presented in Table 2.

**Table 2** Independent-sample test results for comparing male and female customers

SERVQUAL Determinant	t-test for Equality of Means						
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
						Lower	Upper
Overall level of Customer Satisfaction	-5.738	611	.000	-.76877	.13399	-1.03191	-.50564
Access	-5.099	611	.000	-.66142	.12972	-.91616	-.40667
Communication	-5.055	611	.000	-.70214	.13889	-.97491	-.42938
Competence	-5.870	611	.000	-.83742	.14265	-1.11756	-.55727
Tangibility	-5.500	611	.000	-.66782	.12141	-.90625	-.42938
Empathy	-5.607	611	.000	-.83787	.14942	-1.13131	-.54443
Reliability	-5.657	611	.000	-.70449	.12454	-.94908	-.45991

One Sample test is applied on each service quality determinant and overall level of customers' satisfaction. Tables 3 and 4 shows the results of the one-sample "t-test". As the overall customer satisfaction and each service quality determinant are showing significant values for female customers' perceptions, as evident from Table 4, we can conclude that the female customers of

banks in Saudi Arabia have a positive perception towards the service quality determinants and customer satisfaction. However, in case of male customers, it does not seem to be the case with regard to the two dimensions viz., competence and empathy.

**Table 3** One-sample test results for male customers

	One-Sample Test					
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Overall level of Customer Satisfaction	1.979	290	.049	.18671	.0010	.3724
Access	4.119	290	.000	.39863	.2081	.5891
Communication	3.959	290	.000	.40034	.2013	.5994
Competence	-1.173	290	.242	-.11770	-.3152	.0798
Tangibility	2.865	290	.004	.25687	.0804	.4333
Empathy	-1.442	290	.150	-.15464	-.3657	.0564
Reliability	8.987	290	.000	.84364	.6589	1.0284

**Table 4** One-sample test results for female customers

	One-Sample Test					
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Overall level of Customer Satisfaction	10.098	321	.000	.95549	.7693	1.1416
Access	12.194	321	.000	1.06004	.8890	1.2311
Communication	11.569	321	.000	1.10248	.9150	1.2900
Competence	7.138	321	.000	.71972	.5214	.9181
Tangibility	11.249	321	.000	.92469	.7630	1.0864
Empathy	6.578	321	.000	.68323	.4789	.8876
Reliability	18.745	321	.000	1.54814	1.3857	1.7106

A micro-analysis of the factors of the dimensions - competence and empathy for male respondents yielded the descriptive statistics and test results as in Tables 5 and 6 respectively.

**Table 5** Descriptive statistics for male customers for the factors of the dimensions - competence and empathy

	One-Sample Statistics			
	N	Mean	Std. Deviation	Std. Error Mean
Queries are answered satisfactorily	291	4.20	2.024	.119
Promptness in giving service	291	3.97	1.925	.113
Promptness in solving conflicting issues.	291	3.50	1.920	.113
Promptness in feedbacks about inquiry	291	3.86	1.936	.114
waiting time in the bank is comfortable	291	3.54	1.959	.115
Staff members are friendly and courteous	291	4.15	2.068	.121

**Table 6** One-sample test results for the factors of the dimensions - competence and empathy for male customers

	One-Sample Test					
	Test Value = 4					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Queries are answered satisfactorily	1.680	290	.094	.199	-.03	.43
Promptness in giving service	-.274	290	.784	-.031	-.25	.19
Promptness in solving conflicting issues.	-4.428	290	.000	-.498	-.72	-.28
Promptness in feedbacks about inquiry	-1.241	290	.215	-.141	-.36	.08
waiting time in the bank is comfortable	-4.041	290	.000	-.464	-.69	-.24
Staff members are friendly and courteous	1.276	290	.203	.155	-.08	.39

It can be observed that the male customers have significantly low levels of satisfactions with regard to promptness in solving conflicting issues and comfort during waiting time in the bank, at 5% level.

### 3.3 RELATIONSHIP BETWEEN THE SERVICE QUALITY DETERMINANTS AND CUSTOMER SATISFACTION

The correlation between the six service quality determinants and customer satisfaction is analyzed to examine the existence of any relationship. The results of the analysis are presented in Tables 7 and 8 for both male and female customers, respectively.

**Table 7** Table of Correlations for male customers

Correlations							
	Overall level of Customer Satisfaction	Access	Communication	Competence	Tangibility	Empathy	Reliability
Overall level of Customer Satisfaction	1	.742	.673	.864	.777	.807	.748
Sig.		.000	.000	.000	.000	.000	.000
N	291	291	291	291	291	291	291

**Table 8** Table of Correlations for female customers

Correlations							
	Overall level of Customer Satisfaction	Access	Communication	Competence	Tangibility	Empathy	Reliability
Overall level of Customer Satisfaction	1	.761	.676	.890	.803	.796	.793
Sig.		.000	.000	.000	.000	.000	.000
N	322	322	322	322	322	322	322

The correlations, as shown in Tables 7 and 8, revealed that all the six service quality determinants are significantly related to the customer satisfaction, at 1% level, for both male and female customers. Further, as presented in the model summary of Tables 9 and 10, these determinants explain about 82% and 85% of overall customer satisfaction for male and female customers respectively.

**Table 9** Model Summary for male customers

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.904 <sup>a</sup>	.817	.813	.69553

a. Predictors: (Constant), Reliability, Communication, Access, Empathy, Tangibility, Competence

**Table 10** Model Summary for female customers

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.925 <sup>a</sup>	.855	.853	.65196

a. Predictors: (Constant), Reliability, Communication, Empathy, Access, Tangibility, Competence

#### 4. SUMMARY AND CONCLUSIONS

An earlier study (Ibrahim and Bokkasam, 2016) revealed that the six SERVQUAL determinants are significantly related to and explain about 84% of overall customer satisfaction. The present study reveals that the SERVQUAL determinants explain about 82% and 85% of overall customer satisfaction for male and female customers respectively. It is also observed that the female customers perceived higher level of positive perception towards the overall level of customer satisfaction and each of the SERVQUAL determinants. Further, a micro-analysis of the influence of gender on the constituents of the service quality reveals that the female customers of banks in Saudi Arabia have a positive perception towards all the service quality determinants and customer satisfaction. However, in case of male customers, it does not seem to be the case with regard to the two dimensions viz., competence and empathy. The male customers have significantly low levels of satisfactions with regard to promptness in solving conflicting issues and comfort during waiting time in the bank. Thus the results of the research pointed to the fact that there are some differences



in the attitudes and opinions of men and women in the area of satisfaction of banking customers.

Hence men and women perceive some factors that determine their level of satisfaction in different ways. For this reason, it is necessary in banking practice to correctly assess the different trends and apply them to the customer care system. This study provides a good insight for bank managers to take appropriate actions to improve the financial performance of the bank through the growth of customer satisfaction and customer loyalty.

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