Gender Effects on Customer Satisfaction in Banking Industry a Case of Commercial Banks in Bindura, Zimbabwe.

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The establishment of excellent customer satisfaction is paramount to the success of any business in today’s global village. This study aimed to establish gender effects on customer service expectations in commercial banks customers in Bindura. A sample size of 200 commercial banks customers was used. Results 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. The pearson's chi-square test, however, showed that gender and service expectations were independent.

Key words: customer satisfaction, customer expectations and gender

Introduction

The growth of competition in business has led to the customer becoming stronger because she/he has many options to choose from. It is those companies that have excellent customer satisfaction levels that succeed in this environment of hyper competition. There is a strong relationship between customer satisfaction, customer retention and profitability. Companies that meet customer's expectations individually increase the probability of satisfied and loyal customers (Middelhoff, 2002).

Literature

Customer satisfaction is a person’s feeling of pleasure or disappointment resulting from a product or service’s performance in relation to his/her expectations (Kotler, 2002). Lovelock and Wirtz (2005) say customer satisfaction is an attitude like judgment following a purchase act or a series of consumer product interactions. Marketers have moved from traditional transaction based marketing to a proactive role of obtaining and keeping customers (Groonros, 1995). The basic tenet underlying this customer loyalty is that it is less expensive to maintain customers than to attract new customers (Reichheld and Sasser, 1990). There is a positive correlation between customer satisfaction and profitability and the duration of the relationship (Bolton and Lemon, 1999; Gustaffson et al., 2005) (Table 1).

Gender differences and satisfaction

Customer characteristics such as gender have a great impact on the level of customer satisfaction (Bryant and Jaesung, 1996; Mittal et al., 2001). Customer characteristics affect satisfaction threshold. Researches have shown that customer characteristics moderate outcomes of customer satisfaction such as repurchase intention and share of the wallet (Mittal et al, 2001; Cooil et al, 2007). Many studies have been carried to evaluate differences between men and women on satisfaction. There are many studies which have found satisfaction to be unrelated to gender (Carmel, 1985; Linn, 1982, 1975). However many studies have found that women report greater overall satisfaction (Buller and Buller, 1987). On
Table 1. Benefits of customer satisfaction

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customers stay longer with the company</td>
<td>Kotelnikov 2001</td>
</tr>
<tr>
<td>Customers deepen their relationship with the company</td>
<td>Dutta 2008</td>
</tr>
<tr>
<td>Customers demonstrate less price sensitivity</td>
<td>Kotelnikov 2001</td>
</tr>
<tr>
<td>Customer satisfaction is an antecedent of market share, profitability, positive word of mouth and customer retention</td>
<td>Anderson et al 1994</td>
</tr>
<tr>
<td>It costs five to six times more times to attract a new customers than to keep a new customer</td>
<td>Kotelnikov 2001</td>
</tr>
<tr>
<td>Companies can boost profits by 25% to 125% by retaining 5% more existing customers</td>
<td>Symonds et al 2008</td>
</tr>
<tr>
<td>Happy customers tell 4 to 5 others of their positive experience while dissatisfied tell 9 to 12 others about bad experience</td>
<td>Shaffer 2008</td>
</tr>
</tbody>
</table>

On the other hand, there are studies that have identified men as being less satisfied (Chisick, 1997; Singh, 1990). It has also been found that there is discrimination in the treatment of customers with men getting precedence over women (Zinkhan and Stoiaidin, 1984). Male customers receive more positive expressions (greeting, thanking, smiling, and eye contact) than female customers (Gutek, 1995). Weimann (1985) says male customers use a more assertive manner in getting a service from a provider. Women are more sensitive to relational aspects of a service encounter while men are more sensitive to core aspects and positive relational abilities when the service heavily relies on interpersonal interactions (Iacobucci and Ostrom, 1994). Tangible quality of the core service is important to both men and women but is not important enough. Studies have shown that waiting time and product knowledge are predictors of satisfaction by women while for men they are not predictors. Increasing waiting time and product knowledge increases customer satisfaction (McIntyre et al, 2003). Lim and Kumar (2008) have concluded that women are influenced by service quality more strongly than men whereas men are focused on perceived economic value in loyalty decisions. Purchases by women are more influenced by interpersonal components of the service interactions than men (Iacobucci and Ostrom, 1993; Zeithaml, 1985).

There has been little information on customer satisfaction in Zimbabwe and almost nothing on gender expectations of customer service in banking industry. This study aimed to address this dearth of information with focus on gender effects on customer satisfaction in commercial banks in Bindura, the provincial capital of Mashonaland Central Province in Zimbabwe. The study had two key questions: (1) Do SERVQUAL model dimensions vary with gender? (2) Are customer service expectations gender based? The following hypothesis was formulated:

H1: Gender and satisfaction are independent

Research methodology

In this study, customer satisfaction was measured using the SERVQUAL model which uses five dimensions namely responsiveness, assurance, empathy, tangibles and reliability (Zeithaml et al, 1988). Responsiveness is being fast and right (Meehan and Dawson, 2003). Assurance is knowledge and courtesy of employees and their ability to convey trust and confidence (Zeithaml et al, 1988). Empathy is the ability to identify, understand and respond appropriately to customer’s emotional state before, during and after the transaction (Shaffer, 2008). Tangibles is appearance of physical facilities, equipment, personnel and communication materials. Reliability is ability to perform promised service dependably and accurately (Zeithaml et al, 1988).

A sample of 200 commercial bank customers in Bindura was used in this study. The banks were Agribank 50 respondents, Barclays 75 respondents and Standard Chartered 75 respondents. The sample size was equally divided between female and male customers. Questionnaires were used as data collection instruments. These were pre-tested with 12 commercial banks customers in Harare CBD. Weaknesses and ambiguities were discovered and corrected before actual data collection. After data collection, it was cleaned for mistakes and anomalies (Punch, 2000). Judgmental sampling was used in selection of the respondents. Respondents were asked to rate the SERVQUAL model dimensions namely assurance, empathy, responsiveness, reliability and tangibles which were further sub-divided into sub dimensions on a five point likert scale. The sub dimensions were assigned values from 1 to 5 with 5 being the highest and 1 the lowest. Assurance had 5 sub dimensions courteous, knowledgeable, and professional, trustworthiness and competence. Empathy had 4 sub dimensions making clients comfortable, personal attention, meeting needs and respecting clients. Reliability had 2 sub dimensions accurate and realistic information. Responsiveness had 5 sub dimensions helpful organization, extended hours, one stop shop, easy location and short waiting time. Tangibles had 3 sub dimensions clean facility, well equipped and modern technology.

Results

Female customers had higher expectations in 2 out of 5 sub dimensions compared to male customers in 1 out of
Table 2. Assurance

<table>
<thead>
<tr>
<th>Gender</th>
<th>Courteous</th>
<th>Knowledgeable</th>
<th>Professional</th>
<th>Trustworthiness</th>
<th>Staff competence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>70%</td>
<td>65%</td>
<td>50%</td>
<td>60%</td>
<td>55%</td>
</tr>
<tr>
<td>Male</td>
<td>50%</td>
<td>50%</td>
<td>60%</td>
<td>60%</td>
<td>55%</td>
</tr>
</tbody>
</table>

Table 3. Empathy

<table>
<thead>
<tr>
<th>Gender</th>
<th>Clients comfortable</th>
<th>Personal attention</th>
<th>Meeting needs</th>
<th>Respecting clients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>60%</td>
<td>70%</td>
<td>55%</td>
<td>50%</td>
</tr>
<tr>
<td>Male</td>
<td>50%</td>
<td>30%</td>
<td>55%</td>
<td>65%</td>
</tr>
</tbody>
</table>

Table 4. Reliability

<table>
<thead>
<tr>
<th>Gender</th>
<th>Accurate information</th>
<th>Realistic information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>80%</td>
<td>70%</td>
</tr>
<tr>
<td>Male</td>
<td>70%</td>
<td>75%</td>
</tr>
</tbody>
</table>

Table 5. Responsiveness

<table>
<thead>
<tr>
<th>Gender</th>
<th>Helpful</th>
<th>Extended hrs</th>
<th>One stop shop</th>
<th>Easy location</th>
<th>Short waiting time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>85%</td>
<td>70%</td>
<td>78%</td>
<td>82%</td>
<td>80%</td>
</tr>
<tr>
<td>Male</td>
<td>60%</td>
<td>75%</td>
<td>65%</td>
<td>71%</td>
<td>80%</td>
</tr>
</tbody>
</table>

5 sub dimensions. Female customers had higher expectations in staff being courteous (female=70%, male=50%). Knowledgeable (female=65%, male=50%), trustworthiness and staff competence had equal distribution of 60% and 55% respectively while male customers had higher expectations on professional (female=50%, male=60%) (Table 2).

Female customers had higher expectations in 2 out of 5 sub dimensions compared to male customers with higher expectations in 1 out of 5. Female customers had higher expectations in staff giving personal attention (female=70%, male=30%), making clients comfortable (female=60%, male=50%), meeting clients' needs had equal distribution (55%) while male customers had higher expectations on staff who respect clients (female=50%, male=65%) (Table 3).

Female customers had higher expectations on getting accurate information (female=80%, male=70%), while male customers had higher expectations in getting realistic information (female=70%, male=75%) (Table 4).

Male customers had higher expectations in 2 out of 3 sub dimensions compared to female with 1 out of 5. Female customers had higher expectations on a clean facility (female=90%, male=70%) while male customers have higher expectations in modern technology (female=65%, male=85%) and well equipped facility (female=70%, male=72%) (Table 6). H1 was accepted.

Gender and satisfaction were independent (see Table 7).

Discussion

The study found female customers had higher expectations in assurance in terms of staff that was courteous and knowledgeable while men had higher expectations in terms of staff that were professional and there were no differences in trustworthiness and staff being competent. Empathy had female customers with helpful organization (female=85%, male=60%), easy location (female=82%, male=71%), one stop shop (female=78%, male=65%), short waiting time had equal distribution (80%) while male customers had higher expectations in extended working hours (female=70%, male=75%) (Table 5).

Male customers had higher expectations in 2 out of 3 sub dimensions compared to female with 1 out of 5. Female customers had higher expectations on a clean facility (female=90%, male=70%) while male customers have higher expectations in modern technology (female=65%, male=85%) and well equipped facility (female=70%, male=72%) (Table 6). H1 was accepted.

Gender and satisfaction were independent (see Table 7).
higher expectations on staff giving personal attention and making clients comfortable while male customers had higher expectations in staffs who respect clients while meeting client’s needs had equal rating. Reliability had female customers with higher expectations in getting accurate information while male customers scored highly on realistic information. Responsiveness had female customers with higher expectations on clean facility whereas male customers had higher expectations on modern technology and well equipped facility. Female customers had higher expectations than male customers in 9 out 19 (47%) sub dimensions while male customers had higher expectations in 6 out of 19(32%) while 4 out of 19(21%)had equal rating. These findings are in line with the notion that sub-dimensions of satisfaction are important differently depending on gender (Iacobucci and Ostrom 1994; Lim and Kumar 2008) and that male customers are less satisfied (Chisick 1997, Singh 1990).

However the differences in expectations on the SERVQUAL model dimensions according to the pearson’s chi-square test are insignificant hence gender and satisfaction are independent. These findings are consistent with researches, indicating that satisfaction is unrelated to gender (Carmel, 1985; Linn, 1982, 1975).

### Conclusion

The study sought to establish the role of gender in customer satisfaction. Results show that different sub dimensions of the SERVQUAL model dimensions are rated differently based on gender. Female customers had higher expectations on banks and staff that were courteous, gave personal attention, gave accurate information, were helpful and had clean facilities. On the other hand, male customers had higher expectations on bank and staff that was professional, was respectful, gave realistic information, and had extended working hours and modern technology. However the pearson’s chi-square test showed that gender and satisfaction are independent. Future researches can be done on observed service experience in the banking industry as well as other low involvement and high involvement services. If similar results are obtained, then these can be generalized across different settings.

### References

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