

# A Gender-Based Approach: Service Quality and Customer's Loyalty

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## Abstract

This study explores moderating role of branch managers as gender on the service quality and customer's loyalty in Private Banks of Pakistan. This study seeks additional insights through comparison of the strength of influence of gender as male and female. Data was collected using convenient sampling technique from 175 respondents of two large private banks through self-administered questionnaire. Statistical software package for social sciences was employed for data analysis Regression analysis and Andrew Hayes methodology of moderation has been used to analyze data. Response rate in this study was 87.50%.there is significant relationship of service quality with customer's loyalty. Gender moderates the association of service quality and customer's loyalty. But, impact of male gender is higher than female as moderator on relationship of service quality and customer's loyalty. Male branch managers moderate the association of service quality and customer's loyalty. There is non-significant impact of female branch managers on the relationship of service quality and customer's loyalty. This study will help the management of banks to assess and improve level of service quality in retail banking in order to retain existing customers, grasp new customers and enhance their loyalty.

**Keywords:** Manager, Service Quality, Customer's Loyalty, Retail Banking, Gender, Customer's Satisfaction.

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## Introduction

Bank-Client relationship has leverage to gain important privilege information about needs of clientele in order to offer more satisfactory services. Management can use relationship-marketing strategy to enhance customer's loyalty and reduce operating costs. There are research evidences that cost of attracting and serving a new customer is higher than that of retaining a loyal customer. From empirical perspective, very little is still known about role of gender. To highlight role of gender from the vista of service quality and customer's loyalty is very important.

Service sector constitutes a major part of world economy. Service sector is rapidly increasing and Banks have significant share in it. Competition in banking sector has increased pressure to provide services with high quality. The analysis of service quality enables management to allocating the financial resources for improving performance in the areas that have more influential on the customers' perception of service quality. There is competitive environment among different sector of world economy because of global competition, customer demands and high expectations of superior quality of products or services. Organizations gain strategic advantage through quality to gain success and sustain in market.

Service quality is a major factor that drives decision of customers to prefer a particular bank. Banks offer same variety of services but their quality may differ. Services may look alike but experience will not be similar. It is not an easy task to measure whether a bank meets expected level of service quality or not. Service quality is main determinants of customer satisfaction. It is necessary to measure service quality so that management can assess level of service quality and identify gap for improvements. Product differentiation is impossible in competitive environment. Management can differentiate their organization from other competitors only on the basis of service quality. Various factors of service quality have significant impact in order to attract and maintain customers. With increasing number of banks in city, staff is required to provide services with deep care. Continuous improvement in service quality is mandatory. Level of service quality always changes with the time. Management need to adopt strategies for satisfying customers in order to survive in today competitive market.

Asian countries are full of collectivist. Thus, Word of Mouth (WOM) has significance impact in marketing. Customers who are satisfied tell others about their experiences and WOA Advertising increases. It is better to look after the existing customer than looking for new customers. Cost of serving loyal customer is five or six times less than that of serving new customer. Loyal customers give an edge to organizations in many ways;

- Service cost of loyal customer is less than that of existing customer
- Loyal customer pay higher cost for a set of products or services
- Loyal customer acts as word of mouth for organization

Being tangibles and heterogeneous, products can be measured. Being intangibles, heterogeneous and inseparable, it is difficult to measure services. When there is nothing

to measure, then how can service quality be assessed and measured. In service sector, consumer's perception presents level of service quality. The consumer's judgment on overall excellence of a service is the perceived quality. Perceived service quality is the degree of variations between consumers' perceptions and expectations. Quality ought to be seen as manifested and felt as expected. SERVQUAL is considered comprehensive scale to estimate service quality level in banking environment. Customer's perception is major indicator about service quality. It is satisfaction level because of which, patients prefer to a particular bank.

## Literature Review

### *Service Quality-Concept*

A person or a group who is direct beneficiary of a product, or service or a project is known as customer. When expectations of a customer are met or exceeded over time from a company, he/she is satisfied. Satisfied customer has loyalty and positive WOM to his organization (Appannan, Doraisamy, & Hui, 2013; Cacioppo, 2000).

A process, in which a series of intangible activities are performed between customer and employees of organization or tangible goods or system of organization which are provided as solution, is known as service. Service quality is a global judgment or attitude toward a particular service. Customer's overall impression about an organization and its service is known as service quality (Grönroos, 2000; Ismail, Yusof, & Ikhsan, 2000).

Any Service consists of intangibility, inseparability, variability and Perishability (Mudie & Pirrie, 2006)

- Intangibility

Intangibility is major characteristic of service. Service cannot be counted, tested, verified and inventoried before sale. Organizations find it very difficult how customer assess their services and evaluate quality of their services.

- Inseparability (or simultaneous production and consumption)

There is marked difference between physical goods and services in terms of processing from production to consumption.

Physical good moves from production to storage, storage to sold and finally from sold to consumption. Services once are sold, produced and consumed simultaneously.

- Variability (or heterogeneity)

There is variability in consequences because of production and consumption of services at same time. Quality of services is dependent upon service provider, time and how it is provided.

- Perishability

Services do not have characteristic of perishability. Services are not stored for later use or sales. If demand of services exceeds supply, then it cannot be met. Similarly, if capacity of services exceeds demand of services then revenue and/or value of those services is lost.

In today world of business, service quality gives competitive edge to organizations over its competitors. On the basis of service quality, an organization can make difference from other organizations. Organizations gain competitive advantage through service quality.

Research evidences from different studies show different results about ranking of dimensions of service quality. There is evidence about tangibles and empathy being most significant dimensions of service quality in United Arab Emirates. Reliability being most important and tangible being least important are considered in people of Iran and Qatar (Abdullah & Kassim, 2009; Al-Tamimi & Al-Amiri, 2003; Golmohammadi & Jahandideh, 2010; Hossain & Leo, 2009).

### *Service Quality and Customer Loyalty in Banking Sector*

There is significant role of banking sector in economic development of any country. Banking sector in Pakistan has achieved exceptional growth in last two decades. Privatization of banks has made a strong banking system. Banks in Pakistan had remained resilient and vigor during world financial crises 2008-2009. Entry of Private Banks has increased competition in banking sector-foreign, private and public banks. There is research evidences about substantial impact of computerization over customer satisfaction. Now a day's bank is dealing with processing of huge data/information. Commitment to technology will ensure efficiency, effectiveness leading towards customer satisfaction and customer loyalty. to compete with foreign banks, and Pakistani banks are required to invest in technology which will reduce their operation cost, improve customer service, retention, loyalty and profitability. Marketing strategies are dependent upon the features customer behavior. Now days, customer looks for door stop selling, which is followed by private banks in the face of personal banking advisors while public sector banks are still employing branch banking tool. There is research evidence that banks are still lacking to achieve excellent service quality. Banks are required to instill confidence among their customers (Singh & Arora, 2011; Srivastava & Chatterjee, 2009).

Bankers are vital part of any banking systems. Bankers provide services so their role has a substantial influence over the perception of customer about service quality. Management should adopt motivating strategies so that employees could deliver their best. Training and development of employees play a big role in customer satisfaction. Now, world has become a global village, it has brought wide range of products at door step of customers. Pakistani Banks should launch flexible products for swift customization (Mishra & Suar, 2010).

Loyalty is defined as state of mind, a set of attitudes and beliefs. Loyalty is dependent upon state of mind and its associated behaves. The exchange of information plays important role between state of mind and behaviors. Loyal customers provide information to the service providers as they have trust in them (Foss & Stone, 2001).



approach, risk-taking tendencies and ambitious whereas female have tendency towards communal activities and goals. Male's schemas have higher individualistic goals than females. The social role theory and evolutionary psychology suggest that men are more risk taker than female; women remain loyal to their employer with less satisfaction level as compared to male schema. Gender schema theory recommends that gender learn opposing behaviors as a result of gender-based schematic processing Self-construal theory further claims that males consider themselves as independent whereas females always carry themselves as part of an inter-dependent group by nature ,men are brought up as instrumental and goal-oriented whereas women have communal characteristics(i.e. social relationship-oriented) (Bem, 1981; Cross & Madson, 1997; Evanschitzky & Wunderlich, 2006; Grewal et al., 2003; Iacobucci & Ostrom, 1993).

Women are concerned with communal so they are more connected to others. Being social-relationship oriented, women are profoundly subjective to personal interaction with sales staff. On the other side, men see themselves independent so they are concerned with their individualistic goals. Women focus on interaction of employees but men give importance to outcome. Therefore it is hypothesized that gender moderates the relationship between service quality and customer's loyalty (Cross & Madson, 1997; Danaher, 1998).

Socialization characteristic of women drive them to emphasize over the processes of dimensions of service quality. Women are highly unhappy than men when their employees exhibit negative behaviors or non-compliance with standard operating procedures. Men are by nature selective whereas women tend to be comprehensive. Therefore it is suggested that women are more concerned with interactions of employees in service sector (Darley & Smith, 1995; Gilligan, 1982; Mattila, Grandey, & Fisk, 2003).

### Gender, Management and Relationship Building

Extent literature review suggests that women are highly concerned to communal approach than men based on need for personal affiliation and harmonious relations with others. Women recommended consideration of both self and others items while men only endorsed self-considered items in an interpersonal value test. There are research evidences about personality traits of women highly associated with selling skills as compared to that of men which reveals their (women) empathy and sensitivity to others. Sales management literature suggests that women give higher value to interpersonal and social features of their job but men is career-oriented. Women have strong interpersonal relationship as compared to men. Literature review claims that women have high impact over service quality and customer's loyalty as compared to men(Carlson, 1972; Fournier, 1998; O'Leary, 1974; Palmer & Bejou, 1995; Watts, Messe, & Vallacher, 1982).

### *Gap Analysis*

Extent literature review suggests very limited research related to role of gender associated with customer's behaviors. This research endeavors to enhance knowledge on role of gender in service quality and customer's loyalty. Objectives of this study are to find out impact level of gender over association of service quality and customer loyalty

in retail banking of Pakistan, and distinguish important implications for management in order to attract and retain loyal customers.

### Theoretical frame work

Figure 2. shows the conceptual model for the research.

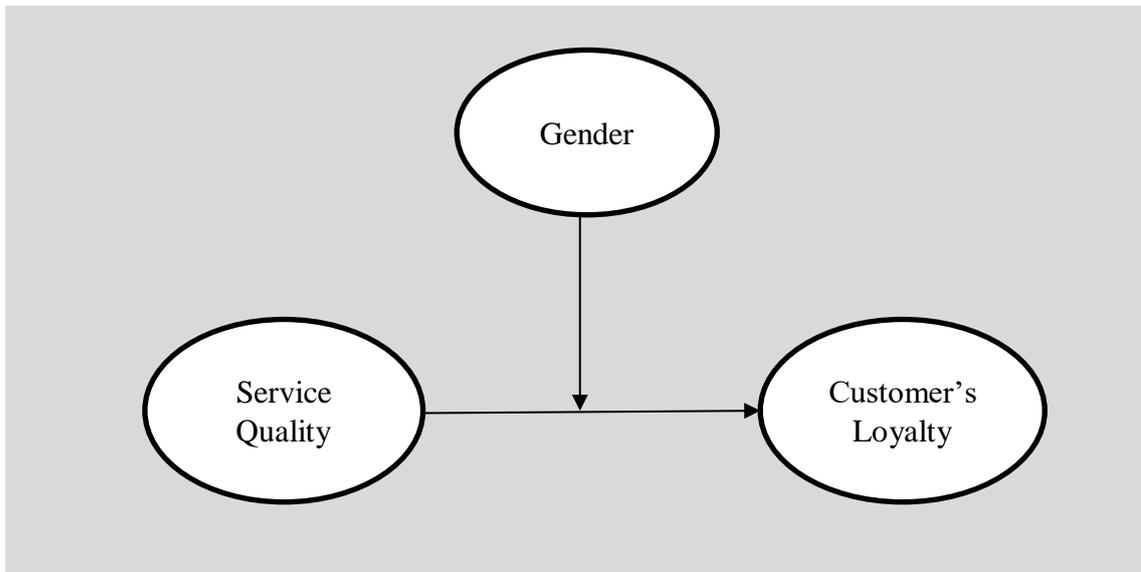


Figure 2 Conceptual model

### *Research Questions*

Q1. How does service quality inspire customer loyalty in retail banking of Pakistan?

Q2. What is the impact of branch manager as gender on the relationship of service quality and customer loyalty?

### *Research Hypothesis*

**H<sub>1</sub>:** Service quality significantly enhances customer's loyalty

**H<sub>2</sub>:** Gender moderates the relationship between service quality and customer's loyalty

**H<sub>3</sub>:** Female gender moderates higher the relationship between service quality and customer's loyalty than that of men.

### **Research Methodology**

#### *Research Design*

To check the impact of service quality on customer's loyalty, a multiple regression analysis was performed. To check the moderating impact of gender, Andrew Hayes's

methodology has been employed. Statistical package for social sciences (SPSS) software was used to analyze data in this study.

### *Population and Sample*

Population of this study constitutes of customers using services of all private banks in Peshawar and Attock City, Punjab, Pakistan. Convenient sampling technique has been used while collecting data. Self-administered questionnaires have been floated to 200 customers of two large private banks MCB Bank Ltd and Habib Bank Ltd. Response rate in this study is 87.50%.

### *Instrument Development*

Variables were measured using already employed instruments published in international journals. A pilot test was run to check reliability of these instruments on basis of the value of Cronbach's Alpha. After a little modification, these instruments were shared with 200 respondents. After data collection, again reliability analysis was performed before final analysis.

### *Service Quality*

Service quality and all its five dimensions were measure using already developed instrument known as SERVQUAL Model proposed by Parasuraman, Zeithaml, and Berry (1985). Cronbach's Alpha value of Service Quality is 0.920.

### *Customer's Loyalty*

Customer's loyalty has been measured using instrument proposed by Caruana (2002). It has 0.660 value of Cronbach's Alpha.

### *Gender*

Gender has been considered as categorical variable. This study considers role of branch manager as gender.

## **Data Analysis**

Table 1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.466 <sup>a</sup>	0.217	0.212	2.55405
a. Predictors: (Constant), Service quality				

Table 2 ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	299.721	1	299.721	45.947	.000 <sup>b</sup>
	Residual	1082.850	166	6.523		
	Total	1382.571	167			
a. Dependent Variable: customer loyalty						
b. Predictors: (Constant), Service quality						

Table 3 Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.402	.900		4.889	.000
	Service quality	.108	.016	.466	6.778	.000
a. Dependent Variable: customer loyalty						

From regression analysis it is clear that  $R\text{ square} = .217$   $F - \text{Statistic} = 45.947$ ,  $\beta = .108$  and  $p < 0.05$ . Thus it is concluded that there is significant impact of Service Quality over Customer's Loyalty. Hence  $H_1$  is accepted.

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Outcome: CL

Model Summary

R	R-sq	MSE	F	df1	df2	p
.5550	.3081	5.8332	24.3397	3.0000	164.0000	.0000

Model

	coeff	se	t	p	LLCI	ULCI
constant	-4.3880	2.7448	-1.5986	.1118	-9.8077	1.0317
Gender	6.7054	1.8130	3.6985	.0003	3.1256	10.2852
SQ	.2328	.0505	4.6133	.0000	.1332	.3325
int_1	-.0954	.0319	-2.9931	.0032	-1.1583	-.0325

Interactions:

int\_1 SQ X Gender

R-square increase due to interaction(s):

R2-chng	F	df1	df2	p
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int\_1 .0378 8.9584 1.0000 164.0000 .0032

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Conditional effect of X on Y at values of the moderator(s):

Gender	Effect	se	t	p	LLCI	ULCI
1.0000	.1374	.0226	6.0831	.0000	.0928	.1820
2.0000	.0420	.0225	1.8688	.0634	-.0024	.0864

----- END MATRIX -----

This table shows that in presence of gender, values of coefficient turns negative. From above data analysis, values are  $\beta = -.0954$ ,  $R Square = .3081$  and  $\rho = .0032 < .05$ . Hence; gender moderates the association of service quality and customer's loyalty. Therefore,  $H_2$  is accepted.

Data analysis also shows that in presence of male gender, value of  $\beta$  coefficient is higher and significant than those in presence of female gender where  $\rho = 0.0634 > 0.05$ , which is non-significant. Hence  $H_3$  is rejected.

### Conclusion

This study concludes that there is strong significant impact of service quality over customer's loyalty so it is imperative for management of banks to emphasize over five dimensions of service quality in order to strive in the world of competition. Second, this study also claims moderating role of gender. There is non-significant impact of female gender over the association of service quality and customer's loyalty. There might be underlying reasons for non-significant effects of female gender taking into account fundamental thinking of residents living in the area where research has been conducted. People of Attock and Peshawar don't like to interact with female officers. They are very strict to their women regarding veil and outdoor dealings. They very hardly allow their women to go outside or work in offices. Male gender play its moderating role by strengthen relationship of service quality and customer's loyalty. Customers feel very convenience to interact and communicate with male branch manager so it enhances customer's loyalty. It is easy for male branch manager to control their male colleagues and sub-ordinates to get done daily operations. Job in banks takes on long hours so men are free to sacrifice their family time in order to fulfill their professional obligations. Hence, male branch managers also increase level of service quality.

### Discussion

Whenever, employees of bank are providing services as promised and solve problems efficiently and effectively, graph of reliability will go upward. A strong positive relationship has been found out between reliability and customer's loyalty. Management should look for continuous process improvement strategies like Six Sigma and Lean Six Sigma in order to improve reliability level of service quality in their operations.

When, employees are in position to understand individual needs and pay individual attention to customers, sense of empathy increases. Now a day in world of competition, customers are looking for high degree interaction and personalized banking services .in order to graph customer's loyalty it is imperative for management of banks to conduct capacity building programs for their front desk staff and ensure availability of sufficient staff. Empathy has been found as strong predictor of customer satisfaction (Ladhari, 2009).

People always look for friendly environment. Customers like to do business with where they find friendly staff and comfortable environment. Customers always prefer to visit bank, where staff is ready and willing to assist them in their daily banking needs. In this study, a non-significant relationship has been observed between assurance and customer's loyalty in retail banking. Origin of assurance basically lies in the degree of confidence granted in employees of bank that they are confident to provide required services. Less confidence in competency of employees will reciprocate to less assurance level. Reasons behind non-significant relationship of assurance level and customer's loyalty may be strength of these two banks, discipline level and reputation in market and management strategy to promote image of bank besides individual employee , rotation of staff within small interval of time, and continuous process improvement strategies.

In service sector, tangibles evidences have a major worth in evaluation of service quality. Service quality has been found positively correlated with customer's satisfaction. Tangibles dimensions constitute premises of bank and attire of bank's staff, and working environment. Reliability has most impact while responsiveness has least impact over loyalty of customers connected with MCB Bank and Habib Bank in Pakistan.

### **Implications for Business Marketing Practice**

This study suggests that customers want their banks to keep their promises and look for the banks where staff is ready to help, provide services promptly and pay individual attention to each customer. Thus understanding of employee-customer relationship is highly useful for the Pakistani banking sector.

Employing concept of personal banking, management needs to assess expected products and services and ensure availability of those services on time. Human resource department of a bank can play its role in improvement of service quality by organizing training programs according to individual needs and communicate importance of service quality across various functional units. Training programs especially should cater for interpersonal communications and customer care. When employees of a bank handle customer's complaint vigorously, both satisfaction level and tolerance level of customers will increase and ultimately will results in customer's loyalty.

Management of banks should employ strategy of customer-contact programs, which will be helpful in assessing difficulties on part of customers while dealing with financial institute. Management of banks must consider importance of both internal and external customers of bank while analyzing factors leading towards satisfaction and dissatisfaction. Ignorance on customer's aspect will bring deficiency in service quality level.

## Limitations

This paper only presents association from the perspective of customers of private large banks i.e. Habib Bank Ltd and MCB Bank Ltd. Data can be collected from customers of small private banks and foreign banks as well to cover the generalization issue. In order to tackle time constraints, data collected from 175 respondents has been analyzed, by increasing sample size research can exhibit broader image of service quality in Pakistani Banking Sector. Some intervening variables like interest rate and service charges can be analyzed to check their mediating role over association of service quality and customer's loyalty.

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