

## **6.23 The Impact of the Gender of the Customer on Evaluation of Service Quality in Banking Industry of Sri Lanka**

C.B. Wijesundara & P.M.P. Fernando  
Department of Marketing Management, University of Kelaniya

---

### **ABSTRACT**

Service quality continues to be a significant issue in the banking industry. Because money and other financial services are generally undifferentiated products, banks are continually striving for increased service quality in order to achieve and maintain a competitive edge through the customer satisfaction.

Authors of this paper discuss the service quality of banks on the basis of their customers' perceptions, and analyse how gender differences of customers affect perceptions of service quality dimensions such as responsiveness, assurance, tangibles, reliability, and empathy and examine the overall effect to the customer satisfaction.

The sample of 460 retail banking customers from both private and public commercial banks of Western Province was selected due to the resource limitation of carrying out the research in island wide. Using the SERVQUAL instrument responses were gathered and responses of the sample was examined using factor analysis and t-test to determine whether gender differences are present in the sample and to what extent the influence of gender of consumer impacts on customer satisfaction.

The results support the hypothesis that gender affects service quality perceptions and the relative importance attached to various banking service quality dimensions. The female respondents of the sample have shown a positive perception to empathy, responsiveness and assurance with compared to male counterparts and male respondents are more concerned on tangibles and reliability of the service quality and they were more inclined to the process quality and product quality than the interaction quality.

This paper provides important information for bank managers to use in developing operational, human resource, and marketing strategies, and in targeting those strategies in terms of the gender differences in quality perceptions among their customers.

**Keywords:** Banking Industry, Service quality, Gender, Customer satisfaction

