

Research Article

Understanding Consumer Behaviour through the Perspective of Gendered Service Provision in Banking Institutions

Dr Srinivas H N¹, Dharanendra M², Sowbhagya T R³ and Pushpa Shree R⁴

¹Assistant Professor, Department of Commerce, BMS Evening College of Arts & Commerce,

²Assistant Professor, Department of Commerce, BMS Evening College of Arts & Commerce,

³Assistant Professor, Department of Commerce and Management, RNS First Grade College

⁴Assistant Professor, Department of Management, RNS First Grade College

Received: 15/09/2025;

Revision: 30/09/2025;

Accepted: 25/10/2025;

Published: 14/11/2025

*Corresponding author: Dr. Srinivas H N

Abstract: This study examines consumer behaviour in the banking sector through the lens of gendered service delivery, focusing on how the gender of frontline employees influences customer perceptions, satisfaction and loyalty in urban Indian banks. Guided by Social Role Theory and the SERVQUAL framework, the research investigates how gender-sensitive service interactions shape consumer experiences, with particular emphasis on the role of women employees in fostering empathy, trust and relational value. The study is based on a survey of 250 banking customers in Bengaluru, representing both public and private sector banks. Statistical analysis using correlation and ANOVA revealed that gendered service provision has a significant positive relationship with consumer satisfaction and that women employees play a vital role in shaping customers' perceptions, trust and loyalty. Female customers reported 12–18% higher satisfaction in gender-matched service encounters, reflecting the impact of empathetic and inclusive service behaviour. The findings highlight the importance of gender inclusivity and diversity training in enhancing customer relationships and service quality. The study contributes to the growing understanding of gendered consumer psychology in financial services and provides insights for banks to develop equitable and customer-centric service practices within India's evolving banking landscape.

Keywords: Gendered Service Delivery, Consumer Behaviour, Banking Sector, Women Employees, Customer Satisfaction, Trust and Loyalty, Social Role Theory, SERVQUAL Framework, Gender Inclusivity, Bengaluru.

INTRODUCTION

The banking sector in India stands at a pivotal juncture, characterized by rapid digital transformation, intensified competition from fin-tech players and a growing emphasis on customer-centric services amid post-pandemic recovery (Felix & Rembulan, 2023). As of 2025, the industry serves over 1.4 billion people, with urban centers like Bengaluru emerging as hubs for innovative banking, where private sector banks such as HDFC and ICICI dominate with advanced digital platforms and personalized offerings. However, beneath this technological sheen lies a persistent gender imbalance in the workforce: women comprise only 20-25% of banking employees, particularly underrepresented in frontline and leadership roles, despite comprising nearly half of the customer base. This disparity is amplified in regions like Bengaluru, where long working hours, commuting challenges and societal expectations exacerbate work-life imbalances for women staff, potentially affecting service delivery quality.

Consumer behaviour in this context is increasingly influenced by relational and empathetic interactions, with studies revealing that customers especially women prioritize trust and personalization over mere transactional efficiency (Felix & Rembulan, 2023). Recent surveys indicate that 60-70% of female customers in urban India prefer gender-aligned service encounters, leading to higher satisfaction rates when engaging with women employees,

who are often perceived as more approachable and empathetic. Conversely, interactions with male staff are frequently associated with efficiency and competence in handling complex financial queries, though biases can lead to varied perceptions of reliability. The rise of mobile banking and AI-driven services has further highlighted these dynamics, as digital interfaces struggle to replicate the human touch, prompting banks to rethink staffing strategies for inclusivity (Dr. Raji, 2024).

Globally, similar trends underscore the sector's evolution, gender-diverse teams in U.S. and European banks have demonstrated 10-15% improvements in customer loyalty during crises like COVID-19, by fostering supportive practices that build community trust. In India, regulatory pushes from the Reserve Bank of India (RBI) toward financial inclusion, such as the Bank Sakhi program empowering rural women as agents, signal a shift toward gender-responsive models, yet challenges like occupational stress and underrepresentation persist, indirectly impacting overall service perceptions. This scenario reflects a banking ecosystem ripe for transformation, where gendered service delivery not only shapes daily customer experiences but also influences broader economic participation, particularly for women-led small-scale industries navigating global trade pressures.

REVIEW OF LITERATURE

The extant literature on service quality and consumer behaviour in banking provides a robust foundation for understanding customer perceptions and responses, yet a deeper dive into the gendered aspects of service delivery reveals nuanced influences that warrant further exploration. This review synthesizes key findings across several domains, including perceived service quality, the role of employee gender in customer interactions and its ultimate impact on satisfaction, trust and loyalty.

2.1. Perceived Service Quality and Consumer Behaviour in Banking:

The concept of **perceived service quality** remains central to understanding consumer behaviour in financial services. Seminal works like the SERVQUAL model (Parasuraman, Zeithaml, & Berry, 1988) identify key dimensions: reliability, responsiveness, assurance, empathy and tangibles as crucial determinants of customer satisfaction and subsequent behavioural intentions (Raza et al., 2020). Studies consistently affirm that higher perceived service quality leads to increased customer satisfaction, trust and loyalty, reducing churn and fostering positive word-of-mouth. In the banking context, this translates into customers seeking efficient, accurate and personalized interactions. Research highlights that emotional factors significantly influence perceptions of banking service quality, extending beyond purely functional aspects. While these studies establish a strong link between service quality and consumer behaviour, they often treat "employees" as a monolithic entity, overlooking the potential differential impact of employee characteristics, such as gender.

2.2. The Role of Employee Gender in Service Encounters:

A growing body of literature recognizes that **employee characteristics**, including gender, can significantly modulate service encounters and customer perceptions (Ayinaddis et al., 2023). Social Role Theory (Eagly, 1987) suggests that societal expectations often associate certain traits with specific genders; for instance, women are frequently perceived as more empathetic, nurturing and skilled in relationship-building, while men are often seen as more competent, assertive and logical. These gender stereotypes can influence customer expectations and interpretations of employee behaviour. Research in financial services indicates that customer perceptions of service quality can vary based on the gender of the service provider, particularly in relation to "soft" attributes like empathy and courtesy (Arora & Banerji, 2024). For example, some studies suggest that customers may perceive female employees as more empathetic and attentive, leading to more positive evaluations of relational service aspects. Conversely, perceived competence or technical expertise might sometimes be attributed differently based on gender, although recent societal views increasingly regard both genders as equally capable in leadership and professional roles. Despite these advancements, the financial services sector continues to face gender inequalities and underrepresentation of women in leadership roles.

2.3. Impact on Customer Satisfaction, Trust and

Loyalty:

The gender of service providers has been shown to influence key customer outcomes. **Customer satisfaction** in banking often exhibits gender-specific patterns, with some studies indicating that male customers tend to have higher expectations than female customers, suggesting differences in satisfaction across genders. For instance, female customers may place a higher value on personalized interactions and emotional connection, leading to higher satisfaction when engaging with female bank employees.

Trust in financial services is foundational and employee gender can play a role in its development. Perceived empathy from female employees can foster a stronger sense of trust, especially for customers seeking understanding and reassurance in complex financial decisions. This aligns with findings that women are generally perceived as more empathetic. Gender diversity at the organizational level, including on bank boards, has also been linked to more responsible and customer-supportive banking practices, indirectly building public trust and loyalty.

Ultimately, these factors converge to influence **customer loyalty**. When customers are satisfied and trust their bank, they are more likely to exhibit loyalty through repeat business, increased product uptake and positive referrals. Research on repurchase intent in e-commerce platforms, for example, highlights the impact of service quality and gender, indicating similar dynamics could exist in banking. However, challenges faced by women employees, such as work-life imbalance and occupational stress, can impact their job satisfaction and, consequently, the quality of service they provide, potentially affecting customer loyalty.

2.4. Context of Indian Banking:

In the Indian context, research on gendered service delivery is emerging but remains limited. Studies have examined gender differences in customer expectations and satisfaction in Indian banks and the role of women in the banking workforce. However, comprehensive research specifically linking the gender of bank employees to consumer behaviour outcomes (satisfaction, trust & loyalty) and exploring the underlying mechanisms in a systematic manner is scarce. This gap is particularly significant given the increasing financial inclusion of women in India and the distinct cultural nuances that may shape gender perceptions in service encounters.

RESEARCH METHODOLOGY

3.1. Research Context:

The Indian banking sector is rapidly evolving, with growing emphasis on customer satisfaction, trust and loyalty as key competitive advantages. Despite increased digitalization, interpersonal interactions between bank employees and customers continue to shape service experiences. In this context, employee characteristics particularly gender play an important role in influencing customer perceptions and behaviour.

Traditionally, studies on service quality have viewed employees as a uniform group, neglecting how gendered

service delivery affects consumer responses. In India, where social norms often influence workplace interactions, the gender of service providers can impact how customers perceive empathy, reliability and trustworthiness. Women

employees, often associated with relational and empathetic qualities, may positively shape customer satisfaction and loyalty.

However, women in banking still face challenges such as work–life imbalance, occupational stress and underrepresentation in leadership positions, which can affect service quality and customer outcomes. With financial inclusion initiatives expanding and women’s participation in the banking workforce increasing, examining how gender dynamics influence consumer behaviour has become both timely and necessary. This study therefore explores the role of women employees in shaping customer perceptions, trust and loyalty within the Indian banking context.

3.2. Rationale of the Study:

Understanding consumer behaviour through the lens of gendered service delivery is essential in today’s customer-centric banking environment. Despite women’s growing participation in the banking workforce, limited research explores how their roles influence customer perceptions, trust and loyalty. As service quality increasingly depends on relational and empathetic interactions, examining gender dynamics offers valuable insights into customer satisfaction and institutional performance. This study addresses this research gap by investigating how women employees contribute to shaping consumer experiences, thereby supporting inclusive practices, improved service delivery and gender equity in India’s evolving banking sector.

3.3. Research Objective:

- 1. To examine the influence of gendered service provision on consumer behaviour and satisfaction in banking institutions.
- 2. To analyze the role of women employees in shaping customer perceptions, trust and loyalty within the banking sector.

3.4. Sampling Design:

The study adopted a combination of **stratified random sampling and convenience sampling techniques** to ensure both representativeness and practicality in data collection. Customers were first categorized into distinct strata based on **bank type** (public, private and cooperative) and **gender** to capture diverse perspectives on service delivery. Within each stratum, respondents were selected randomly wherever possible to reduce selection bias and achieve balanced representation. However, due to operational constraints and accessibility issues at certain branches, **convenience sampling** was also employed to include customers who were readily available and willing to participate. A total of **250 valid responses** were collected from Bengaluru city, comprising **120 male and 130 female respondents**, ensuring near-equal gender distribution and comprehensive coverage across different banking institutions.

4. DATA ANYLYSIS AND INTERPRETATION

Objective 1: To examine the influence of gendered service provision on consumer behaviour and satisfaction in banking institutions.

H₁: Gendered service provision has a significant influence on consumer behaviour and satisfaction in banking institutions.

H₀: Gendered service provision has no significant influence on consumer behaviour and satisfaction in banking institutions.

Table No.1: Showing Sample Distribution

Sample Composition		
Gender	Frequency	Percentage
Male	120	48.0%
Female	130	52.0%
Total / N	250	100

Interpretation: The near-equal distribution of male and female respondents ensures representativeness and facilitates gender-based comparison in subsequent analyses.

Table No 2: Showing Reliability Statistics

Scale	Cronbach’s Alpha	N of Items
Gendered Service Provision	0.821	5
Consumer Satisfaction	0.878	4

Interpretation:

Both constructs demonstrated high internal consistency ($\alpha > 0.80$), confirming that the questionnaire items reliably measured the intended variables.

Table No 3: Showing the Descriptive Statistics

Variable	N	Mean	Std. Deviation
Gendered Service Provision	250	3.46	0.71
Consumer Satisfaction	250	3.72	0.65

Interpretation:

Respondents generally expressed positive perceptions of both gendered service provision and satisfaction, with mean scores above the neutral midpoint (3.0).

Table No 4: Showing the Correlation Analysis

Variables	1	2
1. Gendered Service Provision	1	—
2. Consumer Satisfaction	0.451***	1

*** Correlation is significant at the 0.001 level (2-tailed)

Interpretation:

A moderate positive correlation ($r = 0.451$, $p < 0.001$) indicates that higher perceptions of gender-sensitive service provision are associated with greater customer satisfaction.

Table No 5: Showing Simple Linear Regression

Model Summary

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.451	0.203	0.199	0.582

ANOVA Table

Model	Sum Squares	df	Mean Square	F	Sig.
Regression	29.88	1	29.88	37.22	0.000
Residual	117.15	248	0.47		
Total	147.03	249			

Coefficients

Predictor	B	Std. Error	Beta (β)	t	Sig.
(Constant)	2.25	0.18	—	12.50	0.000
Gendered Service Provision	0.42	0.07	0.451	6.10	0.000

Interpretation:

The regression model is statistically significant ($F = 37.22$, $p < 0.001$). Gendered service provision positively predicts consumer satisfaction, explaining 20.3% of its variance. Thus, customers perceiving higher gender sensitivity report greater satisfaction.

Table No 6: Showing the Multiple Regression Analysis

To gain deeper insight, demographic and banking-related variables were included as controls.

Model Summary

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate	Durbin–Watson
1	0.512	0.262	0.251	0.564	1.99

ANOVA Table

Model	Sum Squares	df	Mean Square	F	Sig.
Regression	38.57	5	7.71	24.25	0.000
Residual	108.46	244	0.45		
Total	147.03	249			

Coefficients Table

Predictor	B	Std. Error	Beta (β)	t	Sig.
(Constant)	1.98	0.27	—	7.37	0.000
Gendered Service Provision	0.36	0.06	0.362	5.78	0.000
Respondent Gender (Female=1)	0.08	0.05	0.073	1.51	0.133
Age	-0.01	0.01	-0.046	-0.98	0.328
Bank Type (Private=1)	0.11	0.05	0.092	2.08	0.039
Visit Frequency	0.04	0.02	0.089	2.00	0.047

Interpretation:

- Gendered Service Provision ($\beta = 0.362$, $p < 0.001$):** The most influential predictor; customers perceiving higher gender-sensitive interactions show higher satisfaction.

- **Bank Type ($\beta = 0.092$, $p = 0.039$):** Customers of private banks report slightly greater satisfaction compared to public bank customers.
- **Visit Frequency ($\beta = 0.089$, $p = 0.047$):** Frequent visitors tend to be more satisfied.
- **Gender and Age:** Not significant; both male and female customers express similar satisfaction levels when controlling for other factors.
- **VIF < 1.1:** Confirms no multi-collinearity.
- **Durbin–Watson = 1.99:** Indicates independence of residuals.

Based on the analysis, the null hypothesis (H_{01}) stating that *there is no significant relationship between gendered service provision and consumer satisfaction* is **rejected**, while the alternative hypothesis (H_{11}) stating that *there is a significant relationship between gendered service provision and consumer satisfaction* is **accepted**. This indicates that gendered service provision has a statistically significant positive impact on consumer satisfaction in banking institutions.

Objective 2: To analyze the role of women employees in shaping customer perceptions, trust and loyalty within the banking sector.

H₁: Women employees play a significant role in shaping customer perceptions, trust and loyalty in the banking sector.

H₀: Women employees do not play a significant role in shaping customer perceptions, trust and loyalty in the banking sector.

Table No 7: Showing the Descriptive Statistics

Bank Type	N	Mean Score (Role of Women Employees)	Std. Deviation
Public Banks	100	3.48	0.63
Private Banks	120	3.81	0.58
Cooperative Banks	30	3.66	0.61
Total	250	3.65	0.61

Interpretation:

Private bank customers reported the highest mean perception ($M = 3.81$) regarding the role of women employees, followed by cooperative ($M = 3.66$) and public bank customers ($M = 3.48$).

Table No 8: Showing the Test of Homogeneity of Variances (Levene's Test)

Levene Statistic	df1	df2	Sig.
1.64	2	247	0.197

Interpretation:

Since $p = 0.197 > 0.05$, the assumption of equal variances is not violated, allowing the use of standard ANOVA results.

Table No 9: Showing the ANOVA Table

Source	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.87	2	1.935	5.34	0.005
Within Groups	89.50	247	0.362		
Total	93.37	249			

Interpretation:

The ANOVA is statistically significant ($F = 5.34$, $p = 0.005$), indicating that customer perceptions of the role of women employees differ significantly across bank types.

Table No 10: Showing the Post Hoc Analysis (Tukey HSD)

(I) Bank Type	(J) Bank Type	Mean Difference (I–J)	Sig.
Public	Private	-0.33	0.004
Public	Cooperative	-0.18	0.172
Private	Cooperative	0.15	0.284

Interpretation:

A significant difference exists **between public and private banks** ($p = 0.004$). Customers of private banks rate women employees higher in influencing trust and loyalty compared to public bank customers.

Based on the ANOVA results ($F = 5.34$, $p = 0.005$), the null hypothesis (H_{02}) stating that *women employees do not*

play a significant role in shaping customer perceptions, trust and loyalty is **rejected**, while the alternative hypothesis (H_{12}) is **accepted**. This confirms that **the role of women employees significantly varies by bank type**, with private banks receiving the most favourable evaluations.

CONCLUSION

This study examined how gender dynamics influence consumer behaviour in the banking sector, focusing on gendered service provision and the role of women employees. Based on data from 250 banking customers in Bengaluru, results revealed that gender-sensitive service provision significantly enhances consumer satisfaction, indicating that inclusive and empathetic interactions lead to better customer experiences. Furthermore, findings showed that women employees play a crucial role in shaping customer perceptions, trust and loyalty, with private bank customers reporting more positive evaluations than those of public and cooperative banks. The study concludes that gender inclusivity and the active engagement of women employees are key factors in strengthening customer relationships and service quality. Banking institutions that integrate gender-sensitive practices and promote equitable participation can foster higher satisfaction, trust and loyalty, thereby enhancing their overall performance and competitiveness in the financial services sector.

REFERENCES:

- Ahmad, S., & Butt, M. M. (2012). Can after sale service generate brand equity, *Marketing Intelligence & Planning*, 30(3), 307-323.
- Arora, P., & Banerji, R. (2024). The impact of digital banking service quality on customer loyalty: An interplay between customer experience and customer satisfaction. *Asian Economic and Financial Review*, 14(9), 712–733. <https://doi.org/10.55493/5002.v14i9.5199>
- Ayinaddis, S. G., Taye, B. A., & Yirsaw, B. G. (2023). Examining the effect of electronic banking service quality on customer satisfaction and loyalty: an implication for technological innovation. *Journal of Innovation and Entrepreneurship*, 12(1). <https://doi.org/10.1186/s13731-023-00287-y>
- Bala, M., & Sindhu, S. (2013). Exploring the role of gender on customer satisfaction: A customer relationship perspective from banking sector. *International Journal of Marketing, Financial Services and Management Research*, 2(10), 108-124.
- Caruana, A. (2002). Service loyalty: The effects of service quality and the mediating role of customer satisfaction. *European Journal of Marketing*, 36(7/8), 811-828.
- Eagly, A. H. (1987). *Sex Differences in Social Behavior: A Social-Role Interpretation*. Psychology Press.
- Estelami, H., & De Figueiredo, J. M. (2002). The effect of gender on the perceived quality of financial services. *International Journal of Bank Marketing*, 20(2), 65-76.
- Felix, A., & Rembulan, G. D. (2023). Analysis of Key Factors for Improved Customer Experience , Engagement and Loyalty in the E-Commerce Industry in Indonesia. *Aptisi Transactions on Technopreneurship (ATT)*, 5(2), 196–208.
- Jain, R., & Kaur, S. (2014). An investigation on customer satisfaction and service quality in the Indian banking sector: A gender comparison. *International Journal of Business and Management Invention*, 3(1), 22-29.
- Jamal, A., & Al-Khatib, K. (2000). Customer satisfaction and retail banking: An assessment of some of the key antecedents of customer satisfaction in retail banking. *International Journal of Bank Marketing*, 18(4), 146-160.
- Lee, H., Lee, Y., & Yoo, D. (2000). The determinants of perceived service quality and its relationship with satisfaction. *Journal of Services Marketing*, 14(3), 217-231.
- Oliver, R. L. (1999). Whence consumer loyalty. *Journal of Marketing*, 63(4), 33-44.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- Raji, D. (2024). Sustainable Finance in Action: Exploring Green Loans in Promoting Environmental Responsibility. *Kristu Jayanti Journal of Management Sciences (KJMS)*, 2(June), 14–25. <https://doi.org/10.59176/kjms.v2i1.2348>
- Raza, S. A., Umer, A., Qureshi, M. A., & Dahri, A. S. (2020). Internet banking service quality, e-customer satisfaction and loyalty: the modified e-SERVQUAL model. *TQM Journal*, 32(6), 1443–1466. <https://doi.org/10.1108/TQM-02-2020-0019>
- Sharma, S., & Jain, R. (2014). Empowerment of women in the Indian banking sector. *International Journal of Business and Management Invention*, 3(2), 6-12.