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A Gender-Based Approach of Customer Satisfaction on Retail Banking in Sabaragamuwa University of Sri Lanka

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Over the past years retail banking business has face an intensive challenging environment. In response to address diverse deprivation the retail bankers concern more on their customers. This paper supports to analyze the gender difference in attitudes and behavioral intention on retail banking in undergraduates of Sabaragamuwa University of Sri Lanka. University students are emerging and more valuable customer segment to banking sector and also; they are more knowledgeable segment in the market. When comparing to other customer segments undergraduates are important segment because they can add high customer life time value to the bank because in future they will consume more retail banking products to their professional life. The intense competition, new technological emergence, customer expectations, regulatory restrictions made imperative to focus more on the financial services to earn the profitability of retail banking institutions of all sizes. A common suggestion is that the retail banks ought to respond to this challenge by making better use of market segmentation techniques. This research seeks to explore the factors predicting attitudes and customer satisfaction and how the gender difference varies in attitudes and customer satisfaction in undergraduates on retail banking. The population of this study was 3600 undergraduates of Sabaragamuwa University of Sri Lanka. This study used Primary data which collected by using a structured questionnaire. The study contains the Sample using as 370 undergraduates who given the responses both male and female randomly in equal manner to do the analysis. Dependent variable used as overall satisfaction in retail banking and the independent variables as Assurance, Empathy, long term behavioral intention, Reliability, Responsiveness, Short term behavioral intention, Tangibles, Willingness to recommend and Affective attitude towards the retail bank. Regression analysis is used to find out the correlation between dependent and independent variables. The Findings show that there are some differences in attitudes and satisfaction by male and female customers in on retail banking. The findings present male customers satisfaction highly depend on assurance, willingness to recommend and affective attitude towards the retail bank and the females customers' overall satisfaction intensively depend on affective attitude towards the retail bank. This research finding will help to fill the literature gap relating to gender based approach on customer satisfaction on retail banking. Moreover, it makes contribution to the retail banking sector to improving their marketing strategies according to the gender difference and it helps to designing and pricing their retail banking products as well as retail banks can improve customer oriented products especially for undergraduates.