

The Influence of Gender and Personality Traits on Customer's Assessment of Islamic Banking Service Quality

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Abstract

Background: The competition in the banking business increased concurrently with the growth of both conventional and Islamic banking and to win the competition, the bank must provide a qualified service. Personality of employees in providing services affects the quality of service perceived by the customer and customer's assessment on service quality is also determined by gender. Objectives: This study aims to investigate the influence of gender and personality traits simultaneously and partially on service quality of Islamic banking. It is also to determine which variables are the dominant influences on service quality of Islamic banking. Results: The result showed that gender and personality influenced simultaneously on a customer's assessment of the Islamic banking service quality. Variables that influenced partially on Islamic banking service quality were gender, extraversion and agreeableness while openness, conscientiousness, and neuroticism did not influence partially on service quality of Islamic banking. In addition, gender had dominant influence on service quality of Islamic banking. Conclusion: Islamic banking should pay attention to the culture of local community associated with gender. So, the sustainability of relationships between Islamic Banking with local community will be maintained

Keywords: Gender, Personality Traits, Service Quality, Islamic Banking

1. Introduction

The competition in the banking business increased concurrently with the growth of both conventional and Islamic banking. The growth of Islamic banking assets in Malang, East Java in the first half of 2010 encouraging and becomes the best growth in the last three years [1]. Public interest for Islamic banking services is quite high [2]. To win the competition, the bank must provide a qualified service because quality attributes have become considerable element in consumers' assessment of banks [3]. Parasuraman et al developed the concept and service quality instrument in measuring the quality of services consisting of tangibles, responsiveness, reliability, assurance, and empathy [4]. Quality of service can not be separated from the service providers. Personality of employees in providing services affects the quality of service perceived by the customer [5]. Banking is one of business services which belong to high contact service that requires direct contact between the service providers to the customer. So personality of employees or people which is one of important element in the service marketing mix must be well prepared. Service marketing mix consists of product, price, place, promotion, people, process, and physical evidence [6].

Personality traits are the characteristics which often appear and describe the behavior of an individual. Many theories and models are developed to analyze personality traits but the most widely used and recommended are five factors of personality models (FFM). These five factors of the model consist of Openness, Conscientiousness, Extraversion, Agreeableness, and Neuroticism [3]. These five factors are able to define the behavior of the employees, especially front liners such as customer service [7]. FFM is also a valid model in a variety of backgrounds, languages and cultures.

In addition, customer's assessment on service quality is also determined by gender [8]. Gender affects the customer's perception of the dimension of service quality. Hence the importance of the role of gender and personality in the process of customer service is necessary to this research about the influence of gender and personality on a customer's assessment of service quality Islamic banking. This study aims to investigate the influence of gender and personality traits simultaneously and partially on service quality of Islamic banking. It is also to determine which variables are the dominant influences on service quality of Islamic banking.

2. Methodology

Research was conducted on Islamic banking in Malang. Type of this research is quantitative with deductive approach. A number of samples are 105 respondents selected using accidental sampling method. Samples were Islamic banking customers in Malang. Analysis of data was using multiple regression analysis with SPSS program.

3. Results and Discussion

Characteristics of respondents are dominated by the male 55 respondents (51.4%), with ages 15-25 years 65 respondents (60.7%), student status 43 (40.2%), and the time period became customer of Islamic banking is 2-5 year 51 respondents (47.7%).

Table 1: Partial Test

Variable	t	Sig	Result
Gender (X1)	2.648	.009	influence partially
Openness (X2)	-.293	.770	have not influenced partially
Conscientiousness (X3)	1.689	.094	have not influenced partially
Extraversion (X4)	2.164	.033	influence partially
Agreeableness (X5)	2.173	.032	influence partially
Neuroticism (X6)	.760	.449	have not influenced partially

Note :

F value : 24,168

Adjusted R Square : 0.567

Simultaneous test is done by comparing the calculated F value with F table. Based on Table 1, known that calculated F value is 24,168; while F table at 2,10 so that calculated F value > F table (24,168 > 2,10). This means that gender and personality traits influence simultaneously on an assessment of the customer service quality Islamic banking. Partial test is done by comparing the calculated t value with t table. Based on Table 1, known that the variables have influence partially on service quality of Islamic banking are gender (X1), extraversion (X4) and agreeableness (X5). While openness (X2), conscientiousness (X3), and neuroticism (X6) have not influenced partially. This result is not line with the previous research such as the research of Saeed A.G Al Mutawa dan Mohamed E. Ibrahim about effects of gender and personality traits of front-desk employees on customer's assessment of service quality. The result showed that personality did not influence customer assessment of service quality.

The coefficient of variable determine the dominant influence on service quality of Islamic banking. Based on table 1, known that the dominant variable is gender. This result is supporting the previous research that gender had dominant influence on empathy which was one of the dimensions of service quality.

The coefficient of determination is shown by the adjusted R-square value that indicates the contribution of independent variables on the dependent variable. Based on the table 1, known that the adjusted R-square value is 56.7%. This means that the independent variables which consist of gender (X1), openness (X2), conscientiousness (X3), extraversion (X4), agreeableness (X5), and neuroticism (X6) has contribution or ability to explain the variable of customer's assessment on the service quality Islamic banking (Y) are 56.7% and 43.3% are explained by other variables.

The characteristics of the respondents show that time period of majority respondents are not in long term, they have already been Islamic banking customers for 2 years. In addition the majority of respondents are young people who do not really give attention to the activities of Islamic banks and intensity of the interaction with the Islamic banking is less. So the respondents' knowledge about the programs or activities done by Islamic banks is still relatively less. Finally, the manager of Islamic banking needs to give more attention to the variables assessed that influence even dominant influence on the customer's assessment of service quality Islamic banking in Malang.

4. Conclusion

Gender-and-personality-influence-simultaneously-on-a-customer's-assessment-of-the-Islamic-banking-service-quality.-

Variables that influence partially on Islamic banking service quality are gender, extraversion and agreeableness-while openness, conscientiousness,-and neuroticism did not influence partially-on service quality of Islamic banking. In addition, gender has dominant influence on service quality of Islamic banking. Therefore, Islamic banking should pay attention to the culture of local community associated with gender. So, the sustainability of relationships between Islamic Banking with local community will be maintained. A limitation of this study-is the selection-of-research-samples-which was using accidental sampling-method so that the respondents were chosen to be less focus. Therefore it is recommended for further research to use purposive sampling method.

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