



Effect of Gender, And Its Influence on Customers' Perceived Quality of Financial Services in Islamic Banking: A Study of Jaiz Bank, Maiduguri, Borno State, Nigeria

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Abstract

The study examined Gender and its influence on customers' Perceived Quality of Financial Services in Jaiz bank, Maiduguri, Borno State, Nigeria. The study adopted a survey method in which structured questionnaires were used to collect primary data from 399 sampled respondents (Customers of Jaiz bank. Analysis of Variance was used as the statistical technique to determine whether variation toward perceived quality of financial services exists among Jaiz bank customers in Maiduguri based on their gender differences. From the findings, no significant variation toward perceived quality of financial services was found on the basis of gender (male and female) difference of the customers. Consequently, it is recommended that Jaiz Bank should focus on universal improvements in service quality rather than segmenting services by gender. Findings of this study enhance the understanding of perceived quality of financial services in Nigerian banking industry and provide useful insight for bank management in the delivery of quality financial services to their customers.

Keywords:

Gender
CARTER Model
Quality of Financial Service

JEL Classification: D12, G21, J16

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1. Introduction

Banking services in Nigeria started during the colonial in 1892, with the establishment of African Banking Corporation and the Bank of British West Africa, now First Bank of Nigeria. These banks are regulated by the Central Bank of Nigeria (CBN). Generally, Banks as financial Institutions play a vital role in any economy of the world and to an emerging economy like Nigeria in particular. One of these roles is the mobilisation and allocation of funds from surplus to deficit units of the

economy. Commercial banks are found from a long time to be carrying out these roles until the recent introduction of Non-Interest Banking (NIB) System in both developed and developing countries of the world.

In Nigeria, the only full-fledged Non-Interest bank is Jaiz Bank which stated its operations in January 2012. The bank offers variety of banking services ranging from Personal Banking, Corporate Banking and Trade Finance based on Non-interest banking principles. In recent time however, the major

issue that seem to be of concern to NIB in Nigeria is the issue regarding the Quality of services rendered to customers particularly in Maiduguri.

This is so because quality is defined from customer's point of view. These customers however differ based on various demographic characteristics such as income, gender, occupation race, religion and so on. Since bank customer are group of individuals who differ based on various characteristics, these differences may have influence on the survival of service providers like NIB. This is because of the evidence that factors such as Religion, Gender, Level of education, Income, Race (Mercedes Jorge & Robert, 2016) have implication on the outcome of customers' decision regarding quality of financial services of banks (Sulistyawati, 2020).

Quality of financial services is an essential tool in the banking industry and can be a beacon for the success and/or otherwise of banks. This is because according to Tafa (2020), a positive and significant relationship exists between quality of financial services and performance of a typical bank. To measure quality of financial services in Non interest banking industry, Othman and Owen (2001) established that CARTER is the most appropriate parameter. The acronym CARTER denotes Compliance, Assurance, Reliability, Tangibles, Empathy and Responsiveness.

In the context of Non-Interest Banking (NIB), compliance refers to adhering to principles like profit-sharing, prohibition of interest on loans, and avoidance of illicit transactions. Assurance involves the competence and courtesy of bank employees in building trust and confidence. Reliability is about fulfilling promises of financial service delivery accurately and dependably. Tangibles encompass the bank's physical environment, including facilities, equipment, staff, and communication materials. Empathy is the ability of bank employees to understand the perspectives and needs of their customers. Responsiveness highlights the willingness of bank personnel to assist customers and address their complaints promptly.

From the foregoing, it is clear that quality of financial service influences performance (Tafa, 2020) and is regarded as a yardstick for success and survival of banks (Gambo, 2013). But providing quality financial services by Jaiz Bank in Maiduguri might be a challenge because the bank is new and has only one Branch, couple with the prolonged history of insurgency in addition to the fact that Maiduguri community differ based on demographic characteristics. Consequently, this study seeks to contribute to the literature by examining how Gender influences customers' perceived quality of financial services in NIB by using CARTER model as dimension of NIB service quality.

Research objective

The main objective of this study is to evaluate the variation in the perception of male and female customers of Jaiz bank in Maiduguri regarding the quality of financial services being rendered by using CARTER model.

Hypothesis

The hypothesis is designed to guide the study in achieving its objective.

H₀ There is no significant variation in CARTER dimensions of NIB service quality in Jaiz bank Maiduguri based on Customers' Gender.

H₁ There is a significant variation in CARTER dimensions of NIB service quality in Jaiz bank Maiduguri based on Customers' Gender.

2. Literature Review

2.1.1 Non-Interest Banking (NIB) System in Nigeria

The concept of Non-interest banking is relatively new in the academic literature particularly in Nigeria. It has been described distinctly by many scholars. However, they all seem to agree on the overall meaning of the concept as portrayed by each one of them. Ahmed (2008) defined Non-interest banks as financial institutions whose rules and procedures clearly state commitment to principles governing Islamic sharia law which bans payment or receipt of interest on its

operations. According to Stanbic IBTC Team (2014), Non-interest banking is all about sharing risk between the financial institution and the account holders. For this to be achieved, the bank and the account holders are tied into a long-term relationship with each other in order to avoid cut and run financial deals.

From the forgoing definitions, it can be deduced that non-interest banking is an alternative financial institution operating based on ethical principles of fairness, transparency and objectivity and offers services to all irrespective of race or religion. Non-Interest Banking offers almost all the services of conventional banks. The difference is that non-interest Banks do not give or receive interest, nor finance anything that is harmful to society like alcohol, tobacco and gambling. They also seek to avoid transactions that are highly uncertain or that may cause any injustice or deceit against any of the parties.

In Nigeria, the Non-interest banking started operations 1991 with the enactment of the Banks and Other Financial Institutions Decree, BOFID (Tayo, 2011). This Decree recognizes non-interest-based banks as banks based on profit and loss sharing. Between 1993 and 1995 investors started applying for banking license to operate non-interest banks. In 1996, Habib Bank Plc opened a non interest banking window offering a limited number of Sharia complaint products. However, the bank did not succeed due to lack of guidelines. In 2004, demands for the establishment of full-fledged non-interest banks continued from interested investors. An Approval-In-Principle (AIP) was granted to Jaiz International Plc to establish Jaiz Bank upon meeting mandatory capital requirement. The Central Bank of Nigeria (CBN) came up with framework and guidelines which gave birth to a new banking model in 2010 with flexible modalities. These opened ways for the reemergence of non-interest financial institution under specialized banks eventually led to the licensing of full-fledged non-interest deposit money bank known as Jaiz Bank in 2010 (Tayo, 2011).

Jaiz Bank PLC was created out of the former Jaiz International Plc which was set up in April 2003 as a special purpose vehicle (SPV) to establish Nigeria's first full-fledged Non-Interest Bank (Bintube, 2009). Jaiz Bank Plc. obtained a regional operating license to operate as a Non-Interest Bank from the CBN on the 11th of November, 2011 and begun full operations as the first Non-Interest Bank in Nigeria on the 6th of January, 2012 with 3 branches located in Abuja FCT, Kaduna and Kano (www.jaizbankplc.com, 2012). Jaiz bank PLC presently maintained network branches in 20 states of the federation which include; Abuja, Adamawa, Bauchi, Borno, Gombe, Kaduna, Kano, Katsina, Kebbi, Kogi, Kwara, Lagos, Nasarawa, Osun, Oyo, Plateau, Rivers, Sokoto, and Zamfara. Jaiz bank PLC is a national bank and quoted public company owned by over 26,000 shareholders spread over the six geo-political zones of Nigeria. (Jaiz Bank Website, 2020).

2.1.2 Quality of Financial Services in Non-Interest Banking (NIB)

One of the important determinants in measuring the success of any industry nowadays is believed to be the Quality of financial Services due to its significant influence on bank performance and also its importance in formulating bank policies as well as monitoring the operational activities of employees when providing services to customers as opined by various studies (Bowen & Hedges, 1993; Gambo, 2013; Yuliansyah, 2015). Service quality has various meaning. However, in all the definition or the most recognized definition of this concept proposed by researchers revolves around similar idea.

Munusamy et al., (2010) assert that Several practitioners define service quality as the difference between customer's expectations for the service encounter and the perceptions of the service received. Furthermore, Othman and Owen (2002), defined Service quality as the outcomes of the customer's overall evaluation of the differences between service expectations and the actual service performance. Similarly, Gronroos (2007) posits that service quality is

an important outcome of comparison between customer expectations before and after their experience of the service.

From these definitions and many other definitions proposed by researchers, it can be deduced that the concept revolves around the idea that it is the result of the comparison that customers make between their expectations about quality of financial service and their perception of the service. According to Luka, Andrew and Kimwolo, quality financial services provided by a particular bank determine the satisfaction level of its customers which in the long run will improve its performance.

Nowadays, quality of financial services has become one of the important determinants in measuring the success of companies and as such, its understanding might be imperative for financial institutions. This is so because according to Zeithaml, Parasuraman and Berry (2006), bank customers compare the performance or quality of financial services received and use the same as the reference points when they experience and evaluate the quality of service they receive in return. This experience in turn is what determines customers perceptions of the level of service quality received from an organization. Fararah and Al-Swidi (2013) were of the opinion that if any company can deliver a high-quality service, then company can retain their existing customers and attract new customers there by improve their performances.

2.1.3 Dimensions of Quality Financial Services for Non-Interest Banking

Othman and Owen (2001) reported that many researchers and quality scholars have recognised the need to develop valid and distinct measures of SQ given the rise of service development in the recent time. In a paper titled developing an instrument to measure customer service quality in Islamic banking, Othman and Owen, (2001) opined that it is important for non-interest banks to adopt customer service quality program to improve ways of providing products and services to their customers and to cope with

strong competition from conventional banks and new entrants to the market. Based on this assumption, they developed a six-quality dimension instrument called the CARTER model, to measure Quality of financial services for Non-interest Banks.

Thus, CARTER is an acronym denoting Compliance, Assurance, Reliability, Tangibles, Empathy and Responsiveness. They applied the model to a case study and found a positive link between quality, satisfaction and service encounter. Their findings proved that CARTER instrument is valid in measuring quality of financial services. Shafie, Azmi, and Haron, (2004) adopted CARTER instrument in a Malaysian setting and found similar findings to Othman and Owen (2001). However, the setting used to examine the applicability of CARTER instrument is limited to NIB industry. Thus, this study intends to use the dimension of CARTER model in order to understand how Non-interest bank customers in Maiduguri perceived quality of financial services rendered to them.

Compliance is one among the components of Non-interest banking SQ in this study. According to Gambo (2013), Compliance is the ability of non-interest banking to comply with Islamic law and principles in their operations. It incorporates attributes such as Compliance to Islamic law and principles, provision of interest free loans, and other Islamic products and services. Compliance is also described by Othman and Owen, (2001) as the ability to follow Islamic principles when applying the non-interest banking business operations. The assurance dimension involves knowledge and courtesy of employees and their ability to inspire trust and confidence (Parasuraman et al., 1988). It incorporates all verbal and written communication between bank employees and their customers that deliver trust, faith and confidence to customers. It also includes good manners, attitudes, politeness and knowledge of employees (Owen and Othman, 2001). Reliability involves the ability of the service provider to perform the service it promised accurately and dependably. From a consumer perspective, reliability indicates how

efficiently firms are addressing their problems and how accurately they maintain customer records (Parasuraman, et al., 1988). In the banking industry, reliability can be interpreted as on time delivery of services (Hussain et al., 2014). Yang and Fang (2004) stated that reliability consists of accurate order of fulfilment, accurate record, accurate quote, accurate billing, and accurate calculation of commissions which keep the service promising to the customer.

Tangibility can generally be described as those things that have a physical existence, which could be seen, felt and touched. From a banking perspective tangibility include the technological equipment (such as Automated Teller Machine, Point of Sale) and ambience of branches including employees (Khan & Fasih, 2014). Although banking is basically intangible in nature, bankers do convert it into tangible with the help of physical facilities, equipment, personnel, communication materials and others. The bankers who convert these tangible factors well, reaching successfully every customer will arguably result to satisfying their customers. Jones and Shandiz, (2015) stated that Empathy is considered as a significant variable for individual consideration among persons, particularly in the literature concerning service. Daniels, Glover and Mellor (2014) explained empathy as an essential element for fruitful employee and customer communications. Empathy is described as a person's ability to sense another's thoughts, feelings, and experiences, to share other's emotional experience, and to react to the observed experiences of another person (Wieseke & Kraus, 2012). Responsiveness indicates how efficiently a firm addresses customer queries and provides solutions to their problems. In this context, it is important for banks to understand customer needs in terms of their daily operations and make these operations safe and efficient (Parasuraman et al., 1988). If employees are highly responsive to customer queries it will lead to a higher level of customer satisfaction (Al-Azzam 2015).

2.1.4 Gender and Perceived Quality of Financial Services

Gender is one of the demographic factors of the customer which arguably influence bank customers perception towards perceived quality of financial services being rendered to them. It measures how previous research on gender and its effect on perceived quality of financial services has produced somewhat mixed results. For example, Joseph and Stone (2003) conducted a survey to evaluate the US bank customer perceptions on service delivery technology in the banking sector. They reported that there were significant differences between how males and females responded to the importance factors. Female respondents attached a higher perceived importance to the expected service quality. The age of bank customers, level of education and income are also yielded some statistically significant differences. Similarly, Stafford (1996) suggests service quality may be more important to women than to men when transacting business with bank.

On the other findings on variation between Male and Female customers regarding service quality, Mohsan and Saida (2015) investigated Determinants of service quality and impact of service quality and consumer characteristics on channel selection. One-way ANOVA was carried out to identify significant impact of demographic variables on perception of service quality. The research findings indicated that female customers showed better satisfaction with service quality. Similarly, Willy (2012) conducted a study on Quantifying Customers' Gender Effects on Service Quality Perceptions of Philippine Commercial Banks. The result shows that male and female bank customers differ in the degree of importance attached the dimensions of service quality. It further revealed that gender differences have significant effect on customers' perceptions and expectations of bank service quality. Also, Spathis, Petridou and Glaveli (2004) in a study on the effect of gender differences on customers' perceptions of service quality dimensions using the BSQ model found that male clients of Greek banks have a more

positive perception of the quality of the service they receive than do women clients. There are also other several examples in literature that indicate that female customers tend to rate service quality lower when comparison is made for both genders (Soniela & Klaudeta, 2015).

By applying the Structural Equation Model (SEM) approach. Sein and Chey (2014) used gender, age, nationality and current level of study in the evaluation of Service Quality in Higher Education. It was also found that the variables impacted on the relationships between the elements of service quality. The study concluded that that nationality and gender have considerable impact on the weights of relationships over other variables. Similarly, Sulistyawati (2020) evaluated the Effect of gender, age, marital status, occupation, education, income, and occupation on Customer Service Quality Expectations in Indonesian Retail Banking Industry and found that gender has a significant effect on service quality expectation in Indonesian Retail Banking Industry.

By focusing on healthcare sector, Maruf, Niaz, Harunur and Abdul (2021) investigated Gender Differences in Service Quality of Upazila Health Complex in Bangladesh. The paper adopted the SERVQUAL model. The study used a quantitative approach, primarily using the survey method. The research found that the perception of male and female on service quality of UHC varies significantly. In Thailand, Mokhlis (2012) examined the role of gender in predicting the service quality perceptions of services provided by the local government authority using regression and discriminant analysis. The study found that gender affects service quality perceptions and the relative importance attached to the dimensions of service. The study further found that gender significantly discriminated empathy, tangibles and reliability dimensions, with greater importance attached to male customers than their female counterparts.

Palli and Mamilla (2012) studying a higher education institution regarding the opinions of the respondents on service quality indicated no significant difference in the overall satisfaction

of the respondents in terms of age, occupation of the parent and total household income, but gender shows a significant difference in the students' opinion with regard to the service quality of departments of the university whereby the female respondents were more satisfied than the male respondents.

2.2 Empirical review

Maruf et al (2021) assessed Gender Differences in Service Quality of Upazila Health Complex in Bangladesh. Gender-based differences in satisfaction on the service quality of the Upazila Health Complex (UHC) in Bangladesh are assessed in this paper using the SERVQUAL model. Two Upazila, field administrative unit of Bangladesh, of Meherpur district of Bangladesh, were selected to conduct the study. The study used a quantitative approach, primarily using the survey method. The research found that the perception of male and female on service quality of UHC varies significantly. Though they have a similar perception of reliability dimension, females still have a comparatively more positive perception of accessibility, tangibles, empathy, and responsiveness dimensions to UHC than male service receivers.

Sulistyawati (2020) evaluated the Effect of gender, age, marital status, occupation, education, income, and occupation on Customer Service Quality Expectations in Indonesian Retail Banking Industry. This research was conducted utilizing a field-based cross-sectional design, based on data collected from 1201 retail bank customers who do their banking activities in Jakarta by visiting branches, or utilizing ATM. The results indicate that there are significant effects of customer's demographic characteristics on service quality expectations. Furthermore, the results indicate that for gender there are significant differences between men and women with respect to service quality expectation. Woman place a high degree of importance on reliability, responsiveness, assurance, empathy, and ATM services.

Similarly, Mohsan and Saida (2015) investigated Determinants of service quality and impact of service quality and consumer characteristics on channel selection. Data were collected using convenience sampling method. One-way ANOVA was carried out to identify significant impact of demographic variables on perception of service quality. The research findings indicated that personal interaction, appearance, reliability, policy, and problem solving are the key determinants of service quality in terms of beverage industry in Bangladesh. The study further revealed that customers who are female or married with no kid or service holders showed better satisfaction with service quality.

Furthermore, Willy (2012) conducted a study on Quantifying Customers' Gender Effects on Service Quality Perceptions of Philippine Commercial Banks. The study used a survey method. The respondents were asked to answer the SERVQUAL Instrument as developed by Parasuraman. The SERVQUAL questionnaire designed based on Likert scale was used to collect data from the respondents. Survey results and statistical tests support the hypothesis that gender differences affect the relative importance attributed to the five dimensions as well as customers' expectations and perceptions of service quality in banks. Specifically, the result shows that male and female bank customers differ in the degree of importance attached the dimensions of service quality. It further revealed that gender differences have significant effect on customers' perceptions and expectations of bank service quality.

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tangibles, empathy, and responsiveness dimensions to UHC than male service receivers.

Weihua and Saebum (2019) examined Gender differences in the influence of service quality on online consumer behaviour in China. Through data collected via a Web-based questionnaire survey from 330 consumers in China, this study builds and analyzes a structural equation model, using five dimensions of E-service quality, customer satisfaction and customer loyalty, and focuses on the moderation test of gender. This study finds that first, efficiency dimension of e-service quality is of same importance for male and female customers; second, there are significant gender differences in the responsiveness and reliability dimensions of E-service quality, which affect customer satisfaction; third, the impact of female customer satisfaction on customer loyalty is stronger than for male customers.

In another perspective, Sein and Chey (2014) used gender, age, nationality and current level of study in the evaluation of Service Quality in Higher Education. The framework used in this study is adopted in the study consists of four key constructs, namely motivation, expectation, perception and satisfaction. Applying the Structural Equation Model (SEM) approach to data collected from a sample of 263 international students in a private higher education institution in Singapore. The study found that the variables impacted on the relationships between the elements of service quality. The study therefore concluded that nationality and gender have considerable impact on the weights of relationships over other variables.

In Thailand, Mokhlis (2012) examined the role of gender in predicting the service quality perceptions of services provided by the local government authority using regression and discriminant analysis. The study found that gender affects service quality perceptions and the relative importance attached to the dimensions of service. The study further found that gender significantly discriminated empathy, tangibles and reliability dimensions,

with greater importance attached to male customers than their female counterparts.

Furthermore, Palli and Mamilla (2012) assessed Students opinions of Service Quality in the Field of Higher Education. Self-administered questionnaire was used in this study to collect the related data to establish the relationship between service quality and students' satisfaction in higher education institutions. The sample consisted of 65 Arts students, 20 Science students and 35 Management students. Among them 62 are male and 58, female. The findings indicated no significant difference in the overall satisfaction of the respondents in terms of age, occupation of the parent and total household income, but gender shows a significant difference in the students opinion with regard to the service quality of departments of the university whereby the female respondents were more satisfied than the male respondents.

2.4 Theoretical Framework

This study traced its relevance to a number of theories. However, the main theories found to be more relevant to this study are Assimilation theory and Expectations theory.

Assimilation Theory

Assimilation theory is a theory based on Festinger's (1957) dissonance theory. Dissonance theory posits that consumers make some kind of cognitive comparison between expectations about the product and the perceived product performance (Peyton, Pitts and Kamery, 2003). This view of the consumer post-usage evaluation was introduced into the literature in the form of assimilation theory. According to Anderson (1973), consumers seek to avoid dissonance by adjusting perceptions about a given product to bring it more in line with expectations. Similarly, Consumers can also reduce the tension resulting from a discrepancy between expectations and product performance either by distorting expectations so that they coincide with perceived product performance or by raising the level of satisfaction by minimizing

the relative importance of the disconfirmation experienced (Olson, J. & Dover, 1979)

However, the theory is criticized by Payton et al (2003) who argued that Assimilation theory has a number of shortcomings. First, the approach assumes that there is a relationship between expectation and satisfaction but does not specify how disconfirmation of an expectation leads to either satisfaction or dissatisfaction. Second, the theory also assumes that consumers are motivated enough to adjust either their expectations or their perceptions about the performance of the product/service. A number of researchers have found that controlling for actual product/service quality can lead to a positive relationship between expectation and satisfaction. Therefore, it would appear that dissatisfaction could never occur unless the evaluative processes were to begin with negative consumer expectations (Bitner 1987).

Expectation Theory

The Expectation theory is also commonly known as Expectancy-Disconfirmation Theory. The theory was developed by Oliver (1980), who proposed that satisfaction level is a result of the difference between expected and perceived performance. The theory holds that satisfaction/dissatisfaction results from a customer's comparison of performance (of a product or service) with predetermined standards of performance. Expectations disconfirmation theory in services settings (like banks) suggests that bank customer develops satisfaction as a response to his/her confidence that the expectations toward the service are met during interactions with the service (Iqbal, UI Hassan, & Habibah, 2018).

In service quality theory, customers' predictive expectations serve as the benchmark for evaluating service experiences. Three outcomes may emerge from this comparison: positive disconfirmation, where services exceed expectations, leading to customer delight; zero disconfirmation, where services match expectations, resulting in customer satisfaction; and negative disconfirmation, where services fall short of expectations,

causing dissatisfaction. Achieving positive disconfirmation is thus a primary objective in service industries, particularly banking. Mattila and O'Neill (2003) emphasize the popularity of disconfirmation theory, which suggests that perceived quality depends on the degree and direction of disconfirmation when comparing actual service performance with initial expectations

Thus, many have suggested that quality results from a comparison of perceived performance with expected performance based on the disconfirmation theory. Indeed, this notion was the basis for the CARTER model, which views service quality as the gap between the expected level of service and customer perceptions of the level received. Therefore, the evaluation of Quality of financial services results from comparing the perception about services rendered with prior expectations of what those services should provide can be explained by Expectation disconfirmation theory.

From the theories observed. Assimilation theory is relevant to the study as it tries to explain the relationship between customer expectation and product performance. The theory is also adopted because of the fact that theory has a number of shortcomings as criticized by Payton et al (2003). Since the notion behind quality of financial service is seen as the gap between the expected level of service and perceived quality of the service received, the assumption can best be explained by Expectation disconfirmation theory.

Thus, Previous studies have looked at quality of financial services in the banking sector from different point of view. Some examined quality of financial services and bank customers satisfaction (Bashir, Umar, Yousuf & Dharmendra, 2020; Alam & Al-Amri, 2020; Anas, 2019; Janahi & Al-Mubarak, 2015), while others (Zahra & Edris, 2016; Prasad & Prasad, 2016; Duncan & Elliott, 2002) examined service quality and its effect on bank. However, there is paucity of research that looked at how customers perceived quality of financial services differ

based on demographic characteristic like Gender particularly in Islamic Banking industry. Hence, this study examined Gender and its influence on customers' Perceived Quality of Financial Services in Jaiz Bank, Maiduguri, Borno State, Nigeria.

3. Methodology

The study was carried out in Jaiz Bank, Maiduguri Branch, which is located in Maiduguri Metropolitan council. Primary source of data were used to generate data needed for this study. The primary source is customers of Jaiz Bank within Maiduguri Metropolis. The sample size of 399 respondents drawn from the population was used in this study. The study used a survey method where structured questionnaire was used as an instrument to collect data from the respondents (bank customers). The questionnaire was adopted from Othman and Owen (2002) designed using CARTER model, and arranged based on five (5) level likert scale ranging from; 'VI' for Very Important, 'I' for Important, 'MI' for Moderately Important, 'SI' for Slightly Important and 'NI' for Not Important (Brown, 2010). The study used descriptive statistical tools to present the data and Analysis of Variance (ANOVA) was used to ascertain the level of variations among male and female customers toward their perceived quality of financial services.

Reliability of the Instruments

The reliability test was used to measure consistency and stability of items adapted in this study (Hair, Black, Babin & Anderson, 2010; Sekaran & Bougie, 2010). Reliability is the stability and internal consistency of the instrument employed in a particular research. Therefore, it is the degree to which measures are free from error and therefore yield consistent results over time and in different context. Reliability test was conducted in this study, the results produced acceptable values for each variable. The Cronbach alpha values of all the variables are above 0.7.

Table 1 Reliability Test

S/No.	Variables	Number of Items	Cronbach Alpha
1.	Compliance	05	0.911
2.	Assurance	05	0.897
3.	Reliability	05	0.933
4.	Tangibility	05	0.924
5.	Empathy	05	0.803
6.	Responsiveness	05	0.907

Source: Field Survey (2024)

Demographic Information of the Respondents
Table 2 presents the details on demographic profile of respondents. This study comprises of

219 (67%) male respondents and 106 (32.6%) female respondents. This shows that majority of the respondents are female.

Table 2 Gender of the Respondents

Items	Frequency	Percent	Valid Percent
Male	219	67.4	67.4
Female	106	32.6	32.6
Total	325	100.0	100.0

Source: Field Survey (2024)

Data Analysis

Data collected for this study were analysed using Analysis of Variance (ANOVA) with the aid of SPSS so as to understand the variation among the socio-economic factors towards perceived quality of financial services.

Hypothesis Testing

The hypotheses of the study were set to examine the variation among male and female customers toward Perceived Quality of Financial Services of Jaiz bank in Maiduguri, Borno State, Nigeria. Therefore, the following present the results of hypothesis of the study.

4. Results

Ho1 There is no significant variation in Compliance dimension of NIB service quality in Jaiz bank Maiduguri based on Customers' Gender. The hypothesis was tested using ANOVA. The results indicated that between Gender and Compliance, the mean squared is 0.194, F is 0.875 and p value is 0.620. This indicates that there is no variation among Male and Female customers towards compliance of Jaiz bank in Maiduguri. Hence, the hypothesis is accepted.

Ho2 There is no significant variation in Assurance dimension of NIB service quality in Jaiz bank Maiduguri based on Customers' Gender. The result of variation between Gender and Assurance shows that the mean squared is 0.193, F is 0.868 and p value is 0.628. This indicates that there is no significant variation among Male and Female customers towards Assurance dimension of Jaiz bank in Maiduguri. Thus, the hypothesis is accepted.

Ho3 There is no significant variation in Reliability dimension of NIB service quality in Jaiz bank Maiduguri based on Customers' Gender. The result of variation between Gender and Reliability shows mean squared is 0.183, F is 0.822 and p value is 0.687. This indicates that there is no variation among Male and Female customers towards Reliability of Jaiz bank in Maiduguri. Thus, the hypothesis is accepted.

Ho4 There is no significant variation in Tangibility dimension of NIB service quality in Jaiz bank Maiduguri based on Customers' Gender. The result of variation between Gender and Tangibility shows that the mean squared is 0.118, F is 0.518 and p value is 0.958. This indicates that there is no variation among Male and Female customers towards Tangibility of

Jaiz bank in Maiduguri. Thus, this hypothesis is accepted.

H₀₅ There is no significant variation in Empathy dimension of NIB service quality in Jaiz bank Maiduguri based on Customers' Gender. The result of variation between Gender and Empathy shoes that the mean squared is 0.118, F is 0.518 and p value is 0.958. This indicates that there is no variation among Male and Female customers towards Empathy of Jaiz bank in Maiduguri. Thus, the hypothesis is accepted.

H₀₆ There is no significant variation in Responsiveness dimension of NIB service

quality in Jaiz bank Maiduguri based on Customers' Gender. The result of variation between Gender and Responsiveness shows mean squared is 0.186, F is 0.836 and p value is 0.669. This indicates that there is no variation among Male and Female customers towards Responsiveness of Jaiz bank in Maiduguri. Thus, hypothesis is accepted. Table 3 presents the results Variation among Male and Female customers towards Compliance, assurance, reliability, tangibility, empathy and responsiveness.

Table 3 Variation among Male and Female customers towards Compliance, reliability, tangibility, empathy and responsiveness

Variables			Sum of Squares	df	Mean Square	F	Sig.
Gender Compliance	Between Groups	(Combined)	3.887	20	0.194	0.875	0.620
	Within Groups		67.541	305	0.222		
	Total		71.428	325			
Gender Assurance	*Between Groups	(Combined)	3.860	20	0.193	0.868	0.628
	Within Groups		67.568	305	0.222		
	Total		71.428	325			
Gender Reliability	*Between Groups	(Combined)	3.663	20	0.183	0.822	0.687
	Within Groups		67.765	305	0.223		
	Total		71.428	325			
Gender Tangibility	*Between Groups	(Combined)	2.356	20	0.118	0.518	0.958
	Within Groups		69.072	305	0.227		
	Total		71.428	325			
Gender Empathy	*Between Groups	(Combined)	2.356	20	0.118	0.518	0.958
	Within Groups		69.072	305	0.227		
	Total		71.428	325			
Gender Responsiveness	*Between Groups	(Combined)	3.724	20	0.186	0.836	0.669
	Within Groups		67.704	305	0.223		
	Total		71.428	325			

Source: Field Survey (2024)

The results of variation between Gender and Perceived Quality of Financial Services shows that the mean squared is 0.235, F is 1.093 and p value is 0.295. This indicates that there is no

significant variation between Male and Female customers towards Perceived Quality of Financial Services of Jaiz bank in Maiduguri. Therefore, hypothesis one on is accepted.

Table 4 Variation among Male and Female customers towards perceived Quality of Financial Services

Variables		Sum of Squares	Df	Mean Square	F	Sig.
Gender	* Between Groups	21.373	91	0.235	1.093	0.295
Perceived Quality of Financial Services	Within Groups	50.054	234	0.215		
	Total	71.427	325			

Source: Field Survey (2024)

Discussion of Findings

This section discusses the results obtained from the analyses. The analysis was done using Analysis of Variance (ANOVA). The objective of the study is to ascertain variation among Male and Female customers towards perceived Quality of Financial Services of Jaiz bank in Maiduguri. In order to ascertain the variation, the hypothesis formulated were tested. From the result of the analysis the mean squared is 0.235, F is 1.093 and p value is 0.295, hence, the hypothesis is accepted, which means that that there is no significant variation between Male and Female customers towards Perceived Quality of Financial Services. This result is in agreement with the study conducted in Albania by Soniela and Klaudeta (2015) which shows no significant difference on service quality perception based on gender. Similar finding in a study conducted by Kumbhar (2011) on the influences of age group, education level, profession, income level and gender of customers and perceived quality of internet banking services in India revealed that no difference was found between gender of the customers and perceived Internet banking service quality.

However, the findings are in contrast with the finding of Maruf et al (2021) who assessed Gender Differences in Service Quality of Upazila Health Complex in Bangladesh. The research found that the perception of male and female on service quality of UHC varies significantly. Though they have a similar perception of reliability dimension, females still have a comparatively more positive perception of accessibility, tangibles, empathy, and responsiveness dimensions to UHC than

male service receivers. Similarly, Weihua and Saebum (2019) found that there are significant gender differences in the responsiveness and reliability dimensions of E-service quality, which affect customer satisfaction and that the impact of female customer satisfaction on customer loyalty is stronger than for male customers.

5. Conclusion

The modern banking environment is characterised as competitive and dynamic in nature, and as such, constant evaluation of the quality of financial service may be considered as an essential strategy to policy makers in the banking industry. This is because rendering quality of financial services to customers can be a beacon for the success and improved performance in the banking industry. Consequently, the study examines Gender and Perceived Quality of Financial Services of Jaiz bank in Maiduguri, Borno State, Nigeria. The study revealed that Gender has no significant variation towards perceived quality of financial services. This means that male and female customers of Jaiz bank in Maiduguri perceived quality of financial service of the bank to be the same.

The study examined Gender and Perceived Quality of Financial Services of Jaiz bank in Maiduguri, Borno State, Nigeria. Based on the findings of the study, the following are the suggested recommendations;

Since both male and female customers perceive the quality of financial services similarly, Jaiz Bank should focus on universal improvements in service quality rather than segmenting services by gender.

To maintain high perceived service quality, Jaiz Bank should invest in customer-centric training programs for its employees and by doing so, the bank can ensure a consistently positive experience for all customers, reinforcing the perception of quality regardless of gender.

Although gender does not influence perceived service quality, the bank could still explore other customer demographic variables like age, income level, or digital preferences, enabling the bank to design personalized solutions without assuming differences in service expectations based solely on gender.

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