

Abstract

Göteborg University
School of Economics and Commercial Law
Department of Business Administration
PO Box 610, SE 405 30 Göteborg
Sweden

Doctoral dissertation 2002
Author: Berit Björnsson
Language: Swedish
with summary in English
216 pages
ISBN 91-628-5076-8

A BANK ALSO FOR WOMEN?

Small-business owners' perceptions of counselling encounters in banks.

This dissertation has a gender perspective and is about small-business customers' perceptions of service encounters in banks, connected with bank-service counselling, and the customers' perceptions of service quality, from their latest encounter, and satisfaction on a global level. The overall aim is to acquire gender-related knowledge in connection with counselling encounters, from the customers' point of view, of service quality and satisfaction and to compare between women's and men's perceptions, in order to see if there are any differences. There seems to be a quite widespread opinion that women as business owners have some difficulties when interacting with financial institutions and that women are discriminated against. But still we do not know much about this problem.

A survey was carried out in order to study the customers' perceptions and before that a qualitative study was done for the purpose of finding relevant context-related service quality variables. The combination of different research methods seems to have some advantages over the use of only one method. Customers in a nationwide bank in Sweden were selected from the bank's central customer lists. A causal perception model for the investigation of service quality and satisfaction was designed with situational, personal, and business related factors included. A questionnaire connected with this model was sent by mail to 951 customers; 215 women and 487 men answered. The respondents had used the service during the last 12 months at the time of the start of the investigation. Only the customers' perceptions were measured.

The findings show that no significant differences exist, with reference to gender, between women and men in the perceptions of service quality. Women sometimes gave significantly better mean values than men, for a few variables. Most obvious is this for one group of women that are customers in branches of the bank in big cities.

Nor are there any significant gender-related differences when it comes to the question of customer satisfaction, on a global level. Most satisfied are women and men who have a personal banker. Satisfaction seems, also, to increase with increased experience of counselling encounters and so does the willingness to set aside time for these encounters. The results were in line with expectations, but more research is needed. Generality of the current research findings to other comparable banks in Sweden is a topic worth discussing. The bank in question differs in some respects from other banks, by its use of the concept "Women & Economy" for more than a decade, and by marketing activities targeted at women.

Key words: bank, women, gender, comparisons between women and men as small-business customers, service encounter, counselling, counselling-encounter evaluation, business customers' perceived service quality, customer satisfaction.