Investigating Role of Gender on Frontline Employee Service Delivery: A Study of Pakistan's Bank Customers Behavioral Outcomes

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Abstract
The study has been carried out by identifying the gap in literature as the related existing studies primarily have been carried out in individualistic-western settings, and no study has examined the role of gender of the service provider in influencing service delivery experience. Male and female customers of different branches of MCB Bank Ltd and HBL Bank Ltd located in different cities have been surveyed to collect data for the study. Findings of the study have revealed that results from western-individualistic societies studying influence of gender in relationship between service delivery and service outcomes cannot be generalized to collectivist countries like Pakistan, where eastern culture and traditions are prominent. The findings show that core component of service delivery significantly impacts the satisfaction and behavioral intentions of female customers only, whereas relational component of service delivery considerably influence satisfaction and behavioral intentions of both male and female customers, where the effect on satisfaction of both male and female customers is stronger while interacting with the employee of same gender. Besides filling the gap in literature, the study has also presented various managerial implications and has opened doors for prospective future studies by identifying the research limitations.
Keywords: Core and relational service delivery, Gender, Customer Satisfaction, Behavioral Intentions, Pakistan, Banking

Service delivery components, segregated to core and relational service (Iacobucci & Ostrom, 1993) have gained growing significance in the literature, found to be positively impacting service outcomes such as customer satisfaction and behavioral intentions (Sun & Qu, 2011). In this regard, the role of gender has been recognized as one of the significant and common bases of distinguishing customers' service delivery experience in the services marketing studies (Babakus & Yavas, 2008; Akbar, 2013), enabling practitioners to cater needs of gender segments efficiently by designing separate marketing strategies (Ko et al, 2005).

Realising this gender role significance, there is an increasing research attention devoted to investigate the moderating role of gender on the impact of core versus relational service delivery on both customer satisfaction and various behavioural intention (Sánchez-Hernández, Martínez-Tur, Peiró, & Moliner, 2010; Sun & Qu, 2011). The consensus from the researches is that relational component of service delivery has

stronger effect on satisfaction and behavioral intentions of female customers, whereas for men core component of service delivery has stronger impact than relational component. However, all the related studies have been conducted in the individualistic countries, creating a gap in the literature regarding the study of service delivery 'core and relational' on customers' behavioural outcomes in a non-western, collectivist country (Rod, Nicholas, & Gibbs, 2016). Moreover, as collectivism, which is a belief that group interests should be prefered over a person's self-interest, has been found to effect the importance of service and relationship quality concerning behavioral intentions (Ozdemir & Hewett, 2010). The review of the literature has also revealed lack of research in the domain of core/relational service delivery while considering the role of gender as a moderator, as it can have a different moderating affect in a collectivist setting (Rod et al, 2016). Additionally, gender of frontline employee interacting with customer of a particular gender has also been found to impact customers' perception of service encounter (Shaltoni & Pinar, 2013). However, not been investigated yet in the earlier studies.

Realising the gaps stated, this study aims to examine the relationships between male and female customer perceptions of frontline employee service delivery (core and relational), while also considering the gender of the employee to whom they interact and their satisfaction and behavioural intentions in a collectivist, non-western setting like Pakistan. In order to accomplish the objectives of the study banking sector has been opted, which is one of the highly competitive and demanding sector in terms of customer services expectations in Pakistan (Shahzad & Rehman, 2015) .

Literature Review

Service delivery segregtaed to core and relational component (Iacobucci & Ostrom, 1993) has been found to be vital in a customer's overall assessment of the service and potential behaviors (Dimitriadisa & Koritos, 2014), where core services include the actual ingredients of the service offering and relational component includes the process by which the service is rendered to customers. Researchers have found that positive service delivery lead to enhanced satisfaction of customers (Cudjoe, Anim, & George, 2015; Preko, Agbanu, & Feglo, 2014), and same has been revealed in the banking context (Kayeser & AbdurRazzaque, 2014). This satisfaction is then reflected in various favourable behavioural intentions (Yavas, Babakus, & Ashill, 2007; Ganguli & Roy, 2011). Positive service delivery has also been reported to have direct impact on favourable behavioral intentions in various studies (Hooper, Coughlan, & Mullen, 2013; Ladhari, 2009). Besides this, customer satisfaction has also been found to mediate the relationship between service quality and various behavioral intentions (Rod et al, 2016; Águila-Obra, Padilla-Meléndez, & Al-dweeri, 2013).

Thus, in line with the past studies, we first investigate the differential effect of components of service delivery on behavioural intentions mediated by customer satisfaction in banking setting of a collectivist society i.e. Pakistan.

H$_{1a}$: 'Customer Satisfaction mediates the relationship between core service delivery and behavioural intentions'.

H$_{1b}$: 'Customer Satisfaction mediates the relationship between relational service delivery and behavioural intentions'.

Gender in the literature has been found to moderate the relationship between service delivery quality and customer satisfaction due to the differences among genders including socialization, decoding aptitude, disparity in information processing, traits and the value placed on the components of service delivery (Sánchez-Hernández et al, 2010; Mokhlis, 2012; Suki, 2014). However, researches of gender influence on customer perceptions of service quality construct, generally have generated somewhat contradictory results, creating room for further explorations in different contexts and settings (Sánchez-Hernández et al, 2010; Rod et al, 2016).

Additionally, most of the researches involving role of gender are based on the western views of masculinity and feminity (Rod et al, 2016); where women are seen primarily as relationship-oriented, as opposed to men who are generally more task-oriented. This prioritization has considerable influence on how they view, evaluate and respond to the environment (Kimbrough et al, 2013). Conversely, in a society like Pakistan where collectivisim dominant with eastern traditions principally remains a key cultural value (Zafar, 2012) contours the meaning and importance of gendered attributes and roles (Miller, 2016). We proceed with a series of arguments specific to Pakistani context that support what we eventually hypothesize.

In Pakistan, with the rise in educational level of women, growth of women's employment is observed in modern sectors and white-collar jobs. However, generally the rise in work participation is mostly concentrated in segments known for low levels of productivity, incomes and stability (Sadaquat & Sheikh, 2011). Pakistan still has dominant eastern traditions where men are considered as wage earners and women as homemakers with major control of men in every aspect of life (Sadiq & Ali, 2014; Aslam & Naseem, 2015). In exploring gender roles in urban Pakistan, Ali et al (2011) found that males hold a superior position as compared to females and enjoy higher perceived control with greater social participation. Hence, one can assume that this could have an influence on gender experiences i.e. what is considered more important in service encounters, particularly Pakistani female bank customers may consider the core component of service delivery as being a stronger influence on their satisfaction rather than the relational part.

Thus, we argue that there is reasonable evidence to propose that Pakistani men and women may differ in the significance that they

attribute to the relational and core components of service delivery on their satisfaction, being contrary to the western researches. So we hypothesize that:

H$_{2a}$: 'The relationship between core service delivery and customer satisfaction will be stronger for female customers relative to males'.

H$_{2b}$: 'The relationship between relational service delivery and customer satisfaction will be stronger for male customers relative to females'.

The impact of culture on service encounter between service provider and customers is significant in understanding the service experience (Matos et al, 2011), where gender of the service provider has also been found to impact the perception of service quality (Pinar et al, 2014). As in a study conducted by Khan et al (2016) in Arab culture found that in a service encounter a particular gender feel more comfortable when interacting with the similar gender, impacting their service encounter satisfaction. Pinar et al (2014) has also identified in their study that Jordanian customers considered men as to be better service providers in both low status and high status services, because of the dominant occupational gender stereotyping.

Thus, the gender of the service provider can have significant impact on customer's experience of the service encounter, where a women in Pakistan may feel more comfortable to interact with a female employee or customers of both gender may perceive the service to be better performed by a male in a particular service setting, as occupational stereotypes are also dominant in Pakistan (Aziz & Kamal, 2012), which in turn affects the customer's service delivery experience (Pinar et al, 2014). Therefore, realising this significant factor of gender of service provider in influencing customer's experience regarding employee service delivery, which is missing in the prior studies, this study hypothesize that:

H$_3$: 'The gender of the service provider impacts the significance attached by customers to service delivery components.'

Theoratical Framework

The conceptual framework of our study is based on Bagozzi's (1992) reformulation of attitude theory. The theory has been widely applied in management researches in diverse settings primarily to develop models to investigate various behaviours driven by self-regulatory mechanisms in different contexts (Alexandrov, Babakus, & Yavas, 2007; Babakus & Yavas, 2008; Chen & Phou, 2013; Lin, Fan, & Chau, 2014). Thus, in the light of Bagozzi's (1992) reformulation of attitude theory, which higlights the significance of self-regulatory processes, generally including appraisal of the situation, generation of relevant emotional reponse and shaping intentions leading to certain behaviors, fits well to the purpose of our study. Particularly, our research model (Figure 1) investigates the process through which customer's consideration of the frontline employee service delivery including core

and relational component, impacts affective emotions of customer satisfaction and consequent behavioural intentions, particularly in the banking sector.
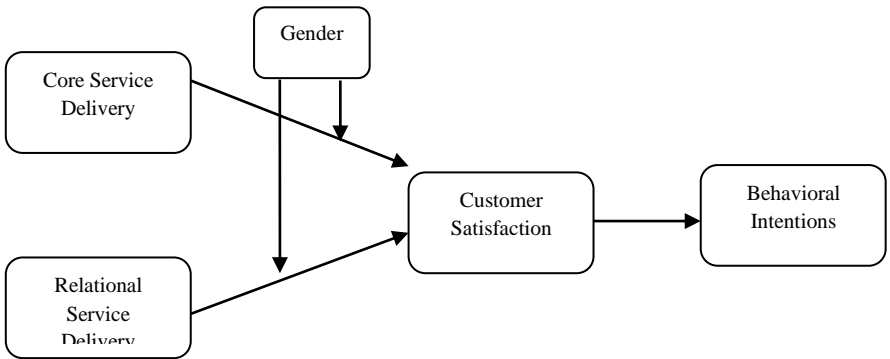

Figure 1. Theoratical Framework

Research Methodology
Sampling Technique and Sample Size

Population of the study includes the customers of two large banks i.e. MCB Bank Ltd and Habib Bank Ltd (Dawn, 2016). Specifically, data has been collected from the customers of 14 branches of the banks located in major cities. The study has used purposive sampling technique to collect data, which entails the selection of subjects that can provide the best information required for the study (Sekaran, 2003). Here it has been used to get equal sample of male and female bank customers from a specific branch. Total sample from a branch has been derived on the basis of the average daily activity of last month, assessed through the average daily vouchers in last month to obtain proportionate sample from each branch. The sample size for the study is 384 as the population size is unknown (Krejcie & Morgan, 1970). The respondents of the study include the customers having formal relation with the bank (account holders) and also the walk-in customers who interact with the frontline employees to take certain banking services.

Measurement Tools

The items for each variable have been adapted from prior studies. Core and relational service delivery have been measured through items adapted from Rod et al (2016) on 7-point likert scale ranging from 'strongly disagree' to 'strongly agree'. Customer satisfaction has been measured via items adapted from Brady & Cronin (2001) and Yavas et al (2007) on 7-point bi-polar scale where customers have to describe their feelings about their interaction with the bank. Finally, behavioural intentions has been measured via items adpated from Yavas et al (2007) by specifying the likelihood with which the respondents would take on

specific actions on 7-point scale ranging from 'very unlikely' to 'very likely'.

Pilot Study

A pilot study was carried out to pre-test the research questionnaire. Pre-testing was carried out by screening of questionnaire by three branch managers and three academicians, particularly to evaluate the reliability and validity of instrument (Saunders, Lewis, & Thornhill, 2009). The questionnaire was then subjected to field test by using a convenience sample of 50 male and female bank customers to ensure the accuracy, relevance and reliability of the questionnaire (Hume & Mort, 2010).

Data Analysis and Results

Respondents' Profile

A total of 450 questionnaires were distributed in different branches of MCB and HBL banks in different cities. The response rate was 93% with 419 questionnaires. However out of 419 questionnaires, 412 were complete i.e. having no missing responses and were considered for the final data analysis (response rate 91%).

Of the total respondents 50% were male and 50% were female. 52.4% respondents were the customers that have interacted for service delivery with frontline employees of HBL bank, and 47.6% with frontline employees of MCB Bank.

Validating the Measurement Model

Factor loadings are examined to identify the extent to which items converge to the measuring construct. As shown in Table 1, all factor loadings are above the minimum acceptable limit of 0.5 (Hair et al, 2009). Composite reliability (CR) scores depicting the reliability and inner consistency of a latent variable for each construct are greater than the acceptable limit of 0.7 (Hair et al, 2006), ranging from 0.82 to 0.93. Average variance extracted (AVE), for all the variables is greater than the minimum threshold of 0.5 (Hair et al, 2006), indicating that the variance shared between the variables and its items is larger than the error (Fornell & Larcker, 1981).

Table 1. *Reliability and Validity*

Constructs	Items	Full Sample				Male				Female			
		Loadings	α	CR	AVE	Loadings	α	CR	AVE	Loadings	α	CR	AVE
Core Service Delivery	CR1	0.62	0.83	0.84	0.56	0.61	0.81	0.82	0.54	0.61	0.84	0.85	0.58
	CR2	0.83				0.84				0.82			
	CR3	0.83				0.80				0.86			
	CR4	0.70				0.67				0.74			
Relational Service Delivery	RL1	0.75	0.90	0.90	0.60	0.75	0.91	0.91	0.64	0.73	0.89	0.89	0.59
	RL2	0.74				0.71				0.77			
	RL3	0.76				0.74				0.79			
	RL4	0.80				0.88				0.77			
	RL5	0.80				0.88				0.77			
	RL6	0.80				0.81				0.76			
Customer Satisfaction	CS1	0.85	0.92	0.90	0.64	0.84	0.93	0.93	0.71	0.79	0.91	0.91	0.67
	CS2	0.79				0.85				0.78			
	CS3	0.76				0.85				0.79			
	CS4	0.78				0.86				0.90			
	CS5	0.81				0.82				0.84			
Behavioral Intentions	BI1	0.80	0.92	0.92	0.67	0.82	0.91	0.93	0.73	0.74	0.93	0.93	0.69
	BI2	0.91				0.92				0.87			
	BI3	0.86				0.83				0.91			
	BI4	0.86				0.87				0.87			
	BI5	0.63				0.60				0.74			
	BI6	0.83				0.83				0.85			

Note: Item BI6 for male customers though have factor loading of 0.60 i.e. above the minimum threshold of 0.5 was deleted to improve the measurement model fitness

Discriminant validity, measured in table 2 has indicated that variables have adequate discriminant validity i.e. items measuring the construct are distinct from items of other constructs, as the square root of average variance extracted has come out to be greater than the square of the correlations between variable and any other variable in the model, satisfying the prerequisite as advocated by Hair et al (2006).

Table 2. *Correlations, Squared Correlations and Square Root of AVE*

	CR	RL	CS	BI
CR	0.75			
RL	0.42 (0.65**)	0.78		
CS	0.20 (0.45**)	0.35 (0.59**)	0.80	
BI	0.25 (0.50**)	0.35 (0.59**)	0.38 (0.62**)	0.82
Male Customers				
CR	0.74			
RL	0.42 (0.65**)	0.80		
CS	0.15 (0.39**)	0.34 (0.58**)	0.84	
BI	0.22 (0.47**)	0.31 (0.56**)	0.34 (0.58**)	0.85
Female Customers				
CR	0.76			
RL	0.42 (0.65**)	0.77		
CS	0.29 (0.54**)	0.36 (0.60**)	0.82	
BI	0.28 (0.53**)	0.41 (0.64**)	0.44 (0.66**)	0.83

**Correlation is significant at the .01 level (2-tailed).
Note: The bold figures are the values for discriminant validity, i.e. square root of AVE. Off-diagonal figures are the square of correlations among the variables, with actual correlations in parantheses.

Measurement Model Fitness Evaluation

The measurement model has been scrutinized for the overall fitness of the model to data (Kline, 2005), to allow for testing of hypothesized model. However, there is no consensus regarding which indices to be used to guage fitness (Awang, 2015). The study has considered different indices to ensure fitness of data. As shown in Table 3 the models for full sample, male sample and female sample have achieved satisfactory acceptable values for model fitness indices, except for the value of AGFI for female sample which has come out to be near the acceptable range of 0.80, as GFI and AGFI are sample sensitive

indices (Sharma et al, 2005; Hooper, Coughlan, & Mullen, 2008), however value of sample insensitive indices, TLI and CFI came out to be good i.e. >0.90 (Marsh, Balla, & McDonald, 1988; Tabachnick & Fidell, 2007).

Table 3. *Model fitness Indices*

Indices	Model Values			Recommended Range
	Full Sample	Male Sample	Female Sample	
RMSEA	0.07	0.07	0.08	<0.05 (Good) <0.08 (Acceptable)
GFI	0.89	0.85	0.83	>0.9 (Good) >0.8 (Acceptable fit)
AGFI	0.86	0.78	0.81	>0.9 (Good fit) >0.8 (Acceptable fit)
CFI	0.95	0.94	0.92	>0.9 (Good fit) >0.8 (Acceptable fit)
TLI	0.94	0.93	0.91	>0.9 (Good fit)
NC	2.94	2.16	2.45	<3.0 (Good fit) ≤5.0(Acceptable fit)

The Structural Models

First, the structural model for the full sample has been investigated to test the related hypotheses, followed by investigation of structural models of gender group sub samples. The structural model elucidates 47.9% of the variance in customer satisfaction and 58.6% in behavioral intentions. For full sample, as shown in table 4, core service delivery has not shown significant relationship with customer satisfaction, however relational service delivery has revealed significant relationship with customer satisfaction. Customer satisfaction has also shown a considerable positive relationship with behavioral intentions. However, core and relational service delivery, both have been found to be a significant predictor of behavioral intentions while observing the direct paths.

Table 4. *Regression Results*

		ß-weight	t-value
Cus.Sat	<--- Core	0.096 [ns]	1.229
Cus.Sat	<--- Rel	0.617**	7.464
B.Int	<--- Cus.Sat	0.519**	7.838
B.Int	<--- Core	0.161*	2.145
B.Int	<--- Rel	0.539**	6.874

**p<0.05, * p<0.01

Following the prerequisites of mediation by Baron & Kenny (1986), mediation only exists for relationship between relational service delivery, customer satisfaction and behavioral intentions, as core service

component has not shown significant relationship with customer satisfaction. As shown in table 4, Relational service delivery is significant predictor of behavioral intentions (ß = 0.539, p <0.05), and when mediator customer satisfaction is introduced in the path (table 5), it remains significant for its impact on behavioral intentions, however the effect is reduced (ß = 0219, p <0.05). Thus, it suggests that customer satisfaction partially mediates the relationship between relational service delivery and behavioral intentions.

Table 5. *Mediation*

			ß-weight	t-value	Hypotheses Status
B.Int Core	<--- Cus.Sat	<---	0.111^{ns}	1.663	H_{1a} Not Supported
B.Int Rel	<--- Cus.Sat	<---	0.219^*	2.772	H_{1b} Supported

$**p<0.05$, $* p<0.01$

Moderating Role of Gender
The hypothesized structural model results for gender group samples have been presented in table 6. Core and relational service delivery have shown significant results with customer satisfaction for the female customers (ß=0.279, p<0.05 and ß=0.452, p<0.05 respectively). But for the male sample, only relational service delivery has come out to be significant predictor of customer satisfaction (ß=0.676, p<0.01), with comparatively higher ß-weight than the female sample.

Table 6. *Regression Results for Gender as Moderator*

	Male Sample		Female Sample	
	ß	t-value	ß	t-value
Cus.Sat <--- Core	-0.048^{ns}	-0.461	$+0.279^*$	2.695
Cus.Sat <--- Rel	$+0.676^{**}$	6.046	$+0.452^*$	4.385

$**p<0.05$, $* p<0.01$

In summary, the results of the hypothesized structural models have revealed that for female customers, both service delivery components (core and relational) are predictors of customer satisfaction in Pakistan. Whereas for male customers, only relational component has come out to be significant predictor of customer satisfaction. Thus, our hypotheses H_{2a} has been supported, as relationship between core component and customer satisfaction is only significant for female customers. H_{2b} has been partially supported by the results of the study, as relational component has come out to be significant predictor of customer satisfaction for both gender groups.

Investigating Role of Service Provider

In order to test hypothesis H_3, we have used t-test technique for male and female customers to identify whether there is influence of gender of service provider in driving customer satisfaction from service delivery components or not. The results of t-test have been presented in table 7.

Table 7. *T-test for Investigating Role of Gender of Frontline Employee*

	Male Customers		Female Customers	
	F	*p*-value	F	*p*-value
Core	2.239	0.136	0.648	0.422
Rel	3.902	0.050	4.539	0.034

The results from t-test have revealed that core service delivery as driver of customer satisfaction is not influenced by the gender of the frontline employee rendering the service for both male and female customers. Whereas for relational component, the results of t-test have come out to be significant for both male and female customers, depicting that gender of the service provider influence the significance of relational component as predictor of customer satisfaction. In order to determine the relative significance of male and female frontline employee in this regard, regression analysis has been carried out.

Table 8. *Regression Results for the Effect of Gender of Frontline Employee*

	Predictor	Male Frontline Employee			Female Frontline Employee		
		ß	t-value	R^2	ß	t-value	R^2
Male Customer	Rel	0.597**	8.583	0.356	0.552**	5.496	0.305
Female Customer		0.504**	5.650	0.254	0.654**	8.995	0.428

Note: Dependent Variable: CS
**p<0.01

In all samples relational component has come out to be significant predictor of customer satisfaction at $p<0.05$. For both male and female customers, relational component has improved ß-value when interacting with the employee of same gender. Relational component is explaining 35.6% variance in customer satisfaction when interacting with a male employee as compared to the interaction with a female frontline employee, where it is explaining 30.5% variance. Whereas for female customers, it is 42.8% when interacting with a female employee, as compared to the interaction with male frontline employees where it is explaining 25.4% variance in customer satisfaction. Thus, findings have

partially supported the Hypothesis H_3, i.e. the gender of the service provider impacts the significance attached by male and female customers to the relational service delivery component only. Where improved results have been obtained for customers dealing with the employee of same gender.

Discussion and Conclusion

The findings of the study have revealed that relational component of frontline employee service delivery is significant driver of satisfaction and behavioral intentions of customers, where customer satisfaction partially mediates the relational-behavioral intention relationship. This finding is consistent with the results of prior researches carried out in financial services domain (Rod et al, 2016; Dimitriadisa & Koritos, 2014; Koritos, Koronios, & Stathakopoulos, 2014). However, core component of service delivery has been identified as significant predictor of behavioral intentions. Koritos et al (2014) study in the affinity market of the banking sector has advocated that competition in the banking sector has turned the delivery of banking products as 'commodities'. Most of the banks are offering similar types of functional benefits and that is the reason that it is not significant contributor to satisfaction of most of the customers. Instead, social or relational benefits are significant drivers of customer satisfaction and fortify their relationship with an organization. Same is evident in Pakistan, where all banks are providing similar types of products and services with similar relationship management approaches. In such scenario, the significant factor that can enable an organization to achieve competitive edge over the competitors is delivering quality services in a superior way (Khan & Fasih, 2014)

Secondly, our results have revealed that gender moderates the relationship between service delivery components and customer satisfaction. It demonstrates that satisfaction of male customers with employees' performance is due to the relational component of service delivery only. Whereas, for female customers both core and relational components of service delivery are drivers of their satisfaction. The results as predicted have somewhat come out to be contradictory to the ones seen in western, individualistic setting researches, where primarily the impact of core component on customer satisfaction is stronger for men, whereas for women the relational component is the stronger predictor of customer satisfaction (Rod et al, 2016).

In our study carried out in a collectivist setting, female customers' satisfaction has been found to be driven by the relational component of service delivery too, this finding has been supported by the notion that the gender of the frontline employee influence customer perceptions of service delivery (Pinar et al, 2014). As both male and female customers have been found to attach more significance to the relational component of service delivery when they interact with the frontline employee of the same gender. This finding has been supported by research carried out by

Khan et al (2016) on Arab customers, where both male and female customers felt more comfortable and contented when interacting with the service provider of the same gender, which is attributed to the cultural norms of the society that influence customers' interaction and evaluation of a service experience. Women in Pakistan are largely seen as dependent with little decision making authority and are regarded as symbol of care taking, subordination and surrendering one's own needs (Ali et al, 2011). They are believed to behave according to the gender norms. Hence, this can be a valid rationalization for the fact that male and female customers instinctively will be drawn to relational, customer-centered service when interacting with a service provider of same gender and not with an opposite one.

Thus as hypothesized, results of prior studies primarily carried out in western, individualistic countries investigating role of gender on customer service delivery experience have been found to be in contrast with the results obtained in a highly collectivist conservative country, Pakistan, Where the gender of the employee also plays an imperative role in driving relative satisfaction from the service delivery components 'core and relational'. Hence, cultural and social norms have been identified as an imperative factor in influencing customers' perceptions and appraisal of experiences.

Implications

The study besides filling gap in literature has also generated practical inferences for Pakistani bank managers. First, bank managers need to ensure that the frontline employees are effectively qualified with the requisite information and are competent to deliver core services scrupulously and in a timely manner to earn greater satisfaction and positive future behavior, particularly from female customers. Secondly, they should carry out interpersonal skill training programs to enhance the ability of their male and female frontline employees to deliver service by maximizing on relational benefits sought by the customers. Bank management have to realise that they have two distinctive customer segments who differ in their perception of service delivery regarding its components 'core and relational', where they feel more contented while interacting with the employee of same gender. This necessitates that frontline employees should include both male and female service providers who are effectively equipped with functional and interpersonal skills to render personalized services to both segments.

Limitations and Future Research

Besides making significant contribution to literature and generating implications for bank managers, the study has some limitations generating practical prospects for future research. Firstly, the study employed only a quantitative tool to gather data from respondents, further research should be carried out by complementing it with qualitative research method like semi-structured interviews as it will

enable to gain insights and provide explanations to the way the customers perceive an experience (Atieno, 2009). Secondly, it would be appealing to enhance the findings of this study by investigating from the frontline employee viewpoint too, i.e. to identify that which component of service delivery 'core or relational' is accentuated by them while delivering service to male vs. female customers. Further, this research has been carried out among customers of private banks, MCB and HBL. Further research can compare the perceptions of private and public bank customers towards service delivery components, while also considering the role of gender of customers and service providers. Additionally, the results of the research are also context-specific, which demands examining the same research objectives in other service organizations to identify whether the findings remain consistent or differ across different contexts.

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