

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

KUMASI- GHANA

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SCHOOL OF BUSINESS

KNUST

**THE IMPACT OF PERSONALITY CHARACTERISTICS AND SERVICE QUALITY
PERCEPTION ACROSS GENDER IN THE BANKING SECTOR OF GHANA**

BY

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DECLARATION

‘I at this moment declare that this submission is my work towards the “**Master of Business Administration (Marketing)**” Degree and that, to the best of my knowledge and belief, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text’.

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ABSTRACT

This investigation's primary objective is to comprehensively analyse the relationship between service providers' personality characteristics and the quality of service they deliver. The study utilised the Big Five Inventory of personality and the SERVQUAL model of service quality to validate the anticipated relationship. The data gathered from 162 sets of clients were meticulously scrutinised, revealing that personnel with diverse personality traits exhibit varying proficiency levels to customers' perception of service quality. These findings provide

valuable insights into the significance of personality traits in shaping the customer experience. Furthermore, it has been discovered that extraversion has a dominant influence on service quality in research. The findings showed that trait was deemed moderate in the banks with a β value of 0.452 and p-value of 0.000, suggesting that customers in Kumasi agree that the personality traits of bank officials generally affect their perception of service quality. Moreover, the relationship between the personality of service providers and service quality has been moderated by the gender of customers. Therefore, these findings are instrumental in facilitating personnel allocation to ensure that a company's service quality strategy is implemented effectively. By doing so, companies can achieve their desired level of service quality and sustain their competitive edge in the market. The research provides substantial empirical evidence supporting the hypothesised correlation between personality traits and service quality. From these findings, it is clear that companies can use this information to develop effective training programs focusing on the importance of personality traits for service providers. Future research could expand the sample size and investigate other factors influencing the relationship between personality and service quality.

DEDICATION

To James Nauro Naah, 1935 - 2023

embodied the quintessence of a teacher, mentor, friend, and father, serving as a source of wisdom, guidance, and support to those fortunate enough to cross paths with him.

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CHAPTER ONE

INTRODUCTION

In this chapter, I will outline my research area and why I see it to be important in the specific context of personality characteristics and service quality perception in the banking industry in Ghana. It begins with the background of the study; it also points to the problem statement, research objectives and questions, and significance and scope of the study.

1.1 Background of the Study

The better service quality the bank provides influences customer satisfaction positively and directly impacts the revenue and profits of the financial industry. The banking industry reaps numerous advantages from a superior level of service quality, such as heightened corporate image, increased customer satisfaction, profitable opportunities for cross-selling, reduced customer turnover, a greater probability of positive word-of-mouth referrals, and the promotion of sustained and favourable customer connections. A country's economic growth is positively impacted by its efficient banking structure (Ayadi, Arbak, Naceur, & De Groen, 2015). The banking sector in Ghana is of great significance when it comes to financial intermediation. Its primary function is to mobilise savings and offer credit, which is crucial for the economic growth of the country (Tetteh & Boachie, 2021). The significance of a country's service sector is of utmost importance to advancing its economy and society (Yalley & Agyapong, 2017). The service sector is widely regarded as a crucial driver of a country's economic growth and prosperity, owing to its capacity to generate and augment the nation's wealth (Islam et al., 2021). From this perspective, banks play a vibrant and influential function in the service industry.

The concern over enhancing the quality of goods and services has grown significantly worldwide, generating interest in customer service delivery. However, many criticisms exist about the bank's customer service, regardless of location (Korobov, 2017). As a result, providing excellent customer service is a fundamental marketing strategy. Furthermore, in a competitive and cutthroat corporate world, exceeding customers' expectations for service is essential. Therefore, customer delight is a vital influence in banking and is closely tied to the quality of the services provided (Korobov, 2017).

Similarly, according to Nguyen (2020), customer satisfaction in banks is greatly influenced by service quality. The quality of services assists banks in acquiring more customers at a reduced cost and increasing sales revenue. Banks that have maintained excellent service quality have risen to the top of the market regarding revenue, customer loyalty, and retention (Wachira, 2018).

A bank's perception of itself is its identity, and customer's perception of a bank is known as its image. Customers' perceptions of the bank's characteristics measure the bank's identity and image (Kaynak, 1986). An essential factor in delivering quality service is the service providers' characteristics (Lin, Chiu, & Hsieh, 2001). Customers perceive well-adjusted, empathetic, organised, cooperative, and helpful employees as critical in the quality service (Hurtz & Donovan, 2000). It is thus acknowledged that the character and charisma of frontline staff are essential. These qualities emphasise interpersonal and social skills, primarily safeguarded by ensuring employees are receptive, good-mannered, and tolerant toward customers (Nickson et al., 2005). This increases customer satisfaction and loyalty, which have been frequently associated with the behaviour of service staff (Bamfo, Dogbe, & Osei-Wusu, 2018).

Bank's primary priority must be on its customers' needs and wants, both existing and potential, and how to meet them most efficiently and effectively (Kaynak, 1986). However, professionals in this industry face intricate obstacles while operating in a constantly fluctuating and competitive environment. Consequently, banks must grasp a more comprehensive understanding of these complexities and cater to the evolving demands of their customers to effectively compete with other banking service providers. In light of this, banks must offer diverse competitive services while gradually reconfiguring their existing benefits to adapt to their customers' changing preferences (Vo et al., 2017). Customers' changing needs and wants include how they want to associate themselves with good looks and good practices of bank services (Yates, Hooley, & Bagri, 2017).

Over the past decades, this has caused a significant paradigm shift in what is regarded as conventional workplace personality characteristics with quality service and job performance (Hurtz and Donovan, 2000). Agyapong (2018) refers to quality as beauty, which is said to be in the eyes of the beholder, which means that it is relative and best defined from the customer's viewpoint. Therefore, this study focuses on frontline employee performance as evaluated by customers. In addition, Rafaeli (1993), also proposed that what employees appear at work and how they look and behave when interacting with customers can affect customers' behaviours and expectations about the business and its services. When bank customers are asked to think about what frontline staff are like, some of the first things that come to mind are their personality characteristics. They might think about how warm and dutiful the teller was, how careless and irresponsible the customer service representative was, or how disdainful and derogatory the loan officer was. In these hermeneutic approaches, each descriptor reflects a personality trait facet.

In support of these phenomena, a study of personality and social psychology of human resource professionals working in diverse service-based organisations example, consultants, medical services, social service, hotels, restaurants, financial, and employment agencies, show that the personality traits of professional service personnel have a substantial influence according to how customers or clients evaluate their company's services (Agyapong et al., 2018; Barrick & Mount, 1991; Cellar, Degrendel, Klawnsky, & Miller, 1996; Hopf, 2018; Michael Crant, 1995; Karl, Hall, & Peluchette, 2013; Mount & Barrick, 1998; Panagopoulos & Lehrfeld, 2015; Yalley & Agyapong, 2017) Personality assessment is generally a discrete observation and sampling of behaviour and perception of continuing proclivities. In other arguments, personality assessments seek to understand an individual's traits and actions in performance expectancy, task performance and goal choice. As delineated by Rorer (1990), the fundamental objective of personality assessment is to depict the traits and qualities that define an individual. Acknowledging the significance of employee personality characteristics, this study explores the relationship between the personality traits of bank frontline officials and their influence on the customers' perceptions of the quality of service offered in the banking industry of Ghana.

1.2 Problem Statement

Upon entering a service facility, customers commonly engage in the process of environmental scanning to gather information about the quality of service they may anticipate receiving, and their perception and staff personality characteristics are underlying signals able to influence their service quality expectations and perception, which may indication to satisfaction or dissatisfaction. According to research, in these often succinct "zero-acquaintance" interactions, customers or clients typically form impressions based on employees' personality characteristics, including both psychological and physiological behaviour and actions

consistency in multiple expressions seen in open-mindedness, close relationship, feelings, tolerance, patience, adaptability and other social interactions attributes and evaluate service providers' competencies by insinuating dispositional personality characteristics and applying cultural norms (Karl et al., 2016).

Service quality management in the banking industry is complex due to the multifaceted nature of products and services, and the diverse range of customer representatives involved Lovelock (1996). while personality trait evaluation seeks to uncover the relationship between character traits of workers and occupational productivity, with job assessment criteria evaluated by various sources, including the workers' employers, administrators, managers, peers, or even the workers themselves as postulated by various researchers (Cellar *et al.*, 1996; Mount and Barrick, 1998; Hurtz and Donovan, 2000; DeYoung, Quilty and Peterson, 2007; van der Linden, te Nijenhuis and Bakker, 2010; Judge *et al.*, 2013; Narteh, 2018). Moreover, fewer of these investigations evaluated employee performance from the viewpoint of the customer or client (Agyapong et al., 2018; Lin, Chiu, & Hsieh, 2001; Parasuraman & Zeithaml, 1985; Tetteh & Boachie, 2021; Yalley & Agyapong, 2017). There is a gap in knowledge due to contextual disparities between the banking sector in Ghana and global empirical investigations, and prior research in Ghana did not evaluate a service employee's personality propensity to be customer-oriented in conjunction with the BFI. However, it is claimed that SERVQUAL emphasises service delivery procedures, and banks still rely on personal selling to increase their customer base (Ayenew, 2023). Therefore, personality characteristics and technical quality are likely given more weight when evaluating service quality in the banking sector (Ekinci & Dawes, 2009). With the premise above in mind, this investigation endeavours to establish the correlation between the personal attributes of frontline bank staff and the service quality

perception of customers, taking into account the gender factor concerning the banking industry in Ghana. Bank tellers and other front-line staff members in the banking sector are essential because they act as the face and a link between the public and banks (Rod, Ashill, & Gibbs, 2016). This current study aims to address the need for more research by analysing how the personality traits of bank frontline personnel influence the perceived level of customer service quality in the banking industry strategy of Ghana. Additionally, this study aims to measure the extent of this impact within the Ghanaian banking sector.

1.3 Research Objectives

The study's general and specific objectives are delineated in the ensuing sections. This study aims to evaluate how the personality traits of frontline bank personnel relate to customers' perception of service quality in the Ghanaian banking sector, with attention given to gender differences.

The specific objectives are:

- i. To determine the perceived levels of service quality among customers of banks in Kumasi.
- ii. To examine the effect of trait on service quality among customers of banks in Kumasi.
- iii. To examine the effect of traits on service quality across genders in Kumasi.

1.4 Research Questions

To achieve the objective of the study, the researcher intends to answer the following questions:

- i. What is the perceived level of service quality among customers of banks in Kumasi?
- ii. What is the effect of trait on service quality among male customers of banks in Kumasi?
- iii. What is the effect of trait on service quality among female customers of Banks in

Kumasi?

1.5 Significance of the Study

The importance of this study can be discussed across two comprehensive areas: practical and theoretical significance. Practically, this study offers credible information based on empirical analysis of data. Customer responses on the perception of banks' frontline staff, as a result of personality traits and service quality processes, were thoroughly analysed. The information gained offers reliable discernment into how this process has influenced the customers' perception of service quality and employee performance in the bank's frontline. The study's information holds importance for the bank management as it proposes an understanding of the best way to rewrite their service quality perception through employees' characteristics to satisfy customers. The study findings and results provided tremendous insight into monitoring the impact of employee individuality characteristics on service quality. It, therefore, provides an incredible amount of information that allows management to select and modify the banking staff's personality traits to be customer-oriented for enhancement in service process and delivery in the banking industry of Ghana. Findings from this study may help bank front-line staff gain invaluable intelligence on decent ways to appear and present themselves to serve their customers, thus improving customer satisfaction.

Theoretically, this study adds to existing knowledge on the influence of personality characteristics on customers' perception of job performance. This report presents valuable insights to bank executives regarding the personality traits customers deem most suitable for their banking needs. Furthermore, it will assist banking industry managers in identifying the strengths and weaknesses of their internal procedures (Resource Based Theory), ultimately improving their service quality performance. By allocating competent personnel based on the

company's service quality strategy, managers can effectively enhance their service quality to meet the customer requirements for improvement in customer satisfaction. This should enable bankers to create more precise and concise marketing strategies to attract a broader customer base, with insight into customers' key factors to evaluate a bank. Moreover, frontline personnel may increase additional insight into the supplementary perspectives of service quality in redefining their banking experience and quality of life.

Furthermore, the present study findings address some essential geographical and knowledge gaps by concentrating on the issues in the Ghanaian environment. This study dives away from the many studies.

1.6 Scope of the Study

The study was limited to banks in Kumasi, which fashioned the geographical scope of the survey due to various factors, such as resource constraints, which made it impossible to cover the entire country. Nevertheless, a survey by the researcher shows that Kumasi is a strategic city with the second most banks in Ghana. Moreover, it hosts a myriad of banks in the country, making it a perfect place to collect data related to bank employees' characteristics and service quality perceptions.

The present study was centred on examining the personality traits of the frontline staff of banks, as well as customers' perception of service quality. The banks' customers will act as the study's respondents. The service quality dimensions in the SERVQUAL model examined include assurance, reliability, empathy, and responsiveness. (Parasuraman & Zeithaml, 1985) Moreover, Barrick and Mount's (1991) Five-Factor Model (FFM) outlines a comprehensive framework for personality trait dimensions consisting of five key factors: openness, conscientiousness, extraversion, agreeableness, and neuroticism.

1.7 Organisation of the Study

The study comprises five chapters, each with a specific purpose and focus. Chapter One provides a comprehensive introduction to the analysis, including the background, problem statement, objectives, research question, significance of the study, research methodology, and proposed chapters. The second chapter is dedicated to a thorough review of related literature, encompassing conceptual, theoretical, and empirical frameworks. Chapter three delves into the research methodology, outlining the research design, target population, sample size and sampling technique, collection procedures, research instruments, and data. The research results are then discussed in chapter four, focusing on the limitations and potential theoretical and managerial consequences. Finally, chapter five summarises the findings, conclusions, and recommendations based on the data analysis.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter deals with a review of literature relevant to this research. The study is organised to give an overview of staff personality characteristics and service quality perception by customers. It provides an extensive review of challenges and perceptions of quality service associated with employee personality characteristics, the role of service quality and customer satisfaction, the relevance of employee personal characteristics and service quality and also examines the dimensions of service quality and its implication on the banks and the banking sector history in Ghana. The chapter additionally presents the conceptual framework and research gap.

2.2 The Concept and Definition of Basic Personality

There have been attempts to swiftly analyse what individuals are like as early as there have been relationships. From a particular perspective, informal personality evaluation has existed for centuries and millennia. Amongst the earliest progenitors of trait theories, for instance, ancient philosophers and researchers like Aristotle, Theophrastus and Hippocrates proposed that physiognomy, the idea that physiological characteristics may reveal information about a person, could be used to understand personality. For example, the size of a person's eyes, lips, and brows was believed to reveal information about their criminality, morality, thoughtfulness, character or ethnic origin (Leong, 2014). Indeed, in Shakespeare (1599), Julius Caesar mistrusted Cassius due to his cruel and hungry countenance.

Additionally, when this scientific method flourished in the nineteenth and early twentieth centuries, physicians and scholars sought to categorise individual personalities by utilising physical attributes as a basis for classification (Leong, 2014). The phrenology movement is likely the most recognised instance of how personality and physical characteristics were related in the nineteenth century. Phrenology, pioneered by Franz Josef Gall in the early 1800s, included interpreting the skull's contours to identify personality traits and characteristics (Rawlings & Rossitch, 1994).

The concept of personality does not relate to one's physical traits or bodily functions. Instead, it pertains to the conduct and sentiments exhibited by an individual and the circumstances and undertakings they elect to undertake or abstain from (Rorer, 1990). The advent of idiographic and nomothetic approaches in psychology assessment is the formal and scientific attempts to classify personality, a much more recent phenomenon developed in recent decades. Personality is the behavioural and psychological characteristic that distinguishes one individual from another ontologically. It means the justly enduring styles of thought, emotion, and acting characterising an individual. These characteristics are prevalent in the everyday life of the individual and continue to varying degrees over time and through circumstances, where one describes him or herself and acquaintances with such vocabularies as funny, introspective, anxious, enthusiastic, creative, cooperative, and dutiful to name a few we are talking about a person's personality. These characteristics influence how we perceive others and how well our relationships with them work (Costa, McCrae, & Kay, 1995). Pervin (1993) defines personality as encompassing an individual's traits and attributes responsible for manifesting consistent patterns of behaviour. According to Costa & McCrae (1992), Personality represents an individual and sets them apart. The comprehensive evaluation of frontline officials' daily

conduct, including their social exchanges with customers, expectations for establishing personal bonds, individual attributes, capabilities, and methods of dealing with stress, should be meticulously scrutinised in a personality assessment, particularly for service-oriented institutions.

2.3 Concept of The Big Five Personality

The extensive establishment of the study of personality evolution has been ascertained. Early, Professor Hans J. Eysenck's studies considered extraversion/Introversion and neuroticism as the fundamental factors of personality. Eysenck subsequently added the Psychoticism factor to these two and laid out his theory of the big three-factor model, the "PEN" theory Digman (1990). Based on these two characteristics, he created the Maudsley Personality Inventory (MPI) to assess the psychological impact of the Second World War on returning troops. With the assistance of his wife, Dr Sybil Eysenck, they reworded and simplified the constructs and added new ones employing a statistical process that was conceptually related to factor analysis, creating the Eysenck Personality Inventory in 1975 (EPI) Eysenck, Barrett, & Saklofske, (2021). The Eysenck Personality Questionnaire (EPQ) is an assessment tool that evaluates three primary characteristics: psychoticism, extraversion, and neuroticism (Fetvadjiev & van de Vijver, 2015).

Similarly, The 16 PF questionnaire, created by Cattell in 1949, is similar to (Cattell & Cattell, 1995). The 16PF was devised due to extensive factor analyses of various behavioural questions (Fetvadjiev & van de Vijver, 2015). An initial pool of 4,000 adjectives considered representative of essential personality traits served as the base for developing the 16PF (Leong, 2014). With this initial pool, Cattell could construct a database of 171 adjectives using a similar approach to (Allport & Odbert, 1936) to lexically hypothesise the 16 scales, which Cattell

regarded as the most critical personality traits. According to Digman (1990), Cattell will be acknowledged as the pioneer geometer of the personality arena. Cattell examined three different forms of data: life records, objective tests, and questionnaire data to discover the dimensions of personality.

Norman (1963) analysed Cattell's simplification of natural language trait vocabularies through factor analysis, identifying fundamental personality factors. Norman posited that the optimal taxonomies of personality traits encompassed five attributes: culture, conscientiousness, agreeableness, emotional stability, and extraversion. In 1961, Tupes and Christal identified five variables, agreeableness, dependability, surgency, culture, and emotional stability, from just 20 of the 36 novel domains identified by Cattell (Tupes & Christal, 1992). Their five-factor framework was replicated by Norman, who introduced the trait dimensions as a step toward a good taxonomy of personality characteristics and renamed dependability as conscientiousness. (Digman, 1990). The Five-Factor Model (FFM), also known as the Big Five, was established by Barrick and Mount (1991) and remains prevalent in contemporary research.

Additionally, (Costa & McCrae, 1985) put forward that neuroticism, extraversion, openness, agreeableness, and conscientiousness were the fundamental aspects of personality and developed the NEO Personality Inventory and Revised (NEO-PI and NEO-PI-R) to evaluate these traits. (Costa & McCrae, 1992a; 1992b). The FFM has received its fair share of criticism and suggestions for alternatives, just like any other dominating paradigm (Ashton et al., 2004; Rammstedt & John, 2007; Saucier, 2003; Teta et al., 1993)

There has been a recent consensus and empirical support among personality scholars regarding the presence of five fundamental and distinct dimensions of personality. (Barrett, 2020;

DeYoung et al., 2007; Digman, 1990; Eysenck et al., 2021; Fetvadjiev & van de Vijver, 2015; Judge et al., 2013; Lin et al., 2001; McCrae & Costa, 1989; Panagopoulos & Leherfeld, 2015; Salgado, 1997; Schmitt et al., 2007). They are named the Factor Five Model (FFM) or Big Five. The antecedent for investigating the linkage between customer perception of service quality in Ghanaian banking has been chosen as the Big Five personality of the employees in the current study.

2.4 Measurement of Basic Personality Trait

Big Five personality describes a group of underlying component dimensions extensively replicated across numerous personality surveys, contexts, and national and cross-cultural groups (Cheung, 2011). The Big Five (FFM) personality traits are neuroticism, extraversion, agreeableness, conscientiousness, and openness. Better known by its acronym CANOE or OCEAN. (Barrick & Mount, 1991) refers to the openness to experience personality trait that measures proactive seeking and self-centred enjoyment of the experience. Being open-minded, creative, inquiring, imaginative, intellectual, original, and observant are characteristics usually linked to the openness dimension of the personality. DeYoung et al., (2007) refer to preparedness as meticulousness, structure, responsible, accountability, and discretion characteristics frequently linked to conscientiousness from compassion to hostility in ideas, feelings, and behaviour. (Mooradian & Swan, 2006; Schmitt et al., 2007) refers to the extraversion factor, which primarily evaluates the amount of activity, the ability for enjoyment, and the intensity of the interpersonal connection. Common traits of this component include being friendly, extroverted, active, energetic, and optimistic. Salgado (1997) defines agreeableness as a person's interpersonal orientation trait. Respect, forgiveness, generosity, kindness, sensitivity, and trustworthiness are usually linked to this dimension. The neuroticism

personality trait primarily evaluates a person's emotional instability. This component is connected with traits including anger, anxiety, depression, touchiness, instability, and worry (Judge, 2013).

2.4.1 Openness Aspect

Openness to experience is the predisposition to take pleasure in novel situations and concepts. Due to their creativity, originality, cleverness, and intelligence traits, open people are attracted by novelty and innovation and the downside is that they are practical with narrow interests. These people require diversity, are imaginative, appreciate new viewpoints, and create open thinking (Ashill et al., 2020). A high openness to experience score is characterised by a fondness for novel experiences, a willingness to try new things, and a propensity to feel more intense and diverse emotional states. (Hamdy et al., 2019) found in Malaysian banks that employees with higher openness to experience scores might stimulate their intellectual capacity and feel inspired to generate new opportunities to positively impact their job responsibilities, leading to the highest levels of innovative work behaviour. The quality of Openness to Experience distinguishes frontline staff who possess intelligence, creativity, and cultural awareness versus those who prioritise unimportant client interests and are pragmatic.

2.4.2 Conscientiousness Aspect

Conscientiousness encapsulates a person's level of dependability. It stands for a variety of subtraits, including organisation, dependability, responsibility, conformity, orderliness, diligence, vigilance, attentiveness, caution, logicalness, risk avoidance, systematisation, thoroughness, comprehensiveness, reliability, and the ability to maintain focus on their objective to achieve success (Digman, 1990). Moreover, (Salgado, 1997) contends that reliability and motivation for performance constitute conscientiousness. Conscientiousness is

the tendency to be accountable, punctual, obstinate, trustworthy, and work-conscious. (Abdullah, Arifin, & Salleh, 2019). McCrae and Costa (1992) have linked the attribute to mental toughness, success, ambition, diligence, and aptitude. Conscientious people are motivated, passionate, and task-focused. Conscientiousness measures how hardworking, orderly, dependable, and persevering frontline employees are versus how lazy, disorganised, and unreliable they are.

2.4.3 Extraversion Aspect

Extraversion is delineated as the ease and grace with which one engages or interacts with others. Active, aggressive, sociability, liveliness, assertiveness, exuberance, dynamism, candour and ambitious personality traits constitute this dimension. Buoyant spirits and involvement characterise Extraversion. Consequently, it is seen as a constructive method that results in a person who is self-possessed, dominant, active, and enthusiastic seeking. It also shows this trait as encompassing friendliness, garrulousness, and the ability to make friends with others (Hamdy et al., 2019). People with this trait are universally acknowledged to be good communicators and have pleasant energy (Goldberg, 1990). According to Twumasi Baffour, Mohammed, & Abdul Rahaman (2019), individuals with elevated scores on extraversion tend to be joyful, like persons, and pursue exuberance and motivation; on the other hand, Individuals with low scores on extraversion exhibit characteristics such as introversion, silence, reserve, and independence, and tend to spend more time in solitude. Therefore, the extraversion dimension evaluates the level of sociability, assertiveness, and lack of reservation in frontline employees towards customers.

2.4.4 Agreeableness Aspect

Agreeableness refers to the level to which a person agrees with others. Agreeableness personality embodies attributes like cooperation, kindness, altruism, forgiveness, tolerance, and selflessness. They stand for individuals who respect cooperation and favour healthy interpersonal interactions (Barrick & Mount, 1991). Being agreeable is a personality quality that manifests in particular behavioural traits, including thoughtfulness, understanding, wholeheartedness, and consideration. This personality characteristic reveals individual disparities in social and collaboration coordination. Highly agreeable persons are proclive to be sympathetic, obliging, conflict-avoidant, kind and broad-minded.

Conversely, low agreeableness is related to selfish, distrustful, and unforgiving people.

Furthermore, Hamdy et al., (2019) posited that lower agreeableness scores in the workplace (Banks) are frequently accompanied by dark triad behaviours, such as excessive arguing and manipulating people rather than working together. The agreeableness dimension, therefore, measures the level to which frontline employees are agreeable, warm, and cooperative versus disagreeable, cold, and unfriendly.

2.4. 5 Neuroticism Aspect

The term neuroticism refers to a lack of emotional stability. McCrae and Costa (1992) perfectly describe it as Neuroticism, which is demonstrated by an individual's emotional fragility and inconsistency and is indicative of various forms of a person's inclination to endure adversity. Individuals with low neuroticism typically possess emotional stability, self-confidence, serenity, harmony, calmness, and adeptness in managing challenging circumstances. However, employees with lower neuroticism scores are more expressively steady and less pressureresponsive. In addition, they tend to be calm, even-tempered, and less likely to become

upset. Conversely, having a high neuroticism score is associated with the tendency to unease, worry, fear, apprehension, despair, and impulsivity. Hyper neurotic employees react adversely to stressors and tend to interpret ordinary circumstances as stressful and slight frustration as seriously problematic. In addition, they are habitually and typically self-conscious and shy, possibly having problems controlling desires and deferring customer satisfaction (Digman, 1990). Therefore, the neuroticism dimension assesses how calm, self-assured, and relaxed frontline employees are compared to how insecure, upset, unhappy, and emotional they are when attending to customers.

At the very least, the five-factor model study has provided the researcher with a helpful set of comprehensive dimensions that describe individual differences. These characteristics can indeed be measured with excellent reliability and validity. Together, they provide a perfect answer to the question concerning personality structure. The researcher adapted Rammstedt and John's (2007) factor analysis of the five-factor model to scale down its extensiveness to offer a Big Five measure in situations where the person involved time is severely constrained.

2.5 Concept of Service

Service industries are progressively crucial in the economies of both developed and developing nations globally. Services are commercial ventures one party provides to another (Pakurár, Haddad, Nagy, Popp, & Oláh, 2019). Performances, which are frequently time-based, result in the expected outcomes for recipients. Service customers or clients expect value in return for their money, time, and effort from access to merchandise, skilled labour, professional expertise, buildings, systems or networks; nevertheless, they often do not assume ownership right over the physical components involved in the process as per (Lovelock & Wirtz, 2016). In addition, Kotler and Keller (2016) state that service refers to any action or undertaking that a party can

offer to another, which is essentially intangible and does not result in the attainment of any property. The creation of a service may or may not be associated with a concrete object. All transcendental economic activities that are not physically visible and add to a customer's value are considered services. Due to globalisation and technological advancements, service has become increasingly important in all corporate sectors. Benefits can now be found in practically every aspect of our lives, from basic needs like eating to leisure pursuits like sports and travel. Of course, service is not exclusive to businesses that provide services, such as banking, telecoms, hotels, restaurants, and beauty parlours. Nevertheless, it is included in every company's strategic tool for acquiring personnel, material resources, goods, and services that answer customer and consumer concerns. Reichheld and Sasser (1990) define service as a combination of explicit and implicit values delivered with a supporting facility's assistance and facilitating products.

Service is a supplemental and complementary endeavour that does not candidly create a physical or concrete product to gain a competitive edge over non-goods producers. Instead, today's products rely primarily on their services to gain a competitive lead and meet customer needs. Service is an intangible, time-limited experience rendered as a co-producer for a customer. Customers interact with tangible goods, like laundry detergent, differently than intangible services like haircuts. For example, customers can view and touch items like a detergent package and soap. Service, in contrast, is an intangible promise. They must believe that the service provider will fulfil its commitment and act honourably. Therefore, before utilising the service, the customer purchases it.

2.6 Characteristics of Service

Parasuraman (1985) demonstrates the distinguishing features that significantly impact establishing marketing standards. Services are produced, consumed, and evaluated differently from goods. The following are some excellent characteristics specific to service: Services are essentially intangible. Before purchasing, a customer can inspect, feel, and test a product's functionality. However, the customer must rely on the service provider's standing for service.

2.6.1. Inseparability of Service

Inseparability, rendering a haircut, is one example of a service where production and consumption are simultaneous and inseparable. While quality in products is often developed at the manufacturing facility and given to the customer intact, quality in services frequently occurs during service delivery. Service providers do not gain from a factory acting as a barrier between production and consumption, in contrast to manufacturers of goods. Customers for services are frequently present in the service facility, evaluating the production cycle as they receive services.

2.6.2 Heterogeneous of Service

Services is a high content production, which makes it remarkably heterogeneous. Their production frequently differs from one producer, customer, and moment to another. In contrast to the quality of goods produced in a production facility, bank tellers, flight attendants, and insurance agents' engagements with customers are rarely standardised to guarantee uniformity.

Customers consider the service delivery procedure, such as how engaged, responsive, friendly and polite the hair stylist is when delivering a haircut, in addition to the service's output, such as how the customer's hair looks after getting it cut.

2.6.3 Perishability of Service

According to the perishability criterion, services are perishable goods. For example, an empty train seat, a vacant hotel room or lecture hall, or a dermatologist's office during an hour without a patient. Each time, there has been a missed opportunity. Service cannot be deposited; thus, it is permanently lost when unused. After the service is rendered, the customer cannot keep it. However, the service's impact can last for a very long period. An essential factor of service management is simultaneity, meaning services are produced and utilised instantaneously and cannot be preserved. The typical industrial approach of employing inventory as little more than a buffer to withstand fluctuations in demand is one example of how services cannot be inventoried. The concurrent producing and consuming services render many avenues for quality-control intervention unavailable.

2.6.4 Intangibility of Service

While products can be verified before delivery, other safeguards must be used to guarantee service quality. Customers' involvement in the service process introduces them to inaccuracies due to their participation in these facilities and engagement in the service process. In addition, because the customer participates in the service process, facility design must incorporate variables not considered in the traditional manufacturing facility and operations, such as selfservice and automated teller machines in convenience stores. The fact that vehicles are manufactured in a hot, dusty, and noisy factory is irrelevant to prospective purchasers, given that they first see the car in the comfortable settings of a dealer's showroom. The interior design, furniture, layout, noise, and even colour affect the customer's view of the service.

2.7 Service Quality

Quality has several meanings to people; this depends on the circumstances in which they find themselves. Lovelock and Wirtz (2016) defined quality from four perspectives; the transcendent perspective on quality is equivalent to inherent superiority. At the same time, the manufacturing-based method emphasises adherence to in-house criteria driven by productivity and cost containment goals, the user-based interpretation equates quality with the highest level of satisfaction, and value-based definitions describe quality in terms of price and value. Batagan, Pocovnicu, & Capisizu (2009) refer to quality as the point to which a firm meets the requests of its users. Due to the intangible character of services, quality performs a vital function in accomplishing the service industry. Pursuing service quality has been a crucial strategic factor for banks striving to survive and flourish in the current highly competitive atmosphere. Scholars have well-defined service quality in varied systems. This construct quality has been diversely distinct as beauty from the customer's viewpoint (Agyapong et al., 2018), value and self-control (Pakurár, Haddad, Nagy, Popp, & Oláh, 2019), congruence to needs, wants and desire (Yalley & Agyapong, 2017), good performance to anticipations (Hamidifar, 2017) and attainment of customers perceived expectation and satisfaction degree of the service (Zeithaml, 2015). According to researchers, there are four different categories of service quality: expected service, desired service, adequate service, and predicted benefit service. The services that customers anticipate receiving from the service supplier are referred to as expected services. The service level that customers want is a desired service. Predicted benefit services are what the customers think the business will deliver. Finally, adequate service is the minimal level of services required from the service provider.

A review of the literature by Narteh (2018), shows that many models and grading systems have been applied to examine the service quality of banks. There are trichotomy possible divisions in measuring and assessing the quality of service provided by service-based institutions. The earlier model is based on Grönroos's (1984) study, which developed the two-dimensional standard measuring the functional and technical quality of service delivered. The second model is on Parasuraman & Zeithaml's (1988) five-dimensional model (SERVQUAL) consisting of responsibility, assurance, tangibility, empathy, and service delivery reliability. The third one was developed as a result of both (Grönroos, 1984; Parasuraman, 1988), instruments' inability to encompass all facets of service quality as proposed by other scholars has resulted in a shortfall in comprehensively defining the concept to name a few (Aldlaigan & Buttle, 2002; Cronin & Taylor, 1992; Hamidifar, 2017; Narteh, 2018; Tetteh & Boachie, 2021; Yalley & Agyapong, 2017) to developed the new and modified model which measures transactional and organisation or system dimension of service delivered and quality.

Service quality has been formulated as a combination of service properties or parameters desirable to customers (Leonard et al., 2015). However, since these dimensions are interpreted differently by different business situations and people, there is no clear indicator of them. The evaluation and assessment of service quality differ, subject to the type of situation and the customer (Ladhari, 2008). Since expectations and perceptions vary between populations, findings might not be general (Ilyas et al., 2013). The psychological experience of the customer about their expectation is the measure of service quality. The distinction between what customers anticipate from a service and what they receive is one method for evaluating how effective the service is (Ananda & Devesh, 2019). Any business that wants to be successful needs to prioritise service quality since it can provide them with a competitive edge. Wachira

(2018) states that quality service excellence offers numerous performance benefits such as demand responsiveness, market growth, production efficiency, customer retention and loyalty. According to Parasuraman's definition, service quality in service marketing literature is the fulfilment of customer expectations. However, due to intrinsic service elements, heterogeneity, intangibility, perishability, and inseparability, controlling the customer experience is more inconsistent (Ladhari, 2009). Therefore, service quality is affirmed to be elusive, challenging to recreate, and incumbent on individual mindsets and perceptions rather than the quality of a physical product, whose specifications and evaluation may be made in advance.

2.8 Measurement of Service Quality

Services hold different characteristics from traditional ways of evaluating the quality of goods; perishability, inseparability, heterogeneity, and intangibility cannot be understood or evaluated in the same way as goods. Parasuraman, Zeithaml, and Berry (1988) have provided a definition and concept of service quality, which refers to an attitude attained by appraising consumers' expectations and performance views. Their approach includes the development of the SERVQUAL model, which serves as a measuring tool for the quality of services rendered. The SERVQUAL model is based on the gap model, which Parasuraman and Zeithaml (1985) identified, and it reveals that the difference between customers' expectations and their perception of performance impacts their perception of service quality. Parasuraman et al. (1988) introduced the original version of the SERVQUAL model, and the revisions of it in 1991 and 1994 encompass all five dimensions, namely Responsiveness, Assurance, Tangibles, Empathy, and Reliability, commonly referred to as RATER. According to Ye, Dong, and Lee (2017), Responsiveness is a crucial dimension that measures the eagerness to assist customers and provide timely service. Assurance is a means of evaluating staff's knowledge, refinement,

and ability to instil trust. According to Nickson (2005), the tangibles dimension assesses an organisation's physical assets, such as its buildings, equipment, and personnel. As Sabli et al. (2017) presented, empathy pertains to a bank's caring and personalised attention to its clientele. Reliability, as measured by Lin et al. (2001), gauges the capacity to deliver promised services in a dependable and precise manner.

2.8.1 Responsiveness Aspect

Responsiveness refers to an organisation's inherent characteristic and ability to assist customers and extend timely customer service. The responsiveness component encapsulates the swiftness with which staff members offer necessary assistance satisfactorily and punctually, as stated by Parasuraman et al. (1994). It pertains to the prompt and obliging manner in which customers are served. Examples of how employees can display responsiveness to customers include giving them undivided attention, promoting services, and responding to their requests, according to Cronin and Taylor (1992). The primary focus of this dimension is how service providers address their customers through their employees. Misbach, Surachman, Hadiwidjojo, and Armanu (2013) opined that convenient automated teller machines, proximity to branches, and skilled frontline staff are appropriate examples of responsiveness in the banking industry. For banks to increase their level of customer satisfaction, they have historically considered responsiveness a significant factor.

2.8.2 Assurance Aspect

Parasuraman and his colleagues (1994) argue that assurance is a crucial component of service quality as it encompasses staff conduct, attitudes, and ability to deliver courteous, confidential, respectful, and professional services. Assurance entails the capacity of professionals to inspire

confidence and trust in customers through their knowledge and polite behaviour. Moreover, employees should display their commitment to serving customers from different backgrounds by communicating with them in their preferred language and showing attentiveness to their needs (Pakurár et al., 2019). This highlights the importance of assurance in building customer loyalty and satisfaction, critical success factors for service organisations.

2.8.3 Empathy Aspect

Parasuraman et al., (1994) involves displaying compassion, attentiveness, care, and excellent customer service. At its core, empathy is about acknowledging the uniqueness and individuality of each customer. Building on this definition, Sabli et al. (2017) posited that empathy encompasses Friendliness and contact-ability, making an effort to understand customers and their needs, actively listening to them, and communicating in a way that resonates with them. The preeminent quality dimension for bank patrons in Ghana, as posited by Famiyeh, AsanteDarko, and Kwarteng (2018), is associated with social elements such as empathy, which encompasses the proficiency of bank personnel to provide personalised attention, exhibit friendliness, disseminate information, and monitor their clients' contentment levels following the post of services delivery. Yarimoglu (2014) defines empathy as access to service being approachable and contactable. The service is easily reached by phone, has a short wait time, is available at convenient hours, and is located in a convenient place. Access refers to how quickly and easily customers may access banks' services. Empathy is crucial to providing customercentric services, and financial institutions must incorporate it into their service delivery procedures to improve client satisfaction and loyalty.

2.8.4 Reliability Aspect

Parasuraman, Zeithaml, & Berry (1988;1991;1994) discovered that reliability refers to how well a company does its job the first time. It is about dependable and accurate performance to serve customers. Moreover, it illustrates the efforts of organisations to uphold their commitment and concentrate on the results. Consequently, the initial aspect of the SERVQUAL model for measuring service quality is referred to as reliability. Reliability signifies the capability to furnish the pledged service, complemented by service accuracy. The principal attribute of a reliable service is commonly deemed to be the precision and flawlessness of service delivery in the first instance. If patrons perceive the service as undependable, they may not be contented with the calibre of the service (Ananda & Devesh, 2019). Lee & Moghavvemi (2015) have identified the key determinants of customer retention in the banking sector: timely processing of customer orders, safekeeping of financial records, provision of accurate financial information, and assurance of guaranteed services. Similarly, Famiyeh, Asante-Darko, & Kwarteng (2018) have established that employee reliability, measured by their ability to handle complaints, competencies, dependable conduct, provision of sound advice, and services that are devoid of errors, is the most crucial factor impacting customer satisfaction in Ghanaian banks. These qualities constitute the fundamental characteristics of reliability.

2.8.5 Tangibles Aspect

Carman (1990), identifies physical facilities with tangibles as equipment, personnel, and communications materials. The expression tangibles pertains to the physical edifices, apparatus, and machinery essential in providing the service, as well as the depictions of the service, such as statements, credit and debit cards, efficacy and transaction swiftness. (

Parasuraman et al., 1991 and 1994), tangibility relates to concrete evidence of the service organisation's physical components, representations, resources, facilities, and materials. In the banking industry, the visible dimension has been expanded to include several factors, including a bank's ambient, outward appearance and teller stations, the advantages of an overdraft option, convenient and flexible banking time, as well as the speed and accuracy of transactional services (Narteh, 2018). This dimension, in essence, appraises a company's physical facilities, resources, staff appearance, and so on. Consequently, the researcher eliminated the five SERVQUAL items linked to this dimension and employed the remaining 16 items to assess the other four service quality dimensions. These five dimensions resulted from 10 overlapping dimensions in perception and expectation scores, identified as essential to the quality of service by Parasuraman and Zeithaml (1985) through a comprehensive investigation.

Given the characteristics of the service-quality construct, particularly the number of dimensions, several researchers have speculated that the measurements would vary and be industry-specific. The dimensional structure of the SERVQUAL instrument has been a critical source of worry for many researchers. Consequently, the five SERVQUAL dimensions' universality has been questioned despite some researchers' criticism of the SERVQUAL (Asubonteng, McCleary, & Swan, 1996; Buttle, 1996; Carman, 1990; Cronin & Taylor, 1992; Ladhari, 2008; Teas, 1993; Yarimoglu, 2014) There were particular concerns about convergent and discriminant validity as highlighted by Buttle in 1996. Nevertheless, the SERVQUAL methodology has garnered significant acclaim owing to its intrinsic framework that can be tailored or augmented to align with a given organisation's unique attributes or research requisites, as Parasuraman et al. 1988 posited. Nonetheless, despite worries about the instrument's validity, Buttle, (1996) argues that it is a valuable instrument for assessing and

evaluating the quality of service. It remains the primary and leading indicator in measuring service quality (Ilyas et al., 2013; Nguyen et al., 2020; Pooya, Abed Khorasani, & Gholamian Ghouszdi, 2020; Wachira, 2018). SERVQUAL was developed as a problem-solving instrument to detect service delivery weaknesses and strengths. The literature strongly supports the validity of the items in the SERVQUAL scale, both in terms of the question design methodologies employed and their continued use.

2.9 Perception of Service Quality and Challenges

A consumer's perception of the quality of service is established based on their attitude. The perceived service quality is steadfast by equating the consumers' expectations with their perception of the supplier's service. Service delivery involves the service worker (employee) and the consumer. During this performance, the conduct and attitudes of service personnel turn into the key performance indicators that customers view. Today's workplace is evolving, and this, together with the rising degree and intensity of competition, has made customers' perceptions of the quality of service more critical.

Perception is the rudimentary and oldest concept in psychology. Perception is how we choose, organise, and analyse information received to construct an accurate impression of an experienced (Clemes, Gan, & Ren, 2011). Customers or consumers use their senses to perceive a wide range of information. People have sensory such as sight, hearing, taste, smell and feelings (haptics) that allow them to take in and make sense of their surroundings. Surprisingly, our sensory faculties can transform real-world stimuli into electrical impulses the brain can comprehend. The processing of making sense of the stimuli psychologically is called the perception (Leong, 2014).

Customers' perception of the service quality they receive is an essential base for the growth of positive thoughts toward banks. Researchers have conducted many studies concerning the correlation between customers' perceptions of service quality (Kumar et al., 2010; Hu, Kandampully, & Juwaheer, 2009). It is considered that customers' perceptions of the service quality environment occur on a variety of levels. In the initial stages of their engagement, customers tend to evaluate the efficiency of their engagements with service providers in terms of individual attributes. Next, an assessment of the quality of the interaction is carried out through a dimensional analysis, culminating in the ultimate evaluation of the general perception of the quality of service (Clemes, Gan, & Ren, 2011). Therefore, the paradox of service quality is an essential issue that holds great significance within the banking sector and requires careful consideration.

2.10 Customer

A customer, whether an individual or an organisational unit, is an integral participant in the culmination of a transaction with a marketer or an entity (Reichheld & Sasser 1990). A business's clientele can assume the roles of either household members or company representatives. Hence, the definition encompasses the actions and conduct of customers in both domestic and commercial markets. Traditionally, the term "consumer" has primarily signified the customers in the household market. Conversely, the business market has called these individuals "customers." Consequently, the researcher utilises the term "customer" to encompass both market sectors. People must complete the following steps in their customer life cycle to be considered customers: recognition of the business and its services; knowledge regarding the characteristics and benefits of the product; consideration, which refers to deciding whether to utilise or not to utilise a particular service or product; selection of a trial period;

satisfaction, which implies the customer must be content if the service did not disappoint; Loyalty customers can make additional purchases to demonstrate their loyalty and to share with friends how beneficial the product is; advocacy customers become supporters and ambassadors for the business. McColl, Harris, Botten (2009)

2.10. 1 Customer Retention and Bank's Service Quality

Banks must outwit competitors by providing high-quality services to achieve customer satisfaction and to maintain or increase market share. In business, client satisfaction is a key performance indicator for customer retention. Customer satisfaction is a major differentiator and progressively has become a significant characteristic of corporate strategy in a competitive marketplace where organisations strive for customers. Karim & Mahmud (2018), refers to satisfaction as a sense of pleasure resulting from acquiring or accomplishing a goal. It is an action that satisfies a demand, needs, want or expectation. Customers perceive value and evaluate the advantages of specified services or products with their expectations. Kotler & Keller (2016) define Satisfaction as an individual's pleasure or disappointment based on a product or service's perceived performance compared to expectations. Customers are satisfied when performance or experience falls below expectations. Satisfaction is achieved if expectations are met, and customers are delighted if performance exceeds expectations. This connects satisfaction with feelings of acceptance, joy, relief, excitement, and enjoyment (Woratschek, Horbel, & Popp, 2020). Nguyen et al., (2020) define satisfaction as evaluating a product or service in terms of how well it satisfies the needs and expectations of the consumer. Dissatisfaction and discontent result automatically when these demands are not gratified. One of the outcomes of satisfaction, which various researchers in the banking sector have cited, is loyalty. Customer satisfaction is frequently cited as the primary construct influencing

customer retention (loyalty), (Ananda & Devesh, 2019; Boonlertvanich, 2019; Famiyeh, Asante-Darko, & Kwarteng, 2018; Nguyen et al., 2020). Customer loyalty is influenced by customer satisfaction either directly or indirectly through customer commitments. Ehigie, (2006) discovered that consumer loyalty for banking services in Nigeria is directly impacted by customer satisfaction. Therefore, satisfied customers are committed and loyal to transacting business with the bank. Research by, Reinartz and Kumar (2000) examined the profit per customer in several service industries, grouped by how long a customer has been patronising the business. In each of these sectors, they discovered that customers became increasingly profitable as they continued to stay with the company.

Similarly, the classic study by Reichheld and Sasser (1990) also demonstrates that the expense of acquiring a fresh customer is sometimes five times greater than that of keeping an existing one. Additionally, banks' profitability is highly correlated with customer retention and loyalty. Therefore, to thrive in a competitive banking climate, banks must acquire profitable long-term customer relationships by satisfying them. Customer retention and the retail banking industry's profitability are intimately linked, according to the financial impact research done by (Trubik & Smith, 2000). The ability to retain customers belongs to businesses, particularly banks, by crafting the optimum comforting strategies to soothe customers' desires.

For instance, service industry, customer loyalty is measured by how frequently they use a particular service provider, how well they see them, and how likely they are to use them exclusively in the future. Sureshchandar (2001), advised that customer satisfaction be considered a multidimensional entity and those measurement items be produced with service excellence.

In a banking establishment, loyalty refers to a customer's decision to conduct more business and disseminate favourable word of mouth concerning the bank after experiencing a service. Moreover, despite customers being aware of the possibility of finding a slightly more valuable option at another bank, they continue with their current bank; they will regard the current bank that satisfies their value as their first option if they need to use another service (Bamfo et al., 2018). Nguyen and Pham's (2020), demonstrated that customer loyalty can be preserved by enhancing customer satisfaction in commercial banks.

In marketing literature, loyalty is seen as the most significant concept. Two primary constructs of customer loyalty are shown through research: attitudinal and behavioural loyalty (Pritchard, Howard, & Havitz, 1992). Gremler and Brown, (1999) refer to behavioural loyalty as a pattern of repeatedly using a brand's products and services, and attitudinal loyalty shows customers' steadfast preference or desire to use that brand's products and services. Customer retention will arise from increasing levels of customer satisfaction. Thus, long-term satisfaction with a product or service is generated by repeated satisfaction. In addition, customer satisfaction brings a strong and close relationship between customers and providers.

2.11 Gender Differences

Exploring psychological gender dimorphism began before the dawn of the twentieth century. Researchers attempted to distinguish disparities between men and women in intellectual prowess, personality and reaction time by employing measurements that today appear ludicrous, such as handwriting analysis, sitting posture, etc. Gender dimorphism in personality and social behaviour has been the subject of sophisticated research since the middle of the twentieth century, generating a large number of highly insightful meta-analyses and hundreds of empirical investigations (Allport & Odbert, 1936; Buss, 1989; Feingold, 1994; Goldberg,

1990; Hyde, 2001; Kaynak, 1986; Norman, 1963; Pulkkinen, 1996; Sanchez-Ruiz, Merhi, & Nicolaou, 2020). Given that both men and women typically work in the service industry, service firms should be interested in studies examining how men and women clientele and officials react to the delivery of service interactions.

Marketing management, psychology, sociology and consumer analytics studies have shown several intriguing gender-related discoveries (Costa, Terracciano, & McCrae, 2001; Falk & Hermle, 2018; Schmitt, Realo, Voracek, & Allik, 2008; Snipes, Thomson, & Oswald, 2006). Gender disparities are evident in personality and social conduct; males are more inclined towards individualism in prioritising goals and tasks, whereas females tend to be more cooperative, focusing on fostering relationships. The two genders' individualistic versus cooperative differences impact each gender's appraises, analyses, and responses to the service setting. Women exhibit a disproportionately high inclination for emotion, insecurity, and stress at work, while men perceive less. Gender differences in decision-making behaviour have also been suggested by research. According to Powell and Ansic (1997), there is evidence, for example, that women are more hesitant to take risks than men regarding financial decisions. Furthermore, according to (Hoffman & Hurst, 1990), men are expected to have greater aggression and self-direction than women. In addition, Pulkkinen (1996), suggests that men have a higher propensity for exploration, whilst women are more passive.

According to Falk and Hermle (2018), in Western consensus, women value interpersonal interactions more than men and are more concerned about social environment and relationships. In Western countries, men are often considered technically skilled and instrumental, whereas females are commonly perceived as being nurturing and emotionally demonstrative. In their personal lives, women tend to have greater expressiveness and

responsiveness to emotional interaction; women concentrate on emotional aspects in developing relationships, whereas men prioritise rational factors (Rod, Ashill, & Gibbs, 2016).

Ugur Yavas et al., (2014) insinuate that women's appraising experiences reflect their importance on emotional rather than rational aspects. According to research using the popular Myers-Briggs Type Indicator, the majority of men are classified as "Thinking" types who analyse events using logic, whereas the majority of ladies are classified as emotion-dominate "Feeling" groups who rely on emotional advances (McCrae & Costa, 1989). If these innate gender distinctions impact how people behave, it makes sense to anticipate that customers will likely evaluate and rate their service providers differently.

2.12 Theoretical Underpinning

The present study will be contextualised and explicated using the Resource Based View (RBV) theory proposed by Barney (1991). The RBV theory emphasises the importance of a firm's internal resources, capabilities, and competencies as the primary drivers of sustained competitive advantage. In the following subsection, we will delve into the finer points of the RBV theory and its relevance to the current research inquiry.

2.12.1 Resource-Based View (RBV) Theory

The resource-based view (RBV) theory posits that a company's internal settings are fundamental in attaining a competitive edge. It underscores the significance of the tools that businesses have established to operate effectively in the background. According to the RBV theory, unique, difficult-to-replicate, and non-substitutable values provide the most effective means of achieving long-term success for a corporation. Implementing superior strategies and enhancing efficiency and effectiveness within a company relies upon utilising resources such

as assets, capabilities, processes, knowledge, and information. The RBV has been established as a validated logic, as determined by Barney and Arikan (2001), who thoroughly analysed one hundred sixty-six (166) empirical articles that scrutinised it via diverse approaches. Ninetyeight per cent of the experiments they examined aligned with the RBV.

Kessler (2013) maintains that an organisation's Resource-Based View (RBV) has become a frequently used theoretical framework in management literature. According to him, RBV emphasises a firm's competitive advantages that arise from its distinctive range of resources. He emphasises that the primary objective of this approach is to identify the internal factors that promote an organisation's sustained competitive advantage. This theory's fundamental principle is that a corporation must possess (VRIN) valuable, Rare, inimitable, and nonsubstitutable resources and capabilities to sustain a competitive edge. Additionally, it must have an organisational structure capable of acquiring and utilising these resources. Kessler (2013) further supports the claim that tangible and intangible resources can contribute towards attaining sustained competitive advantage.

Moreover, he contends that the RBV's significance lies in its ability to explain how firms can gain a competitive edge in the marketplace by leveraging their unique resources. The tangible resources encompassed in this manner entail location, capital, and access to capital, whilst impalpable resources consist of knowledge, dexterities, organisation status, and entrepreneurship position. Consequently, (Barney, Wright, & Ketchen, 2001) posited that this theory postulates that, under market imperfections, many enterprises exhibit varying degrees of specialisation, resulting in a restricted transfer of resources with divergent types, magnitudes, and properties. As such, the principal impetus for the expansion and triumph of firms is intrinsically rooted within the firms themselves, particularly those that possess resources and

dynamic capabilities of exceptional quality, which serve as the bedrock for acquiring and sustaining a competitive edge. Although, the Resource-Based View (RBV) theory is based on the notion that direct competitors vary in their resources and capabilities, leading to discrepancies that ultimately impact their competitive advantage.

Companies must possess the capabilities to manage and effectively utilise resources to gain a competitive edge and offer customers added value. According to Varadarajan (2023), this is a crucial requirement. Competitive advantage refers to a value-creating strategy that a company implements, which is not currently executed by potential or existing competitors, as noted by Bertram (2016). For a company to have the potential to generate a competitive advantage, Wachira (2018) argues that its resources must be valuable, leveraging the firm's strengths to adapt to environmental threats and opportunities. Therefore, providing high-quality service is a valuable resource that enhances customer satisfaction and loyalty in service organisations. Moreover, this resource must be unique among the direct and potential competitors of the firm, as it enables the company to offer superior service, resulting in satisfied customers. In addition, according to Shaw (2021), a resource must be irreplaceable to give the organisation a monopolistic advantage, which can be achieved by offering quality service and enhancing customer liking.

Kruesi & Bazelmans (2023) posits that resources should be difficult to replicate for the firm to maintain its ability to continually innovate its products, thereby enhancing the perceived value by the customer. This results in increased customer happiness, delight and service quality. Additionally, no resources must be substituted in a strategically equivalent manner for the resources mentioned earlier, giving the firm a competitive edge in providing quality service. All these researchers maintain that the RBV framework presents a holistic approach to strategy

formulation that emphasises the importance of internal resources and capabilities. However, they also acknowledge that the RBV has limitations, primarily due to its inability to consider the external circumstances that can significantly affect a company's success.

Furthermore, the author suggests that the RBV's applicability is not universal, and its effectiveness may vary depending on the industry and the firm's specific context. Finally, they underscore the need for future investigations to delve into the practicality of the RBV in varying contexts and to identify the most effective strategies for leveraging resources to achieve or deliver service quality. The present theory's significance to the current research lies in its proposition that banks must cultivate a one-of-a-kind service by enlisting frontline staff with appropriate traits to provide dynamic capabilities in service delivery. The mentioned theory holds significance in the research context as it pertains to the competitive advantage of banks, which is contingent upon many resources, including but not limited to knowledge, technology, and human capital. The competitive advantage of banks is heavily dependent on the efficient utilisation of various resources such as knowledge, technology and human capital, which has led to an increase in their responsiveness towards meeting customer expectations for service quality.

2.13 Empirical Review

This study tests the relationship between bank frontline staff's personality characteristics and customers' perceived level of service quality in Ghanaian banking. Over the years, several personality theories have been created to explain human behaviour's structure, development, and process. They consist of biological theory (Eysenck 1967), social cognitive theory (Bandura, 1986), psychoanalytic theory (Freud, 1917), trait theory (Allport, 1937), cognitive-behavioural theory (Beck, 1976), and others. The researcher limited focus to

understanding the personality structure of bank frontline workers and customers' perceptions of service quality. Among these personality theories, trait theory tends to emphasise studying the fundamental makeup of personality. Researchers often employ this theory to measure individuals' perceptions of communal obligations, forthcoming promises and responsibilities, which result from the reciprocal exchange relationship between the two individuals (Lin, Chiu & Hsieh, 2001; Rousseau, 2011) and, in the case of this study, customers and employees.

In contrast to particular learned behaviours, personality traits are general proclivities that should be echoed in many aspects of a person's life (Costa et al., 1995). Trait theory is inclined to place a significant amount of attention on investigating the fundamental make-up of personality amongst the personality as mentioned above theories. Over the past decades, several psychologists have examined fundamental components of personality. According to trait scholars (Pervin, 1993), a person has broad predispositions, called traits, which exert a specific influence on their behaviour. These theoreticians and researchers deem trait peculiarities to be the personality's elementary components (Allport & Odbert, 1936; Barceló, 2017; Buss, 1989; Goldberg, 1990; Morgeson et al., 2007).

Personality traits are a persistent proclivity in actions that differ between people and tend to characterise the person in various situations. It is the composition of a collection of distinctive attributes that combine to make an individual unique. After an extensive period of research on the subject of personality traits, the most widely utilised and durable personality trait taxonomy has been established. This taxonomy consists of the Big Five personality traits: extraversion, conscientiousness, agreeableness, neuroticism, and openness (McCrae & John, 1992). According to trait psychologist Brewer (2019), there are just a few domain characteristics (such as conscientiousness, agreeableness, extraversion, openness, and neuroticism) with

kaleidoscopic multifaceted adjectives. Each person falls along the personality spectrum related to various behavioural syndromes such as friendliness or boredom. Consumer behaviour research has focused on the link between personality attributes and service quality perceived in frontline staff. Several studies have delved into this relationship to understand how frontline staff employees' personalities may affect how customers perceive the service they receive. (Ekinci & Dawes, 2009) alluded that employee personality trait is a good indicator of job performance in the service industry.

Personal interaction aspect of services is generally an influential factor in service quality evaluation. As a result, a growing body of study on the association between service quality and personality traits. Some studies found that employees with well-defined personality traits (e.g., openness, extraversion, etc.) are prone to develop better customer service interaction with customers (Cortina, Doherty, Nealschmjtt, Kaufman, & Smith, 1992; Gellatly, 1996; Hayes, Roehm, & Castellano, 1994; Hu & Lin, 2021; Michael Crant, 1995; Salgado, 1997). However, other studies found no similarity between personality attributes and service quality (Ghiselli, 1973; Locke & Hulin, 1962).

The varied findings may be because different studies used different measures of customer service quality. For example, some studies used employee evaluations, while others used evaluations from supervisors and peers. (Hu & Lin, 2021), evaluated customer service quality only for employees who provide good service, while Barrick and Mount, (1991) evaluated customer service quality for all employees.

Nevertheless, most studies found that employees with certain personality traits (e.g., extraversion) are likelier to provide better customer service. This suggests that personality traits

help predict customer service quality. However, it is essential to note that the relationship between personality traits and customer service quality is only sometimes strong. Therefore, it is essential to use reliable measures of customer service quality when evaluating the relationship between personality traits and customer service ratings

2.14 Hypothesis Development

Five main hypotheses are considered based on the study's objectives. These hypotheses are developed based on relevant literature presented in the sections below. Personality traits such as extraversion, agreeableness, conscientiousness, emotional stability, and openness to experience have been commonly examined in service quality perception. For example, extraverted and agreeable employees may be more likely to interact positively with customers, leading to higher service quality perceptions. Similarly, conscientious and emotionally stable employees may demonstrate greater attention to detail and composure in handling customer requests, resulting in positive service experiences.

2.14.1 Relationship Between Personality Traits and Service Quality

Service firms to survive and succeed, frontline officials are fundamental. They perform a significant function in customer interactions through developing and maintaining relations. A growing body of research (Ashill et al., 2020; Brown, Mowen, Todd Donovan, & Licata, 2002; Judge, Jackson, Shaw, Scott, & Rich, 2007; Licata, Mowen, Harris, & Brown, 2003; Wang, Wang, & Liu, 2018) indicates that a business's market orientation is positively related with its superior functioning by employees. As a result, frontline service employees directly implement the marketing concept for most service organisation types. Therefore, the service quality perception helps firms to develop their market share, particularly the frontline personnel's relationship with patrons, due to the fact that the perceptions of customers regarding service

quality, corporate image, and customer loyalty can be shaped by frontline personnel's approaches, abilities, manners, and characters.

Research studies have examined the relationship between personality traits and service quality perception to understand this relationship better. For instance, a survey by Barrick and Mount (1991) uncovered that extraversion and conscientiousness were significantly correlated with employee effectiveness in service-based firms. Extraverted individuals, known for their outgoing and sociable nature, will likely engage customers more effectively, resulting in higher service quality perception (McCrae & Costa, 1997). Barrick and Mount's (1991) findings show a significant correlation between job performance and extroversion in interactional professions. Extroverted people prefer gregarious interaction.

Furthermore, given that customer interaction makes up the majority of bank personnel activities, frontline staff members who score greater on extroversion will tend to provide excellent customer service to all their customers. Similarly, conscientious individuals who are organised and detail-oriented tend to demonstrate greater attention to customer needs, leading to improved service quality perception (Chiaburu & Harrison, 2008). Barrick and Mount (1991) discovered that this element of individuality characteristics is crucial for completing tasks at work in five service occupations: skilled labour, consultants, police officers, managers, salespeople, and semi-skilled workers. Employees who demonstrate an intense sense of purpose, commitment, and tenacity outperform those who do not and tend to be reliable. The service manner, punctuality, and competence of service personnel are crucial for the delivery of services. Based on the discussion above, it is hypothesised that;

H1: Extraversion trait is positively correlated to SERVQUAL.

H2: Conscientiousness trait is positively correlated to SERVQUAL.

Neuroticism (emotional stability), another personality trait, has also been explored in service quality perception. Frei and McDaniel (1998) discovered that performance in service-related employment requiring relationships with others was positively correlated with emotional stability. However, the association was stronger for positions requiring teamwork than jobs requiring dyadic relationships with consumers. On the contrary, there is a claim that neurotic characteristics frequently present difficulties in achieving work objectives; specifically, in professions that necessitate considerable interpersonal involvement, emotional stability has been confirmed as a performance predictor, particularly in instances where engagement requires the provision of support and nurturing to others (Barrick & Mount, 1991). Bono and Judge (2003) revealed that personnel with higher emotional stability are susceptible to handling customer complaints and difficult situations calmly, thus enhancing service quality perception. This finding suggests that emotional stability is crucial in customer interactions and service evaluations. It is, therefore, logical to predict that frontline personnel with solid emotional stability will be calmer and prone to display affective disorder, which could even hinder the quality of service delivery to customers. Therefore:

H3: Neuroticism trait is positively related to SERVQUAL.

Agreeableness has been recognised as a significant personality trait impacting service quality perception. An agreeable employee is considered friendliness, empathy, and cooperativeness and is likelier to create positive customer experiences and build strong customer relationships, leading to a higher perception of service quality. According to (Hurtz & Donovan, 2000),

agreeableness predicts superior performance evaluations in the professional setting, specifically for roles involving interpersonal contacts, social confidence, collaborative behaviour, and service-oriented settings. Indeed, Barrick & Mount's (1991), meta-analysis consistently found a positive relationship between agreeableness and service (interpersonal interaction). Moreover, agreeableness has been found to correlate strongly with service quality (Ekinci & Dawes, 2009) and service orientations (Brown et al., 2002). Therefore, employees with agreeable personality traits will likely excel in the empathy aspect of service quality. Thus:

H4: Agreeableness is positively related to SERVQUAL.

According to Costa Jr. & McCrae (1992), Openness to experience has proven to be a challenging domain of personality research to identify. It is most frequently characterised by brainpower or intellect, which indicates that an individual is creative, imaginative, analytical and open-minded. The dimension of openness is typically associated with specific traits such as cultural awareness, attentiveness to inner sensations, preference for diversity, originality, broad-mindedness, imagination, and aesthetic sensitivity. People who score high in openness tend to be curious about both the inner and outer worlds, and they are receptive to unconventional values and new ideas, as Pervin (1993) noted. Barrick and Mount (1991) found that an employee's attitude towards learning experiences is more likely to be positive if they score highly on openness to experience. Therefore, frontline officials with elevated openness marks may demonstrate greater tolerance and provide better-customised treatments to customers from varied cultures or backgrounds and, as a result, offer better assurance service quality delivery to customers. Therefore:

H5: Openness to experience has a positive correlation to the SERVQUAL.

2. 15 Moderating the Role of Gender Between Personality Traits and Service Quality in the Banking Sector

Like other service-based sectors, the banking industry values client satisfaction and quality of service. It is imperative to acknowledge that employees' personality traits significantly impact their interactions, teamwork, and, ultimately, the quality of customer service. Therefore, financial institutions must prioritise the development of a workforce equipped with the essential attributes to provide exceptional services. This proactive approach to frontline staffing of bank officials will ensure long-term customer satisfaction and retention.

Personality attributes such as conscientiousness, extraversion, neuroticism, agreeableness and openness to experience are essential to determining service quality. For instance, highly conscientious individuals tend to be organised, responsible, and diligent (Salgado, 1997), which can positively impact their ability to deliver accurate and reliable banking services.

Extraversion can contribute to friendliness and engagement, creating a positive customer environment; neuroticism (emotional intelligence) fosters employees to manage and appreciate customer emotions meritoriously; and agreeableness promotes a cooperative and supportive attitude concerning customers (Smith & DeNunzio, 2020).

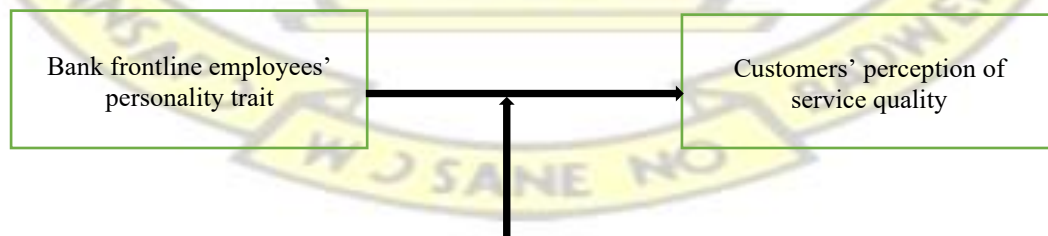
However, it is important to consider how gender might influence the link between service quality and personality traits in the banking industry. Gender, as a social construct, can shape societal expectations, stereotypes, and biases (Hoffman & Hurst, 1990). These factors may impact how personality traits are expressed and evaluated based on an individual's gender. For

example, gender stereotypes might associate certain traits, such as empathy or agreeableness, more strongly with one gender than the other. This can lead to different interpretations and expectations regarding service quality. Customers may have predetermined perceptions about how individuals of a specific gender should behave in a banking venue regarding staff, especially the frontline role, which can influence their service quality evaluation.

Moreover, gender-based biases impact career development and opportunities within the banking sector, potentially affecting the demonstration of specific personality traits across genders (Snipes et al., 2006; Spathis, Petridou, & Glaveli, 2004). This, in turn, could influence the overall service quality provided by male and female employees.

2.16 Conceptual Framework

As discussed in the previous section, this study investigated the relationship between bank frontline employees' personality traits and customers' perceptions of service quality. Furthermore, when bank frontline staff were evaluated, gender disparities likely influenced customers' decisions. The moderating variable for the present study is gender. This study's empirical data and statistical analysis establish a direct relationship between the variables. The dependent variable under investigation is the personality trait of bank frontline employees, while the independent variable is the customer's perception of service quality. The conceptual framework for this inquiry is illustrated in Figure 1.



Customers' Gender;

Figure 1. Research model.

Previous research has indicated that the gender of customers can significantly influence their level of satisfaction and the quality of treatment received during tourism experiences (Clemes et al., 2011). Several studies have suggested that gender plays a crucial role in shaping perceptions of service quality, as it is influenced by socialisation into gender roles, decoding abilities, disparities in information processing, personal traits, and the significance assigned to core or ancillary services (Barceló, 2017; Costa et al., 2001; Schmitt et al., 2008; Woratschek et al., 2020). However, study findings on how gender impacts customers' perception of service quality have generally been ambiguous. Snipes et al., (2006) discovered that when analogously to their female counterparts, male consumers were more antithetically inclined to evaluate the service quality and fairness higher. However, Karim and Mahmud (2018) put forward the view that the significance of service quality in banking transactions may be comparatively lower for male customers than their female counterparts. The study conducted by (Spathis et al., 2004) demonstrated that male clients of Greek financial institutions exhibit a greater degree of positive perception regarding the quality of service they receive than their female counterparts. Additionally, a handful of other studies in the marketing literature show that when gender contrasts are made, female consumers tend to assign lower scores to the quality of service (Lin et al., 2001; Rod et al., 2016). Furthermore, the research by (Ashill et al., 2020) on Russian banks suggests that women value social interaction and relationships more than men. Limited research exists regarding the impact of gender segmentation on customer satisfaction and frontline employees' service performance in the banking sector. Only a paucity of studies has

looked at these relationships. For instance, in a survey of patrons from a New Zealand bank, Ugar Yavas, Babakus, & Ashill, (2007) revealed that in the case of men, both relational and core service elements remained essential marks of customer satisfaction, whereas for female customers, core service emerged as the dominant factor. Again, a study of customers of retail banks in Northern Cypriot by Karatepe (2011) revealed that female customers had higher levels of empathy's positive impact on satisfaction than male customers. Moreover, reliability has a more significant effect on satisfaction for female customers than men. Therefore, customers' gender presumably moderates the relationship between bank frontline employees' personalities and customers' service quality evaluations.

2.17 Banking Sector in Ghana

The commencement of commercial banking operations in Ghana dates back to 1874. The Bank of British West Africa, now commonly referred to as the Standard Chartered Bank (Ghana) Limited, was the pioneer commercial bank to operate in Ghana. With just one branch in Accra, (Ijimdiya, 2016). The Bank gained the task of managing the Government accounts soon after it was founded in Accra. Additionally, it pioneered the use of checks to settle government accounts, which contributed to promoting the Bank's value to the general public.

The BBWA's operations in the Gold Coast had been so successful by 1917 that the Colonial Bank, another foreign bank, decided to open an office there. In 1925, the Colonial Bank, the National Bank of South Africa, and the Anglo-Egyptian Bank underwent a merger, forming Barclays Bank. Barclays Bank Ghana (BBG) quickly became a formidable competitive rival to BBWA (Osei, 2020). These two international banks continued to be the only ones offering banking services on the Gold Coast from the late 1920s to the 1950s. The provision of banking services on the Gold Coast from the late 1920s to the 1950s was solely the responsibility of

two international banks. It was not until the establishment of the Bank of the Gold Coast, which is presently the parent institution of the Ghana Commercial Bank (GCB) and the Bank of Ghana (BoG), in 1953 that this monopoly was broken; they were in charge of all national commercial banking operations. They mainly served as commercial banks, enabling trade between businesses, helping the Colonial Government collect taxes, and paying salaries. Branch offices were established at several of the province's capital cities, the principal trading hubs in the Gold Coast Settlement, the Northern Territories and Ashanti were identified as the province's capital cities, where branch offices were subsequently established (Woldie, 2008).

After Ghana gained independence in 1957, the Bank of the Gold Coast was partitioned into the Bank of Ghana and the Ghana Commercial Bank through legislative implements passed by Parliament. These two banks and two international banks became the dominant commercial banks in Ghana, handling more than 70% of all banking transactions in the country (Osei et al., 2020). Before the 1970s, the commercial banking scheme comprised these three banks mainly focused on financing international trade. There was minimal lending taking place domestically in other industries. As of December 1984, the combined number of branches for the three aforementioned banks amounted to 210. The highest number of branches was attributed to GCB, with 149 branches, while Barclays Bank had 33 and Standard Chartered Bank had 28 branches throughout the country (Woldie, 2008).

The Social Security Bank, National Savings and Credit Bank, and Bank of Credit and Commerce were established as commercial banks in the 1970s. The first two were government-owned entities established by decree to cater to the credit needs of diverse economic sectors; all banks in this category, except BCC, engaged in commercial banking activities. The NSCB, which traces back to 1888 and was Ghana's initial organised savings

establishment, was renamed Post Office Savings Bank in May 1975 (Woldie, Hinson, Iddrisu, & Boateng,

2008). The bank originated as a savings-only branch of the colonial Department of Posts and Telegraphs. It later became known as Ghana Savings Bank after being separated from the department through the passing of the Savings Bank Act in 1962. However, POSB only accepted deposits for savings and did not extend credit facilities.

Furthermore, it was restructured and given the new brand name, NSCB. It then launched a complete commercial banking operation focusing on small borrowers in the informal commerce sector (Addison & Antwi-Asare, 2000). The NSCB has fourteen (14) primary branches spread all around the nation as of the end of 1984, the time at which statistics from the three largest commercial banks were collected. The NSCB was still a nascent and infant bank at the time, seeking to establish its position in the banking industry even though its forerunner was the first-born savings organisation in Ghana.

In 1977, the Social Security Bank commenced operations due to its formal establishment, with the Social Security and National Insurance Trust (SSNIT) being its sole shareholder Addison & Antwi-Asare (2000). The SSB functioned as a typical bank while emphasising consumer credit for workers and funding for small businesses. With 40 locations across Ghana, its headquarters were in Accra. The Bank for Credit and Commerce, previously known as Premier Bank Limited, was founded in 1975 and initially focused on corporate and commercial sectors, with only one branch at its Accra headquarters.

Several state-owned banks were legally established between 1957 and 1965, including the

Ghana Investment Bank, Agricultural Development Bank, Merchant Bank, and Social Security Bank, to promote economic policy of the period (Gatsi & Akoto, 2010). The banking sector is a significant driver of the economic development of any nation (Ananda & Devesh, 2019). The banking industry plays a significant role in the economic development of any country, as stated by Ananda and Devesh (2019). In Ghana, after the Structural Adjustment Programme was implemented in the 1980s, state-owned banks dominated the banking system. At that time, there were twelve banks in operation, including Agricultural Development Bank (ADB), Social Security Bank, Merchant Bank of Ghana Limited, National Investment Bank (NIB), Cal Merchant Bank (CAL), Ghana Co-operative Bank, Bank for Housing and Construction, Bank of Credit and Commerce, and Ecobank Ghana Limited. The dominance of the sector was mainly due to the four largest banks, namely Ghana Commercial Bank (GCB), Social Security Bank (now Societe Generale Ghana), Barclays Bank Ghana Limited (now Absa Bank Ghana), and Standard Chartered Bank Ghana Limited, which were responsible for more than 60% of the industry's assets, bond base, lends, and overdrafts (Addison, 2000).

According to Tetteh and Boachie (2021), the deregulation of 1989 of the banking industry in Ghana led to many foreign financial institutions entering the market and issuing several corporate licenses to operate as banks. The Financial Institutions (Non-Banking) Law of 1993 (P.N.D.C.L. 328) allows for the licensing of non-banking financial institutions to serve as leasing and hire-purchase businesses, finance houses, building societies, and discount firms. The banking sector experienced increased competition due to the growth of private domestic banks and privatisations of state-owned banks, including organisations such as Home Finance Corporation and City Savings and Loans Limited.

The banking industry in Ghana has integrated several other banks. In addition to others, the banks that have been affected include Fidelity Bank, First Atlantic Bank, CalBank Limited, Consolidated Bank, Stanbic Bank, First National Bank, Access Bank, Universal Merchant Bank, United Bank for Africa, Guaranty Trust Bank, Zenith Bank, Republic Bank, and several others. In the course of history, the banking sector in Ghana has undergone five major crises, spanning from the 1950s to the 1990s (Addison & Antwi-Asare, 2000). Several banks in Ghana were liquidated, and others changed ownership, including mergers and privatisation, according to Woldie et al. (2008).

During the year 2017, Ghana's banking industry had a total of 34 banks, which included both domestic and foreign banks, before the introduction of the minimum requirement. However, due to the Bank of Ghana's increase in minimum capital requirement, most indigenous commercial banks lost their licensing, reducing them to 23 banks.(Agyenim-Boateng, 2022). The crisis involved ten banks: GN Bank Limited, UT Bank, Capital Bank, UniBank, The Royal Bank, The Beige Bank, Sovereign Bank, The Construction Bank, Premium Bank, and Heritage Bank. (Aboagye, 2022). The creation of the Consolidated Bank Ghana by the central bank's governor in August 2018 highlights the dynamic nature of the banking environment in Ghana, which is shaped by government regulation and technological advancements that affect customer perceptions of service quality over time. To achieve customer satisfaction, regular assessments of service quality are necessary, and strategies must be implemented to surpass customer expectations. Despite this, it is notable that banks in Ghana have yet to prioritise service quality.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, the researcher provides intricate details on the research methodology. The researcher considered the target population, research design, sample size and method, data sources, research instrument, method of data collection, data analysis, quality of research and ethical issues in research. The topics mentioned above were organised into the chapter's headings and were used to present them. The research further deliberates the technique of calculating the sample size from the population and the data analysis methods employed in the study.

3.2 Research Design

The research design delineates the framework of a study, comprising four critical aspects, namely, the questions to be pondered, the pertinent data to be taken into account, the data to be collected, and the methodology for analysing the findings, as stated by Blaikie and Priest (2019). Easterby-Smith, Thorpe, and Jackson (2018) have also defined research design as a framework that guides the research process. Hence, research design is the fundamental blueprint for conducting the study (Malhotra, 2007). Studies are commonly categorised into three groups: Descriptive, Explanatory (causal), and Exploratory (Saunders, Lewis, and

Thornhill, 2009). The present study has adopted the descriptive methodology, which primarily emphasises a quantitative research approach aligned with the objectives theories by exploring the correlation between diverse variables. Subsequently, these variables can be gauged frequently with the aid of instruments, thereby enabling the analysis of numerical data using statistical techniques (Creswell 2003). According to Creswell's (2003) research, the quantitative technique is the most suitable for data analysis to generalise study findings through inferential statistical tools. Since the present study seeks to generalise its conclusions, the chosen research approach will be quantitative. In this particular study, the investigator examines a theoretical framework through the delineation of precise hypotheses as well as the gathering of data to substantiate or refute the hypotheses. A pre-determined design, predicated on an instrument-based questionnaire, is implemented to evaluate the observational aspect of attitudes and census data before and after a survey treatment. The data is accumulated through an instrument that measures both performance and attitudes and is subsequently scrutinised by statistical techniques, interpretation, and hypothesis testing. The correlational design is an additional form of research that does not involve experimentation. In this design, researchers utilise correlational statistics to depict and quantify the extent of the relationship or association between multiple variables or sets of scores (Creswell, 2012). This approach was selected because it can generalise research findings and was deemed appropriate for the present study. Furthermore, this method was considered flexible enough for generalising study findings.

3.3 Target Population

Ary et al. (2018) posited that a study's population encompasses individuals, events, or objects that can be grouped based on their commonalities and interrelationships. This classification is determined via a criterion that enables the study results to be generalised by the researcher. The

sample group answering the study's questionnaire is chosen from this population to fulfil the study's objectives. The target population, the group of individuals of interest in a particular study, is essential for researchers as it allows for generalisation to the entire population. The research will be conducted on a sample selected based on various criteria such as demographic, psychographic, experience, and seven chosen banks. This approach will aid in achieving accurate results and a greater understanding of the population in question. The participants in this study are the patrons who engage in business with the financial institutions in the Kumasi metropolitan area. Defining the target participants is necessary to produce a response to satisfy the objectives of this research. The banks have a customer population of fifty thousand plus and one branch manager in each bank. This conveys the total population size of the study to 50,000 plus, and only 190 customers and bank officials participated.

3.4 Sampling Size and Method

Sampling is selecting respondents from a population in a research investigation (Kothari, 2004). The population of customers for the banks in Kumasi metropolis is numerous, and all banks have an effective customer database separately. However, no information was had from Ghana's statistical service and the Ministry of Finance website holistically to ascertain the exact number of bank customers in the metropolis. Therefore, the sample criteria for this study were based on gender, age and how long a customer has stayed doing business with the bank. The researcher used convenience sampling designs in the sampling process. The research employed the uncomplicated convenience sampling approach, whereby the busy schedule of clients in the banking hall directed participants who were willing and available to participate. As Scholtz (2021) posited, the convenience sampling approach is implemented when respondents are not readily available simultaneously. This technique is utilised to obtain a feasible and practical

sample. Even when respondents were willing to participate, obtaining simultaneous responses to the questionnaire was challenging due to their busy schedules. Hence, the researcher opted for convenience sampling. Probability sampling grants every unit within the population an identical chance of being chosen for inclusion in the research study. Consequently, the probability of each unit being selected is ascertainable. The selection of samples utilising this methodology is strictly contingent on the chance of being chosen, thereby excluding any bias. Upon completing the questionnaire, the participant was directed to submit their responses directly to the researcher without involving the service provider. This procedure was developed to avert the possibility of the respondents providing biased responses to their service providers and to prohibit the service providers from accessing the survey responses. This was done to guarantee the minimisation of bias and maximisation of the reliability of the evidence gathered.

In all, samples of 190 respondents were selected for the study. This comprised 162 customers from the various banks and the branch manager from the selected seven banks. The branch managers' respondents were 7, reported 3.68%, while the tellers and other frontlines' official response rate was 11.05% from 21 respondents. Finally, 162 respondents out of a sample size of 190 respondents completed the questionnaires, representing a response rate of 85.26%. Thus, 75 out of 162 customers meant 46.3% were males, and 87 out of 162 respondents described, 53.7% for females.

3.5 Sources of Data

This research used a quantitative and descriptive approach; data gathered were perceived service quality and personality. The researcher used primary sources of data collection to gather information.

3.5.1 Primary Data Collection

Primary data is a collection of information a researcher gathers for a study. This information is aptly denoted as preliminary data, given that the researcher is the first to access it, typically from respondents within a specific institution or study area (Bryman & Bell, 2011). Primary data was utilised to procure firsthand information from the respondents to increase the understanding of the study. To obtain original and firsthand information, the researcher developed a comprehensive survey incorporating all the studied variables, utilising existing items from esteemed researchers. The study heavily relies on primary data as it provides the researcher access to the original information, thereby revealing the reality of the situation.

The primary data were gathered via:

- I. Questionnaires were designed to go in closed-ended formats to ascertain responses from participants.
- II. Under the primary data collection, information on customer perception, employee assessments of the quality service delivery process, and administrative support were considered in the banking sector.

3.6 Method of Data Collection

Kumar (2019) explicates that a research instrument can be characterised as a mechanism utilised to gather data from a particular population of interest. This instrument is designed to measure respondents' knowledge, attitude, and skills on the subject being studied by the researcher. In the current study, the researcher utilised questionnaires as the primary tool for data acquisition. The questionnaire was derived from existing measures with high levels of reliability from prominent researchers in service quality and personality traits. As Ikart (2019) notes, using questionnaires reduces cost requirements and offers greater objectivity compared

with numerous other techniques for primary data collection. Therefore, the researcher chose to employ questionnaires in line with the conduction of quantitative studies, which is the category under which the current research falls. The measurement tool comprises two primary divisions akin to the objectives and the participants' demographic data. The first part includes questions relevant to the participants' demographic features. The second segment encompasses ten questions that explore employees' personality traits, which were adopted from the works of Rammstedt and John (2007). The Big Five Inventory (BFI-44) was simplified into the BFI-10, a 10-item version. Effect sizes were, therefore, smaller than those for the full BFI-44 but still adequate for study designs with minimal time controls when the BFI-44 items were cut down to less than a fourth of their original size. Again, both the 240-item NEO-PIR (Costa & McCrae, 1992) and the 100-item unipolar adjective markers established by (Goldberg, 1992) are incredibly long. Moreover, the Mini Marker instrument designed by (Saucier, 1994) contains eight facets to measure each of the five personality domains consisting of 40 items that are too lengthy. Furthermore, the Big Five Inventory (BFI-10) measures each personality dimension with plausible reliability using only two adjectives and can be administered in less than a minute.

The third segment is of the same format, as suggested by service quality researchers (Tetteh & Boachie, 2021), the researcher adapted the SERVQUAL scale to suit the context of the present study. The scale included 16 items that required respondents to evaluate service quality on a five-point Likert scale. Additionally, service quality was constructed using only the perceptions-only score instead of the expectation score, as it was the most influential metric when optimising predictive power was the primary objective. Each variable is assessed using a Likert scale of five points, ranging from one to five. The numerical value of one represents

the lowest possible rating on the scale. where 1 denotes "Strongly Disagree," 2 represents "Disagree Slightly," 3 signifies "Neither Agree nor Disagree," 4 indicates "Agree Slightly," and five conveys "Strongly Agree." Letters were sent to bank management to grant permission to administer the questionnaire on their premises and facility. Everything was prepared to collect primary data after ensuring that ethical issues were considered. Questionnaires were then conducted to gather relevant principal data for the study. The findings derived from the investigation were subsequently synthesised utilising the Statistical Package for Social Science (SPSS) based on collected data. This aids the researcher in presenting data in an organised and summarised form for interpretation and discussion.

3.7 Data Collection Tools

Questionnaires remained the primary tool used for the acquisition of data from participants. The questionnaires were administered in closed-ended formats. A questionnaire consists of a standardised and pre-define gamut of questions designed to achieve responses from potential respondents. The questions in a questionnaire replicate the research aims under investigation (Bryman & Bell, 2011). The researcher's primary concern is stimulating rich, comprehensive, and direct information on respondents' experiences when encountering a banking service. Therefore, the questions set on the questionnaire were easily comprehensible by the study respondents. Data were collected using questionnaires utilising a Likert scale multiple choice questions ranging from 1 to 5, showing strongly agreed to disagree strongly, which is self-administered and easy to read and understand. This ensured that all respondents' responses were easily analysable and accurate.

3.8 Validity and Reliability of Data

A research study's validity is established by how effectively it responds to the questions it sets out to examine. A measurement instrument is classified as having a reasonable degree of reliability if it consistently produces the same result when employed to measure a constant value (Bryman & Bell, 2011). Various approaches to determining validity are the face, concurrent, predictive, construct, and convergent. The researcher used face validity in this study. Face validity has to do with the instrument's appearance to the participant. Face validity was tested by asking an authority (my supervisor) for his point of view on the appropriateness of the questionnaire's questions. My supervisor evaluated every item on the questionnaire to determine whether it was imperative or impertinent. Those judged invalid were reframed or removed from the questionnaire based on his recommendations. For the researcher to achieve the objectives, questionnaires contain precise questions, and one may utilise these options to respond by assigning a numerical value to each. This methodology facilitates the candid comparison of feedback from many respondents, enabling the implementation of statistical analyses to examine survey outcomes. Nevertheless, the researcher strives for utmost efficiency in eliminating ambiguities, enhancing uniformity, and comprehending a parameter's perspective among participants, given their restricted range of available responses, which ultimately constrains respondents and affords the researcher a more exact and succinct outcome.

3.9 Method of Data Analysis

In the study, primary data were gathered by a questionnaire, and closed-ended questions were employed to generate quantitative data. Descriptive statistics were used to describe the mean (central tendency), Standard deviation (Measure of dispersion), percentages, coefficients and

frequencies employing the assistance of Statistical Package for Social Science (SPSS), an analysis of the quantitative data was conducted. The researcher employed content analysis of quantitative data with a descriptive approach. With a descriptive and diagnostic approach, the researcher rationally and systematically approaches the phenomenon under investigation and searches for reliability, consistency, comprehensibility and completeness in the observations, allowing for an overview of the analysis of those realities. Data collected were edited, codified and analysed statistically by SPSS.

This study employed graphical presentation tabulations to interpret and help analyse the data gathered. Relevant questions were treated in the abovementioned data analysis tools to help explain the pertinent research questions developed in this study. In addition, the indexes and graphical computations displayed the percentages, means, frequencies and various coefficients of the objectives under consideration. The enhancement of the lucidity of the discoveries and the guarantee of their universal acceptance was achieved.

3.10 Ethical Issues in Research

It is contended that it is incumbent upon each researcher to guarantee the confidentiality of data and sources while conducting a research study (Lehnert et al., 2016; Brittain et al., 2020). To comply with the ethical standards of conducting research, an introductory letter was procured from the Department of Marketing and Corporate Strategy, Kwame Nkrumah University of Science and Technology (KSB-KNUST), elucidating the study's purpose. This was to obtain an assessment and solicit the bank's permission to conduct the analysis. To ensure anonymity, the participants' identities and their places of residence were not collected. The utilisation of a questionnaire in the study was conducted in a manner that excluded the participants' names. Also, the survey tool did not require details, allowing the report's readers to distinguish the

origins of the obtained data. As a result, an unwavering commitment to maintaining the strict anonymity of both the participants and data has been established.

Ensuring that ethical issues were respected during the investigation, the researcher ensured and confirmed that the participants were not disturbed. The research respondents had to give their approbation, and their partaking was entirely optional throughout the survey; if they opted not to provide answers to the questionnaire, even if they had already begun the process of responding, this particular instance warrants consideration, and they were not denigrated. This study used questionnaires to collect the data to help the study achieve its objective. The questionnaires were close-ended to have reliable and valid data, which helped avoid bias in the data collection. The Participants delivered the answers to the researcher individually to get the information from the participants to be as reliable and valid as achievable. All information gathered was kept secret and confidential. The respondents were required to withhold their names, and the researcher instead employed codes to label the questionnaires to ensure confidentiality. Additionally, privacy was accentuated, so they were not afraid to give accurate responses that reflected the reality of situations within their banks. The appropriate authorities were consulted for permission to perform the research in their facilities.

3.11 Chapter Summary

This chapter expounds upon the methodological techniques employed in the execution of the research. The chapter presents the research philosophy utilised, the research design, approach, population and sample size, and the study's considerations encompass sources and means of data collection analysis. Examining and evaluating these components is imperative to ensure their validity, reliability and ethical implications of the study. The chapter culminates with a conclusion.

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CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSIONS

4.1 Introduction

The chapter presents the results and discussions concerning assessing the relationship between the personality characteristics of bank frontline employees and customer perceptions of service quality in the banking industry of Ghana. The presentation is divided into major and minor sections. The sections included in the presentation are demographic characteristics of the respondents, factor analysis, and correlation analysis. The researcher has presented an account of the data collected from the field in this particular chapter. The specifics of the data have been delineated, providing a comprehensive overview of the research findings.

4.2 Demographic Characteristics of Respondents

This subsequent section explores the characteristics of the respondents. The demographic data collected included the respondents' gender, age, educational qualifications, occupation, bank name, and length of bank relationship. These demographics were to indicate that, although a random sampling technique was utilised, practically all significant areas about respondents' characteristics were addressed.

In gathering responders for the analysis, tellers, customers, and managers were all included. They were represented by 162 customers, 7 branch heads, and 21 respondents for tellers. In total, 190 respondents were employed to collect the information needed for the research. This comprised 162 customers from the various banks—two tellers, another frontline official of each selected bank, and the branch manager from the selected seven banks. The branch managers' respondents were 7, reported 3.68%.

In comparison, the tellers and other frontlines' official response rate of 11.05% from 21 respondents; 162 customer respondents out of 190 completed the questionnaires, representing a response rate of 85.26%.

The age and responder categories of the respondents were studied to determine which age group made up the majority of the respondents. The age profile established in this survey is shown in Table 3.1. The statistics about age frequencies were bar plotted, tabulated and expressed as a percentage. Among the males, 2.47% were under 20 years old, 23.46%, the most significant number, ranged from 20 to 30 years old, 9.88% from 31 to 40 years old, 6.17% were from 41 to 50 years old, and 4.32% were above 50 years old. 4.94% of the female customers of the banks from which the data were gathered were below the age of 20, 20.99% were between the ages of 20 and 30, 11.73% were between the ages of 31 and 40, 13.58% were between the ages of 41 and 50, and 2.47% were over 50.

The table below shows the minimum percentage of people under 20. I believe this is because of the lack of financial freedom among people below 20 years, and those below 20 years in Ghana well-nigh live under the tentacle of their parents. Hence, they are not economically empowered enough to save in a bank. The table also shows the maximum percentage of people between 20 and 30 years old and succeeded by 31 to 40, reasonably skewed to young ages. This indicates that young people in Ghana frequently visit and subscribe to retail banking, and again, this is a marker demonstrating that Ghana has youthful bank customers. Frequencies and percentages were computed for education and occupation. The most frequently observed education category ($n = 76$, 46.91%) was tertiary. Similarly, about 36.4 per cent of the

respondents were Students, 34.6% were salaried employed, 27.2% were self-employed, with only 1.9% categorised as unemployed. Junior and senior high school respondents had 16.0%, 22.2% had postgraduate degrees, and professionals represented 14.8%, respectively.

Table 1: Demographic Characteristics

	<u>Count</u>	<u>Percent</u>
GENDER		
Male	75	46.3
Female	87	53.7
AGE		
Below 20	12	7.4
20-30	72	44.4
31-40	35	21.6
41-50	32	19.8
Above 50	11	6.8
EDUCATION		
JHS/SHS	26	16
Tertiary	76	46.9
Post Graduate	36	22.2
Professional	24	14.8
OCCUPATION		
Student	59	36.4
Salaried Employee	56	34.6
Self Employed	44	27.2
Unemployed	3	1.9
NATIONALITY		
Ghanaian	160	98.8
Foreigner	2	1.2
YEARS		
Below 5 years	68	42
5-10 years	49	30.2
11-20 years	33	20.4
Above 20 years	12	7.4
BANK		

Absa Bank Ghana Plc	15	9.3
Cal Bank Limited	15	9.3
Consolidated Bank Ghana Limited	13	8
Ecobank Ghana Limited	19	11.7
GCB Bank Plc	22	13.6
Stanbic Bank Ghana Limited	17	10.5
Standard Chartered Bank Ghana Limited	12	7.4
Others	49	30.2

Source: Field Survey 2023

From Table 1 above, it is evident that the managers and tellers were reclusive from participating in the actual answering of the questionnaire; their participation role was to help identify customers they have served to help the researcher select randomly the participants for the study and also to seek the manager's approbation to administer the questionnaire in their facility.

Therefore, the respondents' size attenuated to 162 responses. Due to rounding errors, banks' official reclusiveness percentages may not equal 100%. Table 1 breakdown of these respondents' gender revealed that a total of 162 respondents out of 162 respondents completed the questionnaires, representing a response rate of 100%. Thus, 75 out of 162 customers meant 46.3% were males, and 87 out of 162 respondents described 53.7% as female.

The respondents' nationality statistics indicate that 98.8% were Ghanaians, whilst the remaining 1.2 % were foreigners. Finally, 58% have engaged with their banks for over five years. Customers banking with their banks for five years or less comprised 42% of the total. On average, the category below 5 years was the most frequently seen; 42.0%, 30.2% had been for 6-10 years, 20.4% were between 11-20 years and 7.4% for above 20 years, showing that the consumers who participated in the study had used their bank's banking services for a considerable duration to provide a proper and unbiased perspective of service quality

perception and personality characteristics of bankers at their bank based on their extensive interaction with the bank.

4.3 Test of Validity and Reliability

The researcher examined the BFI-10 and SERVQUAL raw scores using Cronbach's alpha scale analyses and then used the reliability technique to measure them. The Cronbach's alpha coefficient was calculated using George and Mallery's (2018) recommendations, with >0.9 being excellent, >0.8 being good, >0.7 being acceptable, >0.6 being questionable, >.5 being poor, and >.5 being unacceptable. The BFI-10 items had an acceptable reliability score of .76 on Cronbach's alpha scale. Table 2 presents the results of the reliability analysis. Cronbach's alpha coefficient for the SERVQUAL items was .92, indicating excellent internal consistency, and Table 3 presents the reliability analysis results. The resulting composite reliability values in the BFI-10 and SERVQUAL revealed that the instruments had confidence in internal consistency patterns as initially predicted.

Table 2 Reliability Table for Bfi-10

Scale	No. of Items	α	Lower Bound	Upper Bound
BFI-10	10	.757	.71	.80

Source: Field Survey 2023

Table 3 Reliability Table for Servqual

Scale	No. of Items	α	Lower Bound	Upper Bound
SERVQUAL	16	.927	.90	.93

Note. The lower and upper bounds of Cronbach's α were calculated using a 95.00% confidence interval.

Source: Field Survey 2023

4.4 Measurement Model Assessment

Principal Components Analysis (PCA) was utilised to test the measurement model in the study on Statistical Package for Social Sciences (SPSS) version 20.

4.5 Principal Factor Analysis for the Constructs

The researcher conducted a two-factor analysis to ascertain whether the factor architecture of the SERVQUAL (except tangibles dimension) and the Big Five Inventory (BFI-10) in this investigation reproduced the corresponding factors highlighted in the initial analyses. On a scale of five points denoted by Likert, respondents are asked to evaluate how much they believe the frontline official of their bank should offer to provide excellent performance. The SERVQUAL framework includes four dimensions and sixteen statements that evaluate the customer's perceived service quality. Again, the five dimensions of the personality trait scale representing frontline employees' characteristics were used to ascertain participants' responses to the Big Five Inventory.

The items were subjected to the Principal Components Analysis (PCA) method to restrict the number of items to ten for the Big Five Inventory and sixteen for the SERVQUAL, as initially suggested. Then, they were rotated using the Direct Oblimin procedure. The sampling adequacy value of 0.60, recommended by Kaiser in 1970 and 1974, was used to evaluate the Kaiser Meyer Olkin (KMO) measure of sampling adequacy. Additionally, Bartlett's Test of Sphericity (Bartlett 1954) resulted in statistical significance, supporting the factorability of the correlation matrix. The assessment of the KMO measure and Bartlett's test were both conducted.

4.5.1 Principal Factor Analysis for Big Five Inventory

The initial examination of the factor analysis entailed evaluating the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. Concerning the Big Five Inventory, the recorded KMO value was 0.784, which surpassed the minimum recommended value of 0.70 (as indicated in Table 4). To further assess whether the correlation matrix of the variables was an identity matrix, Bartlett's test of sphericity was employed. The chi-square test value was 388.01, with an associated p-value of $0.000 < 0.05$, demonstrating statistical significance. These measures supported appropriateness of factor analysis (Agumba, 2013).

Table 4: KMO and Bartlett's Test For of Big Five Inventory

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.784
Approx. Chi-Square		388.017
Bartlett's Test of Sphericity	df	45
	Sig.	0.000

Source: Field Survey 2023

Table 5 measured the amount of variance in the data explained by the components in the factor solution. The study extracted two components, eigenvalue of or greater than 1.00 criterion due to the predefined structure of the variables in the model. The total variance explained by the model was 47.88%. The first component accounted for 3.157, while the second component accounted for 2.055.

Table 5: Total Variance Explained of Big Five Inventory

Component	Initial Eigenvalues	Extraction Sums of Squared Loadings	Rotation Sums of Squared Loadings ^a
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	Total	% Of Variance	Cumulative %	Total	% Of Variance	Cumulative %	Total
1	3.450	34.497	34.497	3.450	34.497	34.497	3.157
2	1.338	13.383	47.880	1.338	13.383	47.880	2.055
3	1.106	11.060	58.940				
4	0.803	8.031	66.971				
5	0.787	7.865	74.836				
6	0.731	7.313	82.149				
7	0.572	5.720	87.870				
8	0.479	4.786	92.656				
9	0.433	4.335	96.991				
10	0.301	3.009	100.000				

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

Source: Field Survey 2023

The factor solution indicated a strong indicator loading on each factor above the threshold minimum items loadings of 0.32 (Tabachnick and Fidell, 2001). Each service quality's loading indicated its contribution to the foundational components. From the results (Table 10 and Table 11), the pattern and structure of the model revealed that component one (1) was associated with CON1, EXT1, NEU2, AGR1, OPE1, OPE2, and EXT2. It was also shown that component two (2) was associated with RES1, REL2, REL3, REL4 and REL1. The factor loadings and correlation coefficients were highly significant, contributing to the model's validity.

Table 6: Pattern Matrix of Big Five Inventory

	Component	
	1	2
CON1	0.768	0.033
EXT1	0.765	0.146

NEU2	0.701	0.197
AGR1	0.671	0.159
OPE1	0.614	-0.182
OPE2	0.430	-0.129
EXT2	0.417	0.233
AGR2	-0.130	0.803
NEU1	0.058	0.778
CON2	0.164	0.538

Extraction Method: Principal Component Analysis.

Rotation Method: Oblimin with Kaiser Normalization. a. Rotation converged in 6 iterations.

Source: Field Survey 2023

Table 7: Structure Matrix of Big Five Inventory

	Component	
	1	2
EXT1	0.800	0.328
CON1	0.776	0.215
NEU2	0.748	0.363
AGR1	0.708	0.319
OPE1	0.570	-0.036
EXT2	0.472	0.332
OPE2	0.399	-0.027
NEU1	0.243	0.791
AGR2	0.062	0.772
CON2	0.292	0.577

Extraction Method: Principal Component Analysis.

Rotation Method: Oblimin with Kaiser Normalization.

Source: Field Survey 2023

4.5.2 Principal Factor Analysis for Service Quality

Exploratory factor analysis was conducted to assess the dimensionality and reliability of service quality. The diagnostic process was applied to the model to ascertain the appropriateness of factor analysis and the factorability of the correlation matrix. (Table 8). The variance extracted (eigenvalues), factor loadings, and factor correlation matrixes were also estimated (from Table 9 to Table 11).

The KMO value for the service quality indicators was 0.892, signifying their strong factorability, and Bartlett's test of sphericity yielded a significant result with a chi-square value of 136.641 and p-value < 0.05, as demonstrated in Table 8. The preliminary test, therefore, supported estimation of factor analysis and factorability of the correlation matrix (Field, 2005; Reh binder, 2011; Agumba, 2013).

Table 8: KMO and Bartlett's Test of Service Quality

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.892
Approx. Chi-Square	1367.641
Bartlett's Test of Sphericity	df 120
Sig.	0.000

Source: Field Survey 2023

The PCA produced a two-dimensional solution with eigenvalues greater than (supressed by the study) and oblimin rotation iteration explaining 54.11 percent of the total variance presented (Table 9).

Table 9: Total Variance Explained of Service Quality

Component	Initial Eigenvalues		Extraction Sums of Squared Loadings		Rotation Sums of Squared Loadings _a
	Total	Total % Of	Total Cumulative	% Of Cumulative	

	Variance %			Variance %		
1	7.243	45.270	45.270	7.243	45.270	45.270
	6.476					
2	1.415	8.844	54.114	1.415	8.844	54.114
3	1.187	7.421	61.535			
4	1.052	6.574	68.109			
5	0.847	5.294	73.403			
6	0.685	4.280	77.684			
7	0.537	3.357	81.041			
8	0.515	3.217	84.258			
9	0.476	2.976	87.235			
10	0.390	2.440	89.675			
11	0.352	2.199	91.874			
12	0.336	2.099	93.974			
13	0.286	1.785	95.759			
14	0.249	1.556	97.315			
15	0.241	1.508	98.823			
16	0.188	1.177	100.000			

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

Source: Field Survey 2023

The factor solution indicated a strong indicator loading on each factor above the threshold minimum items loadings of 0.32 (Tabachnick and Fidell, 2001). The loading of each service quality was an indication of its contribution to the underlying components. From the results (Table 10 and Table 11), the pattern and structure of the model revealed that component one (1) was associated with (RES2, RES3, RES4, EMP1, EMP2, EMP3, EMP4, ASS1, ASS2, ASS3 and ASS4). It was also showed that, component two (2) was associated with RES1, REL2, REL3, REL4 and REL1. The factor loadings and correlation coefficients were highly significant contributing to the model's validity.

Table 10: Pattern Matrix of Service Quality

Component

	1	2
RES4	0.867	-0.151
RES3	0.848	-0.088
EMP1	0.796	-0.088
EMP2	0.766	-0.019
ASS3	0.643	0.026
EMP4	0.642	0.086
ASS2	0.586	0.216
ASS4	0.561	0.280
EMP3	0.494	0.356
ASS1	0.431	0.217
RES2	0.408	0.304
RES1	0.017	0.795
REL2	0.004	0.781
REL3	-0.035	0.762
REL4	0.057	0.746
REL1	0.017	0.695

Extraction Method: Principal Component Analysis. Rotation Method: Oblimin with Kaiser Normalization. a. Rotation converged in 6 iterations.

Source: Field Survey 2023

Table 11: Structure Matrix of Service Quality

	Component	
	1	2
RES3	0.797	0.406

RES4	0.778	0.353
EMP2	0.754	0.426
EMP1	0.744	0.375
ASS4	0.724	0.606
ASS2	0.711	0.557
EMP3	0.701	0.643
EMP4	0.692	0.459
ASS3	0.658	0.400
RES2	0.585	0.541
ASS1	0.558	0.468
RES1	0.480	0.805
REL2	0.459	0.784
REL4	0.491	0.779
REL3	0.408	0.741
REL1	0.422	0.705

Extraction Method: Principal Component Analysis.

Rotation Method: Oblimin with Kaiser Normalization.

Source: Field Survey 2023

4.7 Perceived Levels of Service Quality among Customers of Banks in Kumasi.

This section of the analysis displays the means and standard deviations of the various items employed to measure the constructs in the study. The evaluations of these mean scores were analysed based on the perceived description of the indicators by the study respondents. Relative importance index was added to rank the indicators under each sub-section of the constructs.

It was observed that respondents averagely agreed that, AGR1, NEU2, EXT1, CON1 and OPE1 were rated with mean scores 4.12, 4.02, 4.26, 4.34 and 3.56 with respective standard deviation above 1.00 indicating high variability. These indicators were considered highly significant personality trait. From Table 12, the service quality indicators revealed high service quality perception.

Table 12: Perceived Levels of Service Quality

	Min	Max.	Mean	Std. Dev.	Rankin g
Big Five Inventory					
AGR1	1	5	4.12	1.248	1
AGR2	1	5	2.44	1.410	2
NEU1	1	5	2.04	1.280	2
NEU2	1	5	4.02	1.171	1
EXT1	1	5	4.26	1.084	1
EXT2	1	5	3.20	1.299	2
CON1	1	5	4.34	.934	1
CON2	1	5	2.01	1.137	2
OPE1	1	5	3.56	1.241	1
OPE2	1	5	3.34	1.267	2
Service Quality					
REL1	1	5	4.06	1.224	3
REL2	1	5	4.11	1.028	1
REL3	1	5	4.08	1.147	2
REL4	1	5	3.91	1.228	4
RES1	1	5	4.08	1.142	2
RES2	1	5	4.08	1.103	1
RES3	1	5	3.79	1.213	4
RES4	1	5	3.90	1.116	3
ASS1	1	5	4.41	.903	2
ASS2	1	5	4.30	.892	3
ASS3	1	5	4.45	.731	1
ASS4	1	5	4.08	1.027	4
EMP1	1	5	4.26	.882	1
EMP2	1	5	3.82	1.147	4
EMP3	1	5	4.06	1.044	2
EMP4	1	5	3.99	1.206	3

Source: Field Survey 2023

The service quality indicators were rated with mean scores ranged from 4.45 to 3.79. These mean scores indicated service quality were high (>3.6 high). From the results (Table 12), service quality indicators for reliability, which were highly indicated were REL2, REL3 and REL1, with mean scores of 4.11, 4.08 and 4.06, respectively. Concerning responsibility, RES2

and REL1 were rated with mean scores of 4.08 (1.103) and 4.08 (1.142) respectively. The level of assurance was significantly high, with mean scores from 4.45 to 4.30 with a low standard deviation (< 1.00) indicating high consistency in responses. The empathy indicators were also high, with EMP1 ranked first, followed by EMP3, with mean scores of 4.26(0.882) and 4.06(1.044), respectively. The results showed an elevated perception of service quality among customers, unambiguously for assurance, reliability, empathy and responsibility.

4.8 The Effect of Trait on Service Quality among Customers

The effect of trait on service quality among the customers was assessed using the OLS regression model. The study employed two models: Model 1 was between the service quality as a dependent variable and composite of Big Five inventory (BFI), and Model 2 was between service quality as a dependent variable and indicators of Big Five inventory as an explanatory variable.

Table 13 presented the model summary, R-square, and adjusted R-square values, and Table 13 measured the model fitness. From Table 13, the R-square value showed service quality was explained by 18.4 per cent of the variation by the explanatory variable, Big five inventory. The model's fitness was achieved for both models with ($F=35.988$ and F -value of 9.162 with p values < 0.05). This indicated that the models fit well since both models were statistically significant.

Table 13: Model Summary of the Trait on Service Quality among Customers

			Adjusted R	Std. Error of
<u>Model</u>	<u>R</u>	<u>R Square</u>	<u>Square the Estimate</u>	
1	0.429	0.184	0.179	
	0.649			
2	0.476	0.227	0.202	0.639

Source: Field Survey 2023

Table 14: ANOVA^a of the Trait on Service Quality among Customers

Model	Sum of Squares	df	Mean Square	F	p-value
Regression 1	15.149	1	15.149	35.988	0.000
Residual	67.353	160	0.421		
Total	82.503	161			
Regression 2	18.727	5	3.745	9.162	0.000
Residual	63.776	156	0.409		
Total	82.503	161			

a. Dependent Variable: SERQUAL

b. Predictors: (Constant), MOPE, MNEU, MCON, MAGR, MEXT

Source: Field Survey 2023

The results in Table 15 showed the influence and significant test of personality traits on service quality among the customers. It was observed from Model 1 that the Big Five Inventory as a composite had a substantial positive effect on service quality. The regression coefficient of the Big Five Inventory was 0.452, t-value of 5.999 > 1.64 and a p-value of 0.000 < 0.05, indicating a significant positive influence. This implied that a unit increase in the Big Five inventory in the organisation would significantly improve service quality.

The study further investigated the influence of the dimensions of Big five inventory on service quality in Model 2 (Table 19). The following variables of Big Five Inventory had no significant effect on service quality: agreeableness, neuroticism, and conscientiousness recorded p-values > 0.05 (Model 2 in Table 19).

Extraversion had a significant influence on service quality, regression coefficient of 0.248, tvalue of 3.305 and p-value of 0.001 > 0.05. This suggested that service quality would significantly improve with the improvement of extraversion as a variable in the Big Five inventory while holding other indicators constant.

There was also a significant positive effect of openness to experience on service quality, with a regression coefficient of 0.139, t-value of 2.254 and p-value of $0.026 < 0.05$. It suggested service quality would witness improvement when there was an improvement in openness to experience, holding other indicators constant.

Table 15: Coefficient of the Effect of Trait on Service Quality among Customers

		Unstandardized Coefficients		Standardized Coefficients		t-value	p-value	Collinearity Statistics	
		B	Std. Error	Beta				Tolerance	VIF
Model	Variables								
	(Constant)	2.583	0.256			10.092	0.000	-	-
			1	BFI	0.452	0.075	0.429005	0.999	-
	(Constant)	2.505	0.263			9.516	0.000		
	MAGR	0.098	0.064	0.136		1.518	0.131	0.613	1.631
	MNEU	-0.015	0.071	-0.021		-0.217	0.828	0.523	1.911
	MEXT	0.248	0.075	0.327		3.305	0.001	0.506	1.978
2	MCON	-0.031	0.078	-0.035	-0.398	0.691	0.632	1.583	
	MOPE	0.139	0.062	0.178		2.254	0.026	0.792	1.263

a. Dependent Variable: SERQUAL

Source: Field Survey 2023

4.9 The Effect of Trait on Service Quality Across Gender

The study established a significant effect of traits on service quality among customers Table 19. This section sought to assess the effect of traits on service quality across genders. The study performed two models for the OLS regression model to establish the effect of traits on service quality. Correlation analysis was first performed to investigate the relationship between the

variables for each gender (male and female). The male correlation results are presented in the upper diagonal, and the female correlation results in the lower diagonal.

The correlation analysis revealed that all the indicators of trait had significant positive relationships among themselves; thus, MAGR correlated with MNEU, MEXT, MCON and MOPE, MNEU correlated with MEXT, MCON and MOPE, etc. with their p-values < 0.05.

The relationship between trait indicators and service quality for the male gender revealed that only extraversion (MEXT) had a positive significant correlation with service quality (correlation coefficient of 0.335 and p-value < 0.05). The relationship between the remaining variables of trait and service quality was positively related but statistically significant for the male gender data.

The relationship between trait indicators and service quality showed a significant positive relationship. Agreeableness and service quality related with a coefficient of 0.378, neuroticism with service quality was 0.353, extraversion and service rate were 0.508, conscientiousness and service quality were 0.338 and openness to experience and service quality was 0.470, all the p-values were significant (p-value < 0.05).

Table 16: Correlations Analysis of Trait on Service Quality Across Gender

	MAGR	MNEU	MEXT	MCON	MOPE	MREL	SERQUAL
MAGR	1	0.526**	0.488**	0.514**	0.278*	0.182	0.181
MNEU	0.639**	1	0.577**	0.547**	0.204	0.161	0.145
MEXT	0.343**	0.526**	1	0.629**	0.386**	0.233*	0.335**
MCON	0.331**	0.395**	0.499**	1	0.147	0.208	0.189
MOPE	0.231*	0.222*	0.486**	0.362**	1	0.084	0.123
MREL	0.353**	0.373**	0.510**	0.338**	0.401**	1	0.783**
SERQUAL	0.378**	0.353**	0.508**	0.338**	0.470**	0.863**	1

****.** Correlation is significant at the 0.01 level. ***** Correlation is significant at the 0.05 level

Source: Field Survey 2023

Table 17 presented the model summary; R-square, and adjusted R-square values and Table 18 measured how well the model fits the data. From Model 1 in Table 17, the R-square value showed service quality was explained by 11.9 percent (R-square of 0.119) of the variation asserted by the explanatory variable trait. The model's fitness showed an F-value of 9.225 and p-values < 0.05 , indicating statistically significant; therefore, Model 1 did not fit well (Table 18). This meant the explanatory variable in the model was not significantly better than the model without explanatory variables (null model).

From Model 2 in Table 17, the R-square value showed that service quality was explained by 36.3 per cent of the variation asserted by the explanatory variable. The model's fitness was highly significant for Model 2 with an F-value of 9.225 and p-values < 0.05 (Table 18). This suggested that the explanatory variables had a significant influence on the model than model without explanatory variables.

Table 17: Model Summary of the Trait on Service Quality Across Gender

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
Male	0.344	0.119	0.055	0.538
Female	0.602	0.363	0.323	0.664

Predictors: (Constant), MOPE, MCON, MAGR, MNEU, MEXT

Source: Field Survey 2023

Table 18: Model Fitness of the Effect of Trait on Service Quality Across Gender

Model		Sum of Squares	df	Mean Square	F	p-value
Male	Regression	2.685	5	0.537	1.857	0.113
	Residual	19.955	69	0.289		
	Total	22.640				

Female	Regression	20.321	74	4.064	9.225	0.000
	Residual	35.687	5	0.441		
	Total	56.008	81			
			86			

b. Dependent Variable: SERQUAL

c. Predictors: (Constant), MOPE, MCON, MAGR, MNEU, MEXT

Source: Field Survey 2023

The regression coefficients and the significance of each model are presented in Table 19. From the Male model, the extraversion trait significantly affected service quality. The regression coefficient of the extraversion effect on service quality was $\beta = 0.226$, with a t-value of 2.300 and a p-value of 0.024. The result suggested that a unit improvement in the extraversion variable would significantly improve service quality by 0.226, holding other indicators constant for the Male model. The remaining variables had no significant effect on service quality, p-values > 0.05 .

From the Female model (Table 19), the effect of extraversion on service quality was positive (regression coefficient of 0.251) and statistically significant (t-value of 2.440 and p-value of $0.017 < 0.05$). This meant a unit increase in extraversion would significantly improve service quality by 0.251, holding other variables constant. There was also a significant positive effect of openness of experience on service quality, regression coefficient of $\beta = 0.223$, t-value of 2.601 and p-value of $0.011 < 0.05$. Improving openness to experience by statistical unit would enhance the quality of service by 0.223 holding other variables constant

Table 19: Effect of Trait on Service Quality Across Gender

Model		Unstandardized Coefficients		Standardized Coefficients		t-value	p-value
		B	Std. Error	Beta			
Male	(Constant)	3.552	0.331			10.748	0.000
	MAGR	0.037	0.083	0.063		0.438	0.662
	MNEU	-0.051	0.089	-0.087		-0.576	0.567
	MEXT	0.226	0.098	0.384		2.300	0.024
	MCON	-0.021	0.095	-0.035		-0.218	0.828
	MOPE	-0.013	0.082	-0.020		0.871	0.162
Female	(Constant)	1.622	0.386	0.091			0.000
	MAGR	0.163	0.102	0.210		1.802	0.075
	MNEU	-0.006	0.103	-0.008		-0.060	0.953
	MEXT	0.251	0.121	0.296		2.440	0.017
	MCON	0.029	0.121	0.026		0.244	0.808
	MOPE	0.223	0.086	0.270		2.601	0.011

Source:
Field
Survey
2023

The findings suggest a significant relationship exists between the personality traits of frontline staff in the banking industry and the quality of service they provide to their customers. Specifically, the female customer's openness to experience and extraversion significantly impact service quality, while the male gender's service quality is influenced by their level of extraversion.

4.10 Discussion of results

The primary objective of the current research was to investigate the relationship between personality and the standard of service quality. This section of the study discusses results and uses existing findings to either support, confirm, refute or refine what is known in the literature.

4.10. 1 Perceived Levels of Service Quality Among Customers

The primary objective was to examine the perceived levels of service quality among bank customers in Kumasi. This investigation aimed to acquire comprehensive data regarding customers' viewpoints on the quality of service provision during their interaction with banks' frontline personnel. Specifically, the study focused on the personality characteristics of such staff. The results indicated that four items (assurance, reliability, empathy and responsibility) used to measure service quality had a mean score ranging from 4.45 to 3.79, and the five items used to measure the BFI (Agreeableness, neuroticism, conscientiousness and openness to experience) had a mean score ranging from 4.12 to 3.56. These indicators were considered highly significant personality traits. From the result, the service quality indicators revealed a high service quality perception. This finding corresponds to the study of (Alam & Noor, 2020; Famiyeh et al. 2018), who have established that the bank's customers have reported a high degree of service quality in terms of reliability. The customers observed that the bank staff promptly, consistently, and accurately executed their banking transactions. Similarly, Parasuraman et al. (1988) posited that customers consider the level of responsiveness to be a critical component of service quality, and this aspect was found to be highly satisfactory in the present study as well. Consequently, the customers regarded the bank staff as helpful, attentive to their requests, capable of resolving issues promptly, flexible, and adept at handling customer complaints as per the report of (Tamanna 2020), the process of assurance involves evaluating

the proficiency, politeness, and potential of the personnel in instilling trust. Moreover, the assurance level was high, indicating that the frontline staff instilled confidence and trust in customers supportive of (Famiyeh et al. 2018) study. Also, it revealed that customers praised the staff's politeness, knowledge, and commitment to serving customers, regardless of their nationality, educational setting, or age. Sabli et al. (2017) posited that empathy encompasses compassion, attentive listening, caring, and exemplary customer service. The core of empathy lies in deeply appreciating the customer's distinctiveness and individuality. The current study shows that the customers believe that the bank prioritises their needs when providing services; however, the empathy score was high, as most customers have yet to receive personalised and individualised services in the banking sector. These could be contributory factors for which an average service quality perception of employee personality was recorded to be good according to the customers of banks used in the study.

4.10.2 Effect of Trait on Service Quality Among Customers of Banks in Kumasi

The second objective of the research was to investigate the influence of personality traits on the quality of customer service provided by banks. In the context of the Ghanaian banking industry, the study aimed to ascertain whether consumers perceived specific characteristics to have any bearing on their level of satisfaction with the services offered. The primary focus was to understand better the relationship between personality traits and customer service delivery in the banking sector. The findings showed that trait was deemed moderate in the banks with a β value of 0.452 and p-value of 0.000, suggesting that customers in Kumasi agree that the personality traits of bank officials generally affect their perception of service quality. Specifically, the extraversion dimension in frontline officials' personality traits was vital in predicting service quality, irrespective of gender. The results coincide with the discoveries

made in the research conducted by Darmawan (2017), which establishes a clear association between the big five personality traits and job performance in Surabaya. Specifically, the research determined that extraversion significantly affects job performance. In the same vein, according to the meta-analysis performed by Barrick and Mount (1991), extraversion is a reliable trait that can be used to determine the suitability of individuals for the positions of managers and sales personnel. These positions are all personal selling positions similar to the bank's frontline role. Additionally, Liany et al. (2020) pointed out that personality characteristics can augment levels of job satisfaction and productivity. Therefore, banks that employ frontline personnel with a high degree of extraversion can drive their quality service plan to be particularly successful. In addition, Ghanaian banks are renowned for their excellent and friendly frontline employees and their use of cutting-edge skills, which customers highly appreciate, as found by (Tetteh & Boachie, 2021). Moreover, it is significant that the dimension of traits about openness to experience in frontline personnel has a favourable impact on the quality of service. It has been observed that frontline officials demonstrate a heightened openness to experience and tend to approach learning opportunities with a constructive perspective. Employees with a higher degree of openness tend to be more inquisitive and attentive to their surroundings, so they are more likely to be receptive to and embrace new and diverse experiences (Ashill et al., 2020). This characteristic of openness is vital for determining how people connect and directly relates to how efficiently customers are served. As a result, banks prioritising openness as a desirable trait among their employees are likely to foster a continuous learning and growth culture. Agreeableness, neuroticism (emotional stability) and conscientiousness had little significant influence on service quality.

4.10.3 Effect of Trait on Service Quality Across Gender

This study investigated the function of gender as a moderator in the influence of service quality dimensions on personality traits. This is an essential aspect for two key reasons. Firstly, from a theoretical perspective, it has been evident that there is a tendency for females and males to concentrate on distinct aspects of a service encounter when passing judgments concerning their satisfaction (Twumasi et al., 2019). Specifically, women are inclined towards relationship-oriented elements and demonstrate high attention to detail. In contrast, it is observed that males exhibit a higher inclination towards task-oriented or goal-oriented behaviour than females and are relatively less attentive towards information and its acquisition, as per the findings of Falk and Hermle (2018). Secondly, from a pragmatic standpoint, evaluating the impact of personality traits on service quality perception without examining the moderating influence of gender may result in erroneous prioritisation decisions by managers. The research findings are affirmative with the predictions made by Lin et al. (2001), as they revealed a significant correlation between the personality of employees and the overall perception of service quality by customers in service delivery. The data about the traits of service quality across genders, as described in objective three, has divulged that extraversion is the sole factor that positively impacts male customers. Male patron satisfaction level is impacted by the performance of frontline personnel in the relational and core facets of the services provided. This was evident in a study conducted by Ugar Yavas, Babakus, & Ashill (2007) involving customers of a New Zealand-based bank, wherein it was discovered that social intentions were solely influenced by the capacity of frontline employees to execute the core service effectively for male customers. The study indicates that, among the female customers surveyed, employees with high levels of openness to experience, agreeableness, and

extraversion significantly impact their perception of employee performance in the core service ancillary to (Ashill et al., 2020) Russian study. Moreover, these employees also contribute to customer satisfaction and influence their overall perception. Yavas (2004) elaborate on the observation that female patrons in the private banking industry of Germany attach more value to interpersonal relations and communication

than their male counterparts, often providing favourable word-of-mouth recommendations. Bank customers in Ghana tend to form enduring relationships with their service providers. This implies that both male and female patrons are willing to tolerate issues related to service quality and are unlikely to switch to another provider. Consequently, it is widely accepted that the level of satisfaction among male and female bank customers in Ghana is equally influenced by the quality of service and interaction they receive.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This particular chapter offers a summary of the research, its findings, conclusions, and recommendations. The study attempted to examine the impact of personality characteristics and service quality perception in the banking sector of Ghana.

5.2 Summary of the Major Findings

Three distinct objectives were set out to be achieved in this study. The subsequent subsections succinctly and briefly present said findings to facilitate comprehension of the disclosed results.

5.2.1 Perceived Levels of Service Quality Among Customers of Banks in Kumasi

The banking landscape in Ghana is subject to continuous change due to governmental regulations, technological advancements and human resource allocation (employees), inevitably leading to evolving customer perceptions of what constitutes quality service. Therefore, regular service quality assessments must be conducted, identifying and implementing measures that meet and exceed customer perception. This research has identified four distinct service quality factors, each possessing unique characteristics inherent to the Ghanaian banking sector. The investigation's findings into the levels of service quality encountered by banking customers in Kumasi indicate that the personality traits of bank staff are consistently linked to the extent of service quality. This implies that banks can utilize their service quality strategy to improve their understanding and know the right personality for the frontline role. Thus, bank management can rely on these traits to enhance their services.

5.2.2 Effect of Trait on Service Quality Among Customers of Banks in Kumasi

The study conducted in Kumasi revealed that traits have a noteworthy impact on service quality among bank customers. The evaluation of the quality of service offered by banks was found to be significantly influenced by the personalities of their officials. Specifically, the extraversion dimension in frontline officials' personality traits was vital in predicting service quality, irrespective of gender. Again, the openness to experience dimension of traits in the frontline staff positively impacted service quality. This means management improving their human resource practices, particularly in human resource planning and personality training, Banks' management can effectively influence customers' perception of service quality, even amidst gender disparities.

5.2.3 Effect of Trait on Service Quality Across Gender

The data about the traits of service quality across genders, as described in objective three, has divulged that extraversion is the sole factor that positively impacts male customers. The Satisfaction level among male customers is influenced by both core and relational aspects of employee performance, while interactive intentions are tied to the effective execution of core service. For female customers, high levels of openness, agreeableness, and extraversion in employees influence their perception of core service performance, satisfaction, and overall perception.

5.3 Contributions of the Study

The study provides a substantial understanding of the body of literature regarding service quality while examining the correlation between the personality attributes of employees and customers' perceived level of service quality. The ensuing segments will expound upon the valuable contributions advanced by this research.

5.3.1 Literature Contribution

The study utilised the idea of the resource-based view theory (RBV) to explain the managerial attention approach in recognising the capabilities and competencies of employees that could provide an upper hand in competition. This study adds to the present knowledge pool on service quality, with a particular emphasis on the banking sector of Ghana, employing the BFI and SERVQUAL scales. Additionally, the RBV theory was used to demonstrate how managerial effort should be allocated towards identifying, understanding, and categorizing frontline staff personalities that align with core competencies in delivering quality service, this study examines the effects of perceived levels of service quality that are implicitly perceived. Furthermore, it investigates the impact of traits on service quality among customers.

Additionally, it explores the influence of personality traits on service quality across genders. Enriching the literature on the topic broadens the understanding of service quality in Africa, particularly in Ghana.

5.3.2 Managerial and Practical Contributions

Aside from enhancing the existing body of knowledge on service quality in the banking industry in Ghana, the investigation also offers noteworthy insights for banking management and directors. The primary findings of the investigation indicate that to enhance the level of service quality and the perception of customers, a crucial factor to consider is the relational component of service provision, particularly for male customers. As such, banks should prioritize interpersonal skills training for their employees. Emotional expressiveness should also be considered an important criterion in employee selection and customer-contact training. By adopting a reciprocal approach, employees can be knowledgeable about their services and deliver them courteously and pleasantly. Astute bank managers must recognize the importance of frontline service employees, as their personal selling interactions largely determine customer satisfaction. Providing perceptible support from management to personnel would significantly influence their ability to deliver excellent customer service while conveying the bank's resolute promise of service quality. The outcomes would enhance customer satisfaction and promote business performance and financial gain.

5.4 Conclusion of the Study

The preservation of a bank's identity and image is commonly linked to the quality of customer service and the personality traits of frontline staff. However, research has revealed that such employee personalities can produce positive and negative outcomes (Rafaeli & Pratt, 1993). Drawing on the background context, the principal objective of the current study is to explore

the effects of personality traits and discernments of service quality in the banking sector of Ghana. Three specific objectives were formulated to attain the desired outcome, focusing on highlighting the relationship between individual personality traits and the level of service quality offered. The study involved 162 bank customers selected using the simple random sampling technique. A pre-existing set of items was employed for data collection through a questionnaire, and IBM Statistical Package for Service Solution version 20 (SPSS) was utilised for data analysis. The investigation findings revealed that the bank patrons' perceived levels of service quality were moderately satisfactory. Again, the analysis suggested that the influence of personality traits on service quality was significant, with gender also playing an important role, as female customers tended to place more emphasis on traits. Ultimately, results on the tested relationships revealed that personality characteristics have a statistically positive and meaningful relationship with service quality. The research indicates that employees' personality traits substantially influence quality service delivery. Implementing strategies to ensure that employees conspicuously understand the significance of service quality would significantly enhance their performance and service delivery, leading to the satisfaction of customers.

5.5 Recommendations of the Study

The study confirmed a gap in service quality perception concerning the personality characteristics of the bank's frontline staff. It is incumbent upon the bank management and policymakers in Ghana to undertake measures to ameliorate the human resources of the frontline officials. Concerning the attribute of SERQUAL, it was discovered that the patrons of the financial institutions had anticipated a level of service that surpassed what they perceived with regards to the readiness of the bank's personnel to assist them, provide swift attention to their needs, expediently resolve their issues, exhibit adaptability, and proficiently address any

complaints raised by the customers. To improve the customers' overall banking experience, the bank's management should enhance the staff's proficiency.

Moreover, the bank's employees' characteristics were impeccable, the effect of personality traits on the customer's positive perception of service quality is an essential consideration in the banking industry. Therefore, it is crucial to recognise the value of leveraging such attributes to achieve greater customer satisfaction. This highlights the significance of personality traits in shaping the customers' perception of service quality and the need to prioritise their utilisation.

Banks must recognise the significance of personality traits in customer service interactions and develop strategies to leverage these traits to enhance customer satisfaction. Banks can enhance the standard of their services by investing in training and developmental initiatives that highlight the development of the practitioners' and workers' personality traits, particularly the extraversion component. The outcomes of this research are significant for banks that aim to achieve and sustain a competitive advantage in the market by providing exceptional services.

5.5.1 Recommendation for future studies

In conclusion, it is salient to acknowledge that while this study has advanced our comprehension of the impact between service quality as perceived by the customer and the personality attributes of frontline staff, there are still viable prospects for further investigation. First and foremost, it is of utmost significance to thoroughly scrutinise and explore the possibility of a discernible differentiation in the degree of emphasis and consideration bestowed upon the various elements and aspects comprising the relational service components when specifically addressing and attending to the needs desires and preferences of individuals belonging to distinct genders. This crucial endeavour is an essential initial phase in the comprehensive and systematic research process. This particular inquiry can be effectively and

comprehensively investigated and evaluated by considering the perspectives, insights, and experiences of the frontline employees, who interact directly with customers daily. A potential and promising avenue for future academic investigations and scholarly studies lies in examining and analysing these frontline employees' viewpoints, perceptions, and attitudes regarding the attention and focus they allocate towards the varying gender demographics.

While the current body of research has effectively and conclusively demonstrated the paramount importance of personality as a highly reliable and valid metric that can be utilised to assess and gauge the quality of service delivery, it would undoubtedly prove to be significantly advantageous and beneficial for forthcoming and prospective investigations and inquiries to expand and broaden their horizons, by incorporating and integrating additional and diverse instruments and tools, such as customer behavioural intention, customer satisfaction, core service delivery, and relational service delivery, into their meticulous and comprehensive analyses and examinations.

Further research into other service domains, cultures, or alternative samples may be necessary to validate and expand upon the current findings. This further investigation will provide a more comprehensive understanding and enhance the credibility of the existing conclusions. By exploring different service domains, researchers can gain insights into the applicability and generalisability of the findings across various contexts. Likewise, investigating diverse cultures will help determine the extent to which the current conclusions hold across different societal and cultural backgrounds. Additionally, examining alternative samples can contribute to the robustness of the findings by considering diverse populations or subgroups that may present unique perspectives or experiences. Therefore, expanding the scope of research beyond the

current boundaries will contribute to the overall knowledge base and provide a more nuanced understanding of the phenomena under investigation.

5.6 Limitations of the study

Although this study has shown significant enlightenment about the comprehension of service quality and personal attributes of frontline personnel operating within the banking industry in Ghana, it is essential to admit certain limitations that may impact the generalizability of the results. The first limitation of the study lies in its geographical scope, which is solely confined to the banking industry of Ghana; in addition, the sample size used in the current research could have been much higher, consisting exclusively of customers from banks based in Kumasi. Henceforth, it is imperative to exercise caution in the transference of these discoveries to other domains and sectors, as specific contextual factors may affect the result. Furthermore, the employed methodology imposes constraints on the attainment of detailed views from the respondents, with questionnaires being utilised instead of interviews. In an ideal scenario, interviews would aid in compiling discernments on employee characteristics and service quality. However, many respondents would only be excluded from the study if interviews were used. In addition to the abovementioned limitations, the investigation provides important insights regarding the quality of service rendered in Ghana's financial industry, which top executives should consider.

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APPENDICES

Appendix 1: Questionnaire

Introduction,

Thank you for considering participating in this research. The study may be particularly significant to bank management because it proposes an understanding of the best strategy to rewrite their service quality perception through bank officials' personality qualities to please customers. This research seeks to offer empirical insight that will give bank executives knowledge of the personality characteristics of bank officials that customers find most appropriate for their banking requirements to build excellent service delivery. I believe responses from veteran customers like yourself would prove very useful for achieving this research objective.

For confidentiality reasons, kindly do not indicate your name or provide contact information. Only reflect on your personal experience as a customer in your bank and its environment to respond to the statements/questions in the questionnaire. I can assure you that your responses will be anonymised and used only for statistical and academic purposes.

The questionnaire has specific instructions to follow and scales to use to indicate your responses. Every statement/question included in the questionnaire is relevant, and although some appear quite similar, they are also unique in many ways, so **kindly do well to respond to each**. The questionnaire will take about **5 minutes** to complete. All questions and concerns about the research can be directed to Richard Kyin Baah (0240383476), the Researcher.

Thank you in advance for participating; your cooperation is much appreciated. By continuing, you are consenting to participate.

Yours sincerely,



Richard Kyin Baah

Researcher

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PROFILE OF RESPONDENTS

Gender

Male ☐

Female ☐

Age (in years)

Below 20 ☐

20-30 ☐

31-40 ☐

41-50 ☐

Above 50 ☐

Educational Qualification

JHS/SHS ☐

Tertiary ☐

Post Graduate ☐

Professional ☐

Occupation

Student ☐

Salaried Employee ☐

Self-employed ☐

Unemployed ☐

Nationality

Ghanaian ☐

Foreigner ☐

Bank NameAbsa Bank Ghana Limited ☐Access Bank Ghana Plc ☐CalBank Limited ☐Consolidated Bank Ghana Limited ☐Ecobank Ghana Limited ☐GCB Bank Limited ☐Stanbic Bank Ghana limited ☐Standard Chartered Bank Ghana Limited ☐

Name of your bank

Number of years dealing with bankBelow 5 ☐6-10 ☐11-20 ☐Above 20 ☐**BIG FIVE INVENTORY-10 (BFI-10)**

Instruction: How well do the following statements describe your bank frontline staff personality? Do this by picking one of the five numbers next to each statement. If you strongly agree that your bank should belong to a feature, mark 5. If you strongly disagree that your bank should belong to the feature, mark 1. If your feelings are ambivert or not strong, mark one of the numbers in the intermediate. There are no correct or incorrect responses; all I want is a number that best represents the expectations of your bank's service offerings.

	Strongly	Disagree	Neither	Agree	Strongly
	Disagree	little	agree	little	Agree
			nor		
			disagree		

I see my banker as someone;

1	Who is generally trusting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Who tends to find fault with others/me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Who gets tense easily	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	Who is relaxed, handles stress well	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Who is outgoing, sociable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Who is reserved	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Who does a thorough job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8 Who tends to be inactive (lazy and dull)

Neither
little disagree

Strongly

Disagree

agree Agree

Disagree

little nor

Strongly
Agree

9	Who has an active imagination (amenable to your ideas, and willing to learn)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Who has few artistic interests (showing skill or excellence in execution of job)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SERVICE QUALITY INSTRUMENT

DIRECTIONS: This survey accords with your opinions of services. Please show the extent to which you think the bank offering services should belong to the features described by each statement. Do this by picking one of the five numbers next to each statement. If you strongly agree that your bank should belong to a feature, mark the number 5. If you strongly disagree that your bank should belong to the feature, mark 1. If your feelings are ambivert or not strong, mark one of the numbers in the intermediate. There are no correct or incorrect responses; all I want is a number that best represents the expectations of your bank's service offerings.

- attends to my needs promptly ☐ ☐ ☐ ☐ ☐
- 8 My bank staff respond to my requests or applications promptly ☐ ☐ ☐ ☐ ☐
- 9 Privacy of my accounts are assured or guaranteed ☐ ☐ ☐ ☐ ☐
- 10 Bank officials are cordial and approachable ☐ ☐ ☐ ☐ ☐
- 11 I feel secure and hopeful whenever I visit this bank ☐ ☐ ☐ ☐ ☐
- 12 Bank staff are abreast with knowledge to answer my questions ☐ ☐ ☐ ☐ ☐ and modern bank service delivery
- 13 Customers are put first on the bank's priority list ☐ ☐ ☐ ☐ ☐
- 14 My banker goes the extra mile to help me with urgent needs ☐ ☐ ☐ ☐ ☐
- 15 My bank officials show they have my needs at heart ☐ ☐ ☐ ☐ ☐
- 16 My bank officials offer financial advice (on application of loans, ☐ ☐ ☐ ☐ ☐ securities to invest in, bank products and services)

Appendix 2 Approval Letter



Kwame Nkrumah
University of Science
and Technology, Kumasi

College of Humanities & Social Sciences
SCHOOL OF BUSINESS

DEPARTMENT OF MARKETING AND CORPORATE STRATEGY

Our Ref: MCS/PG-IL/D001/VOL1

27th January, 2023

TO WHOM IT MAY CONCERN

Dear Sir/ Madam

LETTER OF INTRODUCTION - MR. RICHARD KYIN BAAH

This is to introduce Mr. Richard Kyin Baah, a Master of Business Administration student (Ref. No. 20769185 and ID. PG3966320) at the Department of Marketing and Corporate Strategy, KNUST School of Business.

As a partial fulfilment of the requirements of his Master of Business Administration programme, he is to undertake an empirical research on a topic of his choice. Mr. Richard Kyin Baah has chosen to research on the topic **"The impact of personality characteristics and service quality perception across gender in the banking sector of Ghana"**.

In this regard, we would appreciate immensely if you could assist Mr. Richard Kyin Baah with his data collection exercise.

Please find attached a copy of his student ID card for your perusal.

Counting on your usual co-operation.

Yours faithfully,

Prof. Ahmed Agyapong
Head of Department