Research Article

Describing the Buying Behavior of Bank Personnel and their Customer Satisfaction

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ABSTRACT

The study aims to describe the buying behavior of male and female bank personnel and their customer satisfaction. The buying behavior represents three indicators: perceived benefits, domain of specific innovativeness, and shopping orientation. This study utilizes a descriptive correlational approach, which focuses on describing the significant relationship between the two variables: buying behavior and customer satisfaction. The data of the study is collected using a survey questionnaire distributed to 106 participants in each selected bank. The study's findings reveal that male and female bank personnel have high impulsivity in terms of perceived benefits, domain of specific innovativeness, and shopping orientation, but male bank personnel have low impulsivity in terms of the domain of specific innovativeness. It also indicates that male and female bank personnel are satisfied with purchasing online; positive product reviews attract them, and the thing that male and female bank personnel are unsatisfied with is the use of credit cards to purchase online. Findings indicate a significant relationship between buying behavior and customer satisfaction of male and female but with a low correlation for male and a moderate correlation for female and indicates no significant difference between the buying behavior of male and female bank personnel. Therefore, male and female bank personnel show an interest in and are highly impulsive in purchasing online.

Keywords: *Buying behavior, Perceived benefits, Domain of specific innovativeness, Shopping orientation, Customer satisfaction, Bank personnel*

Introduction

The evolution of buying and selling goods and services from traditional to internet-based platforms like mobile e-commerce applications has affected consumers' buying behavior and decision-making. Buying is often related to emotions; stress, sadness, and even moments of celebration can all trigger buying behavior.

E-commerce, or Electronic Commerce, is a modern and updated business that has grown in popularity since it began. The traditional method of shopping has been replaced by online shopping or electric commerce, which has revolutionized how people buy things.

Based on some research papers regarding impulse buying, it is a frequently occurring consumption behavior in modern citizens' daily lives. An impulse purchase happens suddenly, without prior planning or careful consideration, usually triggered by a strong stimulus: consideration and a rational decision-making process (Wang et al., 2022)

The younger the age, the more the tendency to spend on impulse buys. Unlike older people with additional family responsibilities, children, or dependents, the urge to spend on impulse purchases decreases.

To survive in the market, businesses have gone to the online market or electronic commerce. Because of this, retailers of traditional store formats are venturing into e-retailing. It became less of a hassle for people to purchase their desired products and the benefits they get.

Women are the world's most influential consumers, controlling about 80% of household expenditure. Women's roles in society led them to become great influencers when it comes to family buying decisions (Tamilarasi & Angayarkanni, 2016). Men favor online shopping more, have a positive attitude towards web advertising, and perceive online shopping (Mee et al., 2019). Since most men aren't meticulous when it comes to the product itself, they manage to shop online with a favorable attitude. Although women are known to purchase products, men purchase too. It was also noticed that men buy these kinds of products mainly out of necessity (when the old one finishes, they buy a new one) and always use the same ones, which doesn't happen with women (Duarte, 2019).

Purchases made on impulse are frequently associated with dire consequences, financial difficulties, and post-purchase regret. With the rapid expansion of e-commerce, consumers' marketing initiative has dramatically increased.

Primary Objective of the Study

The study aims to examine bank personnel's buying behavior and customer satisfaction in e-commerce. More research needs to analyze bank personnel's buying behavior and customer satisfaction in Pagadian City, Philippines. This study will help bank personnel reflect on their buying behavior in e-commerce. This study also aims to describe the buying behavior of bank personnel through e-commerce, which leads to the conclusion that this is a topic worth exploring.

Hypotheses

The following hypotheses were tested at a 0.05 level of significance:
1. There is no significant difference between the buying behavior of male and female bank personnel.
2. There is no significant relationship between the buying behavior and customer satisfaction of male and female bank personnel.

Methods
Research Design

This study utilized descriptive-correlational design, describing the variables and the relationships between them (Sousa et al., 2007). The nature of the study was to assess the buying behavior and customer satisfaction of bank personnel. Consequently, a descriptive-correlational design was selected to describe the significant relationship between buying behavior and customer satisfaction of bank personnel.

Research Participants

The participants of the study were male and female bank personnel who were working in

banks. They were the preferred participants since the researchers were also from a business finance management administration, and their profiles perfectly fit the purpose of the study.

The Research Participants

Participants	Female Bank Personnel		Male Bank Personnel	
	N	n	N	n
BANK 1	7	6	2	2
BANK 2	21	17	2	2
BANK 3	10	8	5	4
BANK 4	4	3	3	3
BANK 5	7	6	6	5
BANK 6	6	5	7	6
BANK 7	3	2	5	5
BANK 8	7	6	2	2
BANK 9	18	14	7	6
BANK 10	11	9	3	3
Total	94	76	42	38

Sampling Technique
The researchers selected participants using a non-probability sampling method using volunteer sampling. Non-probability sampling usually means that units are included with unknown probabilities or that some of these probabilities are known to be zero. Volunteer sampling is a type of convenience sampling where the decision to participate strongly relies on the respondents (Wolf et al., 2016).

Research Instruments
A survey-type questionnaire was developed by following the Likert scale technique for scale constructions of the items in the questionnaire. The questionnaire was adapted from the study of Ahmed et al. (2018). The scale was constructed using the Likert scale, moving from strongly disagree to strongly agree. The scale was given the following coding: 1 denotes strongly disagree, 2 for disagree, 3 for agree, and 4 for strongly agree. The survey questionnaire consists of 20 items. The questionnaire was separated into four clearly defined sections. The first section was about Perceived Benefits, which consists of 7 items. The second section was about the Domain of Specific Innovativeness, composed of 4 items, while the third section is about Shopping Orientation, consisting of 9 items. The other questionnaire adapted was from the study of Ibrahim et al.,

(2019) about customer satisfaction composed of 8 items.

Data Gathering Technique
The researchers gathered the data from selected banks. With that, the researchers secured written permission from the College of Business Administration office of the Dean. Upon approval, the researchers conducted the data collection. The researchers provided a consent letter to selected banks duly signed by the research adviser, departmental Dean, and vice president for academic affairs. From that day on, survey questionnaires are distributed to branch bank managers to be given to their bank personnel. After that, researchers collected the questionnaires based on the agreed-upon date given by the bank managers.

Statistical Treatment
This study utilized descriptive statistics such as the mean and standard deviation to quantify the level of customer satisfaction of male and female bank personnel as to perceived benefits, domain of specific innovativeness, and shopping orientation. This study also used Pearson correlation in determining the relationship between the buying behavior and customer satisfaction of bank personnel. In finding the significant difference between the

buying behavior of male and female bank personnel, Paired Samples T-Test was used. The Special Package for Social Sciences (SPSS) software was utilized for accurate and faster data processing.

Result and Discussion

This part presents the study's findings about the buying behavior of bank personnel under the following indicators: Perceived Benefits, Domain of Specific Innovativeness, and Shopping Orientation.

It may also include the Customer Satisfaction of bank personnel, the significant difference between the buying behavior, and the significant relationship between the buying behavior and customer satisfaction of male and female bank personnel.

Perceived

Table 1. Buying Behavior in terms of Perceived Benefits

No.	Indicators	Gender	n	Mean	SD	Interpretation
(1.)	*I shop online (24 hours a day, 7 days a week availability).*	Male	34	2.00	.816	Low Impulsivity
		Female	72	1.83	.993	Low Impulsivity
(2.)	*I shop online as I get full product details online.*	Male	34	3.03	.577	High Impulsivity
		Female	72	2.87	.768	High Impulsivity
(3.)	*I get an extensive collection of goods and best offers available.*	Male	34	2.88	.537	High Impulsivity
		Female	72	2.74	.712	High Impulsivity
(4.)	*Online shopping enables to compare prices easily.*	Male	34	3.00	.426	High Impulsivity
		Female	72	3.11	.640	High Impulsivity
(5.)	*I buy online, as I find users reviews / comments on product.*	Male	34	3.15	.610	High Impulsivity
		Female	72	3.21	.730	High Impulsivity
(6.)	*I use online shopping for buying new / unique products.*	Male	34	2.85	.784	High Impulsivity
		Female	72	2.93	.657	High Impulsivity
(7.)	*I do online shopping as there are many payment options.*	Male	34	2.85	.610	High Impulsivity
		Female	72	2.92	.599	High Impulsivity
Overall		Male	34	2.82	0.623	High Impulsivity
		Female	72	2.80	0.728	High Impulsivity

Scale: 1.00 –1.75 – Very Low Impulsivity; 1.76–2.50 – Low Impulsivity; 2.51–3.25 – High Impulsivity; and 3.26–4.00 – Very High Impulsivity

Table 1 shows the buying behavior of male and female bank personnel in terms of perceived benefits reflects an overall weighted mean of 2.82 for males and 2.80 for females, with a standard deviation of 0.623 for males and 0.728 for females, interpreted both as *High Impulsivity.* The item posted with the highest mean is *Item 5* (*I buy online, as I find users' reviews/comments on product.*) at 3.15 for males and 3.21 for females, with a standard deviation of 0.610 for males and 0.730 for females, both interpreted as *High Impulsivity*. Meanwhile, the item posted with the lowest mean is *Item 1* (*I shop online (24 hours a day, 7 days a week availability*) at 2.00 for males and 1.83 for females, with a standard deviation of 0.816 for males and 0.993 for females, interpreted both as *Low Impulsivity*. This demonstrates that male and female bank personnel are more driven by product reviews, leading to online purchases; nevertheless, some consumers are not very active in online buying due to their busy schedules. With the help of e-commerce, customers may now see the benefits of a product by reading comments from others. Customers who have purchased and experienced the product's benefits as a result of product reviews. This suggests that individuals use their phones for entertainment and to gather product information and perceive the benefits they will get (MediaOne, 2022). According to Sprague (2021), people are more inclined to buy items with more reviews and are more popular than products with fewer reviews.

Domain of Specific Innovativeness

Table 2. Buying Behavior in terms of Domain of Specific Innovativeness

No.	Indicators	Gender	n	Mean	SD	Interpretation
(8.)	*I am confident of shopping online without the help of someone.*	Male	34	2.47	.861	Low Impulsivity
		Female	72	3.00	.769	High Impulsivity
(9.)	*I feel confident of using webs for shopping after seeing other users.*	Male	34	2.65	.691	High Impulsivity
		Female	72	2.72	.655	High Impulsivity
(10.)	*Usually, I am the first in my circle of friends to experience new technologies.*	Male	34	1.94	.736	Low Impulsivity
		Female	72	1.93	.718	Low Impulsivity
(11.)	*My fellows approach me to consult before trying anything new.*	Male	34	2.68	.806	High Impulsivity
		Female	72	2.44	.690	Low Impulsivity
	Overall	Male	34	2.44	0.774	Low Impulsivity
		Female	72	2.52	0.708	High Impulsivity

Table 2 presents the buying behavior of male and female bank personnel in terms of *Domain of Specific Innovativeness* reflects an overall weighted mean of 2.44 for males and 2.52 for females, with a standard deviation of 0.774 for males and 0.708 for females, interpreted as *Low Impulsivity* for males and *High Impulsivity* for female*.* The item posted with the highest mean for males is *Item 11* (*My fellows approach me to consult before trying anything new*) at 2.68, with a standard deviation of 0.806, interpreted as *High Impulsivity*, while the item posted with the highest mean for female is *Item 8* (*I am confident of shopping online without the help of someone)* at 3.00, with a standard deviation of 0.769, interpreted as *High Impulsivity*. Meanwhile, the item posted with the lowest mean is *Item 10* (*Usually, I am the first in my circle of friends to experience new technologies*) at 1.94 for males and 1.93 for females, with a standard deviation of 0.736 for males and 0.718 for female, interpreted both as *Low Impulsivity*. This demonstrates that males have low impulsivity in terms of DSI; obtaining knowledge about a product from others is imperative for a male before purchasing a new product, as shown in the result above of item 11 with the highest mean. According to this viewpoint, the proclivity to embrace new items is influenced by the individual's perception and the context in which they are positioned. On the other hand, it is the opposite for females; as shown in the result, females have *high impulsivity* in terms of DSI, and it shows that females are confident in shopping online without the help of others, which supports their result of being *highly impulsive buyer*s. This fact indicates that there is a specific domain to comprehend the process of consumer adoption and innovation, which causes the DSI to be created (Araujo et al., 2016).

Shopping

Table 3. Buying Behavior in terms of Shopping Orientation

No.	Indicators	Gender	n	Mean	SD	Interpretation
(12.)	*I feel impulsive while buying products.*	Male	34	2.35	.812	Low Impulsivity
		Female	72	2.49	.751	Low Impulsivity
(13.)	*When my intentions are to just browse on website, make purchase.*	Male	34	2.59	.500	High Impulsivity
		Female	72	2.49	.769	Low Impulsivity
(14.)	*When I buy product spontaneously, I am feeling released.*	Male	34	2.44	.660	Low Impulsivity
		Female	72	2.32	.766	Low Impulsivity

No.	Indicators	Gender	n	Mean	SD	Interpretation
(15.)	*I carefully plan online pur-chasing.*	Male	34	3.15	.558	High Impulsivity
		Female	72	3.10	.695	High Impulsivity
(16.)	*I will prefer to purchase well-known brands.*	Male	34	3.06	.649	High Impulsivity
		Female	72	2.86	.791	High Impulsivity
(17.)	*Once a brand I liked from e-shopping, I'm sticky with it.*	Male	34	2.76	.606	High Impulsivity
		Female	72	2.60	.781	High Impulsivity
(18.)	*Quality products availability is really important for me.*	Male	34	3.44	.561	Very High Impulsivity
		Female	72	3.40	.685	Very High Impulsivity
(19.)	*I find high quality products through e-retailer.*	Male	34	2.71	.629	High Impulsivity
		Female	72	2.72	.655	High Impulsivity
(20.)	*I have very high standard and expectations from the product.*	Male	34	3.12	.537	High Impulsivity
		Female	72	2.99	.722	High Impulsivity
	Overall	Male	34	2.85	0.612	High Impulsivity
		Female	72	2.77	0.735	High Impulsivity

Table 3 shows the buying behavior of male and female bank personnel in terms of shopping orientation reflects an overall weighted mean of 2.85 for males and 2.77 for females, with a standard deviation of 0.612 for males and 0.735 for females, interpreted both as *High Impulsivity.* The item posted with the highest mean is *Item 18* (*Quality products availability is really important for me*) at 3.44 for males and 3.40 for females, with a standard deviation of 0.561 for males and 0.685 for females, interpreted both as *Very High Impulsivity.* Meanwhile, the item posted with the lowest mean is *Item 12* (*I feel impulsive while buying products)* at 2.35 for males, with a standard deviation of 0.812 for males and 0.771 for females, interpreted as *Low Impulsivity*, while the item posted with the lowest mean for female is *Item 14 (When I buy product spontaneously, I am feeling released)* at

2.32, with the standard deviation of 0.766, interpreted as *Low Impulsivity.* This indicates that male and female bank personnel are more concerned with the quality of products before acquiring them. With so many options available, customers want to be certain that the thing they purchase will stay strong, continue, and stay within their expectations. Some buyers, however, did not feel impulsive or released after purchasing things. When consumers want to buy something, they want it to function well and endure, so they think it is worth acquiring. This is why buyers prefer the quality of the product when purchasing things online (MIA Editor, 2023). According to Staff (2022), most consumers are willing to spend even more for a quality product. It means that consumers focus on product quality when purchasing.

Summary of Buying Behavior
Table 4. Summary of Buying Behavior

	Indicators	Gender	n	Mean	SD	Interpretation
1.	Perceived Benefits	Male	34	2.82	0.623	High Impulsivity
		Female	72	2.80	0.728	High Impulsivity
2.	Domain of Specific Innovativeness	Male	34	2.44	0.774	Low Impulsivity
		Female	72	2.52	0.708	High Impulsivity
3.	Shopping Orientation	Male	34	2.85	0.612	High Impulsivity
		Female	72	2.77	0.735	High Impulsivity
	Overall	Male	34	2.70	0.670	High Impulsivity
		Female	72	2.70	0.724	High Impulsivity

Table 4 shows the summary of the buying behavior of bank personnel reflects an overall weighted mean of 2.70 for males and 2.70 for females, with a standard deviation of 0.670 for males and 0.724 for females, both interpreted as *High Impulsivity.* The indicator with the highest mean for males is *Item 3 (Shopping Orientation)* at 2.85, with a standard deviation of 0.612, interpreted as *High Impulsivity,* while for females is *Item 1 (Perceived Benefits)* at 2.80, with a standard deviation of 0.728, interpreted as *High Impulsivity.* Meanwhile, the indicator with the lowest mean is *Item 2 (Domain of Specific Innovativeness)* at 2.44 for males and 2.52 for females, with a standard deviation of 0.774 for males and 0.708 for females, interpreted as *Low Impulsivity* for males and *High Impulsivity* for female.

Customer Satisfaction
Table 5. Customer Satisfaction of Bank Personnel

No.	Indicators	Gender	n	Mean	SD	Interpretation
(21.)	*I have truly enjoyed purchasing from online.*	Male	34	2.82	.576	Satisfied
		Female	72	3.03	.671	Satisfied
(22.)	*I am satisfied with my most recent decision to purchase from online.*	Male	34	2.91	.514	Satisfied
		Female	72	3.03	.556	Satisfied
(23.)	*I am willing to use my credit card to purchase from online.*	Male	34	2.26	.864	Unsatisfied
		Female	72	2.25	.900	Unsatisfied
(24.)	*Online shopping would provide me with a timely response to request.*	Male	34	2.85	.436	Satisfied
		Female	72	2.76	.593	Satisfied
(25.)	*My choice to purchase from the online was a wise one.*	Male	34	2.91	.621	Satisfied
		Female	72	2.88	.580	Satisfied
(26.)	*I am satisfied with my decision to buy online goods.*	Male	34	2.65	.774	Satisfied
		Female	72	2.96	.488	Satisfied
(27.)	*In case of inconvenience, I use help service.*	Male	34	2.97	.577	Satisfied
		Female	72	2.90	.609	Satisfied
(28.)	*Online shopping would provide me with return policy.*	Male	34	2.88	.537	Satisfied
		Female	72	2.96	.568	Satisfied
	Overall	Male	34	2.78	0.612	Satisfied
		Female	72	2.85	0.621	Satisfied

Scale: 1.00 –1.75 – Very Unsatisfied; 1.76–2.50 – Unsatisfied; 2.51–3.25 – Satisfied; and 3.26–4.00 – Very Satisfied

Table 5 presents the customer satisfaction of bank personnel. The customer satisfaction level of bank personnel reflects an overall weighted mean of 2.78 for males and 2.85 for females, with a standard deviation of 0.612 for males and 0.621 for females, interpreted both as *Satisfied.* The item posted with the highest mean for males is *Item 27* (*In case of inconvenience, I use help service*) at 2.97, with a standard deviation of 0.577, interpreted as *Satisfied*, while for females is *Item 22* (*I am satisfied with my most recent decision to purchase from online)* at 3.03, with a standard deviation of 0.556, interpreted as *Satisfied.* Meanwhile, the item posted with the lowest mean is *Item 23* (*I am willing to use my credit card to purchase from online*) at 2.26 for males and 2.25 for females, with a standard deviation of 0.864 for males and 0.900 for females, interpreted both as *Unsatisfied.* This data signifies that males seek help services when inconveniences occur during online transactions, while females require pleasure with the things they obtain or receive from their online purchases. This leads to the conclusion that both aforementioned indicators are key aspects of e-commerce customer satisfaction. In terms of customer satisfaction, the data show that both male and female bank personnel are satisfied with their online transactions in electronic commerce.

However, using credit cards as the payment method in e-commerce has the lowest mean, pertaining to the result. Electronic payments in terms of credit cards cause higher payment costs and do not show scale efficiency in e-commerce (Gruschow & Brettel, 2016). Both male and female bank personnel are unsatisfied and do not want to utilize their credit cards for online purchases. Nevertheless, it remains the fact that customer satisfaction is one of the key factors influencing the outcome of each electronic commerce transaction (Taherdoost & Madanchian, 2021).

Testing the Hypotheses 1

Table 6. Paired Samples Test of the Buying Behavior between male and female bank personnel

	Paired Differences					Significance		Interpretation
	Mean	SD	Std. Error Mean	95% Confidence Interval of the Difference		One-Sided p	Two-Sided p	
				Lower	Upper			
BBF and BBM	.38235	7.45904	1.27921	-2.22023	2.98493	.383	.767	*No significant difference*

Legend: BBF – Buying Behavior of Female; and BBM – Buying Behavior of Male

Table 6 shows that when it comes to buying behavior, taking into account its three indicators, such as perceived benefits, domain of specific innovativeness, and shopping orientation, the probability value of the two-sided test is .767, and for the one-sided test, .383, which is higher than 0.05, indicating that there is *no significant difference* between the buying behavior of male and female bank personnel.

The result indicates that male and female bank personnel show no significant difference when it comes to buying behavior, which supports the theory used in this study. The "Theory of Buyer Behavior" by Howard and Sheth (1969) used in this study suggests that two consumers can purchase the same product but choose to seek information or buy on a different electronic commerce site. The bank personnel simplify their task by collecting relevant information before establishing their decision process. This concludes that both male and female bank personnel have the same set of motives, which are matched with the alternatives. Motives are specific to a product class or benefits that reflect their underlying needs or wants. The alternatives are the various e-commerce sites that have the potential to satisfy the buyer's motives.

Testing the Hypotheses 2

Table 7. Relationship between Buying Behavior and Customer Satisfaction

Variables	Gender	Pearson "r"	Interpretation	p-value	Decision
Buying Behavior and Customer Satisfaction	Male	.441**	*Low Correlation*	<.009	*Reject H_0*
	Female	.681**	*Moderate Correlation*	<.001	*Reject H_0*

**. Correlation is significant at the 0.01 level (2-tailed).

Pearson "r" Scale: 0 – ± 0.30   =   Negligible Correlation
± 0.31 – ± 0.50 =   Low Correlation
± 0.51 – ± 0.70 =   Moderate Correlation
± 0.71 – ± 0.90 =   High Correlation
± 0.91 – ±1.00 =   Very High Correlation

Table 7 presents the relationship between the buying behavior and customer satisfaction. The p-value of the male is found to be 0.009 and a Pearson "r" of 0.441, while the female yielded a p-value of 0.001 and a Pearson "r" of 0.681, indicating that there is a significant relationship but Low Correlation for males and a Moderate Correlation for females and rejected the

null hypothesis. Since the null hypothesis is rejected, it means that the hypothesis is by nature true, and it is proved. Regardless of the interpretation, the result cannot reject the fact that the buying behavior of male and female bank personnel is correlated to its customer satisfaction.

The test of significant relationship shows a significant relationship between the buying behavior and customer satisfaction of male and female bank personnel. Concerning to the "Theory of Buyer Behavior" by Howard and Sheth (1969), this theory stressed that there are decision mediators, which are sets of rules that the consumer employs to match the consumer's motives and the goal of satisfying those motives. The decision mediators help the consumers learn about buying situations, which are influenced by actively seeking information. Amid receiving and seeking information, consumers can explore electronic commerce with the knowledge gained and past experiences. In the end, whatever the source, consumers always develop adequate decision mediators that enable them to choose a brand or electronic commerce that can meet their best potential for satisfying their motives. This indicates that every decision made by consumers was linked to their contentment, as making brilliant decisions typically contributes to customer satisfaction.

Conclusion

The researchers drew the following conclusions based on the strengths of the findings of the treated variables. This study was undertaken to probe bank personnel's buying behavior and customer satisfaction. It was found that the three indicators, which are perceived benefits, domain of specific innovativeness, and shopping orientations under the variable buying behavior, show that male and female bank personnel had high impulsivity regarding their buying behavior in e-commerce. Meanwhile, the study also found that when it comes to customer satisfaction, male and female bank personnel are both satisfied with their online transaction in e-commerce. As to buying behavior, both genders are attracted by positive product reviews but are unwilling to use

credit cards to purchase products in e-commerce. To conclude, there is no significant difference between male and female bank personnel regarding buying behavior and a significant relationship between the buying behavior and customer satisfaction of male and female bank personnel.

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