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The Dimensions of Customer Satisfaction in the Jamaican Financial Service Industry

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Abstract

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in the Jamaican Financial Service Industry

by

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MBA, Grand Canyon University, 2011

BS, University of Phoenix, 2010

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

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Abstract

Bank leaders spend an average of $727 to acquire a new customer and $287 to retain current customers. Grounded in customer relationship management and adaptation level theories, the purpose of this correlational study was to examine the relationship between service quality and customers' intention to switch banking service. An online survey was administered to 203 Jamaican banking customers. The target population was selected to identify if the Jamaican banks' customer service adhered to the customer satisfaction principles developed by Parasuraman. The independent variables were the 10 dimensions of service quality. Competence, courtesy, credibility, and access were removed because of multicollinearity issues. The dependent variable was the customers' intention. The results indicated a statistically significant relationship, $F(6, 196) = 15.074$, $p < .001$, between service quality and customer intent to switch banking services. The six predictors: tangibles ($r = -.303$, $p < .005$), reliability ($r = -.253$, $p < .008$), responsiveness ($r = .35$, $p < .001$), safety ($r = -.433$, $p < .001$), communication ($r = -.184$, $p < .028$), and empathy ($r = -.357$, $p < .001$), accounted the largest variance for ($\beta = -.316$) of the customers' intention of the Jamaican banking service. The implications for positive social change include the potential for bank leaders to develop customer focused banking policy, increase customer satisfaction, and decrease costs related to losing customers, thus increasing profitability.

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Dedication

I would like to dedicate my doctoral study to my husband, Anthony and children, Jalyka, Dalyk, Alyk, and Anthony IV. You all have been my source of inspiration and strength. I want to remind you to fail forward, be determined, and always persist to your dreams. To my sisters: Alicia Warren-Whyte, Hildeza Humes, Dr. Avery Roxborough, and Winnifred Roxborough, thank you for being my support system at all times, especially when I doubted myself, you all always believed in me. To my parents Ashfield Roxborough and Verona Ebanks, it was your direction that assisted me to know that I could achieve anything, that has gotten me this far. I now understand the lessons taught me as a child through the poem titled *Heights of great men reach and kept*. To my nephews and nieces; Dwayne, Tafari, Nia, Ajahnni, Akanni, Xammatha, Amyla, Aiden, and Destin; you can make a difference. To my Smith family, Sequoia, Jennifer, and extended family remember to Dream BIG! Thank you all for your encouragement. I love you all.

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Section 1: Foundation of the Study

Since 2005, technology has significantly changed the behaviors and expectations of customers through all markets and industries. To retain customers, leaders now need a new and innovative business model to minimize customers' perceived risks (Maiwald, Wieseke, & Everhartz, 2014). Customers' expectations are now a constantly changing paradigm (Tronvoll, Brown, Gremler, & Edvardsson, 2011). Company leaders who value the benefits of a strong customer base must also attract new customers and continually sell more products and services (Verhoef & Lemon, 2013). The importance of customer satisfaction to customer loyalty was confirmed by a study by Vera and Trujillo (2013) of service quality strategies in Mexican retail banks.

Customer satisfaction and loyalty represent the core of the competitive business world (Ishaq, 2011). A quality marketing strategy differentiates companies from competitors and helped retain loyal customers through customer satisfaction (Ishaq, 2011). At the time of this study, however, there was limited research on customer satisfaction and loyalty through continuous investigations of service quality. In addition, few studies were available about the quality of customer service in Jamaican banks, which were the focus of this study. To address this research gap, I investigated the relationship between dimensions of service quality (as defined in the SERVQUAL model) and Jamaican banking customers' intention to switch banks.

Background of the Problem

Customers expect a personal banking organization to provide better customer value and quality of service than competitors (Flint, Blocker, & Boutin, 2011). Flint et al.

(2011) found a significant relationship between customers' intentions of loyalty and satisfaction. Syafrizal and Ismail (2012) stating that leaders of Indonesia banks neglected service quality, which generated customers' complaints and showed a desire to change banks, resulting in lost profits. Syafrizal and Ismail (2012) found that poor service contributed to lowering customer tolerance and recommended a change in the banks' business model to satisfy customers' needs through excellent service delivery. These findings are significant to support the need for this study of continued research on customer satisfaction.

Customer satisfaction oversights have caused global bank rankings to lead the rankings for worst service quality (Genesys, 2013). Grinam-Nicholson (2012) also identified these service quality problems and poor customer service management, stating that Jamaican banking representatives had an enormous room for customer satisfaction improvement. In 2003, López-Alarcón studied the dimensions of customer satisfaction in Florida and found that Florida banks adhered to 10 dimensions of service quality. López-Alarcón (2003) and Zalatar (2012) recommended further studies in other regions.

A comprehensive review of the current literature indicated an increased in customers' complaints and lowered customer relationship management (Wu, 2013). I also found that customers switched service or adapted to the decreased level of service Sengupta, Balaji, and Krishnan (2015), and there is a disparity between customers' intended and perceived service (Hussain, Nasser, & Hussain, 2015). Therefore, through the study, I expanded on López-Alarcón's (2003) recommended research and evaluated the relationship between the 10 dimensions of service quality and the customers' intention to switch service in the Jamaican banking industry.

Problem Statement

Banks leaders spend an average cost of $727 to acquire a new customer and $287 to retain customers (Gupta & Golec, 2012). Nagengast, Evanschitzky, Blut, and Rudolph (2014) estimated that 81% of banking customers change institutions because of service dissatisfaction. The general business problem is that financial business leaders are incurring increased costs because of poor service that prompts customers to switch companies (Pick, 2014). The specific business problem is that some bank leaders in Jamaica may not understand the relationship between the 10 dimensions of service quality and the customers' intention to switch banking service.

Purpose Statement

The purpose of this quantitative correlational study was to analyze the relationship between the 10 dimensions service quality and the customers' intention to switch banking service. The independent variables were the 10 dimensions of quality of service, a measurement of customer satisfaction used in the SERVQUAL model): (a) tangibles, (b) reliability, (c) responsiveness, (d) competence, (e) courtesy, (f) security, (g) access, (h) communication, (i) credibility, and (j) empathy. According to this model, customers' satisfaction results from these 10 dimensions (Parasuraman, Zeithaml, & Berry, 1985). The dependent variable in this study was the customers' intention to switch service, using a Likert scale. The targeted population consisted of clients of the banking system in Jamaica. This study's implications for social change include the potential to increase the sustainability of the banking industry through understanding the relationship between the 10 dimensions of service quality and banking customers' intention to switch service.

Nature of the Study

This quantitative correlational study was designed to identify the relationship between the 10 dimensions of service quality (the independent variables) and the customers’ intention to switch service (the dependent variable). I specifically selected a quantitative correlational design to fulfill the goals of the study. Quantitative studies identify the potential relationships between two or more predictors, which were the independent and dependent variables (Lee & Kim, 2014). A qualitative method aids researchers to discover why and how behaviors affected a population and the mixed method incorporates qualitative and quantitative sections (Haegeman, Marinelli, Scapolo, Ricci, & Sokolov, 2013). Bryman and Bell (2011) used the quantitative research method to analyze relationships and interpreted the connections between the independent and dependent variables using statistical analysis, similar to this study. I therefore selected a quantitative approach for this study.

A correlational design was appropriate to test hypotheses about a potential statistically significant relationship between the independent and the dependent variables, as suggested by Homma, Tsutsui, and Uchida (2014). Axinn, Link, and Groves (2011) noted that some quantitative researchers who studied phenomena used rich textural data in descriptive research, and other researchers used a causal-comparative design to examine statistical cause and effect. Berninghaus, Güth, Levati, and Qiu (2011) stated that experimental researchers used the true cause and effect method to manipulate variables to find a relationship between two or more variables. I did not manipulate variables, therefore, was not appropriate for this study. Bernard and Bernard (2012) asserted quantitative researchers use multiple linear regression as a prediction technique to determine the relationship between two or more independent variables and one continuous dependent variable, which was a key component of this study. In the study, I examined the relationships between variables to determine if there were relationships between the two or more independent variables and a dependent variable, which yields a quantitative correlation study. Therefore, the nature of this quantitative correlational study was to analyze 10 dimensions of service quality and customers' intention to switch banking service in Jamaica.

Research Question

To address the purpose of the study, I used one overarching question and 10 subquestions, each of which was associated with one of the 10 dimensions of service quality recommended by López-Alarcón (2003). The primary research question (RQ) was: What was the relationship between the 10 dimensions of service quality and customers' intention to change their banking service in Jamaica?

The subquestions were

1. What was the relationship between tangibles and customers' intention to change their banking service in Jamaica?
2. What was the relationship between reliability and the customers' intention to change their banking service in Jamaica?

3. What was the relationship between responsiveness and the customers' intention to change their banking service in Jamaica?
4. What was the relationship between competence and the customers' intention to change their banking service in Jamaica?
5. What was the relationship between courtesy and the customers' intention to change their banking service in Jamaica?
6. What was the relationship between security and the customers' intention to change their banking service in Jamaica?
7. What was the relationship between access and the customers' intention to change their banking service in Jamaica?
8. What was the relationship between communication and the customers' intention to change their banking service in Jamaica?
9. What was the relationship between credibility and the customers' intention to change their banking service in Jamaica?
10. What was the relationship between empathy and the customers' intention to change their banking service in Jamaica?

Hypotheses

The following hypotheses correspond to the research question and subquestions:

$H1_0$: There was no relationship between tangibles and the customers' intention to change their banking service in Jamaica.

H1a: There was a relationship between tangibles and the customers' intention to change their banking service in Jamaica.

$H2_0$: There was no relationship between reliability and the customers' intention to change their banking service in Jamaica.

H2a: There was a relationship between reliability and the customers' intention to change their banking service in Jamaica.

$H3_0$: There was no relationship between responsiveness and the customers' intention to change their banking service in Jamaica.

H3a: There was a relationship between responsiveness and the customers' intention to change their banking service in Jamaica.

$H4_0$: There was no relationship between competence and the customers' intention to change their banking service in Jamaica.

H4a: There was a relationship between competence and the customers' intention to change their banking service in Jamaica.

$H5_0$: There was no relationship between courtesy and the customers' intention to change their banking service in Jamaica.

H5a: There was a relationship between courtesy and the customers' intention to change their banking service in Jamaica.

$H6_0$: There was no relationship between safety and the customers' intention to change their banking service in Jamaica.

H6a: There was a relationship between safety and the customers' intention to change their banking service in Jamaica.

$H7_0$: There was no relationship between access and the customers' intention to change their banking service in Jamaica.

H7a: There was a relationship between access and the customers' intention to change their banking service in Jamaica.

$H8_0$: There was no relationship between communication and the customers' intention to change their banking service in Jamaica.

H8a: There was a relationship between communication and the customers' intention to change their banking service in Jamaica.

$H9_0$: There was no relationship between credibility and the customers' intention change their banking service in Jamaica.

H9a: There was a relationship between credibility and the customers' intention to change their banking service in Jamaica.

$H10_0$: There was no relationship between empathy and the customers' intention to change their banking service in Jamaica.

H10a: There was a relationship between empathy and the customers' intention to change their banking service in Jamaica.

$H11_0$: There was no relationship between one or more of the dimensions of service quality and the customers' intention to change their banking service in Jamaica.

H11a: There was a relationship between one or more of the dimensions of service quality and the customers' intention to change their banking service in Jamaica.

Theoretical Framework

The foundation for this study consisted of two theories: Helson's (1947) adaptation level (AL) theory and McGarry's (1953) customer relationship management theory. In 1947, Helson introduced AL theory to explain customers' intentions, using the premise that business leaders inspired customers to change expectations, perceptions, and motivations for customers' buying needs and loyalty (Helson, 1964). Key constructs underlined by this theory are (a) customers' motivation and influence, and (b) customers' stimuli and intention. A key tenet of Helson's AL theory is that customer satisfaction occurs when company leaders empower employees and adjust market strategies to coincide with the service, which influences customers' intention and perceptions of the company.

McGarry (1953) pioneered customer relationship management theory (CRM) to understand the interactive elements of the organization, buyers, suppliers, and customers. Focusing on the customer element, McGarry examined the communication aspect of building and maintaining a relationship based on quality in a customer service quality relationship. The theory offered an explanation based on the principle that increased quality of customer relationships, increased a company's performance, production, and profitability. The key constructs of CRM that applied to the study were customer-company relationships, organization profit chains with service quality, customer satisfaction, loyalty, retention, and profits. According to this theory, the performance of a corporation depends on the quality of their relationships with the customers that lead to overall customer satisfaction (Parasuraman et al., 1985).

Definitions of Terms

Customers' intention. A customer's plan or decision to carry out an action toward a company's product or service (Blocker, Flint, Myers, & Slater, 2011).

Customer satisfaction. A marketing term that refers to personnel meeting and exceeding customers' expectations (Yoon, 2010; Zavareh et al., 2012).

Dimensions of SERVQUAL model. Ten elements that Parasuraman et al. (1985) defined as the requirements for customer satisfaction:

1. *Tangibles.* The appearance of the physical facilities, equipment, personnel, and communications materials.
2. *Reliability.* Ability to perform the promised service dependably and accurately.
3. *Responsiveness.* Willingness to help customers and provide prompt service.
4. *Competence.* Possession of the required skill and knowledge to perform the service.
5. *Courtesy.* Politeness, respect, consideration, and friendliness of the contact personnel.
6. *Credibility.* Trustworthiness, believability, and honesty of the service provider.
7. *Security.* Freedom from danger, risk, or doubt.
8. *Access.* Approachability and ease of contact.
9. *Communication.* Keeping customers informed in the clear language they could understand and listen.
10. *Empathy.* Making the effort to know the customers and their needs (Parasuraman et al., 1985).

Service quality. The gap between the customers' perception of the service received and the expectation of service performed (Zalatar, 2012).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are statements taken as true without supporting facts (Podinovski, Ismail, Bouzdine-Chameeva, & Zhang, 2014). In the study, I assumed that the intention of banking leaders was to satisfy customers' needs and that customer were not pleased generally with the service they received from the banks. I further assumed that the customers' perceived value did not align with the quality of service in the Jamaican banking industry. A third assumption was that participants in the study answered the survey questions with honesty. Finally, I assumed that the service the leaders of banking institutions provided did not meet the SERVQUAL model dimensions: (a) tangibles, (b) reliability, (c) responsiveness, (d) competence, (e) courtesy, (f) credibility, (g) security, (h) access, (i) communication, and (j) empathy.

Limitations

Factors outside the control of the researcher are limitations that can affect the outcome of a research study (Mubeen, Mäki-Turja, & Sjödin, 2015). This study's limitations included the sample size and access to participants, factors that influenced the number of responses. The use of email to provide the survey to the participants was a limitation because only persons with access to technology or phone information available online were able to participate in the study. Time was another limitation because participating customers may take a long time to respond or did not respond at all to the survey.

Collecting the data in the web survey may be a limitation because participants may hasten to answer the questions or may not be honest in their responses. Such a limitation would diminish the validity of the instrument. The participants' personal experience could influence their responses to the survey questions. Another potential limitation pertained to the influence of personal experience on the participants' interpretation of the questions.

Delimitations

Delimitations are factors such as scope and boundaries that researchers control (Di Traglia, Morelli, Casagli, & Garduño Monroy, 2014). The geographical delimitation of the study was the island of Jamaica. Age was also a delimitation because the study included only adult customers. The top Jamaican banking companies participated in the study since they served the highest percentage of customers, but the survey contained another option to add the bank name when different from the listed names. Internet access was also a delimitation, as this study included participants who had an email address and had access to the Internet.

Significance of the Study

Contribution to Business Practice

The results of this study included practical applications to improve any gap in customer service that might affect customer satisfaction in Jamaican banks. Most customers expected an easy, safe, and rewarding process when using the banking systems (Iseki & Demisch, 2012). In Jamaica, customer satisfaction, especially from the viewpoint of the customer, received minimal attention, and little research exists on the topic. The study results may help leaders develop academic and training plans to improve customer satisfaction in the organizations and overall improve business practices and save company resources through improving effective communication with customers and enhancing customer loyalty.

Implications for Social Change

Customer retention was a vital source for business owners and the growth of a company (Martínez & Del Bosque, 2013). In 2012, Hüttinger, Schiele, and Veldman stated that any progress in customer relationship and satisfaction translated to profitability. The results of this study may change the relationship between clients and business leaders. The satisfied customer may help develop better communities and stronger institutions. Leaders in the banking industry may learn to identify service as needed, provide improvement and better service to the citizens of Jamaica. The implications for social change included a better understanding of customer satisfaction and its effects on the customer, organization, and industry. Over time, the results of the study might revolutionize the quality of service in banks and perhaps advance in other business industries in Jamaica.

A Review of the Professional and Academic Literature

According to N. Gupta and Golec (2012), in general, business organizations sustained an average cost of $727 to acquire a new customer compared to $287 to retain a customer. Nagengast et al. (2014) estimated that 81% of banking customers went to another institution because of service dissatisfaction. The general business problem was that business leaders face increased costs because customers switched companies when they received poor service (Pick, 2014). The specific business problem was that some bank leaders in Jamaica did not understand the relationship between the 10 service quality dimensions and customers' intention to leave their current banking service.

The research question for this study was as follows: What was the relationship between service quality (SERVQUAL) and customers' intention to change their banking service in Jamaica? Service quality (SERVQUAL model) was measured in 10 dimensions: (a) tangibles, (b) reliability, (c) responsiveness, (d) competence, (e) courtesy, (f) security, (g) access, (h) communication, (i) credibility, and (j) empathy. Customer satisfaction derived from the practice of the 10 dimensions (Parasuraman et al., 1985). The independent variables were the 10 dimensions of service quality, and the dependent variable was the customers' intention to change their banking service. Testing of the hypotheses led to the determination of whether a relationship exists between one, more than one, or all the 10 dimensions of service quality and the customers' intention to change their existing banking service in Jamaica. To support the need to study the problem, I conducted a current comprehensive review of the literature and investigated relevant topics.

The literature review included (a) a brief history of money and banking in Jamaica, (b) the background and importance of quality and customer satisfaction, (c) a description of the service quality measurements, (d) and a discussion of customers' intentions to choose another, (e) marketing strategies: product-centric and customer-centric, (f) the consequences of customers' expectations and satisfaction in the corporate world, (g) customer management theory, and (h) adaptation level theory. The key terms and concepts I researched included *customer management relationship, customers' intentions, adaptation theory, the customer management theory, banking and money, customer loyalty, service quality, performance, customer satisfaction, and perceived value.* Additional phrases included *marketing strategies, service quality methodology, banking in Jamaica, customers in Jamaica, the SERVQUAL model,* and the *10 dimensions of service quality.*

I selected a combined search of the literature that produced more than 413 content sources from peer-reviewed, journals, and books. The most efficient databases were ScienceDirect, ProQuest, Medline, Google Scholar, and Walden's University online library. The results from the literature provided relevant information to address the research questions with primary scholarly sources, which ensure support for the research method and design selected for the study. This study included 107 references with 98 peer-reviewed sources, according to the Ulrich and Walden University guidelines, of which approximately 91% were sources published within the last 5 years.

Jamaican Money and Banking

After Columbus discovered Jamaica in the 17th and 18th centuries, the Jamaican people accepted gold coins as the primary method of trading goods and services (Senauth, 2011). Duncan (2014) stated that the association between monetary autonomy and gold as currency caused the value of gold to increase and gain a fixed value as legal tender. The deficiencies of gold created problems in the currency, a situation that prompted heads of the British Colonial Empire to introduce silver in 1816 (Bank of Jamaica, 2012). However, the Jamaican people rejected silver as the new currency, and soon after silver was rejected, the currency of Britain became the currency of Jamaica (Ghermandi & Nunes, 2013; Helleiner, 1998). Following the Emancipation Act of 1838, the people demanded the creation of a Jamaican coinage (Bank of Jamaica, 2012). By 1962, when Jamaica received its independence, an updated version of the first Jamaican coins was the recognized currency (Dawson, 2013).

Leaders in private commercial banks in Jamaica distributed the first Jamaican money (Khemraj & Pasha, 2012). According to Mitchener and Wheelock (2013), the new market structure and regulations positively influenced economic growth. Subsequently, the Bank of Jamaica Act of 1960 became the foundation for segmentation of the banking systems (Bank of Jamaica, 2012). After the resulting segmentations of banks, Jamaica’s money rate grew, which had a positive effect on the long-run economic growth rate of the country (Rousseau & Wachtel, 2011).

When a country’s economy is growing, residents seek other avenues to secure their monies (Chen, 2011). The Jamaican people could not foresee a problem with the economic climate and started depositing funds in the banking system (Butkiewicz & Gordon, 2013). Benk, Gillman, and Kejak (2010) noted that regulations and the country’s economic policies caused fluctuations in the value of currencies and interest rates.

Lustig, Roussanov, and Verdelhan’s (2011) study of general currency risk factors revealed that the country’s currency rate determined the country’s overall value. Cipollini and Fiordelisi (2012) affirmed that any change in economic value could cause distress to customers in the banking system. Economic uncertainties were some of the reasons why leaders of institutions ensure that their customers were satisfied with the banking service (Reinhart & Rogoff, 2013). I used the following literature to emphasize how bankers could avoid service quality failures with the used of ratios and other methods that banking institutions had used.

Service Quality and Customer Satisfaction

Parasuraman et al. (1985) initially developed the SERVQUAL model as a 22-item instrument used to identify perceived quality of customers' overall evaluation of a product or service. When examining the characteristics of service that would project a high-quality company image, Parasuraman et al. found discrepancies and overlap of some criteria as the primary structure for service quality. Parasuraman et al. asserted that customer satisfaction was the prerequisite of the 10 dimensions of service quality and recommended the application of the SERVQUAL model to determine customers’ overall perceptions of the quality of service. Parasuraman et al. emphasized that evaluating customers’ perceptions and expectations in service quality would help company leaders to learn about customers’ needs and improve an organization’s systems.

Throughout regions and industries, service quality and customer satisfaction drive business through customers’ demands. Amin and Ahmad (2012) studied service quality among 162 librarians from Malaysia technology systems, hypothesized the effects of technology on the library service, and investigated the service quality levels of the librarians with six of the dimensions in the SERVQUAL model. Amin and Ahmad's results indicated that customers found all six attributes significant, which supports Parasuraman et al.’s (1985) theory and indicated that the service quality surveys provided accurate information necessary to address customers’ issues.

In Western Europe, Wagner, Schneider, and Halla (2009) investigated general economic satisfaction and obtained results similar to Amin and Ahmad’s (2012) findings. Wagner et al. analyzed the factors affecting satisfaction with the democracy of institutions and asserted that customers' perceptions influenced the performance of the company. Wagner et al. argued that a company’s quality of service does not vary over time, so customer satisfaction may improve the overall result.

In a qualitative study, Haley and Grant (2011) sampled nonprofit organizations in Canada and obtained findings that enhanced the importance of service quality in for-profits and not-for-profits companies. The findings further revealed that customers' needs had a direct impact on the company’s bottom line. Haley and Grant explained that Parasuraman et al.’s (1985) service quality model was useful in supporting a change of service, minimizing errors, and preventing loss of customers.

The literature contained research addressing the importance of monitoring the quality of service. In the healthcare industry, Sanders, Munford, Liebenberg, and Ungar

(2014) measured the empowerment of youth relationships when the staff involved them in the delivery of service. A group of 1,210 adolescents completed a self-report questionnaire that produced data for MANCOVA analysis. Group comparisons provided information about the risk of losing customers and the outcomes associated with the quality of service. Sanders et al. suggested that organizational leaders develop strategies to deliver consistent service to the youth to lower risk of losing customers.

Barua, Alam, Liang, and Shen (2011) emphasized that leaders in healthcare have identified gaps in customer satisfaction when using only five dimensions of the service quality framework in the SERVQUAL model. Survey measurements indicated discrepancies in the quality of service given and service received (Barua et al., 2011). The Internet not only has made information more accessible, but also made quality and satisfaction a growing phenomenon. In 2014, Thaichon, Lobo, Prentice, and Quach compared Internet service providers (ISPs) to determine a potential relationship between service quality and customer satisfaction. Thaichon et al. used an online survey to analyze data from 1,507 users of all regions in Thailand and explored the influence of customers' value regarding commitment, the company's performance, and the customers' intentions based on the quality of service.

Thaichon et al. (2014) found the SERVQUAL model useful, even when ISP users attributed importance to only four of the service quality dimensions. The findings revealed that all the dimensions positively influenced the customer, but security ranked the highest; support and privacy indicated a direct association with customers' commitment. Thaichon et al. emphasized that cultural implications might limit generalizing the study’s results and recommended replicating the study in different areas. These studies support the importance of using Dr. Lopez’s (2003) existing survey instrument in another location.

Measuring Service Quality and Customer Satisfaction

In measuring the variables selected for the study, many previous researchers (e.g., Ayedmir & Germi, 2011; Calabrese, 2012; Stiglingh, 2013) used surveys for data collection, and others used an integrated approach. An SERVQUAL model survey questionnaire was the most successful instrument to gain information from customers (Calabrese, 2012; Oliver, 2010). In the manufacturing sector, Calabrese (2012) examined the necessary trade-off of service productivity and service quality in a 15-day case study, using the SERVQUAL model. An explorative approach included measuring short-term customers’ perceived service quality as opposed to service productivity. Calabrese stated that the case study design supported the chosen theoretical foundations for the research, provided empirical evidence, facilitated the discovery of hidden phenomena with a survey, but did not support generalization of findings.

Stiglingh (2013) used a qualitative approach to explore the dimensions of the SERVQUAL model in the South African Revenue Service. The data consisted of obtaining customers’ evaluations of the staff’s service quality. Stiglingh collected convenience data using an open-ended questionnaire and received 811 complete responses.

Stiglingh (2013) contributed to Parasuraman et al.’s (1985) work and discovered that consumers ranked their perceptions of service quality as satisfactory in responsiveness, assurance, tangibles, empathy, and reliability above the other dimensions. Stiglingh stated that the analysis provided relevant information to improve service through communications with customers. Business owners who measured and understood their customers' attitudes and expectations toward quality of service could bridge the gap and gained a competitive advantage (Stiglingh, 2013).

Ayedmir and Germi (2011) asserted that some financial companies in Turkey did not meet their customers’ expectations of the SERVQUAL model. Ayedmir and Germi conducted a quantitative study of exporting firms and distributed a questionnaire based on the SERVQUAL to 706 customers in Turkey. The focus of the questions was on the potential influence of customers' perceptions of service quality on satisfaction on purchase intention. Ayedmir and Germi found significant statistical inadequacies in the provision of service that the Turk Eximbank’s customers expected and received. Results indicated that customers’ perceptions of the quality of service did not change based on company size or sector.

When investigating gaps in the quality of e-financial services based on customers’ perceptions and expectations, Carrasco, Muñoz-Leiva, Sánchez-Fernández, and Liébana-Cabanillas (2012) concurred that the SERVQUAL model was one of the most successful tools to measure service gaps. After conducting in-depth executive interviews of service firms and providing basic SERVQUAL questionnaires to customer focus groups, Carrasco et al. found that human perceptions were uncertain and recommended that researchers need to use an integrated fuzzy SERVQUAL model to understand customers’ opinions. Carrasco et al. found the combined methodology appropriate when comparing companies' performance over time.

Liu et al. (2015) used the fuzzy SERVQUAL model theory to measure service quality and solve applied decision-making problems. Liu et al. distributed a survey to 405 randomly selected participants, over 3 weeks and with near 100% participation rate, generated data for analysis of service quality in the Certifications and Inspection industry in China. The results indicated several gaps existed between the customers' service quality expectations and perceptions, consistent with Parasuraman et al.'s (1985) service quality dimensions. Liu et al. concluded that the organizations did not meet the needs of customers who sometimes went to another organization. Liu et al. identified areas for improvement and recommended that leaders enhance resources to improve customers' perception of the company's image.

Quality in a service created a connection between the company and its' customers. In a Philippine commercial bank, Zalatar (2012) analyzed five dimensions of the SERVQUAL model with a focus on gender differences in customers' perceptions of the quality of banking services. A sample of 96 banking customers received a two-part questionnaire built on a Likert-type rating scale with anchors from *1* (strongly agree) to *7* (strongly disagree) and a scoring range of 100 for each dimension. The results indicated that men and women differ in the importance they gave to dimensions. The extended study knowledge of customer satisfaction and loyalty also included suggestions to improve relationships with customers to retain them. Company leaders should continually measure service quality to understand customers' concerns and improve customer satisfaction (Zalatar, 2012).

Ayedmir and Germi (2011) found a survey useful to acquire the necessary answers to their research questions, especially to describe, generalize, and characterize a larger population. Calabrese (2012) found that self-administered surveys helped gain a broader sample size. According to others, standardized surveys were effective measurement tools (Thaichon et al., 2014; Zhao, Lu, Zhang, & Chau, 2012). Liu et al. (2015) and Suwerez, Cusumano, and Kahl (2013) found that surveys provided superficial information and did not necessarily provide adequate information to explore a complex topic. Survey research studies showed strong reliability and weak validity (Mende, Bolton, & Bitner, 2013). Liu et al. (2015) considered strengths the flexibility of surveys and their ability to generate large samples would aid in providing reliability and validity of the research.

Service Quality Model

Parasuraman et al. (1985) established the SERVQUAL model to measure the quality of service in organizations, using the following 10 dimensions: (a) tangibles, (b) reliability, (c) responsiveness, (d) competence, (e) courtesy, (f) security, (g) access, (h) communication, (i) credibility, and (j) empathy. The scale measured the disparity between expectation and performance as a way to bridge the gap in quality between the service rendered and service received (López-Alarcón, 2003). The dimensions of the SERVQUAL were designed to help organize, analyze, and interpret the gaps in quality of the service that business institutions offer and the service that customers receive.

The SERVQUAL model helps organizational leaders understand their customers' perception of service quality. Parasuraman et al. (1985) described the dimensions of customer satisfaction as service quality based on customers' requirements. The SERVQUAL model includes the following dimensions:

1. Tangibles: Appearance of the physical facilities, equipment, personnel, and communications materials.
2. Reliability: Ability to perform the promised service dependably and accurately.
3. Responsiveness: Willingness to help customers and provide prompt service.
4. Competence: Possession of the required skill and knowledge to perform the service.
5. Courtesy: Politeness, respect, consideration, and friendliness of the contact personnel.
6. Credibility: Trustworthiness, believability, and honesty of the service provider.
7. Security: Freedom from danger, risk, or doubt.
8. Access: Approachability and ease of contact.
9. Communication: Keeping the customers informed in the clear language they could understand and listen.
10. Empathy: Making the effort to know the customers and their needs. (Parasuraman et al., 1985, p. 47)

Customers' Intention to Switch Service

Operationalization of customers' intention is the likeliness that customers went to another company because they received poor service in their current business organization. López-Alarcón's (2003) survey included the dependent variable of customers' intention with six added questions on a Likert-type scale, rated from 1 (*extremely likely to leave*) to 10 (*not at all likely to leave*) in several time frames. The literature consultation indicated that service quality surveys not only generated information primarily on customer satisfaction but also customer loyalty and intention to switch service. The following studies supported using customer intention as the dependent variable in this doctoral study.

Hussain et al. (2015) stated that clients' overall satisfaction consisted of their perception of service quality combined with their connection to brand loyalty, and overall satisfaction determined the customers' intention to switch service. Hussain et al. investigated the linkage between service quality, customer satisfaction and expectations, perceived value, and brand loyalty in the Dubai airline industry. A self-administered primary questionnaire generated data on six service quality dimensions.

After completing the data screening, Hussain et al. (2015) examined 253 completed surveys and found a direct relationship between customer loyalty and customer satisfaction. Hussain et al.'s results showed statistical significance in the three exogenous constructs: perceived value, image, and service quality. The authors concluded that satisfied customers were loyal to a company brand and did not contemplate leaving the company for better service elsewhere, but emphasized the limitation of the results to their industry, which precluded generalization.

According to Gamboa and Goncalves (2014), customer brand loyalty, improved a company's performance with repeat business. Gamboa and Goncalves collected 401 responses from Portugal's Facebook customers to identify the key drivers of customers' loyalty. The findings showed that, once consumers identified with a brand, the consumers remain loyal because they were satisfied with the quality of the service they received. The conclusion was that the most important driver of customer loyalty was customer satisfaction. Reliable communication channels between organizational leaders and customers forged a strong client-brand relationship (Gamboa & Goncalves, 2014). A satisfied customer remained loyal to a company and did not switch service; therefore, discovering the drivers in the customers' intention to switch service were important as the dependent variable identified in the research problem of this study.

Martínez and Del Bosque (2013) hypothesized that corporate social responsibility (CSR) and customer loyalty positively influence customers' trust. In a quantitative empirical study, Martínez and Del Bosque received 382 surveys from respondents selected among Spanish hotel consumers and measured customers' perceptions, intentions, identification, trust, loyalty, and satisfaction in 7-point Likert scale with multiple items. Customer loyalty was the main predictor variable that demonstrated a great power of trust among the customers. Martínez and Del Bosque recommended that company leaders design programs to reinforce customer loyalty by emphasizing the company brand.

In the Depok area of Indonesia, Minarti and Segoro (2014) investigated customer satisfaction and loyalty, switching costs, and trust in the brand; they identified cost and potential risk as the uncertainties that customers perceive as adverse purchase consequences. A multiple regression descriptive analysis with 100 questionnaires indicated that customer satisfaction and the costs involved in switching companies significantly affected customer loyalty. Minarti and Segoro concluded that customers were not loyal when they were not satisfied, a situation leading to increased costs.

Nagengast et al. (2014) investigated customer satisfaction and switching costs with a sample of 276 randomly selected customers from retail banks in Europe. The results confirmed Minarti and Segoro's (2014) findings that satisfied customers were loyal customers. Satisfied customers were less likely to switch service, which lowers a company's switching cost (Nagengast et al., 2014).

According to Sengupta, Balaji, and Krishnan (2015), brand reputation impacts the customers' expectation of service performance and could influence customers' behaviors such as switching service. In an experimental study with 260 graduates in the airline services, Sengupta et al. investigated the impact of poor service on a company brand. Results indicated that poor service quality, increased customers' intention to switch service and suggested that companies developed strategies to lower the negative implications and improve customer satisfaction. Sengupta et al. stated that company leader who understood the customers' intentions and maintained a positive relationship with customers could prevent service failures and loss of customers.

According to Roggeveen, Tsiros, and Grewal (2012), customer satisfaction in business means exceeding customers' expectations. Results from168 undergraduate students indicated that unsatisfied customers were less likely than satisfied customers to continue purchasing a product or service. Roggeveen et al. emphasized that to increase customer loyalty, company leaders must raise their standards for customer service and had a recovery plan in place. When leaders in a corporation anticipated and addressed problems, consumers increased loyalty (Roggeveen et al., 2012).

Customers' intention as the dependent variable was essential for this research study of the banking industry. Leaders must understand customers' purchasing behaviors, loyalty, brand identity, satisfaction needs, the meaning of quality in service, and the implications of customers' intentions about staying or leaving. The literature review contained several key constructs that link customers' intention to overall satisfaction, validating the use of customers' intention as the dependent variable. Analyzing service quality, customer satisfaction, and intentions were recommended as a continual process of the gaps in perceived and expected services needs were constantly diminishing. Some companies were not meeting customers' expectations and would benefit from the knowledge of customers' intentions, supporting the need for further study.

Customers' Intention: Potential Risk

Understanding service quality risk, customer satisfaction, and customers' intention can aid leaders in increasing corporate efficiency. H. S. Yoon and Steege (2013) stated that technology added to the banks' potential risks of customers' information being hacked, especially since the banking systems store and maintain sensitive personal financial information. In a quantitative study based on four of the service quality dimensions, H. S. Yoon and Steege hypothesized that security and usability during Internet activities was a concern for the customers. H. S. Yoon and Steege focused on customers' perceptions and analyzed data from 125 questionnaires to evaluate risk in online banking. The results indicated that customers perceived security as a banking online risk. However, when the online communication through websites was user-friendly, customers' intentions improved, which increased trust and integrity in the company. H. S. Yoon and Steege recommended strong communication through awareness programs; would provide potential benefits for business leaders in this study. Security and communications, service quality dimensions, indicating the study's relevance in identifying the customers' intentions and the company's perceived risk.

According to Flint et al. (2011), customers expected company leaders anticipate their needs, continuously improve and provide quality service. Flint et al. investigated customers' perceptions, value, loyalty, and anticipating customers' needs while conducting two separate sampling, analysis and compared results. Flint et al.'s first study sampling was a random selection process generated 414 respondents and 20 random nonbiased telephone respondents. In the second study, Flint et al. received 228 surveys from purchasing agents. Findings from both studies confirmed that customers expect organizations to be better than their competition at creating customer value and service quality. Other results indicated a close association between customers' anticipation and customer satisfaction and loyalty, which influences customers' intentions.

Mende et al. (2013) investigated the connection between customers' close relationships with business, repeated purchase intentions, and customer loyalty. Mende et al. found the risk of negative customers' intentions reduced with increased customers' relationship communication. Mende et al. distributed a quantitative survey, sampling 1,199 insurance customers and examined 3 years of purchase records for 975 customers. The results showed customer relationships somewhat increased cross-buying behaviors.

Mende et al. indicated that managers might improve customer satisfaction through improved marketing activities. Mende et al. found that evaluating customer satisfaction added benefits through satisfaction survey. The customers provided feedback help the market promoters in forecasting products for future sales. The management of customer satisfaction was essential for business leaders to understand the customers' intentions and develop successful relationships.

With customer satisfaction, business, and financial performance as a theoretical foundation, Williams and Naumann (2011) conducted a longitudinal quantitative analysis of the quality service relationship between customer satisfaction, customers' intention, loyalty, and company performance. Williams and Naumann hypothesized customer satisfaction positively related to customer retention, actual revenues, and growth. William and Naumann used the collection of quarterly surveys over 5 years to determine that a company leader who invested in creating high levels of customer satisfaction transformed neutral customers into satisfied customers over time. Williams and Naumann contended that business representatives committed to customer satisfaction produced significant improvements in the company revenues and performance. The findings indicated a limitation in the analysis.

Roggeveen et al. (2012), Flint et al. (2011), H. S. Yoon and Steege (2013), and Williams and Naumann (2011) demonstrated the importance of company leaders considering the customers' intentions. Leaders must understand that a company's revenue depends on customers' perception of the quality of service (Williams & Naumann, 2011). The size of an organization did not negate the effects and benefits of customer satisfaction, including customer retention, switching costs, or growth (Mende et al., 2013). The next section of this literature review consists of an in-depth exploration of market structures that explain organizational leaders' overall implemented strategies.

Understanding Market Strategies

Understanding marketing strategies, identify the need for restructuring and wise marketing decisions (García-Herrero & Vázquez, 2013; Kotler, 2011; Wasserman, Reeg, & Nienhaus, 2015). The marketing strategy was a dynamic process, and most leaders resisted the need to change their approach. According to Prabavathi and Gnanadass (2015), business organizations embedded selected strategies in their culture and suggested restructuring impacted suppliers, customers, and other businesses.

Some business leaders considered that a change in market strategy restricted operating cash flow and placed financial constraints on the company (Choi, Yoshikawa, Zahra, & Han, 2013). With a sample of 86 business group affiliates and 359 independent firms, Choi et al. (2013) examined different phases of Korean manufacturing from 1994 to 2006. Leaders participated in the study reported limited operating cash flow in early stages of change, especially in the areas of research and development (R&D). Later stages reflected improvements in the company performance, market shares, and sales. The change in market strategy helped reduce the agency's problems (Choi et al., 2013).

Lages, Mata, and Griffith (2013) investigated changes in international market strategy with a sample of 500 respondents from exporting companies. Lages et al. found that some company leaders reacted strongly to a performance decline. Lages et al. stated that each marketing strategy had its structure and challenges. Some business leaders waited for evidence of financial performance decline to change their marketing strategy. Lages et al. recommended that managers seek customers by exploring opportunities in low competitive markets to maximize customer value. Lages et al. identified limitations in the exporting industry from Portugal.

According to Boz, Yiğit, and Anil (2013), strategy diversification had market efficiencies and performance advantages. Boz et al. examined the relationship between strategy and performance with a combined sample of 232 participants in Turkey and Belgium between 2007 and 2011. A company's implemented strategy created a competitive marketplace with quality in service and the determination of the life cycle of the product or service (Boz et al., 2013). Boz et al. revealed similar characteristics in developing countries with average performance; however, noted limitations in culture, environment, and country.

Leaders understand customers are undergoing a paradigm shift where customers have the opportunity to voice their service experience (Nasution, Sembada, Miliani, Resti, & Prawono, 2014). Nasution et al. (2014) stated the innovation of the Internet and social media led to the most recent marketing transformation. Nasution et al. stated when customers received poor service and voiced their customers' experience online this deters other customers. Poor customer relationships, and negative attitudes toward providers' products resulted in lost business.

To determine whether marketing strategies cause the problem of poor customer satisfaction, I reviewed studies from authors such as Boso, Cadogan, and Story (2012), Cho (2015), and Guo et al. (2014), who described two strategies (product-centric and customer-centric) that were relevant to the study. Some of the key factors in these strategies were customers' expectations, customer satisfaction, brand identity, performance, service quality, and product or service life cycle. A company's finances and its' organizational culture were major factors for organizational leaders' in the strategic selection that best suited the organizational needs, either product-centric or customer-centric.

Product-centric strategy. The product-centric strategy is also known as goods-oriented market strategy. According to Boso et al. (2012), a product-market environment shaped the operational structure. Boso et al. surveyed 830 exporting firms and obtained 212 usable responses that showed the potential to influence performance. Boso et al. stated product-centric company administrators focused their vision on constantly improving and refining their products. Implications for company leaders included hiring external marketing teams and incurred costs because these agencies might downplay the challenges in the product orientation environment (Boso et al., 2012).

Sorescu, Frambach, Singh, Rangaswamy, and Bridges (2011) researched retail business models and found that the business model incorporated a company's strategic goals. The models focused on creating value and selling high-quality products at the right price with a product-market framework for operational efficiencies and effectiveness (Sorescu et al., 2011). Sorescu et al. (2011), the product-market business model contained calculated risks to customers. Sorescu et al. emphasized that the potential to achieve high customer efficiency fails over time as the product-focused model lost manufacturing opportunities. However, an innovative strategy created the potential for industrial competitive advantage (Sorescu et al., 2011).

Some company leaders risk, usability in the product-market development process. Kujik, Driel, and Eijk (2015) examined key methods in product developments in a primary case study in Western Europe. Kujik et al. found some company professionals explored consumers' needs and some conducted external participants' tests. Kujik et al. found usability issues, especially in complex products. Kujik et al. recommended active user communication in the involvement of the design. Kujik et al. stated that a product-market strategy influenced leaders' choice of method for processes such as the development team, design, and user.

Product-centric advertising needed effective communication to reach customers. Lin and Chen (2013) conducted a quantitative empirical research investigation on product placement designs and clients' intention to purchase. According to Lin and Chen, company leaders' communication improved consumer perceptions, intentions, and attitudes toward products, especially when the embedded messages were clear. Lin and Chen emphasized that goods-oriented product required more processes and marketing resources to reach customers, after which participants purchased because of brand awareness. Lin and Chen suggested leaders aligned product, message, and services led to positive clients' perceptions and intentions.

According to Lei and Moon (2015), leaders in product-centric markets benefited from information systems, complex decision-making process when segmenting the market for their product. Lei and Moon conducted a case study of the U.S. automotive industry and gained an in-depth knowledge of organizations’ new product designs for which decisions makers referred to the customers, the unknown variables. Decision makers with limited understanding increased human errors, market product cluster, and forecasted inaccuracies (Lei & Moon, 2015). Product-centric opportunities included developing new products, improved product performance, and the understanding product life cycle. Lei and Moon recommended also agreed with Lin and Chen (2013) that leaders received insights from the end users.

The product-centric strategy caused internal organizational struggle. Auh and Merlo (2012) investigated manufacturing firms’ managers to examine the link between marketing and business performance. Auh and Merlo found misunderstood roles in the organization incurred cost and communication conflicts. Auh and Merlo recommended that leaders mitigate the gap between research and development (R&D) and the marketing department. Auh and Merlo suggested leaders acquired personnel with varied backgrounds to empower decisions, anticipate and address issues.

According to Y. Wang and Tzeng (2012), product-centric companies retained customers by building brand value through media marketing. Y. Wang and Tzeng investigated marketing department managerial services using a questionnaire given to customers sampling products over 3 years to identify brand satisfaction. Y. Wang and Tzeng found the customers’ perceived value of the product influenced the willingness to purchase, and the product-centric strategy lowered consumers’ experience and customer satisfaction.

To explore the importance of customer satisfaction, customer orientation, and competitor orientation in product-centered companies, Guo, Wang, and Metcalf (2014), mailed surveys over 3 months and obtained 187 usable samples from industry chief executive officers (CEO). Guo et al.s' study focused on the relationship between customer satisfaction, customer loyalty, and customers' intentions. The results indicated the importance of the customer and competitor orientation constructs. Guo et al. revealed the need for coordinated efforts to improve customer satisfaction.

Guo et al. (2014) stated even loyal customers purchase the same product from different firms, but successful relationship management decreased clients' intention to switch completely. Based on satisfaction reports, any change in customer value provided a reason to seek a new provider. Guo et al. recommended further research on customers' characteristics in different market environments.

In 2014, De Medeiros, Ribeiro, and Cortimiglia studied environmental sustainability in product-focused market strategy and concluded that disconnected business owners had insufficient knowledge of what customers want and needed. In a rapidly changing marketplace, product offerings were constantly evolving, and influenced customer wants (De Medeiros et al., 2014). In their study, De Medeiros et al. found a gap in management caused a disconnect with customers in an ever-changing environment. De Medeiros et al. agreed with Auh and Merlo (2012) suggestion and proposed that company leaders acquire diverse management strategies and resources to influence the marketplace.

Customer-centric strategy. An alternative strategy for a product-centric market, customer-centric market, that some company leaders employ. With the customer-centric strategy, leaders in organizations developed products or services based on the information obtained from customers (Kotler, 2011). The more organizational leaders know about the customers' changing needs, the more they improved their products and gained a competitive advantage.

According to Verhoef and Lemon (2013), company leaders performed better with a customer-centric focus linked to financial performance than other strategies. Verhoef and Lemon examined key customer value management lessons in emerging trends in which valuing the customers' perspectives reduced complexities in product design. To optimize customer retention, organizational leaders must adopt and implement the strategy of the entire organization. Verhoef and Lemon recommended that organizational leaders train employees to avoid a bottleneck and increased the channel of communication for customer satisfaction.

Competition is a key driver in customer value and loyalty (Chen, 2015). S. Chen (2015) conducted a quantitative study of customers and employees to examine the effects of competition on customer value delivery for customer loyalty. S. Chen stated the competition among representatives was a factor in increasing the customers' value. However, recommended managers fostered sharing experiences in the organizational culture (Chen, 2015). S. Chen (2015) alleged the moderated internal competition improved the relationship between the service counter and customer loyalty for a satisfactory customer service experience. However, S. Chen found an internal competition level had no effect on loyalty.

According to Chathoth et al. (2014), high consumer engagement in companies required a proactive leadership approach when implemented in the organizational strategy. Chathoth et al. conducted 20 executive interviews on the topic of consumer engagement in chain hotels in Hong Kong. Chathoth et al. found the organizational strategies that incorporated high customer engagement, valued their customers' feedback at all stages of operations.

Internally, organizational leaders often empowered their employees to meet customer satisfaction. According to Fu (2013), service conscious Frontline employees were essential to fulfilling the corporate goals. Fu conducted a survey of 500 Taiwanese Frontline flight attendants. Fu investigated the relationship between internal marketing and customer-oriented behavior. Fu's result indicated that the employees represented the organization's overall image to the customers. Fu recommended leaders motivated employee engage customer satisfaction in a customer-oriented market.

According to Torres and Tribó (2011), customer satisfaction influenced brand equity in a company. Torres and Tribó conducted an empirical analysis to measure shareholder value on brand equity and customer satisfaction. Torres and Tribó explained when customer satisfaction was the center of shareholder value, the company's profitability increased. Torres and Tribó identified sample bias in the study. When the customers were the focal point of the company, the customers' identity became the company's brand (Torres & Tribó, 2011).

In general, the marketing department customized content and strategy to fit customers’ needs, while the sales department executed the strategies. Javalgi, Hall, and Cavusgil (2014) investigated the sales efforts relationship between entrepreneurial orientation and customer-oriented marketing. Javalgi et al. (2014) conducted an empirical study to test a conceptual framework, which measured sales, performance, and culture. Javalgi et al. concluded the sales personnel acquired valuable knowledge about their customers and built long-term relationships, especially for future sales. Salespersons played a significant role in exchanging customers’ information with the company (Javalgi et al., 2014).

According to Guenzi, Baldauf, and Panagopoulos (2014), customer adaptive selling improved company sales and performance. Guenzi et al. hypothesized a link between customer direct selling strategy, customers’ intention, and company performance. Guenzi et al. analyzed sales managers in Europe with the expectation that understanding if the customers’ behaviors would positively affect cross-selling and future products. Guenzi et al. found that relational selling practices did not affect performance in the short run, but affected customer loyalty over time. Guenzi et al. recommended further research to measure customer intention and their willingness to support the company’s future products or services.

Gorla, Somers, and Wong (2010) investigated the service quality dimensions association with inter-organizational efficiency in Hong Kong firms. Gorla et al. (2010) conducted a random field survey with 90 accounting managers. Gorla et al. examined the effects on performance when leaders anticipated the customers’ needs and delivered services as promised. Gorla et al. found an immediate effect on performance and satisfaction; the overall quality dimensions, directly and indirectly, impacted organizational performance. Customer-centric leaders paid attention to customers' needs when designing a new product (Gorla et al., 2010). The success of an organization depended on the quality of service and the trained personnel meeting the expectations of customers with services rendered (Gorla et al., 2010). Gorla et al. (2010) emphasized that the customers maintain the internal and external focus of the brand in the customer-centric organizational community.

S. Gupta (2012) analyzed the strategic model in a case study of Indigo airlines. S. Gupta indicated that if employees' attitudes and perception differ, the company profits were short-lived. S. Gupta recommended leaders communicate and trained employees about the organizational culture, the customer as the value brand. S. Gupta emphasized that corporate leaders selected employees cautiously and provided adequate training of customers' values. In addition, S. Gupta revealed effective employee branding was a valuable asset for competitive advantage, valued employees, and loyal customers. Branding through a customer-focused company with high levels of quality of service generated customer satisfaction (Gupta, 2012).

The customer-centric strategy consisted of continually analyzing and measuring to boost customer satisfaction. According to Kang and Park (2014), customers' feedback enhanced products and service to meet customers' expectations. To explore the quality of service in a mobile company, Kang and Park conducted an empirical case study. Kang and Park collected data from customer reviews and evaluated subjective attributes, using polarity score. Kang and Park’s study results indicated that feedbacks helped to improve service operational procedures, but failed to provide study’s reliability of findings.

To determine if customers’ feedback revealed their intentions, Cho (2015) hypothesized that the customers’ service quality perceptions in the fulfillment of orders positively affected repurchase intentions. Using a 10-point Likert-type scale in an online survey, Cho obtained data from 306 customers, who rated their experiences after they purchased online until the order delivery. Cho found valid, reliable, and significant results from the customers' perceptions that service quality delivered influenced repurchase intentions. Cho’s recommendation for managers included ensuring an excellent service experience for customers. The results of this study emphasized the importance of customer satisfaction, loyalty, and intention as direct sources of profitability.

Other researchers had identified challenges and long-term effects of the customer-focused strategy. Interactions with customers provided valuable as well as many opportunities for mistakes; according to Angelis, Parry, and Macintyre (2012), who analyzed the complexities inherent in customer service in a customer-centric environment. Angelis et al. (2012) were apprehensive of companies' ability to sustain a competitive advantage over time in a changing environment.

Therefore, Angelis et al. (2012) asserted leaders invested in hiring and training skilled staff to respond to customers’ requests. Angelis et al. recommended that leaders establish limitations while meeting quality standards and customer expectations in service operations. Angelis et al. emphasized that organizational leaders incorporate a system to reduce employees’ errors and avoided sacrificing performance to provide customer satisfaction.

Jung and Yoon (2013) investigated customers’ attitude towards service rendered with 69 employees and 258 client surveys in a family restaurant located in Seoul. Results of a descriptive statistical analysis indicated a cause-and-effect relationship between the variables. More results that were important showed that employee satisfaction increased customer loyalty with customer satisfaction meditation (Jung & Yoon, 2013).

In a qualitative case study, Biggerman, Kowalkowski, Maley, and Brege (2013) investigated customers' resolution processes with data from 28 semistructured interviews in the mining industry. Biggerman et al. explored leaders’ creation of customer solutions, used the NVivo 9 software for analysis and triangulated the results with external sources. Biggerman et al. found some solutions did not guarantee customers’ loyalty and leaders must develop innovative skills to generate customer satisfaction. Biggerman et al. concluded that leaders must be aware of long-term implications for market shares when clients’ needs and perceptions about a value change. In addition, suggestions from customers helped to improve operations processes, product development, advance efficiencies, and service quality (Biggerman et al., 2013).

Summary of Section on Product-Centric and Customer-Centric Strategies

In a product-centric marketplace, organizational leaders often focused on the excellence of their product development and ignored the customers' needs in a constantly changing environment. Customer satisfaction was not the goal in the product-centric strategy. The focus of this business structure was on gaining customers through marketing, product preferences, and limited product competition.

Decision makers did not fully understand the unknown variables of customers' needs, intention, and loyalty. Most researchers recommended acquiring decision-making tools, diverse management styles, and brand marketing advertising to sway the customers to the product. However, the suggested strategies, increased overhead, limited product shelf life, reduced overall service quality, customer satisfaction, and performance. Benefits included product segmentation, constant improvement of the product life through performance, and the creation of new products.

In the customer-centric marketing strategy, leaders focused their product and service on customers' wants and needs. Organizational leaders strived for customers' satisfaction, loyalty, retention, and brand identity. This strategy increased companies' customer base and the potential for future product and sales. Some research findings showed that customers demand change. Other aspects of the customer-centric model lacked resources to meet the demands of innovation and the implications for market shares. In general, a customer-centric company philosophy strived for customer satisfaction with meeting customers' expectations at all stages.

The literature review provided an explanation of the explored marketing strategies: product-centric and customer-centric. Each strategy maintained risks and rewards for the company structure, culture, leaders, and its' customers. The research findings confirmed that the each selected strategy had the potential to threaten service quality and customer satisfaction as well as provide potential solutions to counter the risks.

Banking: Customer Expectations

According to Cortiñas, Chocarro, and Villanueva (2010), advancements in technology created new communication avenues for companies to interact with customers. Banking customers were engaged in multichannel, technology-based behaviors to manage their products. Cortiñas et al. examined a potential association between customer relationships, and multichannel behaviors and financial services to 455 randomly selected customers whose transaction information from September 2005 to September 2006 became available from financial industry records in Spain.

Cortiñas et al.'s (2010) results indicated that 97% of banking customers engaged in multichannel behaviors. Cortiñas et al. expressed level security concerns and recommended that business leaders, create a safe, user-friendly interface to communicate with customers and provide personalized options with the goal of encouraging banking customers' purchasing behaviors and meet their expectations. The results further indicated that customers continue to use bank locations. Cortiñas et al. emphasized the importance of changing physical branch strategy into service centers and increase customer relationship management. Cortiñas et al. suggested future research on customers' perceptions and attitudes.

Vivekanandan and Jayasena (2012) investigated the customers' expectation levels of the product or service bank leaders offered and found that bank leaders had improved strategies to regain customers' loyalty and trust. In many countries, online banking, a sense of security, the reputation of the bank, and convenience were among customers' preferences. Vivekanandan and Jayasena conducted a quantitative survey in the Colombo District with 404 participants identified with snowball sampling. The results indicated that the banking customers valued service quality, convenience, and electronic services more than the financial benefits the banks offered. Vivekanandan and Jayasena's findings suggested that customers' valued of human contact and technology increased the customer service gap, supported the need for this study.

Blocker et al. (2011) proposed that actively engaging customers to share their perspectives helped companies to offer a product or service in response to the customers' current and future needs. Blocker et al. conducted in-depth qualitative interviews with 10 managers on the topic of clients' opinions. The goal was to find ways of adding value to the customer- provider relationship with a responsive approach. The findings supported the concept and indicated that, if the company leaders timely responded to customers' needs, attitudes improved, and opportunity for new services developed.

Blocker et al. (2011) conducted another study with 800 business customers from India, Singapore, Sweden, the United Kingdom, and the United States to compare the concept of linking customer satisfaction to loyalty in diverse countries and cultures. The results supported connections between customer value, satisfaction, and loyalty, and revealed significantly lower proactive customer orientation values. When providers anticipated the customers' desires, then met and exceeded customers' evolving needs, providers generated greater customer satisfaction (Blocker et al., 2011). Despite the possibility of repeated business from returning satisfied customers, leaders maintained concerns about incurring increasing costs. Blocker et al. recommended customer satisfaction and retention as a significant exploratory study area, supporting this study research.

Leaders implementing error management in service delivery influenced customer satisfaction and purchase intent (Guchait, Kim, & Namasivayam, 2012). Guchait et al. (2012) investigated customers' perception through service failures and the effects of service recovery processes on the customers' satisfaction and behavioral intentions. The study design was experimental; 221 participants from the U.S. Northeastern University completed a Likert-type scale survey. Guchait et al. assigned the survey randomly to participants in eight restaurant experimental service failure conditions.

The variables included apologies by Frontline managers, customer satisfaction, behavioral intentions, perceptions of control, and fairness (Guchait et al., 2012). The results indicated a significant relationship between satisfaction and behavioral intentions. Service recovery processes yielded greater results with the organizational commitment to service quality (Guchait et al., 2012). The study findings supported customers' expectation of satisfaction even after a service failure.

Customer Satisfaction Importance in the Corporate World

Researchers examined the impact of word-of-mouth communication among customers in the corporate world. The developments in technology and social networks allowed customers to inform companies and other customers about their concerns (Yap, Soetarto, & Sweeney, 2013). Yap et al. (2013) distributed a questionnaire to investigate financial services to 201 undergraduate students in Australia. The data indicated that the customers' motives for sending positive or negative feedback enhanced a company, product or service, and to help or warn other consumers. Yap et al. stated that managers should be aware of the effect of word-of-mouth messages on business. Yap et al. recommended business leaders used social norms to communicate to support a culture of open and constructive feedback.

To remain competitive, corporate decision makers must understand the factors that increased customer repurchase rate. S. Chen (2012a) examined relevant issues in fuzzy cognitive mapping forecast outcomes with nodes representing concepts or concerns. S. Chen developed a questionnaire to investigate attributes such as perceived value, overall service quality, and customers' purchase intentions. Results indicated that consumers form expectations towards a product based on intrinsic and extrinsic stimuli. S. Chen stated that perceived value explained customer behavior in the service industry. Behavioral intention confirms interaction, such as customers recommending a product to family and friends, becoming repeat customers, spending more time and paying more at a store because they had positive attitudes towards a product (Chen, 2012a).

Yaşlıoğlu, Çalışkan, and Şap (2013) investigated the relationship between innovation in-service process, administration, customer value, and perceive service quality. Yaşlıoğlu et al. administered a survey and sampled 1,117 employees of the largest call center in Turkey using a survey. The results indicated that the perceived values influenced customer value; customers created their image of the company based on their experience, and the company's performance increased when customers identified with the company brand. The study findings revealed that corporate benefits grow when a satisfied customer perceived value translated into customer retention.

Gorry and Westbrook (2011) reviewed the literature to examine the relationship between the company structure and customers as a way to increase customer value. In customer-centric organizations, training defines employees' interactions with customers. Gorry and Westbrook recommended leaders to empower Frontline workers to solve the customers' concerns and make customer care the organizational commitment. Leaders used technology to reduce costs, but technology limits interactions with customers. Gorry and Westbrook provided Apple, IBM, and Nordstrom as exemplary customer satisfaction companies.

Customer care strategies included supporting, empowering, and training Frontline workers, using technology to improve communication channels, and joining the conversations. Gorry and Westbrook (2011) emphasized that greater customer satisfaction means loyal consumers, increased customers' repurchase intention, and referrals. A 1% increase in customer satisfaction in a large U.S. company translated to average potential future earnings of $55 million (Gorry & Westbrook, 2011). Gorry and Westbrook recommended that leaders implement training and service quality programs, listen to customers' feedback, and tracked the customers' perceptions of service quality.

Theoretical Framework

The primary objective of the presented theoretical framework provided company leaders with an understanding of the communication channels that influenced the customer-company relationship dynamics. The concepts showed decision makers how the integrated processes applied effectively solved the customer satisfaction issues and improved organizational success. The study theoretical framework included two theories that applied to business: customer relationship management theory (CRM) and adaptation level theory (AL).

Customer Relationship Management Theory

McGarry (1953) pioneered the customer relationship management theory (CRM) and investigated the elements of the organization, buyers, suppliers, and customers. The theory offered an explanation on the principle that the increased quality of customer relationships increased profitability for a company. McGarry's applied concept helped leaders analyzed and improved quality service processes to optimize the company performance.

Researchers expanded on McGarry's (1953) work, which incorporated the change in technology. The theory produced an application of CRM as a software database that managers used to access, record, maintain, store, and analyze information about buyers, suppliers, and customers (Matiş & Ilieş, 2014). Peck, Christopher, Clark, and Adrian (2013) described CRM as a core framework for organizations that linked buyers, intermediaries, and customers to promote, acquire, retain, and satisfy the customer's needs.

According to Rababah, Mohd, and Ibrahim (2011), CRM - an innovative strategy, involved a constant flow of information to firms about customers' needs. Managers used the information to deliver, support, and evaluate the process and increase customer satisfaction through long-term relationships (Rababah et al., 2011). One of the key benefits of building relationships with customers was the enhancement of current products and the potential creation of future products through the evaluation process (Rababah et al., 2011). The evaluation process included important information for decision makers through customer feedback (i.e., information about current product and service, how to improve systems, customers’ wants and needs) (Rababah et al., 2011).

Through the CRM philosophy, organizational leaders customized the service, build relationships, and developed needed and user-friendly products for better service quality and customer satisfaction. Entrepreneurs implementing the CRM principles recognized the significance of the customer-centric strategy and maintained a high level of service quality. The two key constructs in CRM that applied to this study were (a) customer-company relationship and (b) organization profit chain that included service quality, customer satisfaction, loyalty, retention, and profits.

Customer-company relationship. Implementing CRM in the company culture, assisted in gathering information, offer products, and service to meet the customers' needs (Matiş & Ilieş, 2014). Matiş and Ilieş (2014) applied the CRM intelligent system focused on the Romanian insurance markets, using the European framework. Matiş and Ilieş analyzed the key factors of the industry with secondary data and found that the system improved the customer relationship and reduced product cross-selling time. Matiş and Ilieş concluded that for the organization to gain maximum effectiveness, CRM must be the company central system.

According to Tohidi and Jabbari (2012), CRM connected customers, stimulated company growth and provided customer satisfaction. Tohidi and Jabbari described the process as analytically, relationally, and operationally. Tohidi and Jabbari explained the analytical process was the construction of the database with the information about customers that sales managers gather. Tohidi and Jabbari expressed concerns about mixing the integration process with other systems and emphasized comparing customer retention costs with the process of obtaining new customers. Tohidi and Jabbari's overall assessment of CRM was that the process improved organizational effectiveness.

Khodakarami and Chan (2014) conducted a survey of business school experts to explore how CRM systems supported customer knowledge creation in an electronic, health, and education organization. A collaborative user of the CRM system facilitated the flow of a two-way customer-company communication. Khodakarami and Chan confirmed that CRM allowed customers to share feedback about their experience of the service and provided enhanced knowledge about the customers. Customer feedback facilitated employees to learn, develop, and solve problems (Khodakarami & Chan, 2014). Some industry leaders used CRM to build strong customer relationships, maintained competitiveness, and increased customer retention; others gain useful information about customers' intended behaviors.

Organization profit chain. Steel, Dubelaar, and Ewing (2013) investigated the first 12 months of the implementation process of the CRM projects in the government industry in Australia and New Zealand. Steel et al. sampled 37 managers, who participated in interviews on the transformation of the industry, organization, and customer in the CRM projects. According to Steel et al., organizational leaders implemented the CRM strategy as a reactive approach to performance decline and customers' competitive environment. Steel et al. revealed that leaders customized CRM as a long-term strategy because CRM generated no change in the 12 months in the performance of the company and industry. However, customer value, relationships, and service quality increased, which satisfied the needs of customers and the organization (Steel et al., 2013). Steel et al.'s findings indicated that enhanced customer relationships and improved service quality in an industry provided evidence to support customer retention and loyalty.

Chang, Wong, and Fang (2014) investigated how CRM strategy translated into organizational performance. In Korean firms, 209 sales associates completed a survey. Chang et al. found building relationships with customers increased customer satisfaction, which improved overall profits. The statistically significant results supported the study.

Wu (2013) investigated the antecedent of customer complaints behavior for online shoppers. Wu used random sampling of 1,017 participants and gained 668 respondents. Wu found customer satisfaction mediated intentions, and customers' perceptions of the company emerged as an essential variable, linking customer satisfaction with complaint intentions. The results indicated that CRM improved service quality and customer satisfaction, which lowered customer complaints, enhanced retention, loyalty, and repurchase (i.e., profits).

Garrido-Moreno, Lockett, and García-Morales (2014) conducted a quantitative study of the CRM application success with 750 hotels from the United Kingdom and Spain. Garrido-Moreno et al. found CRM implementation enabled the organizational success, through organizational profits, when using the performance as a predictor.

Leaders implemented CRM to improve performance, gained an additional value with higher levels of organizational commitment.

Adaptation Level Theory

Helson (1964) developed the adaptation level theory (AL) on the principle that people translated familiarity from experiences into a norm or point of reference for current perceptions and behaviors. The theory explained customers' decisions to purchase and the choice of company to buy. The AL concept provided business leaders an explanation of the customers' actions, purchase intentions, customers' inspiration to change expectations, perceptions, and buying needs, ultimately their loyalty.

Ackere, Haxholdt, and Larsen (2013) developed a behavioral model that analyzed customers' communications to enhance the adaptation process. Ackere et al. investigated the long-term effects customers' waiting-time had on the customer acquisition and retention. Ackere et al. observed 200 customers, determining that customers' waiting-time influences the new customers' perception and the quality of service for the potential new customers. Ackere et al. found people became customers through positive experiences for a current customer based on satisfaction levels. Potential customers evaluated a company, as they perceived it (Ackere et al., 2013). Banking customers in Jamaican may perceive the company poorly due to the service the customers received and may beadaptedg to the poor service.

The loss of one customer influenced many other customers toward leaving the company. Marketing strategies such as advertising, branding, and service should coincide with the organizational goals. A change in service affected a customer's perception of the company, and the customer adapted to the service received (Wu, Chuang, & Hsu, 2014). Helson’s (1964) AL explained human responses when a change in external stimuli occurs.

Ireland and McKinnon (2013) applied AL to postdevelopment in third world countries. Ireland and McKinnon (2013) focused on the influence of climate change and investigated how peoples' perceptions adapted to the environment. A focus of the study was individuals facing challenges from an external mediator and possible repercussions on the action of other people. The principles in AL applied to the service industry and assisted company leaders who did not understand the impact of innovation on customers, the unknown variable.

Helson’s AL was essential to understanding inconsistencies between a company marketing team and its consumers about advertisements, customer uncertainty, communication, and customer satisfaction. For example, when a client visualized an advertisement about a product or service from one company, the customer developed an expectation that the company must meet. The theory assumed that the consumer adapted to the service received if discrepancies occurred between service rendered and the customer’s expectations.

Customer motivation and influence. Companies’ leaders who implemented AL theory changed the organizational culture. Cultural perspectives influenced customers in the global market. Pearce and Wassenaar (2014) studied the adaptation of employees and its effects on customers. The results indicated that employees who were motivated treated and served customers well. If leaders did not train and motivate the employees, the results directly influenced customers negatively. Customer dissatisfaction damaged the company brand, and performance (Pearce & Wassenaar, 2014).

To test customers' perceived value, D. Lee, Kruger, Whang, Uysal, and Sirgy (2014a) studied customer validation in the South African tourism service with a regression analysis of the 10 dimensions in the SERVQUAL model. D. Lee et al. (2014a) found that customer perceived value influenced customer loyalty and customer satisfaction. The value of customer satisfaction, the importance of perception, and good customer relationships were successful attributes for a company. According to D. Lee et al., when customers' perceived needs coincide with their expectations after the delivery of a service, loyalty and satisfaction were ensured. Organizational leaders who incorporated customer validation in the corporate culture benefited because they identified with the brand, the company performance, sales, and profitability increased.

According to Kung, Ho, Hng, and Wu (2015), organizational changes improved the effectiveness of customers' adaptive behavior and generated intention. Kung et al. investigated the cost, efficiency, and customer satisfaction drivers in a case analysis. The organization management team was the key that influenced customer satisfaction in the company.

Kung et al. (2015) recommended that managers develop a visionary perspective as the internal and external foundation of the company to which employees adapted. Changing the interactions between the company staff and customers in the adaptation process also changed the perceptions and of actual service rendered. Adaptive change to solving customers' service quality problems in the organization culture improved performance, brand identity, and customer satisfaction.

Low, Lee, and Cheng (2013) investigated the relationship between customer satisfaction as social and economic satisfaction about price. A sample of 248 retailers on business practices in Taiwan completed a survey. The results indicated a significant relationship between social and customer satisfaction. The customers who adapted to the company brand socially and were satisfied were less likely to leave the company for a bargain elsewhere. These results supported the hypothesis that the social adaptive process improved customer satisfaction.

Customers' stimuli and intentions. Incorporating the adaptive process, leaders should consider how customers perceived the product and the customers' intentions about the product. Customer perception influenced a brand. Friend and Johnson (2014) explored the primary constructs that contributed to customer relationship, analyzed customer perception, and relationship using the adaptation process. Findings revealed that proactive customer relationship management, increased customers' perception of the company. When customers trusted the company and identified with the company brand, this behavior translated into customer satisfaction, repurchase intention, and service referral increased.

In 2010, Chebat, Kerzazi, and Zourrig emphasized that the implications of poor customer satisfaction on a company's image slow the progress and impacted customers' perceptions. Chebat et al. sampled 300 customers from 39 countries. Chebat et al. found dissatisfaction with an organization spreads quickly, resulted in an immediate increased in costs and a decline in the corporate market shares. Customers’ perceptions form from their most recent experience with the company.

Company leaders implemented systems to provide customers with positive experiences for future purchases (Kuo & Chou, 2012). According to Kuo and Chou (2012), customer satisfaction also derived from emotions felt in service recovery encounters. While studying service recovery, Kuo and Chou found an increased in repurchase intentions and positive word of mouth, which enhanced the number of repeat customers and increased revenue. Customers who had high expectations of a company referred more customers compared to customers with low expectations.

Yang, Sonmez, Li, and Duan (2015) conducted a comparative study of country, industry, and firms with a sample size of 2,151 who completed a questionnaire and 4,302 observations of Chinese netizens. Yang et al. found that adaptation level influenced customers stimuli and intentions, especially the surrounding roles of the country and industries, with the result of increased brand performance. For example, if a customer received a poor product or service and the employee corrected the problem, the customer became satisfied and continued to trust the company brand. If the employee did not rectify the poor service, the customer became a dissatisfied customer, which, over time, costs the company. Company leaders who understood the adaptation level theory and customer perception gained a competitive advantage, especially with a plan in place to regain customers' trust.

Aligning Framework

The theories are aligned customers and business leaders in internal and external environments achieve the organizational strategic plan (Chiu, Hsieh, & Kuo, 2012). Maximizing the value of a customer helped improve business practices (Verhoef & Lemon, 2013). Company leaders should adopt the concept of lifetime value of a customer as the core of the business model. Leaders who fail to make the necessary change observed performance declines in the company’s investment, capital, and business profits (Martelo, Barroso, & Cepeda, 2013).

The 10 dimensions of customer satisfaction played a relevant role in the overall performance and total satisfaction of a company (Agus & Hassan, 2011). The study focused on the customer and customer relationship management and adaptation theory. In a study on the performance, Gomes and Yasin (2013) revealed that building and maintaining a relationship with customers significantly increased a company's service quality and profitability.

According to Kahreh, Tive, Babania, and Hesan (2014), the more marketing paradigms evolved the more important long-term relationships with the customer become. Danjum and Rasli (2012) suggested that leaders in the banking sector evolved their views and practices regarding interacting with customers. Using the appropriate marketing strategy was important because customers adapt to the service they receive, good or bad (Möller, 2013). Business leaders must be aware of customers’ perceptions when improving service quality and the company brand (Jiun-Sheng & Hsieh, 2011).

In the quantitative correlation study, I investigated using the SERVQUAL model examined the relationship between customer satisfaction and service quality in the banking industry in Jamaica. The literature reviewed highlighted the benefits of a customer-focused organizational strategy in organizations. López-Alarcón (2003) explained that the dimensions influenced total customer satisfaction might vary by geographical location and recommended testing in several locations. The study took place in the Jamaican banking industry.

Rival Theories

The three rival theories for the topic of interest were an assimilation-contrast theory, negativity theory, and systems theory. The premise of the assimilation-contrast theory was that latitude in rejection from a customer was limited. Sherif focused on the discrepancy effect and the attitude of a customer (López-Alarcón, 2003). Negativity theory suggested that customers’ expectation has a limit, so any disparity in expectations caused a negative reaction from the customer (López-Alarcón, 2003).

Von Bertalanffy (1972) established system theory in 1950 and expanded his work in 1972 to the general systems theory. Systems theory pertained to an interpretation of organizations as systems and of the belief that each part of the system interrelated with the other parts in a complex process (Volgger, Mainil, Pechlaner, & Mitas, 2015). The focus of systems theory was both on the organization as a whole and on the separate components that together serve the common goal of customers (Von Bertalanffy, 1972).

This approach helped identify problems early and developed plans to remedy a problematic situation. A limitation of systems theory potentially wasted resources when focused on separate entities as well as the whole (Volgger et al., 2015). Qualitative researchers used system theory, which was not appropriate for the study in which this study focused on customers' perception of the service they received, not on the company's relationships with the customers. Another challenge was that systems theory was useful in the fields of science and engineering and not in the banking sector.

Previous research in many different industries, company backgrounds, and regions confirmed the importance of evaluating service quality, customer satisfaction, and strategies to meet customers' needs and expectations. Previous findings highlighted factors associated with service quality and customer satisfaction were customers' trust, connection with a company, and brand loyalty. Other related factors include reduced costs for companies when customers switch to other businesses, customer satisfaction, reduced overhead, and improved profits. A focus in previous research was on the implications of poor service quality and customer satisfaction (i.e., expenses, loss of customers, the need to re-brand, spend to retain customers).

Previous findings indicated that some companies, including in the banking sector, had difficulty identifying the customer satisfaction gap in relationship to the quality of service. No research included the geographical region of Jamaica. Current findings defined service quality as a promise to deliver that creates customers' expectations.

Customers identified with a company only when the quality of service met their expectations. The quality of service leads to customer satisfaction, and when customers were satisfied, they did not switch to other companies. Previous literature provided the foundation for the research problem. Previous researchers used a quantitative survey instrument to test service quality, using the SERVQUAL model, with added sections for customers' intention variable.

Transition and Summary

This section included details of the background of the study problem on the topic of service quality and customers' intention to switch banking service. The review of literature addressed the challenges of dissatisfied customers and increasing switch costs to a company. In the areas of overall business performances, the discussion addressed the importance of customer satisfaction, marketing strategy, customer loyalty, and brand identity.

Section 1 included the theoretical framework selected for the study and the importance of customer satisfaction in many sectors, measurement, methodology, and variables. The literature gap showed essential attributes in customer satisfaction in the organization and the ways an organization achieved customer satisfaction by building customer relationships. Business leaders must understand the customers' perceptions and intentions as well as the effects of customer satisfaction on service quality.

A quantitative correlational design with multiple regression analysis was appropriate to analyze service quality and customers' intention to switch bank in Jamaica. In Section 2, I provide more details about the research project, the purpose of the study, the selected design, sample, and instrumentation. In Section 3, I present and discuss the findings, drew a statistical conclusion of the project, and provided recommendations for future research.

Section 2: The Project

The purpose of this quantitative correlational study was to analyze the relationship between the 10 dimensions service quality and the customers' intention to switch banking service. I outline the study's theoretical framework, adaptation level theory, and customer management theory, and explained how the findings of the study affected social change and contribute to business practices. I review the literature, discuss the findings, and introduce the SERVQUAL model as a tool to confirm the gap between customer satisfaction and customers' intention to leave a business.

Section 2 contains a description of the role of the researcher and the survey tool. Other areas include the research method and design, population, sampling, data collection instrument, a collection of data, organization, analysis techniques, validity, and reliability of the study. Section 2 of the study concludes with a transition and a summary.

Purpose Statement

The purpose of this quantitative correlational study was to analyze service quality and customers' intention to switch their existing banking service in Jamaica. The independent variable was service quality measured by the 10 dimensions of SERVQUAL: (a) tangibles, (b) reliability, (c) responsiveness, (d) competence, (e) courtesy, (f) security, (g) access, (h) communication, (i) credibility, and (j) empathy. The dependent variable was customers' intention to switch banks.

The results of this study were designed to promote positive social change by creating a better understanding of customer satisfaction and its effects on the customer, organization, and industry. Over time, the results of the study might revolutionize the quality of service in banks and perhaps advance in other business industries in Jamaica. Business leaders should be aware of how to meet customers’ needs and avoid problems with the quality of service (Laharnar, Glass, Perrin, Hanson, & Kent Anger, 2013). The study findings might be useful to enhance customer satisfaction and helped educators create educational programs for schools and training seminars for business executives, which might improve social change specifically in Jamaica (Castro, 2011).

Role of the Researcher

The role of the researcher in the data collection process is to act as an independent reviewer who collects, analyzes, and interprets the data (Agus & Hassan, 2011; Ayedmir & Germi, 2011; Bernard & Bernard, 2012). As a native of Jamaica, with limited access to the island, I had no direct relationship with the participants and the topic, as it pertained to the banking industry; this limited my potential for bias. According to Duran and Lozano-Vivas (2015), financial institutions’ restricted policies regarding the privacy of their clients, limited access to customers' information. Contacting the customers directly allowed the participants the freedom to share their experiences in a survey, as suggested by Iseki and Demisch (2012) and Olsen (2012).

I used an online medium, the Jamaican White Pages, to locate information to access potential participants. I took contact information from the White Pages and inserted it into Excel, and then I used an Excel formula and selected people to contact at random. I then called these people and asked for their email addresses for a mass emailing to gather data. Each email then contained the informed consent and a link to the survey. After the participants completed the survey, I received an email confirmation with the survey result. During my research, I followed the Belmont Report’s (1979) guidance for researchers consider boundaries, definition of the role of the researcher and participants, and discussion of risk-benefits, and the selection and participation of human beings in research settings. To protect the participants' welfare, identity, and rights according to the Belmont Report protocol, each participant received an informed consent form about the privacy in study’s participation, as suggested by Baker and Siegelman (2013); Barrett, McCreesh, and Lewis (2014); and Barua et al. (2011).

Participants

The eligibility criteria included being an adult participant belonging to various professions, as suggested by Deng, Turner, Gehling, and Prince (2010); Gao and Lai (2015). The participants must be from the study region of Atta and Mahapatra (2013) and be a Jamaican banking customer at one of the banks on the island of Jamaica (e.g., Jamaica National Bank, Jamaica National [JNBS], Nova Scotia, and other banks within the island). Volunteers agreed to participate in the study by reading the informed consent form and clicking the link to the survey to complete, as suggested by Bernard and Bernard (2012; see Appendix A). The information provided on the informed consent form and in the survey was designed to be easy to read and understand; each heading of the survey contained an explanation.

To contribute to the study, the participants confirmed and approved the email invitation, in alignment with, as suggested by Low et al. (2013) and Pirvu, Duminicăb and Nenu (2014). To establish a working relationship with the participants, I used the Jamaican online White Pages and contacted randomly selected individuals with a telephone script (see Appendix B). I requested the participants' email address and sent an email with the informed consent form that explained their ethical right to stop their participation at any time.

The email to prospective participants further explained the study and the importance of their responses. The prospects who agreed to participate did so by providing their email address and then taking the survey by clicking the link and completing the survey. After the participants completed and send the verified survey, they received an email confirmation thanking them for their participation.

Research Method

I used a quantitative research method for this study, in alignment with Bernard and Bernard's (2012) recommendation that quantitative studies were appropriate for statistical analysis. Quantitative analysis consists of using a mathematical way of searching, presenting, and ensuring data results (Bernard & Bernard, 2012). Hanafizadeh, Keating, and Khedmatgozar (2014) conducted a study using qualitative methods to investigate the banking systems and found that, while using qualitative observation was useful, sometimes a mixed methods approach with both quantitative and qualitative methods was necessary. Qualitative research ascertains theory while the mixed method is a combination of qualitative and quantitative research (Barratt, Choi, & Li, 2011; Harrison, 2013). These methods were not appropriate for the research question and the hypotheses of this specific study, and were therefore rejected.

Westerman (2014) argued that quantitative research method supports and tests existing theories, and is used to seek statistical validity. Pluye, Gagnon, Griffiths, and

Johnson-Lafleur (2009) asserted that qualitative research through interviews involve obtaining a narrative of participants' personal experiences and exploring theories. Researchers using qualitative research asked open-ended questions about participants' experiences, practice-observation, or develop a case study (Bernard & Bernard, 2012). Quantitative research is the best method to determine whether a relationship existed between two or more variables (Chesney & Obrecht, 2012; Karadas, Celik, Serpen, & Toksoy, 2015). Quantitative research was the best-suited research method for this study for the following reasons: (a) the research question required to establish statistical validity through a data collection instrument, (b) the theory tested already existed, and (c) the goal was the examination of potential relationships between variables.

Research Design

Based on the selection of the quantitative method, I determined that the viable design options included a correlational study, descriptive study, and experimental study. A correlational design is appropriate for testing hypotheses. Correlational research assists researchers in identifying the strength of a relationship between two or more variables (Coman, 2015; Tudor & Georgescu, 2013; Zalatar, 2012).

The intent of this doctoral study was to investigate the relationship between 10 dimensions of service quality and the customers' intention to switch service. The SERVQUAL model survey study followed the Parasuraman method, which involved (a) testing one or more hypotheses, (b) conducting an online survey, (c) using a Likert scale, and (d) conducting random sampling. Selection of the correlational design aligned with the focus of the study.

A descriptive summary design was a possible option for the research process; however, there were aspects of this design that did not fit with the foundation of this study. A descriptive summary draws on characteristics regarding a population or the phenomenon of interest of a study (Toufaily, Ricard, & Line, 2013). Researchers who use a descriptive summary design do not begin with a hypothesis, but rather develop the hypothesis after data collection (Goh et al., 2016). Researchers who use a descriptive design collect data systematically and carefully measure each variable (Yalçin, 2015). In this study, I created the hypotheses prior to completing the study, therefore the descriptive design was not appropriate.

The experimental research design investigates the cause and effect relationship among a group of variables (Bernard & Bernard, 2012; Chen, 2015). Experimental researchers identify and impose control over all variables except the dependent variable (Lin & Chen, 2013). Researchers select the participants randomly in an experimental design and manipulate the independent variable(s) to determine the effects on the dependent variable(s) (Yalçin, 2015). The variables for this study were not controlled or manipulated. Based on the characteristics of the experimental design, this study did not align with an experimental research design.

In this research study, I conducted an investigation between the relationship of the independent and dependent variables using a Likert scale. I used a correlational research design to test the hypotheses and investigate the relationship between the 10 dimensions of service quality and the customers' intention to switch their banking service. I chose a correlational design because it helped to identify the relationship between the independent and the dependent variables. Therefore, the research design of this study was quantitative correlations to identify the relationship between the independent and dependent variables.

Population and Sampling

Grissemann, Plank, and Brunner-Sperdin (2013) stated that to gain satisfactory results in a study, a researcher must understand the importance of population and sample size. Axinn et al. (2011) added that careful planning helped to identify the demographic aspect of survey data. I used a random sampling method to target the population of the banking customers in Jamaica.

Population

The target population included all adults who were banking customers on the Island of Jamaica (Coccia, 2014; Saito, Kurita, Kimita, & Shimonmura, 2014; Thaichon et al., 2014). Obrecht and Chesney (2013) noted that the sample size of the population determined the accuracy of the study, depending on the collection method, and drawing a sample from different subgroups in a population strengthen the study. According to the 2011 Jamaican census, the Jamaica banking system currently has approximately 2.9 million customers (The World Bank, 2012). The participants helped answer the research question of the study.

Sampling Method

Random sampling was the sampling method selected for the study. Random sampling is a rapid method of obtaining an unbiased sample in a short time (Özdemir, St. Louis, & Topbaş, 2011). Sun, Li, Huang, and He (2014) and Aranda, Ferreira, Mainar-

Toledo, Scarpellini, and Llera-Sastresa (2012) found that random sampling was the best method when trying to predict a conclusion for the entire population by using a selected group.

Goddard and Wilson (2009) explained that a random sampling method contained a chance of uncertainty and that the viability of the study depended on the survey instrument. Sun et al. (2014) researched the banking industry and found random sampling was the best method to obtain unbiased results. I took the contact information from the White Pages and inserted them into Excel. The approximate number of potential participants was 375,000, as found in the White Pages. I imported the participants into Excel, and used the random generator calculator function, =RANDONBETWEEN and input the numbers from 0 – 375,000. The random generator selected one number, for example 1162. I then clicked and dragged the formula to other cells and gained 1000 potential random numbers of participants.

Then, I went to the first number, scrolled down, and selected the participant’s contact information. I then called and asked for the potential participants’ email address for mass emailing to gather the data. I continued the process until I reached the sample size for the study. The random sampling method provided unbiased results (Aranda et al., 2012), and a random survey by email after I obtained the email addresses via phone call contacts using the Jamaican White Pages was the fastest way to obtain the required sample size.

Sample Size

To find the sample size, I used the *F* tests, multiple linear regression: fixed model, and R^2 deviation from zero sample analysis G*power by Faul, Buchner, and Lang (2009) for the 10 independent variable predictors, the medium effect size (f^2) was .15, with a power probability of .95. The G*power software recommended a sample size of 172 (see Figure 1 for G*power).

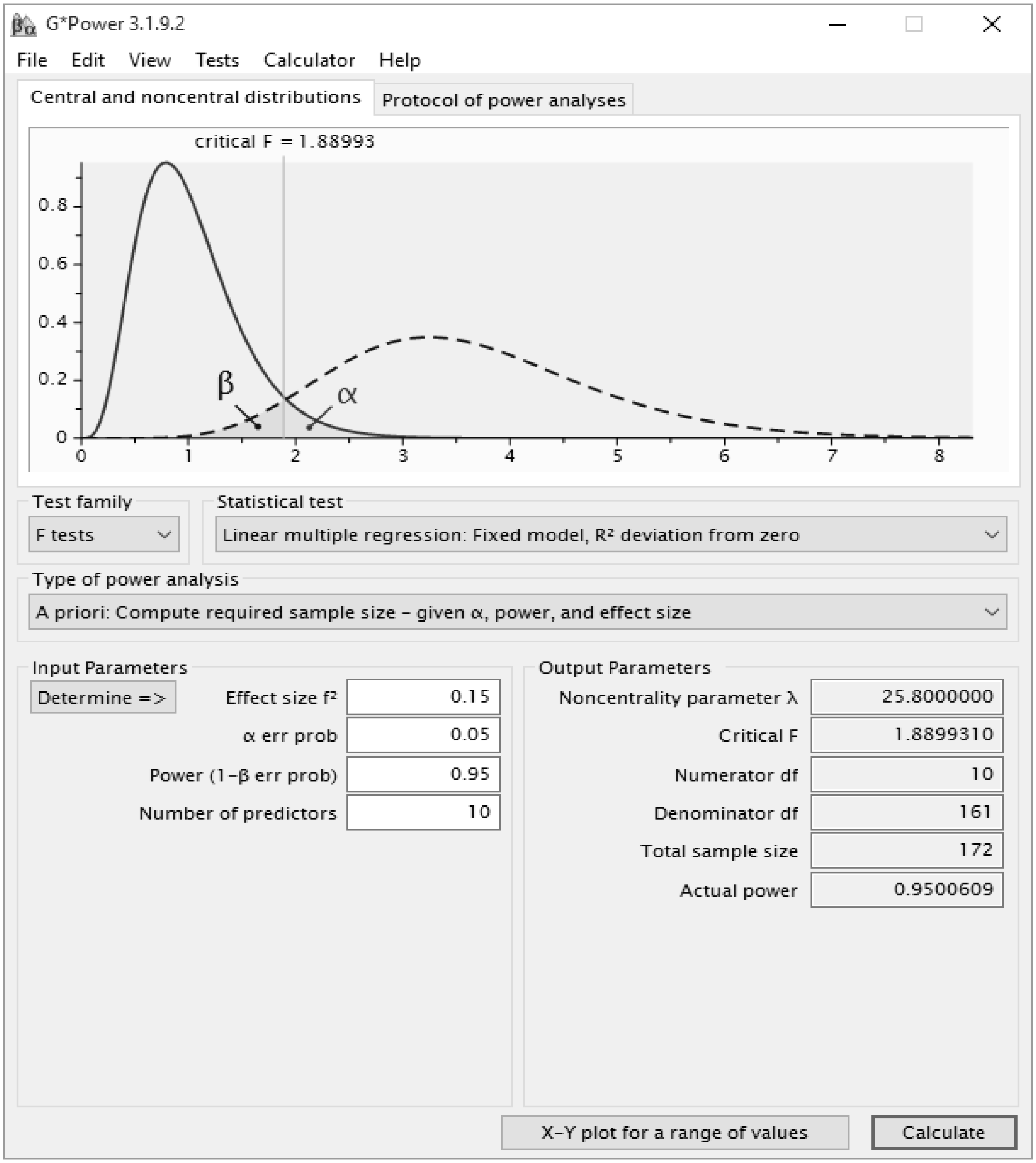

Figure 1. Sampling using G*Power (Faul et al., 2009, p. 1149).

Chesney and Obrecht (2012) suggested that for a study to have a significant impact on testing results, the sample size should be appropriate to the population. The recommended total sample size for a significant result was 172 participants. In anticipation of gaining 172 or more completed surveys, I made calls and sent out emails without limitations until I obtained the appropriate sampling for a noteworthy study. The sample size needed in this study was 172, however, I attained 203 participants.

Ethical Research

The potential banking customer must accept the invitation to participate in the study (see Appendix B). The participants, banking customers, volunteered their participation. According to Baker and Siegelman (2013), Polychronidou, Ioannidou, Kipouros, Tsourgiannis, and Simet (2014), and Wagner et al. (2009), the participants' volunteering rights and confidentiality were important to the research process. I used the informed consent form and explained their rights to the participants (see Appendices C and D).

The informed consent form indicated that the participants could withdraw from the study at any time without penalty. I did not collect participants’ signatures or identity in any form. The information on the informed consent form was anonymous (Sales & Folkman, 2000). The customers did not receive compensation for participating (Sales & Folkman, 2000). However, I will email participants who provided email address a summary of the study.

I sent out emails, survey until I received the required sample size. In adhering to the safekeeping of the ethical research standards, I will keep all surveys in a secured, locked safe in the attic for 5 years. After the 5-year period has elapsed, shredding and disposal of all data will take place to safeguard against any exposure of the participants' personal or professional details (Atta & Mahapatra, 2013; Chesney & Obrecht, 2012; Sales & Folkman, 2000).

Instrumentation

The instrumentation selected to measure the independent, and dependent variables was a survey. According to Preibusch (2013), researchers used a survey as a tool to gather data from organizations or individuals. Ackere et al. (2013), Agus and Hassan (2011), and S. Chen (2012b) administered surveys to examine customers’ experiences, the study dependent variable.

Bokhof, Eisele, Erbel, and Moebus (2014) found that a previously administered survey increased the validity of the instrument in a study. López-Alarcón (2003), Hussain et al. (2015), and Gamboa and Goncalves (2014) used a SERVQUAL survey to measure service quality, the independent variable while studying customer service. The survey questions generated data from a Likert-type scale to measure customers’ intention, the dependent variable (Ackere et al., 2013; Anderson & Swaminathan, 2011).

López-Alarcón (2003) developed and published the survey instrument in the study (see Appendix C). López-Alarcón provided permission to make the appropriate changes as needed (see Appendix D). The instrument consisted of two sections to study the independent and dependent variables (Aranda et al., 2012; Ayedmir & Germi, 2011; Mulder, 2014). López-Alarcón service quality instrument measured customers' perceived value as opposed to the intended service by banks to determine whether customers were satisfied with the service banks to offer. The changes to López-Alarcón's survey did not affect psychometric properties of service quality; however, indicated the change in the dependent variable.

Questions 6 to 29 pertained to the independent variable, which consisted of the 10 dimensions of service quality. Parasuraman et al. (1985) described the dimensions of customer satisfaction as service quality and created an additional section for customers to note which dimension they deemed important. The following indicated the list of each question as it related to the 10 dimensions of the instrument.

1. Questions 6-8 surveyed tangibles: Appearance of the physical facilities, equipment, personnel, and communications materials.
2. Questions 9-11 surveyed reliability: Ability to perform the promised service dependably and accurately.
3. Questions 12 and 13 surveyed responsiveness: Willingness to help customers and provide prompt service.
4. Questions 14 and 15 surveyed competence: Possession of the required skill and knowledge to perform the service.
5. Questions 16-18 surveyed courtesy: Politeness, respect, consideration and friendliness of contact personnel.
6. Questions 19 and 20 surveyed credibility: Trustworthiness, believability, the honesty of the service provider.
7. Questions 21 and 22 surveyed security: Freedom from danger, risk, or doubt.
8. Questions 23 and 24 surveyed access: Approachability and ease of contact.

9. Questions 25 and 26 surveyed communication: Keeping customers informed in a clear language the participants understood and listened.
10. Questions 27-29 surveyed empathy: Making the effort to know customers and their needs. (p. 47)

I made the changes to López-Alarcón (2003) survey and included questions for the dependent variable, customers' intention to switch banks. I did not conduct a pilot test as I used Dr. López-Alarcón survey instrument from a previous study. Customers' intention followed their experience of the banking service and the likeliness they considered switching to another bank. The dependent variable measurement was on a Likert-type scale in the second section of the instrument, questions 30 to 35. The dependent variable Likert-type scale measurement was from 1-10. Each participant rated how they felt about their banking experience and their intentions to switch banking service, with 1 (*extremely likely to switch the banking service*) and 10 (*not at all likely to switch banking service*).

Axinn et al. (2011), Bianchi and Drennan (2012), and Gorla et al. (2010) used a Likert-type scale to identify the intensity of the participants' experiences. López-Alarcón (2003) administered the survey in the study, which used an ordinal Likert-type scale and continuous measurement, similar to a percentage, to measure the variables. The range score on the survey for the independent variables provided each participant the choice from 1 to 10 with 1 (*being not at all satisfied*), and 10 (*being the most satisfied*).

The dependent variable measurement was from 1 to 10 with 1 (*being extremely likely to switch banks*) and 10 (*being not likely to switch banks*). Ordinal Likert scaling was one the most commonly used method to measure participants' experiences (Camparo, 2013; Li, 2013; Marr-Lyon, Gupchup, & Anderson, 2012). The general nature of the regression model was to find out if customer satisfaction underlined the customers' intention to switch service. The survey was appropriate for this study because it measured both the independent variables and the dependent variables and was an effective way to gather participants' information quickly (Amin & Ahmad, 2012; Lee et al., 2014b; Nagengast et al., 2014).

López-Alarcón (2003) administered the instrument to 230 customers in the Florida banking industry and found that the overall customer satisfaction in Florida's banking sector was consistent with the SERVQUAL model in some areas. López-Alarcón explained a limitation in sample size in comparison to the geographic location. One of the recommendations was to conduct further studies and sampling in a different location to improve the reliability and validity of the instrument (López-Alarcón, 2003).

I administered the instrument to banking customers in Jamaica. This SERVQUAL model instrument was vital to this study, and I obtained permission to use the survey when collecting data. I compared previous results to current results and determined whether the results were different when using the same survey in a different location or country. The use of the survey improved the reliability and validity of the survey for future studies by administering the survey instrument to a different sample group in a different location.

Saraei and Amini (2012) assessed service quality in Iran using the SERVQUAL model. Service quality represented the discrepancy between a customer's expectation of service and the customer’s perceptions of the service received (Saraei & Amini, 2012). The basis for establishing the reliability and validity of the questionnaire was comparing the expectations and perceptions of the users. A Cronbach alpha addressed the reliability of the independent and dependent variables (Bernard & Bernard, 2012; Camparo, 2013; Cohen, Cohen, West, & Aiken, 2013).

The Cronbach's alpha above .70 estimated the reliability of the independent and dependent variables as acceptable (Saraei & Amini, 2012). Saraei and Amini (2012) showed a correlation among the items in the questionnaire indicated the reliability of the questionnaire. Saraei and Amini found that the total quality service in the same questionnaire was valid and reliable. The findings indicated that all items on the SERVQUAL model of the previous research results were significant with a 99% confidence level (Lopez-Alarcon, 2003).

Boyle, Samaha, Rodewald, and Hoffmann (2013) stated that reliability tests the internal consistency of an instrument, test-retest coefficient of the instrument, and the validity test the accuracy of the data. A Cronbach’s alpha test identified the reliability of an instrument (Boyle et al., 2013). Previously, testing of the survey was essential to determine whether a gap existed between service quality and customers’ intention.

Lopez-Alarcon (2003) previously tested the reliability of this survey and recruited 230 customers to participate in the process, which reportedly received 230 completed surveys. Lopez-Alarcon tested the dimensions of customer satisfaction of the banks in Boca Raton, FL as it related to the SERVQUAL model. The results for customer service and the banking industry satisfaction showed a 99% confidence level, showing a high likelihood of validity (López-Alarcón, 2003) – significantly higher than Barret et al.'s (2014) guideline of coefficients ranging between .70 – .89 showing a strong correlation. Lopez-Alarcon added that the 10 dimensions of customer satisfaction were responsible for 51.6% of the variance in the total of customer satisfaction. This guideline suggested the survey instrument was reliable and valid with a high correlation (see Table 1 for the coefficient table ANOVA result from the previous study).

Table 1

Coefficient Table ANOVA from previous Study

Model	*df*	*F*	*p*
1	17	12.775	<.001

.

See Appendix D and B for the provided permission to use and edit the instrument. Each category had the same number of questions as the original, but I tailored the sections to this study. The first five questions contained the background information of the participants. The next section questions pertained to the independent variable, service quality (SERVQUAL). The dependent variable questions were in the second section of the instrument. Rephrasing the questions added clarity; editing of the questions corresponded to the appropriate variable.

Data Collection Technique

I looked at the Jamaican online White Pages and selected individuals' phone information randomly. I called, introduced myself, and asked whether the individuals had an email address to receive information and survey about the study. I sent an email letter with the informed consent form and the link to the survey to the banking customer, explained and requested participation in the study (see Appendix B).

The participants accepted the requirements for participation by clicking the link to the survey. Once the participants completed the survey, they received a verification. I received the completed responses in an Exel format and transferred them into SPSS for analysis. Upon completion of the study, a summary email will be sent to all participants email address.

According to Axinn et al. (2011), surveys were a fast and efficient way to collect data for research. Conducting a survey granted direct access to the customers, but may delay the chance of response (Olsen, 2012). The participants did not receive any monetary incentive for participating in the study, although Olsen (2012) believed that incentives increased completion rates.

According to Duran and Lozano-Vivas (2015), a disadvantage of surveys needed to obtain institutional approval. I made online contacts with the Jamaican banking customers. Approval time through email added waiting time to the process and the risk of not acquiring the necessary sample size. In 2003, López-Alarcón conducted a pilot study; for this reason, one was not essential for the study.

Data Analysis

The following was the study, research question:

RQ. What was the relationship between service quality and customers' intention to change their banking service in Jamaica?

The hypotheses associated with the research question helped to determine if a relationship existed between one, more, or all of the dimensions of service quality and the customers' intention to switch banking service in Jamaica. I conducted a multiple regression statistical analysis. The form of the multiple regression procedures was the following:

$$Y = a + b_1*X_1 + b_2*X_2 + b_3*X_3 + b_4*X_4 + b_5*X_5 + b_6*X_6 + b_7*X_7 + b_8*X_8 + b_9*X_9 + b_{10}*X_{10}.$$

Y- A measure of customers' intention to switch banking service.

X_1 – A measure of tangibles.

X_2 – A measure of reliability.

X_3 – A measure of responsiveness.

X_4 – A measure of competence.

X_5 – A measure of courtesy.

X_6 – A measure of credibility.

X_7 – A measure of security.

X_8 – A measure of access.

X_9 – A measure of communication.

X_{10} – A measure of empathy.

According to Park, Kim, Chang, Jin, and Kim (2015), multiple regression analysis helped to find the relationship between several independent variables and a single dependent variable. Multiple regressions determined whether the independent variables (the dimensions in the SERVQUAL model) influenced the dependent variable (the banking customers' intentions to switch service) (Xie et al., 2014). The multiple regression models assisted researchers to ask and answer the research questions using the best predictors (Chen, Hua, & Bai, 2014).

Zhang and Xiao (2012) and Rombouts, Stentoft, and Violante (2014) found that an MANOVA test performed better than other models when testing for correlation of variables with more than one dependent variable. Y. Chen et al. (2014) argued that the regression model is a statistical analysis used to find a relationship among variables with one independent variable and one or more dependent variables. D. Lee, Durbán, and Eilers (2013) considered ANOVA the best test for examining the differences between the means of groups or test group variation.

López-Alarcón (2003) used the regression model with different variables, customer satisfaction as the independent variable and service quality as the dependent variable. Of the presented data analysis methods, only multiple regression analysis was suitable for this research study.

According to Debese, Moitié, and Seube (2012), data cleaning and screening procedures was a challenging task and could take longer than the data collection process. Toofan and Toofan (2015) considered data cleaning as an important process that helped to determine the accuracy of the findings. In 2010, Osborne added that in quantitative research, data cleaning was critical to limit the conclusions generalization.

In the study, the screening process ended when the participants completed the survey. I received the completed surveys in Excel and included them in the study. I made notes of extremes in the data for analysis with the SPSS statistical software. I stored all responses and the completed surveys in a locked container stored in the attic for 5 years. After that time, shredding of all data will take place.

According to Cerqua and Pellegrini (2014), multiple regression statistical assumptions were normal distribution among each all variables and linear relationships between variables. Karadas et al. (2015) recommended generating a scatter plot and partial regression plot to check the assumption of a linear relationship between variables and to checking the image. If the researcher violates the assumptions and the visuals were not linear, Hopkins and Ferguson (2014) recommended a non regression analysis or transforming the data with the SPSS software. Another assumption was that the variables were reliable. If the measure contained errors, Cohen et al. (2013) recommended accessing, the relationship between two variables and controlling the third variable with a low-reliability test formula (see Equation 1).

$$r = \frac{n(\Sigma xy) - (\Sigma x)((\Sigma y)}{\sqrt{[n\Sigma x^2 - (\Sigma x)^2][n\Sigma y^2 - (\Sigma y)^2]}} \qquad \textbf{1)}$$

Bureau (2012) stated that inferential statistically measured the significance of a test to determine the existence of links or differences between the sampled variables. According to Marshall and Jonker (2011), the probability value (*p*-value) of .05 or less in hypothesis testing indicated the significance of the results. Using the sample to generalize a population, Bernard and Bernard (2012) stated that the *p*-value determined whether a researcher rejects or accept the null hypothesis.

I used a *p*-value to determine whether any, all or a combination of the 10 dimensions in the SERVQUAL model influenced the Jamaican banking customers' intentions. I used the SPSS® statistical software analyzed and measured strengths, weaknesses, and compared the means of the variables. In 2012, Marr-Lyon et al. suggested use statistical software such as SPSS validated and measured the relationship between the analyzed variables with the data. Walden University authorized the use of the SPSS program.

Study Validity

According to Bellicha et al. (2015), external validity threats included the interaction of selection and treatment (e.g., participants might have different reactions to the study). J. Lee et al. (2014b) stated that the interaction of the setting and treatment could be an external threat to validity (e.g., recognizing that the results in the banking sector may not apply to other industries). The research setting may motivate some participants to interact, and low levels of interaction in another environment may produce different results.

The participants' history and experience may the outcome of a study temporarily (Mehta & Thirthalli, 2014). Bellicha et al. (2015) stated that random sampling minimizes participants' level of interest in the study and minimized different external threats (e.g., background). According to Mehta and Thirthalli (2014), a descriptive setting reduces external threats and assists in replicating the study in different sectors and settings. I reduced the external validity threat of this study by selecting a random sample, providing a detailed description of the setting, and replicating López-Alarcón's (2003) study in a different setting.

According to Mucci et al. (2014), internal validity threats included selection bias such as self-selection, regression effects, mortality, history, maturation, testing, and instrumentation. To reduce an internal threat, Myrick and Feinn (2014) recommended (a) no self-selection or use of existing groups, (b) no group changes over time, and (c) distribution of random assignments. However, this was a correlational study, not an experimental or quasi experimental design, so there was no group assignment. J. Lee et al. (2014b) stated statistical regression contains random errors or extreme scores, which lowered average scores. However, J. Lee et al. recommended random assignment, caused effects to regress to the mean. Mucci et al. explained that mortality pertained to the participants' decision to not participate in the study. I replaced the participants who chose not to engage in the study by randomly calling another customer. To reduce the instrumentation threat, I standardized the survey and added only participants who submitted a completed survey.

Threats to statistical conclusion validity included low statistical power, violated assumptions of statistical tests, the error rate problems, low reliability of measures, and low reliability of treatment. A small sample size and no check of study assumptions increased threats in the study (Wang, Neuman, & Newman, 2014). A Type 1 error occurs when the researcher found a statistically significant difference and rejects the null hypothesis when the population does not in fact have a significant difference or relationship and the null hypothesis should not be rejected indicating a false positive

(Silvestre & Ling, 2014). The Type 2 error occurs when the researcher fails to reject the null when appropriate, resulting in a false negative (Silvestre & Ling, 2014).

According to X. Wang and Ye (2015), increased the study power by adding a greater sample size or effect size decreased the possibility of a Type 2 error and provided more data to draw a confident conclusion. However, X. Wang and Ye added that too large a sample skewed the data and created a false alarm. To counter a violation of statistical assumptions, I planned to sample the greater calculated size. López-Alarcón (2003) recommended replicating the study in another sector and setting increased validity. The recommended sample size in this study was appropriate for generalization the population.

Transition and Summary

In Section 2, I identified and explained the role of the researcher and participants as per the Belmont report. I explained the research method and design, and population and sampling method. The study included approximately 172 randomly selected participants who completed an online survey on the 10 dimensions of customer satisfaction in the banking systems in Jamaica. I upheld the standards and ethical practices of Walden University and the Institutional Review Board (IRB). I ensured that the participants' information remained confidential to maintain testing validity and reliability.

In the instrumentation portion, I detailed Dr. Lopez's service quality survey used in the study to examine the relationship between the 10 service quality dimensions and the customers' intention to switch service. In the data collection section, I identified the process I used when collecting data from the participants for the study, included the used an informed consent form and respected the participants' privacy. I used the Jamaican White Pages to selected participants randomly and called potential participants. I downloaded the data into Excel and transferred to the SPSS for analysis. I reported the findings in Section 3 and will store data for 5 years locked in my attic. Finally, I examined the reliability and validity of the study, included possible errors, and the use of an adequate sample size to allow generalization to the population.

In the next section of this study, I reported on the data collection, transferred, and analyzed the data using SPSS. I reintroduced the purpose, research question, and hypotheses before presenting and discussed the statistical findings, professional and personal impact, and social implications. I made recommendations for future studies and presented a reflection on the influence of the research experience on my thinking and the lessons I learned.

Section 3: Application to Professional Practice and Implications for Change

Introduction

In this quantitative correlational research study, I investigated the relationship between the 10 dimensions of service quality and the customers' intentions to switch banking service in Jamaica. The final sample size was 203 banking customers, which was greater than the 172 recommended sampling for generalization of the population, the Jamaican banking institutions. The data collection process consisted of 789 connected phone calls, which resulted in 512 emails sent to participants to deliver the consent letter and online survey access information.

Section 3 includes a report of the results, the research questions, hypotheses, presentation of the findings, application to professional practice, the implications for social change, recommendations for action, recommendations for future study, reflections, and closing remarks. The overarching research question was, "What is the relationship between the 10 dimensions of service quality and the customers' intention to switch banking service? I answered this primary research question using 10 subquestions, each of which was associated with one of the 10 dimensions of service quality and customers' intention to switch service. Participants responded to the survey using a Likert-type scale (see Appendix C).

My results differed from Lopez-Alacron's (2003) study resultsLopez-Alacron (2003) revealed that the customers in Florida (*n* = 230) were overall satisfied with the service received. The five dimensions that were significant predictors in the Florida banks were tangibles, reliability, responsiveness, access, and communication. By contrast, the Jamaican banking customers' overall satisfaction resulted from six predictors: tangibles, reliability, responsiveness, safety, communication, and empathy. The common service quality dimensions in both studies were tangibles, reliability, responsiveness, and communication; both studies yielded statistically significant results. The different predictors were safety and empathy. However, unlike the customers in Florida, the customers in Jamaica that I examined were not satisfied with their banking overall service.

In summary, the overall findings from 203 banking participants of various ages, background, and banking institutions indicated that the customers were not satisfied with the banking service in Jamaica and were likely to switch service within the next year. Through the findings, I rejected six out of the 10 null hypotheses; there was a relationship between six of the 10 dimensions of service quality and the customers' intention to switch banking service in Jamaica. Notably, nearly 85% of the banking customers indicated that they were not satisfied with their last banking visit, and 91% deemed all 10 dimensions of service quality important.

Presentation of the Findings

I addressed one core research question and 11 subquestions to determine the relationship between the 10 dimensions of service quality and the customers' intention to switch their banking service. The independent variables were the 10 dimensions of service quality, tangibles, reliability, responsiveness, competence, courtesy, credibility, safety, access, communication, and empathy. The dependent variable was the customers' intention to switch service. I examined the relationship between the tangibles, reliability, responsiveness, competence, credibility, safety, access, communication, empathy, and the customers' intention. I used a multiple regression analysis with a significance level of .05 statistical significance to determine if the 10 dimensions of service quality have a significant relationship with the customers' intention.

Sampling

At the time of the sampling, the customers were on a national holiday, which permitted a greater initial contact rate. During this period, I made 1,437 phone calls from the random calling list and gained 789 connected calls to participants. Through the connected calls, 512 (approximately 65%) participants provided email addresses. Of the 512 emails sent to the customers, only 40% received responses in the form of responses to the email survey. The final count upon the date of data analysis was 206 completed surveys, which accounted for a 26% response rate of the initial participants contacted. I exported the completed survey results in an Excel format; then labeled each survey with a subject ID number. The sample size used in this study was 203 out of a potential 2.9 million Jamaican banking customer.

Testing of Assumptions

Bureau (2012) identified multicollinearity, sample size, normality, homoscedasticity, and independence of residuals as multiple regression analysis assumptions. The larger data set in the study eliminated any apprehensions regarding sample size. I used SPSS software to test my assumptions of multicollinearity and the independence of residuals.

Multicollinearity. Using SPSS, version 23, I analyzed the correlations of the independent variables, I found that some of the variables were highly correlated to each other, indicating they were essentially measuring the same or similar variables. I completed a bivariate analysis to investigate multicollinearity of the independent variables and excluded competence, courtesy, credibility, and access from the model to resolve multicollinearity issues. The results of the tangibles, reliability, responsiveness, safety, communication, and empathy revealed no concerns for multicollinearity; then I analyzed the data again.

An examination of the scatter plot indicated the concentration of the data points along the bottom of the X-axis revealed that customers who rated the overall satisfaction could have anywhere from no satisfaction to 100% satisfaction toward the dimensions of service quality. Similarly, customers with higher satisfaction on the dimensions of service quality could have no overall satisfaction to 100% satisfaction (see Figure 2). This result supported a variance inflation factor (VIF) and tolerance analysis (see Table 2). The results indicated that the low range of tolerance (.428 -.800) and the high range of VIF (1.250 – 2.336), revealed no multicollinearity.

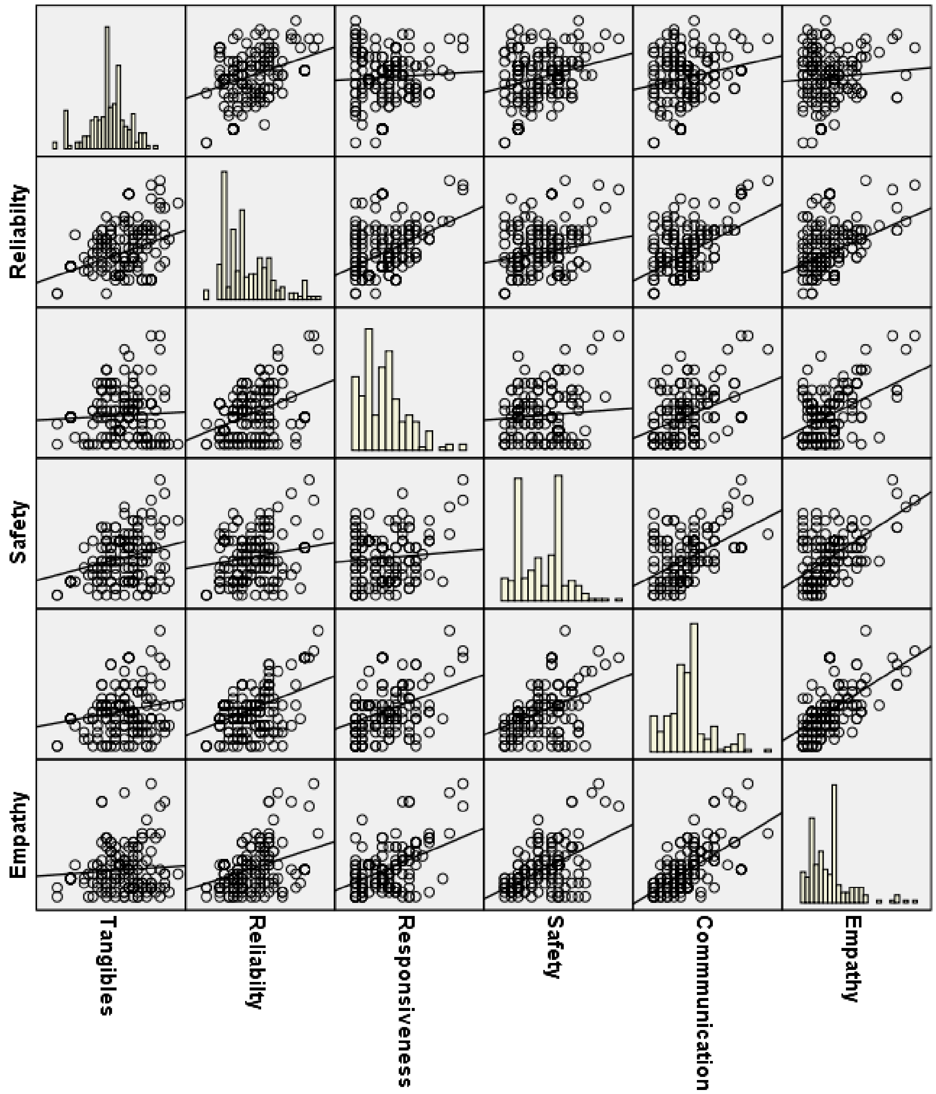

Figure 2. Scatterplot: Tangibles, reliability, responsiveness, safety, communication, and empathy.

Table 2

Collinearity Diagnostics

Predictor Dimensions	Tolerance	VIF
Tangibles	.800	1.250
Reliability	.637	1.570
Responsiveness	.668	1.497
Safety	.573	1.744
Communication	.535	1.868
Empathy	.428	2.336

Normality. Mucci et al. (2014) stated that multiple regression analysis is a strong analysis to test for violations of the assumptions of normality. Boyle et al. (2013) emphasized that the normality assumption is irrelevant if the sample size is even moderately large. Because the sample size of 203 is greater than the estimated sample size using the GPower analysis of 172, the violations of the assumptions of normality were not important for this analysis.

Independence of residuals. To confirm normality, homoscedasticity, and detect outliers, I performed normality, residual plots, and Mahalanobis distance graphs. The results (see Figure 3, 4, and 5) indicated that the residuals plot indicated heteroscedasticity and the normal P-P plot deviated from normality. Therefore, I conducted the standard multiple regression analysis using the bootstrapping technique with 1000 sample size.

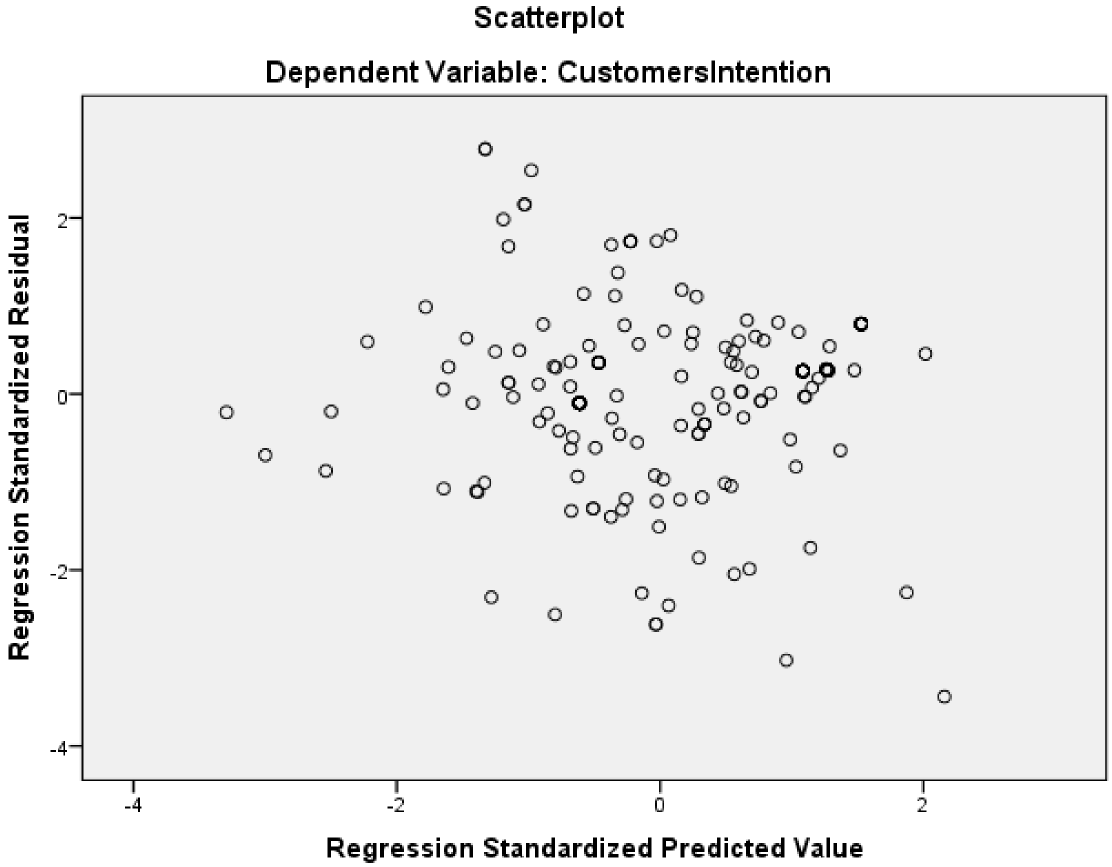

Figure 3. Scatterplot: Standardized residuals by predicted standardized value.

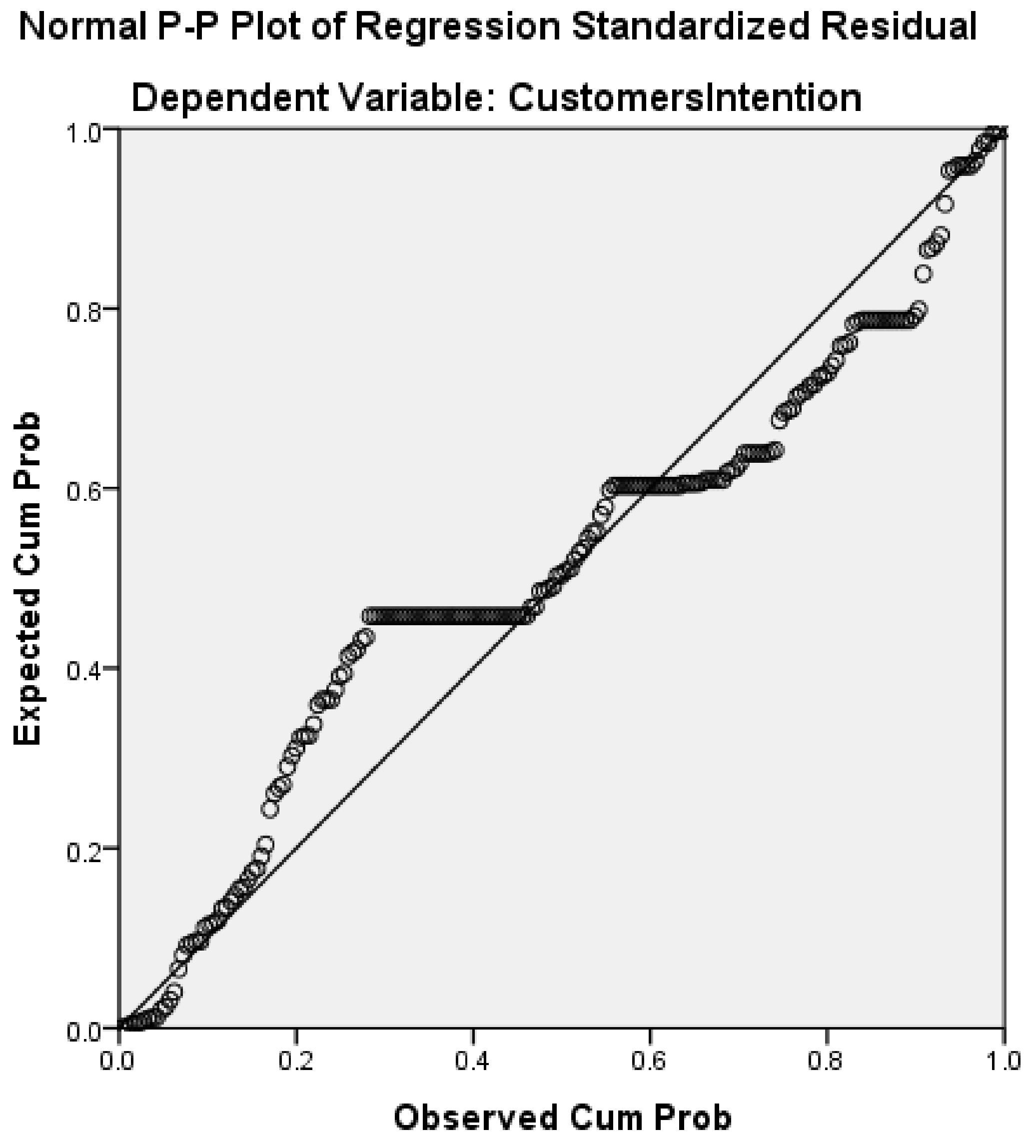

Figure 4. Normal probability plot.

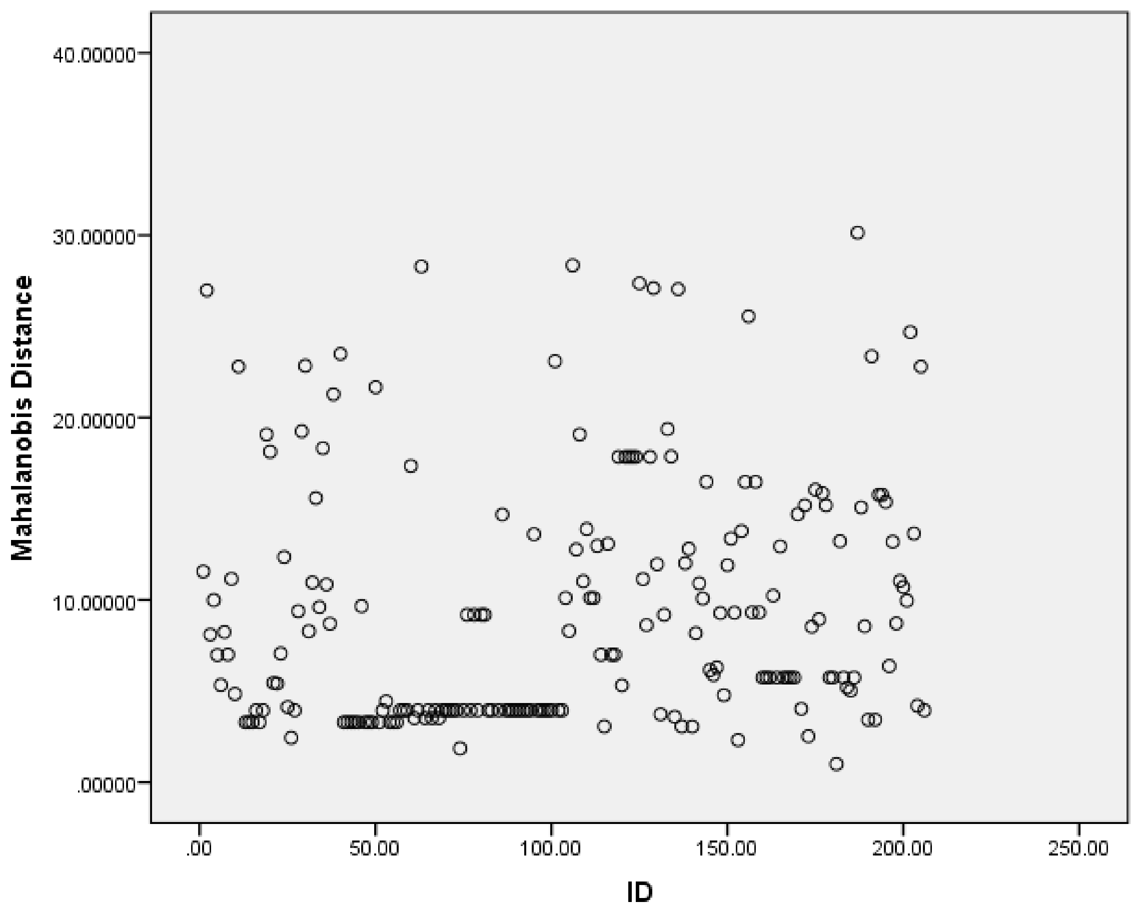

Figure 5. Mahalanobis distance scatter plot after removal of outliers in the data set.

Demographic Questionnaire Results

The results from the participants' demographic assessment corresponding from Questions 1-5 on the survey age had a minimum of 18 with a maximum of 80, with a standard deviation of 15.109. Based on the summary of the 203 participants, the average age of the respondents was 40.27 (see Table 3).

Table 3

Demographics Assessments for Banking Customers by Age

	Statistic
M	40.27
Mdn	37.00
Mode	62
SD	15.109
Minimum	18
Maximum	80

In Table 4, the levels of education summarized from highest to lowest college (34.5%), Trade or Vocational School (27.1%), Graduate School (15.7%), High School (15.3%), and Post Graduate (6.9%). More than half (52.9%) were women while 47.1% were men. The results in Table 4 indicated that the study had 5.8% more female respondents than male and that most of the respondents were college graduate compared to the other levels of education (see Table 4).

Table 4

Crosstabs for Banking Customers, Gender, and Levels of Education

	Highest level of Education				
	Trade	High School	College	Graduate	Post Graduate
Female	19 (20.2%)	34 (23.4%)	33 (33.0%)	20 (20.2%)	3 (3.2%)
Male	17 (15.9%)	23 (24.3%)	30 (35.5%	15 (13.1%)	12 (11.2%)
Total	Female 52.9%, male 47.1%				

In assessing banking customers by the respondents' marital status, the results demonstrated the majority of the married respondents were 41.9% of the respondents. The single participants, who responded to the survey, were 37.9%. While 11.8% were divorced and widowed consist 8.4% (see Table 5).

Table 5

Demographics Assessment for Banking Customers by Marital Status

Marital Status	Statistic
Married	41.9%
Single	37.9%
Divorced	11.8%
Widowed	8.4%

In comparing the customers to the banking institution in which the samples came from, I noticed the highest percentage of the participants came from Sagicor, with 16.3% of the respondents. The lowest respondents came from the Credit Union, with 6.9% of the participants. Noticeable was the ‘other’ category, which represented one or more banks or other banks, not mentioned in the survey, come in with 10.3% of the participants (see Table 6).

Table 6

Demographics Assessments for Banking Customers by Institutions

	Statistic
Jamaica National	13.9%
Victoria Mutual	15.3%
Bank of Jamaica	14.3%
Credit Union	6.9%
Sagicor	16.3%
Money Market Broker	10.3%
Nova Scotia	12.8%
Other	10.3%

In additional, I conducted crosstabs of age by the institution to identify if age influenced the customers’ decision to banks with a certain institution. I categorized the ages into six ranges from 18-24, 25-34, 35-44, 45-54, 55-64, and 65 and older, based on the responses from the participants and their banking institution. Though the sampled result was close, the group revealed participants with ages18-24, mostly banked with Victoria Mutual; the 25-34 age group came from Sagicor while the 35-44 age group preferred banking with Nova Scotia. The 45-54 age groups indicated that they mostly banked with Jamaica National. The 55-64 group results indicated that they either banked with Jamaica National or had one or more banks while the 65 and older age group banked with Bank of Jamaica. The results show the customers' ages determined the choice of banking institutions, and that the majority are younger participants. The results could be because of the customer access to technology, which is outside the scope of this study (see Table 7).

Table 7

Crosstab Demographics Assessments for Banking Customers by Age

Bank	18-24	25-34	35-44	45-54	54-64	66-80
Bank of Jamaica	6	6	5	4	3	5
Nova Scotia	4	6	8	5	2	1
Victoria Mutual	8	9	4	2	4	4
Credit Union	2	3	3	2	3	1
Sagicor	5	10	7	5	2	4
Money Market Broker	3	4	5	5	3	1
Jamaica National	5	7	4	6	5	1
Other	3	2	4	4	5	2
Total	36	47	40	33	27	20

Descriptive Statistical Analysis

The study's variables are for one research question, and 10 subquestions are investigating the perceptions of the Jamaican banking customers' experiences. Questions 34, 35, and Block I – X identified the satisfaction at the last visit, the institutions' recommendations, and the customers' importance of the 10 dimensions of service quality. The scale for the independent variables measurement was from 1 being not at all satisfied, with 10 being the most satisfied. The independent variables ranged from (*M* = 3.12 - 5.83, *SD* = 1.50 - 1.74). The results indicated that the customers' satisfaction on each of the independent variables were on the lower end to the middle of the scale, being not at all satisfied to satisfy somewhat. The scale for the dependent variable indicated customers were 1, not at all likely to switch service to 10, extremely likely to switch service. The results indicated that customers were only somewhat likely (*M* = 6.70, *SD* = 2.13) to switch their banking service (see Table 8).

Table 8

Descriptive Statistics for the Six Dimensions of Service Quality and the Customers' Intention

Dimension	*M*	*SD*
Customers' Intention	6.70	2.13
Tangibles	5.83	1.71
Reliability	4.02	1.74
Responsiveness	3.12	1.63
Safety	3.74	1.71
Communication	3.56	1.53
Empathy	2.96	1.50

In the descriptive analysis, I conducted an investigation of the participants' experiences of the six out of 10 dimensions of service quality and the customers' intention to switch banking service. I reported the descriptive statistical results from the lowest mean to the highest mean. The mean level of empathy (M = 2.96, SD = 1.50) indicated that the customers were not satisfied with the employees' effort to know and understand their needs. The results indicated customers found employees were not able to answer and help them when difficulty arose.

The mean level of responsiveness (M = 3.12, SD = 1.63) indicated that the customers were not satisfied with the banks' employees' responsiveness to prompt service. The customers revealed that the banks did not have enough personnel to help them in their daily business and to get completed the service transaction promptly. The results indicated customers found that banking employees' responsiveness were not prompt.

The mean level of communication (*M* = 3.56, *SD* = 1.54) indicated that customers were not all satisfied with banks' service abilities to inform them when about problems. The customers found it was not easy to communicate with the personnel for the banks. The results indicated that the customers found it difficult to communicate with the banking employee and their ability to inform them about issues with their account.

The mean level of reliability (*M* = 4.02, *SD* = 1.74) indicated that customers were not satisfied with the banks performing service accurately. The customers found that the bank employees did not keep their promises and were not dependable. The results indicated that the customers found that the employees did not conduct their banking service as promised and correctly

The mean level of safety (*M* = 3.74, *SD* = 1.71) indicated that the customers were not satisfied with their funds in the banks. In addition, and the customers did not trust the employees' ability to manage their finances effectively. The results indicated that the customers were not happy with the employees' service.

While the tangibles mean level (*M* = 5.84, *SD* = 1.715*)* indicated that the customers were satisfied on average in the appearance of the facility, the equipment, and the personnel dressing professionally. These findings revealed that the customers' experiences ranged from *not at all satisfied* to *somewhat satisfy* with the service they received from the banks. None of the customers' service quality experiences were extremely satisfied. The results suggested that even with tangibles being the best reason to stay with the banking institution, the average rating indicated the banking customers were still likely to switch service.

The customers' intention to switch scale ranged from 1-10 with 1 being not at all likely to switch service and 10 being extremely likely to switch service. The evaluation of the customers' intention means level (*M* = 6.70, *SD* = 2.133) confirmed the majority of the customers were not happy with the customer service quality provided and are likely to extremely likely to switch service. The results indicated that the customers found the service quality to be poor and were likely to extremely likely to switch their banking service (see Figure 6).

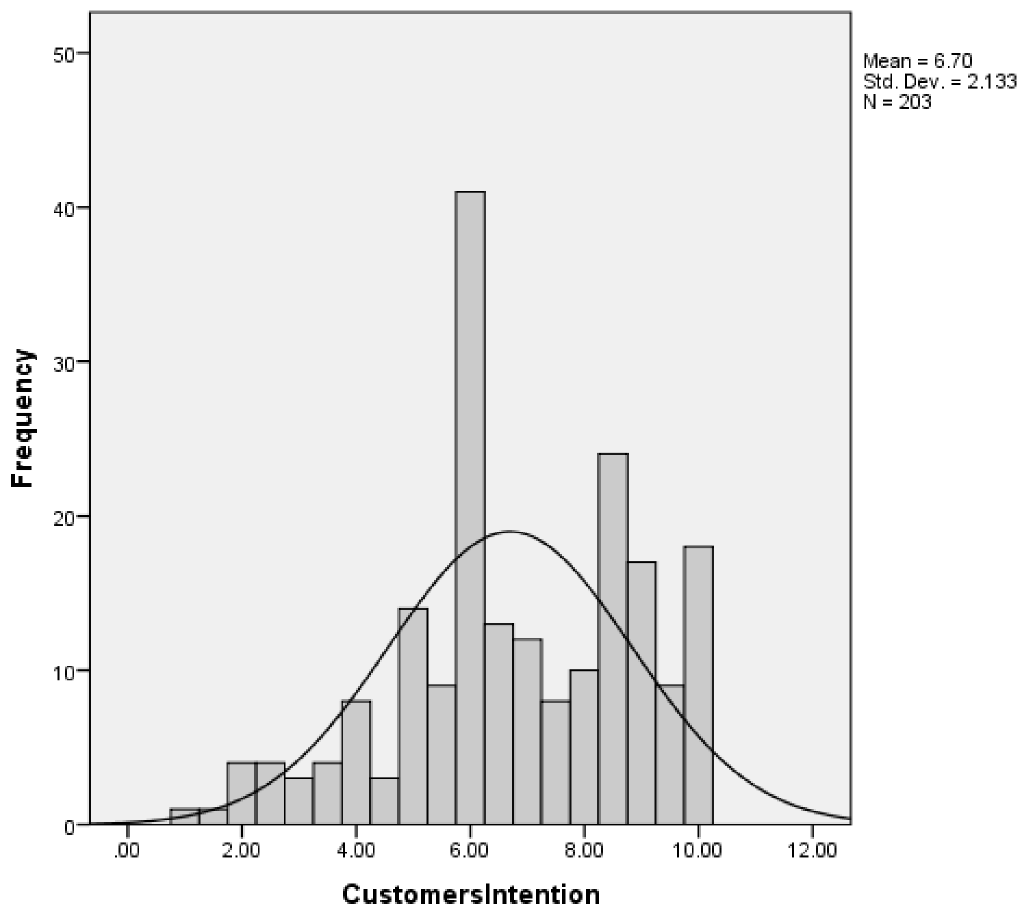

Figure 6. Frequency histogram of the customers' intention to switch service.

Customers' Intention

Customers' intention to switch banks was the research dependent variable. A multiple regression analysis conducted on all the variables resulted in *R* Square equal to .316. This means that there was a small to moderate relationship between all the independent variables and the dependent variable, $R^2 = .316$, adjusted $R^2 = .295$, $SD = 1.79$, $F(6,196) = 15.074$, $p < .001$. The results indicated the set of independent variable accounted for 31.6% of the criterion variance of the customers' intentions. Cohen et al.

(2013) indicated that the Durbin-Watson value of the assumption was 1.426, which is above 1.00, indicated that the residuals were independent (see Table 9).

Table 9

Model Summary

Model	*R*	R^2	Adjusted *R* Square	*SE* of the Estimate	Durbin-Watson
1	.562[a]	.316	.295	1.79144	1.426

a. Predictors: (Constant), Tangibles, Responsiveness, Reliability, Credibility, Communication, Empathy, Competence, Safety, Access, Courtesy.
b. Dependent Variable: Customers' Intention

The score of *R* square was significant $p < .001$ (see Table 10).

Table 10

Regression Summary

Model		*Df*	*F*	*P*
1	Regression	6	15.074	< .001
	Residual	196		
	Total	202		

Regression Analysis

The regression analysis produced a model of the six strongest predictors of customers' intention. The predictors were empathy, responsiveness, safety, tangibles, reliability, and communication. These predictors were statistically significant, $p < .05$ (see Table 11).

Table 11

Coefficients Table

	Unstandardized Coefficients		Standardized Coefficients			Correlations				Collinearity Statistics	
	B	*SE*	Beta	*T*	*P.*	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
Model											
1 (Constant)	9.825	.281		18.612	.000	8.874					
Tangibles	-.235	.082	-.189	-2.863	.005	-.073	-.303	-.200	-.169	.800	1.250
Reliability	-.244	.091	-.199	-2.686	.008	-.065	-.253	-.188	-.159	.637	1.570
Responsiveness	.309	.095	.237	3.272	.001	.496	.035	.228	.193	.668	1.497
Safety	-.324	.098	-.259	-3.320	.001	-.131	-.433	-.231	-.196	.573	1.744
Communication	.250	.113	.179	2.219	.028	.472	-.184	.157	.131	.573	1.868
Empathy	-.481	.128	-.338	-3.747	.000	-.228	-.357	-.259	-.221	.428	2.336

In the above coefficients table, the zero-order, and the *p* – value has a statistically significant level, .05 or higher of beta scores represent at which level the independent level variable is a predictor of the dependent variable. An alpha coefficient analysis computed for the six out of 10 dimensions of service quality confirmed that the descriptive statistics data have no major anomalies. The sig scores are the significance this finding has or level of customers' intention that this score did not happen by chance. The confidence interval level was 95% with an alpha level of .05. The effect size was r = .316. The data show that the 6 of 10 dimensions of service quality, independent variables was significant indicators by 31.6% as to the customers' intention to switch banking service.

Inferential Results

Given the null hypothesis regarding the population sample, the multiple regression analysis predicted whether the null hypotheses were valid, based on the 95% confidence interval level. Otherwise, I rejected the null hypothesis, and accepted the alternative hypothesis. The core research questions and subquestions addressed, and eleven hypotheses tested are as follows:

RQ. What was the relationship between the 10 dimensions of service quality and customers' intention to change their banking service in Jamaica?

a. What was the relationship between tangibles and customers' intention to change their banking service in Jamaica?
b. What was the relationship between reliability and the customers' intention to change their banking service in Jamaica?
c. What was the relationship between responsiveness and the customers' intention to change their banking service in Jamaica?
d. What was the relationship between competence and the customers' intention to change their banking service in Jamaica?
e. What was the relationship between courtesy and the customers' intention to change their banking service in Jamaica?
f. What was the relationship between security and the customers' intention to change their banking service in Jamaica?
g. What was the relationship between access and the customers' intention to change their banking service in Jamaica?

h. What was the relationship between communication and the customers' intention to change their banking service in Jamaica?

i. What was the relationship between credibility and the customers' intention to change their banking service in Jamaica?

j. What was the relationship between empathy and the customers' intention to change their banking service in Jamaica?

Hypothesis 1. Is there a relationship between tangibles and the customers' intention to switch banking service? The hypothesis tested was with an alpha of .05. The results indicated there was a statistically significant moderate negative correlation between tangibles and the customers' intention to switch service, $r = -.303$, $p < .005$. The results rejected the null hypothesis that there was no relationship between tangibles and the customers' intention to switch banking service.

Hypothesis 2. Using hypothesis 2, I investigated if there was a relationship between the service quality dimensions, reliability, and the customers' intention to change their banking service in Jamaica. The results revealed there was a statistical significant weak negative correlation between reliability and the customers' intention to switch service, $r = -.253$, $p < .008$. The results rejected the null hypothesis that there was no relationship between reliability and the customers' intention to switch banking service.

Hypothesis 3. Using hypothesis 3, I investigated if there was a relationship between responsiveness and the customers' intention to switch their banking service in Jamaica. The results revealed a moderate positive correlation between responsiveness and the customers' intention to switch service, $r = .35$; however the $p < .001$ indicated that the data was statistically significant. The results rejected the null hypothesis that there was no relationship between responsiveness and the customers’ intention to switch banking service.

Hypothesis 4. Using hypothesis 4, I investigated if there was a relationship between competence and the customers’ intention to switch their banking service in Jamaica. The result findings excluded the variable competence as I found it was highly correlated with other independent variables and introduce multicollinearity in the study. Therefore, competence can be explained using the other service quality dimension.

Hypothesis 5. Using hypothesis 5, I investigated if there was a relationship between courtesy and the customers’ intention to switch their banking service in Jamaica. The result findings excluded the variable, courtesy as, I found it was highly correlated with other independent variables and introduce multicollinearity in the study. Therefore, courtesy can be explained using the other service quality dimension.

Hypothesis 6. Using hypothesis 6, I investigated if there was a relationship between credibility and the customers’ intention to switch their banking service in Jamaica. The result findings excluded the variable credibility as I found it was highly correlated with other independent variables and introduce multicollinearity in the study. Therefore, credibility can be explained using the other service quality dimension.

Hypothesis 7. Using hypothesis 7, I investigated if there was a relationship between safety and the customers’ intention to switch their banking service in Jamaica. The results showed that there was a moderate negative statistically significant correlation between safety and the customers’ intention to switch service, $r = -.433$, $p < .001$. The findings rejected the null hypothesis that there was no relationship between safety and the customers’ intention to switch their banking service.

Hypothesis 8. Using hypothesis 8, I investigated if there was a relationship between access and the customers’ intention to switch their banking service in Jamaica. The result findings excluded the variable access as I found it was highly correlated with other independent variables and introduce multicollinearity in the study. Therefore, access can be explained using the other service quality dimension.

Hypothesis 9. Using hypothesis 9, I investigated if there was a relationship between communication and the customers’ intention to switch their banking service in Jamaica. The results showed that there was a weak negative statistically significant correlation between communication and the customers’ intention to switch service, $r = -.184$, $p < .028$. The findings rejected the null hypothesis that there was no relationship between communication and the customers’ intention to switch their banking service.

Hypothesis 10. Using hypothesis 10, I investigated if there was a relationship between empathy and the customers’ intention to switch their banking service in Jamaica. The results showed that there was a moderate negative statistically significant correlation between empathy and the customers’ intention to switch service, $r = -.357$, $p < .001$. The findings rejected the null hypothesis that there was no relationship between empathy and the customers’ intention to switch their banking service.

Hypothesis 11. Using hypothesis 11, I investigated if there was a relationship between one or more of the 10 dimensions of service quality and the customers’ intention to switch their banking service in Jamaica. The results showed that there was a statistically significant correlation between tangibles, reliability, responsiveness, safety, communication, and empathy and the customers' intention switch service. The findings rejected the null hypothesis that there was no relationship between one or more of the 10 dimensions of service quality and the customers' intention to switch their banking service.

Importance of Study to Literature

The study participants revealed additional information on the survey that supported the findings in the literature. Hussain et al. (2015) stated that clients' overall satisfaction consisted of their perception of service quality combined with their connection to brand loyalty, and overall satisfaction determines the customers' intention to switch service. Gamboa and Goncalves (2014) findings indicated once consumers identified with a brand, the consumers remained loyal because they were satisfied with the quality of the service they received.

The overall satisfaction of the participant last service encounter with the banks was poor, as only 16% of the participants revealed that they were satisfied. Satisfied customers were less likely to switch service, which lowers a company's switching cost (Nagengast et al., 2014). However, the study revealed, the majority of the respondents indicated they would not recommend the institution to others; 79.6% of the participants answered No, compared to 13.1% of the participants who responded for Yes in recommending the institution. The results indicated that the banks in Jamaica were missing the opportunity for word of mouth referrals, confirming Kuo and Chou's (2012) findings. The banking customers were indeed looking for better service, because when asked, which dimensions they deemed important, the findings of the participants reported averaging all 10 dimensions of service quality, *M* = 9.12, *SD* =1 8317, see the descriptive statistics in Table 12.

Table 12.

10 Dimensions Importance Block Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Block I. Tangibles	203	1	10	9.07	1.849
Block II. Reliability	203	1	10	9.11	1.737
Block III. Responsiveness	203	1	10	9.07	1.963
Block IV. Competence	203	1	10	9.12	1.920
Block V. Courtesy	203	1	10	9.10	1.879
Block VI. Credibility	203	1	10	9.23	1.534
Block VII. Safety	203	1	10	9.22	1.493
Block VIII. Access	203	2	10	9.22	1.834
Block IX. Communication	203	1	10	9.15	1.918
Block X. Empathy	203	1	10	9.25	1.520
Valid N (listwise)	203				

Summary of Findings

In this study, I investigated the 10 dimensions of customer satisfaction in the Jamaica Banking Institution to determine the relationship with the customers’ intention to switch the banking service. I conducted a multicollinearity analysis, which revealed four variables, competence, courtesy, access, and credibility, were highly correlated; therefore, I excluded them from the model to eliminate multicollinearity. The six service quality dimensions revealed were tangibles, reliability, safety, communication, empathy, and responsiveness as predictors of the Jamaican customers' intention to switch service. I used multiple regression analysis to test the hypotheses to determine what was the relationship between the remaining six dimensions of service quality and the customers' intention to switch banking service.

Seven of the 11 hypotheses tests revealed there was a relationship between six of 10 dimensions of service quality, tangibles, reliability, responsiveness, safety, communication, empathy, and the customers' intention to switch their banking service. I rejected the seven of 11 null. Six out of the 10 dimensions were predictors of the customers' intention. The analysis indicated that these predictors were responsible for 31.6% of the customers' intention while the other 69.4% dependent on other variables outside the scope of this study. The 95% confidence level significance validated results.

It is important to note that only 16% of the Jamaican banking customers were overall satisfied with the service at their last visit. The finding corresponds to the study's result that though the overall ranking in poor service quality of six of the dimensions, tangibles, reliability, responsiveness, safety, empathy, and communication were the area customers needed the most attention. Indicating the banking customers felt that they were not valued and the institutions did not take the time to help them. Also, approximately 68% of the customers expressed the desire to switch banking service within the next year and over 79% would not recommend their current banking service. The customers in Jamaica also deemed all 10-service quality dimensions important, which confirmed the significance of overall customer satisfaction because the customers showed similar experiences across institutions. Finally, the banks in Jamaica did not satisfy their customers.

These results differed from Dr. Lopez-Alacron's study results conducted in 2003. The results from 230 participants Lopez-Alacron (2003) revealed that the customers in Florida were overall satisfied with the service received. The five dimensions that were significant predictors in the Florida banks were tangibles, reliability, responsiveness, access, and communication. By contrast, the Jamaican banking customers' overall satisfaction resulted from six predictors: tangibles, reliability, responsiveness, safety, communication, and empathy. The common service quality dimensions in both studies were tangibles, reliability, responsiveness, and communication; also, both studies had statistically significant results. However, unlike the customers in Florida, the customers in Jamaica were not satisfied with their banking overall service.

Relationship to Theoretical Framework

The theoretical framework, adaptation level theory by Helson (1947) suggested that customers adapt to the environment and the service received, whether good or bad. The theory offered an explanation that the consumer adapted to the service received if discrepancies occurred between service rendered and the customer's expectations. The results of this study identified only nearly half of the customers were willing to switch service, though the majority was not satisfied and would not recommend their institution to others. The customers were acceptable of the poor service and might accept it as the norm. This premise confirmed Ackere et al.'s (2013) that because the poor service was across all the institutions, the customers' poor perception influenced the new customers regarding the quality of service received. A change in service affected a customer's perception of the company, and the customer adapted to the service received (Wu et al., 2014).

People adapted to environments because they were vulnerable to the effects of the climate changes they perceived as risky, this influenced how they acted or responded to the situation (Bee, 2016). The result of this study indicated a similar principle in the communities across Jamaica. The acceptance of poor service aided self-preservation. The institution leaders, however, have the opportunity to change the climate and train the employees to adapt and treat customers with value and patience. If the managers within the organizations identified and rectified the customers' issues, the customer satisfaction would change and referrals through word of mouth would increase. The company would also benefit from the change in the environment, as the first institution's policies that change would spark an increase in service quality, customer satisfaction, and growth in the company's revenue.

The benefits of the CRM theory by McGarry (1953) were obsolete as indicated in the results. The institution leaders seemed not to understand and implement the new way of service quality, as the best product focused companies' culture were becoming outdated, and customers desire to change, indicated in the 10 dimensions of quality service Blocks of importance. Customers want to know that the banking leaders value their business. Any change in customer relationship management applied would increase organization profit chain with service quality, customer satisfaction, loyalty, retention, and profits. The lower the current customers' desire to switch service, as revealed in the results of the study. The survey also indicated no noticeable distinction between the demographic results, which suggested that adopting CRM in the organizational culture would increase employee knowledge about the customers and aligned with the customers' perception of overall customer satisfaction through the 10 dimensions of service quality.

Relationship to Finding in Business Practices

The identified themes in the study that applied to business practices were customers' satisfaction, customers' loyalty, lowered switching costs, and the overall organizational structure. Corporate leaders would need to change the organizational culture from product-centric to customer-centric in the business model. The employee would need the necessary training to increase customer relationship, as revealed that the service lacked empathy. A new market strategy implemented, providing the customer with the desired change, follow through with service, overall satisfaction, and a constant feedback loop with the customers to improve service. Finally, an implemented recovery plan to resolve any future service issues by empowering employees to act, benefits overall satisfaction, as indicated by the 10 dimensions of service quality.

The customers in the Jamaican banking institution were not satisfied and considering switching companies due to service quality issues. The increased the organizational cost and continued to have a long-term effect as more dissatisfaction grows. The more customers' desired change for better service, any option for better service would increase the cost of the poor service banks to acquire a new customer, especially if the company leaders rectified the service problem. When leaders in a corporation anticipated and addressed problems, consumers increased loyalty (Roggeveen et al., 2012). Company leaders must identify the problem, put a recovery plan in place, and increase their business practice standards to lower switching cost and gain customer loyalty (Roggeveen et al., 2012).

Application to Professional Practice

The effects of poor service quality are evident as they directly affect business in loss of revenues. While bank leaders may find the customer secondary in a product-focused market, the ever change in technology is focusing on the problem and will eventually affect the way the bank operates. The impact of poor service quality includes effects on the company reputation because the customers no longer identify with the brand and loss of future customers, especially from word of mouth advertising. Bankers should understand the change in technology paradigm that is affecting the customers' wants and needs. The Jamaican banking customers' experiences may change over time with improved practices and change in service quality.

The customers deemed all 10 dimensions of service quality important, six essential predictors may be necessary to apply to increase business practices. Tangibles, the facility appearance, employee professionalism, and equipment needed for transactions. Reliability, being the service performed as promised, promptly, and accurately. Responsiveness was the employees' response time in taking care of the customers. Safety, being the customers feeling safe doing business with the banks. Communication referred to if a problem arose the institution would inform the customers and if it were easy to communicate with the personnel. The final predictor was empathy, the employees taking the time to know, understand, and help the customers, especially in went situation occurred. These areas could improve business practices, service quality immediately, and the customers’ experiences.

To address the service quality issues first, it is important for company leaders, employees, and banking institutions to recognize the perceptual problem the customers identified. Overall, the banking customers’ satisfaction ranked low and were likely to change service. However, with the consistent rating across institutions identified a broader problem and some customers were seemingly settling for the poor service quality as the norm. The goal must be valued customer, lowered switching cost, and overall customer satisfaction. Leaders in the organization culture must implement and execute a new marketing strategy, and train the employees.

There is a distinctive difference between providing a service and customer satisfaction. Customer satisfaction, reduces costs, through customer loyalty measured sales, performance, and culture. To optimize customer retention, organizational leaders must adopt and implement the strategy of the entire organization. The more organizational leaders know about the customers’ changing needs, the more they improved their products and gained a competitive advantage.

The success of an organization depended on the quality of service and the trained personnel meeting the expectations of customers with services rendered (Gorla et al., 2010). The findings supported the concept and indicated that, if the company leaders timely responded to customers’ needs, attitudes improved, and opportunity for new services developed (Vivekanandan & Jayasena, 2012). The results indicated that the banking customers valued service quality, convenience, personalized service, employees' interaction, and understanding and electronic services, which are elements of customer satisfaction.

Implication for Social Change

The study has implications for positive social change that could benefit company leaders when made available and distributed to the appropriate organizations. Approximately 84% of the banking customers recognized the service quality problem. The results were the same across institutions, indicating a larger service quality problem for Jamaica. Innovation and media are changing the social paradigm. Therefore, business leaders may change the corporate structure to reflect the customer-focused change. As the customers need products, a business leader relies on customers and their loyalty to the foundation and growth of the business and the community on a whole. Any changes that the study's result effect over time will enhance the customer relationship and satisfaction, which translated to profitability. The stronger relationship, increased profits would mean the more active the communities and institutions.

Customers are challenging the relationship between clients and business leaders, demanding them to rethink policies, operations, and day-to-day activities. Better service quality and the satisfied customer may help develop not just the cities, but the surrounding neighborhoods. Leaders in the banking industry may learn to identify service as needed, provide improvement, and better service to the citizens of Jamaica. The results of this study highlighted issues that may improve for social change included a better understanding of customer satisfaction and its effects on the customers, organizations, and industries. Over time, the results of the study might revolutionize the quality of service in banks and perhaps advance in other business industries, changing from a product-centric to customer-centric culture in Jamaica.

Recommendations for Action

Service quality is an ongoing issue that needs attention. Banking leaders should understand that the company's reputation, image, and brand rely on the customers and the customer service provided. Improving service is best for these banking leaders' company survival; therefore, organization leaders should (a) change the culture of the company to becoming more customer-focused, (b) develop new marketing strategies for adequate service quality, and overall customer satisfaction, (c) hire new capable employees, and (d) train the employees to interact with the customers.

Banking leaders should understand what is important to the customers. For example, to manage tangibles and empathy, the leaders should provide adequate trained employees to cater to the customers' needs and help them in completing their banking business in a timely manner. Managers could designate banking representatives to customers, personalized service, to facilitate their needs and to interact welcoming and helpful to the customers. Also, provide the appropriate tools and resources for a smoother banking process. Current employees should be trained appropriately and empower them to solve the customers' problem. Employees should care about the customers.

Banking executives should (a) offer online-personalized assistance during and after business hours (b) implement customer relationship management software to collect important customer information and deal with customer concerns, while strengthening the business-customer relationship and (c) provide a mobile strategy for banking convenience. A part of the new strategy should include resolving problem before the customer can complain and have a recovery plan to resolve issues and to keep the customers satisfied. To improve the process and service, the organizational leaders should also employ a third party and consistently gather feedback from the customers, through anonymous surveys, so the customers feel safe when voicing their opinions. Also, gain insight from the Frontline employees and managers to help identify new ways to improve the service and bridge the gap in perception between services rendered to receive. Finally, continually implement, update, and improve processes to benefit the customers and overall communities. The suggested actions I provided would aid in the customers becoming satisfied, increased brand loyalty, and developing a long-term banking relationship.

Recommendations for Further Study

The advancement of the knowledge on service quality in the banking sector, the relationship between the 10 dimensions of service quality, and the customers' intention to switch banking service in Jamaica requires continued research. There are additional areas of work expansion necessary, such as service quality from the perspective of the employee and the overall effects on customer satisfaction.

1. First, age was a factor with the banking customers; therefore, further investigation recommended as to why the customers prefer their banking institution.

2. A future study could include an expansion of the industry to identify if the problem persists or if the service quality problem was limited to the banking sector.
3. Also, to find the exact or approximate cost factors associated with customers switching habits.
4. Future research could take qualitative or mixed approach method to explore the individual's perceptions and experiences, regarding the 10 dimensions of service quality, or a focus on the study results on the six predictors, tangibles, reliability, responsiveness, communication, safety, and empathy in an observation setting.
5. Further study, researchers may probe as to why approximately 68% of the customers expressed the desire to switch banking service within the next year, as the variables in this study only accounted for 31.6 % of the factors. Some research questions future researcher should consider include:
    a. Is there any relationship between banking location and the 10 dimensions of service quality in Jamaica?
    b. What customer preferences are factors to the 10 dimensions of service quality in Jamaica?
    c. Is conveniently a factor in the Jamaican customers' loyalty to the Jamaican banks?
    d. Why are the Jamaican customers staying, even with poor customer service?

e. What is the relationship between 10 dimensions of service quality and the banking process?

6. In addition, 79% would not recommend their current banking service, and 16% of the Jamaican banking, customers was overall satisfied with the service at their last visit, these are areas worth investigations, as it would add to the body of knowledge.
7. Other researchers should further this study in other geographical setting and other third world countries to increase service quality knowledge. This study scope did not conduct an in-depth analysis of the demographic criteria, such as age, gender, banks, or levels of educations are also other areas for probing and investigations to further study in an observation setting, or through a mixed method design.

The limitations of the study included the sample size and access to participants, factors that influenced the number of responses. However, the participants were eager to voice their complaints about the banks. Technology was an asset, and the use of email made it fast and easy for participants to respond to the survey study and protected those who did not want to respond. Time was another limitation, as the customers may take a long time to respond or did not respond at all to the survey. However, I continued to call and reach the customers until I gathered a greater number of samples for the study.

Collecting the data in the web survey may be a limitation because participants may hasten to answer the questions or may not be honest in their responses. However, only completed surveys that the participants sent, and I added in the study. The participants' personal experience and the interpretation of the questions provided insight into banking services and the customers' intention.

Reflections

Through my personal negative experiences with banking, I was driven to explore other customers' experiences. My purpose was to analyze the customers' banking relationship and determine if the banking industry in Jamaica could improve customer service in order to increase profitability. Therefore, I investigated the relationship between the 10 dimensions of service quality and the customers' intention to switch banking service in Jamaica. The motivation was to add value to my native country and advance banking business practices. I assumed the customers in Jamaica were not satisfied with their service. In doing so, I measured and determined if the Jamaican banks customer service quality was in-line with the 10 dimensions of service quality.

The results of my study revealed that customers were happy to share their experiences because they wanted their voices heard. Learning the difficulties in service quality only advanced the need to complete the research. I intend to develop training material, have training seminars, implement the training needed, and offer support in hopes of aiding both the academic and business world. Examining the components of this study was enlightening and added to my personal business practices, which was both challenging and rewarding.

The insight on the customer-focused corporate culture and marketing strategies provided a foundation for daily activities. Banking leaders may resist needed change. However, I hope that some leaders will perceive my findings insightful and effect the needed change the customers' desire, as the value of a customer focused change is necessary. With each step of the study, my personal and professional views changed not just in within my topic, but how I view the elements of the business and academic world. It is essential that business leaders and customer relationship become a two-way conversation, one that I hope will initiate with this study as all parties stand to benefit for overall customer satisfaction. The doctoral study process was challenging and made me a better person, a valuable experience.

Conclusion

The purpose of the quantitative research study was to determine if there was a relationship between the 10 dimensions of service quality and the customers' intention to switch banking service in Jamaica. I used a correlational design to address the primary research question and sub-questions; what was the relationship between the 10 dimensions of service quality and the customers' intention to switch banking service in Jamaica. The theoretical framework that guided the survey was McGarry's customer relationship management and Helson's adaptation theory. I used a survey developed by Lopez-Alarcon.

I completed an online survey, collected 203 participants, and conducted a multi-regression analysis for this study. The results revealed and confirmed the study's assumption that the customers in Jamaica were not satisfied with the service quality in the banks. Through the study findings, I accepted seven out of the 11 hypotheses and identified six of the dimensions as predictors of overall satisfaction for the customers in Jamaica. However, the customers revealed the importance of all the service quality dimensions. One of the major problems indicated was the lack of empathy that the banking employees provided in the service to its customers. Another aspect of the study reveals that though most customers were not satisfied with the service, not all of the customers wanted to leave the institution, which could be because of other reasons outside the scope of this study. The recommended changes in this study may bridge the gap in service between the customers and the organizational leaders. The collaboration may help banking leaders develop strategies to become more customer-focused, gain and maintain satisfied customers, which may decrease overall costs and increase profitability.

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Appendix A: Informed Consent Form

Customer Participation (study): Potential Participant Pool

My name is Lydia RoxboroughSmith. I am a graduate student in the DBA program at Walden University in the United States of America. The purpose of this research study is to examine your relationship and service provided by your banking provider in Jamaica. You are being asked to participate in this study because you are an English speaking adult and a banking customer in Jamaica; your sex, age, background, and religion is not a factor for your participation. The following is more information regarding the study.

This form is part of a process called *informed consent* to allow you to understand this study before deciding whether to take part.

Background Information:

The purpose of this research study is to examine the relationship between the dimensions of customer satisfaction and the customers' intention to switch the existing banking service in Jamaica.

If you agree to be in this study, please complete an online survey which could be accessed via the link at the end of this email.

Voluntary Nature of the Study:

Your participation in this study is voluntary. This means that everyone will respect your decision of whether or not you want to be in the study. If you decide to join the study now, you had the right to decline or discontinue participation at any time during the surveying process. The estimated time to complete the survey is 10-15 minutes. The researcher will had no way of knowing whether or not you participate in the study; however, in the event that the participant knows the researcher, the participant should know that declining or discontinuing will not negatively impact a relationship or access to services. If you choose to volunteer, take and keep a copy of this email for your personal records.

Risks and Benefits of Being in the Study:

The researcher has no financial interest in data collected from this study. The benefit is to improve the banking services relationship with the customers in the communities of Jamaica. No signatures will be collected and there will be no identifiers on either the demographic questionnaire or the survey. There are no foreseeable risks or discomforts, if you should choose to participate.

Compensation:

There is no compensation for being in this study; however, a summary of the results will be emailed to all contacted participants, who provided email information.

Confidentiality:

Any information you provide was confidential. The researcher will preserve your legal rights. The researcher will not use your information for any purposes outside of this research project. The researcher will not include your individual responses in any report, except in a summarized format. Participants were logged on an excel matrix as Subject #1, Subject #2, and so forth. To maintain confidentiality after the data has been collected, analyzed, and statistically reported in an aggregate form, the data was stored in a locked safe in the researcher’s attic for a period of 5 years and then destroy.

Contacts and Questions:

You may ask any questions you had now. If you had questions later, you may contact the researcher via lydia.roxboroughsmith@walden.edu. If you want to talk privately about your rights as a participant, you could contact the Research Participant Advocate by telephone (USA +1-612-312-1210) or email IRB@waldenu.edu. Walden University' approval number is 12-31-15-0307075 and it expires on December 30, 2016.

Statement of Consent:

I read the above information and I feel I understand the study well enough to make a decision about my involvement. In order to protect the privacy of individuals, participant signatures were not collected. Completion of the survey would indicate implied consent if you choose to participate. If you would like to participate, please click on the following link: http://goo.gl/forms/peoEDHSo5j.

Appendix B: Telephone Introduction Script

Hi, ______. Lydia RoxboroughSmith, a doctoral student at Walden University in the United States.

I'm sure you were busy and I respect your time, Is this a good time to talk?

You are being asked to participate in this study because you are an English speaking adult and a banking customer of Jamaica; your sex, age, background, and religion is not a factor for your participation. I am conducting a research study survey to examine the relationship between the dimensions of customer satisfaction and the customers' intention to switch. I am requesting that you participate in this study. Do you have an email address I could send the information about the study? Then I collect the email address and send the email to them. The below will be sent as a part of the potential participant email.

Appendix C: Survey

Dimensions of a customer satisfaction questionnaire developed

by Jose S. Lopez (2003)

Customer Satisfaction Survey Questions

Responses are kept confidential. Your responses were extremely important. Please answer objectively based on your experiences and your expectation of your financial institution.

Please fill in or circle the answer that corresponds to you.

1. Age _______
2. Gender M/F
3. Which bank do you bank with?
    i. Bank of Jamaica
    ii. Jamaica National (JNBS)
    iii. Victoria Mutual (VMBS)
    iv. Nova Scotia
    v. COK Credit Union
    vi. Money Market Broker
    vii. Sagicor Bank
    viii. Other One or more Banks____________
4. Highest Level of Education
    a. Vocational
    b. High School

c. College

d. Graduate School

e. Post Graduate

5. Marital Status

a. Single

b. Married

c. Widowed

d. Divorced

Rate the following items from 1 to 10, 1 being not at all satisfied, and 10 being the most satisfied.

Tangibles

6. I like the appearance of my facility ___________

7. I had all the equipment necessary for my transactions ___________

8. The personnel were always dressed professionally ___________

Reliability

9. This institution performs all services promised ___________

10. This institution is dependable ___________

11. The employees perform all promised services accurately ___________

Responsiveness

12. I receive helpful, prompt service ___________

13. There were enough personnel to allow me to complete my business in a timely manner ___________

Competence

14. The employee was knowledgeable __________

15. The employee has the necessary skills to serve me __________

Courtesy

16. The employee was polite and friendly __________

17. The employee was respectful __________

18. The employee was considerate to my needs __________

Credibility

19. I trust this company and its employees __________

20. The employee was trustworthy __________

Safety

21. I believe my funds were safe in this institution __________

22. I trust the institution's ability to manage my finances effectively __________

Access

23. I had easy access to my funds and necessary employees __________

24. I had the ease of contact with service personnel after business hours __________

Communication

25. If there was a problem my financial intuition informs me __________

26. It is easy to communicate with personnel from my financial institution __________

Empathy

27. The employees make an effort to know me __________

28. The employee made an effort to understand my needs __________

29. The employee answered and helped when difficulty arose __________

Rate the following items from 1 to 10, 1 being extremely likely to switch service, and 10 being not at all likely to switch service. For questions 30-35, please click the answer that corresponds to your case.

30. How likely were you to leave bank in the next week due to poor service? __________

31. How likely were you to leave bank in the next month due to poor service? _________

32. How likely were you to leave bank in the next six months due to poor service?

    ____

33. How likely were you to leave bank in the next year due to poor service?

    ____

34. How satisfied were you the last time you worked with a financial institution?

    ____

35. Would you recommend this institution to others? Yes No

Out of the ten sections on this survey, please number them from 1 to 10, one being least important, and ten being the most important.

1) Block I. Tangibles ___________
2) Block II. Reliability _________
3) Block III. Responsiveness ________
4) Block IV. Competence _________
5) Block V. Courtesy __________
6) Block VI. Credibility _________
7) Block VII. Safety _________

8) Block VIII. Access ________

9) Block IX. Communication ________

10) Block X. Empathy ___________

Appendix D: Permission to Use, Edit and Reproduce Instrument

Dr. Jose Lopez permission to used survey instrument

- Re: Thank you!

To see messages related to this one, group messages by conversation.

Dr. Jose Lopez - 28/02/2013

To: Lydia Smith

Lydia, yes you will need approval to use the tool, but is fine with me so just keep this email and it should be enough.

Dr. L

Lydia RoxboroughSmith <Lydia.roxboroughsmith@waldenu.edu> May 25, 2014

To Jose

Hello Dr. Lopez,

Hope all is well with you and your family. I am trying to get my study pass my second chair, and I made some minor changes to the survey. However, she said I was receiving permission to use your survey, but not to change it. Can I have your permission to make some changes appropriate to my study? I appreciate your help.

Lydia

Walden jose.lopez@waldenu.edu May 25, 2014

To me

Yes, that’s fine, make the changes you need.

Jose Lopez Ph.D.; D.B.A

Lydia RoxboroughSmith <Lydia.roxboroughsmith@waldenu.edu> July 27, 2016

To Jose

Hello Dr. Lopez,

Hope all is well. I am at the end of my study, however, form & syle is requesting permission to reproduce the survey, as it might pose a problem when publishing. Can I reproduce the survey instrument, please? I appreciate your help.

Lydia

Walden jose.lopez@waldenu.edu July 28, 2016

To me

Congratulation! Yes, that's fine, you reproduce the survey..

Jose Lopez Ph.D.; D.B.A