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An Evaluation of Customer Satisfaction Dimensions in the Ghanaian Banking Industry

Joyce Esther Dadzie
Walden University

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This is to certify that the doctoral study by

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has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

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Walden University
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Abstract

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M.B.A. University of Leicester, 2007

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Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

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Abstract

The banking industry in Ghana has seen tremendous growth in recent times. This exponential growth has led to high levels of competition and necessitated that all banks devise strategies to improve customer satisfaction to gain competitive advantage. The growing demands of customers have a significant impact on bank management's ability to attract and retain them. The ability to retain customers depends on the strategy in place to exceed customer expectations and satisfaction. Grounded in relationship marketing theory, the purpose of this qualitative multiple case study was to explore strategies banking leaders use to increase customer satisfaction. Data were collected through semistructured interviews from 6 bank leaders in 3 banks in Accra. Member checking confirmed the interpretation of participant data. Three themes emerged from the data analysis. The themes were customer centricity, customer relationship management, and service quality standards. Adopting customer-centric strategies, building strong relations with customers, and implementing quality service standards might increase customer satisfaction, retention, and profitability. The social change outcomes include the opportunity for the banks to give back to the community through corporate social responsibility and extending credit to improve the quality and standards of living of the people. Improved standards of living could result in the people in the Ghanaian community doing more business with banks, resulting in a ripple effect of profitability and giving back to society.

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Dedication

I dedicate this doctoral study to my husband for his immense financial support throughout the journey. I dedicate this study to my children who were there for me and cheered me on to the finish line. All friends and family who contributed in one way or the other to make this dream a reality, I say thank you.

Acknowledgments

I appreciate my Lord and Master Jesus Christ who gave me wisdom and grace to accomplish this feat. I thank my study committee, especially my chair, Dr. Richard Johnson for his support and guidance, and Dr. Dorothy Hanson and Dr. Charlotte Carlstrom for their direction in shaping this doctoral study to meet the expected standards. I appreciate all my classmates and work colleagues who contributed in diverse ways to make this dream a reality. Finally, I thank all the bank leaders who participated in this research.

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Section 1: Foundation of the Study

The banking industry is expanding at a fast rate with fierce competition. The survival of a bank depends on how well the strategies in place distinguish one bank from the others. The customer is the core of banking operations (Kalpadakis & Spais, 2015). It is therefore necessary that bank leaders know the strategies to create customer satisfaction. Meeting customer needs to achieve customer satisfaction is a focus for organizations to remain competitive (Gharakhani, Farrokhi, & Farahmandian, 2014), but some managers in the banking industry do not understand the drivers of customer satisfaction. My objective for conducting the study was to explore the strategies bank leaders use to increase customer satisfaction.

Background of the Problem

The banking sector plays a pivotal role in the economy of a country. The banking sector has undergone significant transformation leading to implementation of financial reforms in Ghana and the rest of the developing world (Nkegbe & Ustarz, 2015). Ghana is one of the thriving countries of the African continent with an estimated population of 24.7 million as of 2012 (Ghana Statistical Service, 2012). Changes in the banking landscape and introduction of new policies and regulatory reforms have resulted in growth and increased competition. The policies introduced included improvements in the regulatory framework, bank restructuring, and infusion of both domestic and foreign capital into the sector. The policy reforms also led to easy entry of new banks that led to dramatic growth. As of 2015, there were 27 banks in Ghana in addition to other financial services organizations such as savings and loans companies, rural banks, and microfinance institutions. The increased players in the banking sector have led to intense competition that provided customers with options and required all banks to adopt strategies to survive the turbulent environment.

Customers play an essential role in the success of any industry including the banking industry (Addo & Kwarteng, 2012). Customers are the lifeblood of business; therefore, it is necessary that resources are available to support the improvement of customer satisfaction (Addo & Kwarteng, 2012). Empirical evidence has shown a relationship between customer satisfaction, customer loyalty, and improved business performance (Addo & Kwarteng, 2012; Narteh & Kuada, 2014). Business leaders need to acquire all the skills required to improve customer satisfaction.

Problem Statement

Customer satisfaction is of the highest priority to the success of financial industries, but there is stagnation in the ability of retail banks to improve customer experience (Capgemini & Efma, 2015). The customer experience index dropped from 72.9% in 2014 to 72.7% in 2015 (Capgemini & Efma, 2015). According to Verhoef and Lemon (2013), firms that developed effective customer-centric strategies resulted in improvement in customer value by 23.3%. The general business problem was the lack of understanding of business leaders in the banking industry regarding what strategies to adopt to attract, retain, and excite customers in the banking industry. The specific business problem was that some banking industry leaders lack strategies for increasing customer satisfaction.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies that banking industry business leaders in Accra, Ghana use to increase customer satisfaction. The target population was bank leaders of three banks in the Accra geographical area of Ghana. The results of the study might lead to improved business performance, and could lead to increased profitability and market share. Acheampong and Asamoah (2013) posited a positive relationship exists between customer satisfaction, customer loyalty, and profitability. When banks implement quality service programs, the banks become profitable; more opportunities will occur to give back to society through corporate social responsibility activities. The social change outcomes of this study might include support for the communities where the banks operate, leading to improved lives. When lives are improved, the communities can do more business with the banks and the banks can continue to support the communities, leading to a ripple effect of positive social change.

Nature of the Study

I selected the qualitative method for the study to understand the strategies banking leaders use to increase customer satisfaction. I explored the phenomenon from the perception of the business leaders who have implemented strategies that improved customer satisfaction. According to Kriyantono (2012), the qualitative study involves an in-depth understanding of the participants' experiences and perception of a phenomenon. Business leaders in the banking industry provided an in–depth understanding of their experiences about the strategies used to increase customer satisfaction.

The quantitative method involves the use of numbers to represent variables (Campos, de la Parra, & Parellad, 2012). I did not intend to use numerical data to test a hypothesis through statistical measures. Quantitative research methods involve the examination of the relationships between variables and drawing conclusions from available data (Frye & Hemmer, 2012; Ingham-Broomfield, 2014), which was not the objective of the study. The combination of the qualitative and quantitative method, or mixed methods, was also not appropriate for the study because the proposed study does not require the two methods to explore the phenomenon.

The design choice for this study was a case study. A case study design is appropriate to obtain in-depth information about a selected phenomenon through interviews and multiple sources such as archival and documentary information (Yin, 2012). The case study design is appropriate to understand why and how a phenomenon occurs. I explored the perception of business leaders regarding the understanding of the phenomenon. The phenomenological design involves extensive data collection (Yin, 2014) and because of time and cost constraints, it was not suitable for this study. I did not select narrative design because I did not intend to use a collection of individual experiences to tell a story. According to Petty, Thomson, and Stew (2012), narrative design involves storytelling from the participants. The ethnographic design involves close observation of the social and cultural behaviors of a group of people over a period of time (Liberati et al., 2015). Ethnographic design was also not appropriate for this study.

Research Question

The central research question of the study was: What strategies do banking industry business leaders use to increase customer satisfaction?

Interview Questions

Interview questions to answer the central research question are:

1. What strategies did you implement to increase customer satisfaction?
2. What in your experience contributed to customer satisfaction in your bank?
3. What in your experience are the causes of decline of customer satisfaction in your bank?
4. How are the products and services of your bank designed in line with your strategy to achieve customer satisfaction?
5. What strategies have you considered adopting if needed to prevent your customers from switching from your bank to a competing bank?
6. What other information on customer satisfaction strategies would you like to add?

Theoretical or Conceptual Framework

My objective in conducting this qualitative multiple case study was to explore strategies business leaders in the banking industry in Accra, Ghana use to increase customer satisfaction. The objective of banks is to retain existing customers as well as attract new ones (Yang & Ming, 2014). The competitive nature of the banking industry requires leadership to identify strategies to attract and retain customers. Paramount regarding the agenda for bank management is to explore all avenues to improve customer satisfaction, leading to improved profitability and market share (Yang & Ming, 2012).

Relationship marketing was the chosen theory serving as the conceptual framework underpinning this study. The main concept of relationship marketing is the objective to attract and win customers and maintain a lifelong relationship (Berry, 1983). Customers are considered partners to an organization and, therefore, adopting relationship marketing principles creates the ability to treat customers as individuals (Dutu, 2012). Berry (2002) proposed five strategies in relationship marketing: (a) developing a specific service to build a relationship, (b) providing tailor made services, (c) adding value to the core service, (d) pricing per need and service, and (e) involving employees in the marketing strategy to enhance service delivery.

Relationship marketing has attracted the attention of practitioners and scholars in the wake of intense competition and customer demands, and the increased interest can result in a dominant marketing paradigm (Sheth, Parvatiyar, & Sinha, 2015). Relationship marketing hinges on customer relationship management (CRM) which involves the collection of information and feedback from customers to inform strategic managerial decisions (Long & Khalafinezhad, 2012). Leaders of banks can increase profitability and customer retention through CRM solutions (Dedu & Nitescu, 2014). When banking leaders understand customer behavior, it might lead to the provision of tailor-made solutions which could meet customer needs.

Operational Definitions

Customer Experience: Customer experience is the feeling a customer takes away from the interaction he or she has with representatives of an organization providing a service (Rose, Clark, Samouel, & Hair, 2012).

Customer Satisfaction: Customer satisfaction is the difference between the customer expectation of a service or product and the experience (Yang & Ming, 2014).

Relationship Marketing: Relationship marketing is a business process in which an organization focuses its marketing attention on the relationship between the organization and members of the buying public (Schmitz & Ganesan, 2014).

Service Quality: Service quality is the difference between the customers' expected service, the actual service experience, the degree of variations in customer expectations, and the perceptions of all parties (Chavan & Ahmad, 2013).

SERVQUAL: SERVQUAL is a research instrument designed to measure the customers' perception of service quality (Dehghan, Shahin, & Zenouzi, 2012).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are a researcher's beliefs that appear to be true and acceptable without question (Frederic, Di Bacco, & Lad, 2012). An underlying assumption in this study was that participants would be truthful and willing to provide the required information helpful for this study. I also assumed that the interview questions were adequate in answering the central research question. Additionally, I assumed that the selected participants have the required knowledge and skill to participate in the interviews. I had the assumption that the study might benefit the banking sector in particular and the financial services sector in general.

Limitations

Marshall and Rossman (2016) advised that individuals conducting qualitative research preidentify possible shortcomings before plunging into the investigation. Limitations constitute potential conditions outside the researchers' control (Marshall & Rossman, 2016). The opportunity to select business leaders who were willing to participate in the study created a limitation in the study. I interviewed six bank leaders from a specific geographical area and due to time constraints and limited resources; I could not extend to other locations. The sample size was not enough to generalize the findings. Consequently, time constraints, subjectivity, and external environment were also potential limitations to this study. The study was also limited to only bank leaders.

Delimitations

Delimitations are factors a researcher sets within control, and through such circumscription, the researcher stays within these borders throughout the investigation (Yin, 2014). I conducted the study in Accra, Ghana, and the participants were six business leaders from three banks in Ghana. The objective of the research was to explore the strategies banking business leaders used to increase customer satisfaction. The competitive nature of the banking industry requires strategies that create a competitive advantage for the banks. Managing banking leaders' understanding of the client perception of service can improve service and satisfaction, leading to loyal customers and the resultant improvement in performance. Delimitations of the study are the geographical area, the focus on a specific industry, and the specific number of participants.

Significance of the Study

Contribution to Business Practice

Banks play an important role in any country. Banks play a critical role in the economic development and growth of a country (Idun & Aboagye, 2014). Banks provide financial services including receiving deposits, extending credit, and providing advisory services. Bank leaders' understanding of the drivers of bank performance is therefore important. The level of competition in the banking sector in Accra, Ghana has increased exponentially, and the survival of the banks is dependent on the degree of service provided. Service quality is considered a number one driver for the survival of service organizations (Wilder, Collier, & Barnes, 2014). The literature on service quality showed that organizations that pay attention to quality service end up with loyal customers (Wong, Tseng, & Tan, 2014).

The importance of service delivery in the banking industry requires that business owners have knowledge about the drivers of customer satisfaction (Johansson, Witell, & Elg, 2013). From a management perspective, my study might serve to reduce any lapses on the part of banking leaders in the context of their respective banks' customer service agenda. Leaders from other financial institutions could entrench strategies to increase customer satisfaction and service quality demand and expectation. From a research perspective, the study was significant, and the results can add to customer satisfaction literature. The results of the research might provide insights into the benefits of relationship management strategies that promote customer satisfaction and growth in the service industry, leading to economic viability.

Implications for Social Change

Bank leaders' understanding of strategies that lead to customer satisfaction can provide a competitive advantage for banks (Addo & Kwarteng, 2012). Satisfied customers are loyal, and will do more business leading to improved business performance (Addo & Kwarteng, 2012). The management of banks can formulate tailor-made products to suit the needs of the customers. When customers are pleased with the services of the banks, customer satisfaction can improve, leading to repeat purchases and increased profitability. Customer satisfaction has a positive correlation with loyalty and improved firm performance (Saeidi, Sofian, Saeidi, Saeidi & Saaeidi, 2015). Improved business performance will lead to increased profitability and market share. Profitable banks can support the communities, within which the banks operate to improve lives and standard of living, leading to positive social change. When lives are improved, the communities can do more business with the banks and the banks can continue to support the community, leading to a ripple effect of positive social change.

A Review of the Professional and Academic Literature

The primary objective of this subsection was a presentation of a detailed and comprehensive review of relevant literature to encapsulate the conceptual framework of the study and answer the overarching research question. A search of various databases including Business Source Complete, Science Direct, Emerald Management Journals, Google Scholar, and ProQuest led to the discovery of numerous peer-reviewed articles related to the study. The Walden University library contained extensive resources that discussed the ramifications of the topic. Diverse search terms emerged in the process of reviewing scholarly works. The search terms include customer satisfaction, customer relationship management, and service quality and banking industry. The search terms guided the compartmentalization of this overall literature review as reflected in Table 1.

Table 1

Reference Tracker

Reference Type	Total	
Total number of peer-reviewed journals and articles	190	94%
Peer-reviewed articles in the literature review section	136	100%
Peer-reviewed articles in the literature review within five years to research completion	136	100%
Governmental and State Agencies Publications	2	1%
Total resources in the research document within five years to research completion	199	98%
Total number of resources five years older	3	2%
Total number reviewed	202	100%

Table 1 contains approximately 94% articles from peer-reviewed journals and 98% sources within five years to research completion to satisfy the 85% quality rule along with the 5-year rule. I used keywords that pertained to *customer service, banking, customer relationship management, service quality, and customer satisfaction* as search terms. Ulrich's Periodicals directory served in determining which articles conformed to peer-review requirements. The screening process enabled me to eliminate studies that would have no bearing on the study.

Conceptual Framework of Customer Satisfaction

The objective of this qualitative multiple case study was to explore strategies banking industry business leaders in Accra, Ghana used to increase customer satisfaction. Theorization makes contexts more understandable, and according to Bendassolli (2013), the content of theoretical statements must be empirical to be trustworthy. In the context of service quality, a relationship must exist between provider and consumer of a service (Bowden, Gabbott, & Naumann, 2015). The trustworthiness of statements about quality service environments must incorporate the truth about relationships between bankers and their customers. Banking industry leaders play a central role in ensuring that good relationships exist between the bank and customers.

The objective of banks is to retain existing customers as well as attract new ones (Yang & Ming, 2014). Relationship marketing thus becomes critical to the success of any bank seeking new customers. Relationship marketing was the chosen theory serving as the conceptual framework underpinning this study. Berry introduced the relationship marketing theory in 1983. The competitive nature of the banking industry requires leadership to identify strategies to attract and retain customers. Conceptually, banking leaders' efforts to acquire new customers may face obstacles if existing customers do not receive quality service. Competition, therefore, renders a bank's efforts futile when bank leaders do not recognize the criticality of relationship marketing (Veldman, Klingenberg, Gaalman, & Teunter, 2014). Paramount with the agenda of management of banks is to explore all avenues to improve customer satisfaction, leading to improved profitability and market share. An understanding of the theory of relationship marketing and application thereof to a bank's standard operating systems could constitute a bank's inroad to achieving customer satisfaction through the entrenchment of high service quality.

Customer satisfaction is a result of several features working together. Customer satisfaction forms the attitudes of customers towards the provider of the goods and services. The main concept of relationship marketing is business leaders objective to attract and win customers and maintain a lifelong relationship (Berry, 2002). Customers are partners with an organization, and therefore, adopting relationship marketing principles creates the ability for business leaders to treat customers as individuals (Dutu, 2012). Relationship marketing hinges on customer relationship management (CRM) which involves the collection of information and feedback from customers to inform strategic managerial decisions (Long & Khalafinezhad, 2012). Chavan and Ahmad (2013) argued that the banking business rests on the quality of customer service as well as the overall satisfaction of customers. The adoption of CRM in the context of relationship building is a strategic tool for bank managers to know customer preferences.

Customer Relationship Management

According to Long and Khalafinezhad (2012), customer relationship management is a business strategy focused on optimized profitability, revenue, and customer satisfaction through consolidating customer segments, developing customer-satisfying behavior, and executing customer-centric processes. Businesses can gain competitive advantage through the gathering of information from customers to design tailor-made products and services to suit specific needs. The ability to gather and use customer information is essential for creating superior customer value (Tseng & Wu, 2014). Business leaders in service organizations can enhance and sustain customer relationships through effective CRM systems (Tseng & Wu, 2014). The term CRM means building a relationship with consumers is a significant way to create loyalty and loyal customers are valuable and profitable (Agudze–Tordzrol et al., 2014). Enhancing profitability and customer satisfaction are the main objectives of CRM programs.

Customers who stay with their firms and maintain a sound relationship tend to be satisfied with the relationship. Satisfied customers are less likely to switch to competitors, and it is difficult for competitors to enter the market or gain market share (Hundre, Kumar, & Kumar, 2013). The business strategy involving CRM includes two perspectives. The first involves measurement of factors related to customer ` to Mozaheb, Alamolhodaei, and Ardakani (2015), leaders of organizations can use CRM as a business strategy to focus on the customer and increase customer loyalty and satisfaction by presenting tailored made services. Identifying, attracting, developing, and maintaining an effective relationship with customers for organizational profitability involves CRM

(Mozaheb et al., 2015). Alharthey, Rasli, and Ratyan (2013) argued that CRM is one of the most effective business strategies that involve increasing satisfaction and loyalty of customers. Bank leaders use CRM to provide responsive and tailor-made services leading to happy and satisfied customers. The main principles of sales for organizations are to attain high growth and profit and have loyal and satisfied customers.

Anabila and Awunyo-Vitor (2013) posited that CRM has emerged as a key business strategy employed by banks in their bid to hold on to their customers and increase customer loyalty and retention. Loyal customers give a solid basis for attaining sustainable business progress (Anabila & Awunyo-Vitor, 2013). Hundre et al. (2013) asserted that customer retention is the actions that a firm undertakes to reduce or avoid customer defection. Hundre et al. (2013) further affirmed that a firm's ability to attract and retain new customers is related to how existing customers feel treated. Since satisfied customers mostly do not defect to competitors, a successful implementation of CRM techniques could yield satisfaction, loyalty, and retention of the customer.

The process involving CRM is an approach based on creating and maintaining positive customer relationships, increasing satisfaction of customers, and expanding the lifetime value of customers (Ngambi & Ndifor, 2015). Agudze-Tordzro et al. (2014) asserted that CRM is a comprehensive strategy and a process of acquiring, retaining, and cooperating with selective customers to build and maintain trust. According to Ngambi and Ndifor (2015), the process of recognizing customers, creating customer knowledge, creating customer relationships, and influencing customer perceptions of the company and its services requires CRM strategies.

Bank leaders should handle customer service problems, keeping customers informed as to when service providers will perform quality services and give customers individualized attention. The basis of the research is to learn from banking industry business leaders how they solve customer satisfaction problems in the context of relationship building. Customer satisfaction levels increase whenever the customers appreciate the service in a way that fulfills their personal needs (Auka, Bosire, & Matern, 2013). Customer relationship management is a two-way communication between customers and the firm (Messay, 2012).

Tracking customer activities and producing specified information to customers will make them have a sense of belonging and increase their satisfaction. Customers show appreciation to a bank that offers them options and alternatives, especially when the customers feel the banks are concerned with their best interests (Kariru & Aloo, 2014). Furthermore, through CRM, the bank will have a greater understanding of customer requirements and inform them through feedback. Efficient company to customer communications results in increased customer satisfaction (Lau, Cheung, Lam, & Chu, 2013).

History and Definition of Customer Satisfaction

Customer satisfaction is a popular expression in business and commerce circuits. It is a business term explaining the positive feeling consumers have by measuring the product and services the company provided (Ramachandran & Chidambaram, 2012). Most companies consider customer satisfaction a key performance index. Banking industry players are consistently trying to devise ways and means to increase their financial performance and be relevant to the customers. A bank cannot achieve financial objectives if the customers are not satisfied with operations and strategies in place. The rise in competition among banks for the increased share of consumers' wallet has grown rapidly in the Ghanaian environment. In a developing country such as Ghana, high levels of unemployment rates always lead to a reduction in the base of customers for which banks compete. Similarly, most banks will find it challenging to adapt to the need for change brought on by global financial crisis.

Customer satisfaction plays a critical role in an organization's performance (Mburu, Van Zyl, & Cullen, 2013). The leaders of service organizations aim to satisfy customers because customer satisfaction is the foundation for business success (Ramachandran & Chidambaram, 2012). The survival of banks is now dependent on the quality of service delivered to customers. The level of competition could lead to customer empowerment, and customers can switch to other banks whenever dissatisfaction in service occurs.

Banks in Ghana provide almost the same type of products and can only create a differentiation through exceptional customer service delivery. Competitors can copy products, but it is difficult to reproduce unique service delivery (Asante-Gyabaah, Oppong & Idun-Baidoo, 2014). The introduction of reforms in the banking industry in Ghana has created ease of entry for banks. The number of banks has increased significantly in Ghana, creating a turbulent, competitive environment (Okoe, Adjei & Osarenkhoe, 2013). The objective to explore strategies bank leaders use to increase customer satisfaction is, therefore, timely and important.

Customers are the stakeholders of the firm who make payment in return for the goods and services provided by the organization. Upon receiving the goods and services, the customer aims at fulfilling a need and maximizing satisfaction. Consumers are not necessarily customers, but some businesses refer to customers as consumers. The customer is, therefore, the person who buys goods and services while the consumer is the person who eventually uses the product (Kumasey, 2014). In the competitive business environment, where firms need to compete for customers and consumers, the issues of customer satisfaction has become a key differentiator of one firm from another and gradually found its way in most business strategies (Amoako, 2012).

Customer satisfaction is also necessary for business success in this modern +``competitive banking sector (Mutea, 2013). A customer's concern is, therefore, with the value and quality of what they pay for and receive. Yang and Ming (2014) defined customer satisfaction as the difference between the customer expectation of service or product and the experience. An important driving force of organizational profitability in this modern age of doing business is the focus on customers and customer satisfaction (Mutea, 2013).

Leaders of organizations wish to improve the levels of the customers' satisfaction by concentrating in designing goods and services customer want. The measurement of customer satisfaction has become a yardstick to assess the performance of the organization on how it provides the goods or service. The customer wants the best quality at the lowest possible price. The perception of this best quality of product and lowest possible price is relative and varies significantly among individuals (Omenye, 2013).

Therefore, for the organization to ascertain an overall view of customer perception, it needs to evaluate the satisfaction of the customer (Omenye, 2013). When customers are satisfied, in most cases, they talk strongly about their experience of the use of a particular good/service that gives a positive advertisement for the firm (Khan, 2012).

On the other breadth, when the customers are dissatisfied, they most probably would switch to a different brand and discourage others to patronize the brand that leads to a negative advertisement for the firm. Hence, the essence of keeping customers satisfied as well as considering them in strategic business planning can never be overlooked (Murugiah & Akgam, 2015). Customer satisfaction has received much attention and companies are regularly undertaking customer satisfaction surveys whereby the monitoring of the level of customer satisfaction has become a priority for firms regardless of their sector or industry. The satisfaction of the customer is the bedrock of the successful company (Belás & Gabčová 2014). In a very saturated market, there are homogeneous goods and services, and clients can easily change the provider of the product in case they are not satisfied. The issue of customer satisfaction is, therefore, critical. To comply with what the customer need, customer care, as well as banks customer satisfaction has been at the centre of concerns of researchers and bankers (Bilan, 2013).

According to Belás and Gabčová (2014), the satisfaction of the customers is of immense importance to the present and future firm performance of commercial banks. The customer who is satisfied shall always be loyal and remain with the company. For the company to keep the customer, it requires less effort, time, and money than getting a new customer. A satisfied customer is willing to pay a higher price (Drugdová, 2012). When the customers are satisfied, they represent a free form of advertisement, and they are mostly inclined to buy other products.

The customers who are fully satisfied are less likely to move away from their banks and are more prepared to acquire and consume additional products or services from the same bank. However, some studies (Fraering & Minor, 2013) have not established this relation. They have reported that even satisfied customers change their banks if/when another bank offers a better product or service. These feelings are explicable in two ways: loyalty and other objective factors.

Loyal clients have more intense commitment and exercise emotional attachment to their banks. When a client is satisfied with the products and services, but not loyal to their banks, they are more likely to switch if conditions are better and accessible from another bank. Loyal customers are resistant to competitors' offers, and it is, therefore, imperative that management of service industries identify the drivers of customer loyalty.

Concept of Customer Satisfaction

The objective of the study was to explore the strategies business leaders in the banking industry in Accra, Ghana use to increase customer satisfaction. The process of measuring customer satisfaction involves the identification of products and services that are relevant to the customer and can lead to customer satisfaction and loyalty. Loyalty can cause a customer to do more business to improve profitability and market share. Satisfied customers are a critical asset to the long-term success of the firm. Companies that can boast of a more satisfied customer base can also boast of higher economic returns. The satisfaction of the customer is an individual feeling of fulfilment or displeasure because of comparing the real performance or outcome to the expectation. Customer sophistication and increased competition has led to a focus on quality service delivery (Kumasey, 2014). According to Kumasey (2014), service quality is an important driving force for organizational performance. Customer needs and preferences are changing because of advancement in technology and improved knowledge (Kumasey, 2014).

Banks and service industries stand the risk of losing customers if the customer service agenda designed is not towards improving the quality of service (Veldman et al., 2014). In the changing competitive banking environment, winning the competition in the marketplace has a direct linkage to the services and products offered to meet the customer expectation. The customer plays a significant role in banking activities in the world (Drugdová, 2012). The banking industry is a face-to-face interaction with customized solutions for individual customers. The banking solutions should be valuable for the customer, the value that the customer is willing to pay. Service quality should, be at the forefront of any solution the bank attempts to provide to a customer.

Service quality drives customer satisfaction and loyalty leading to repeat purchase behaviour. Customers are the lifeblood of any organization. Therefore, organizations cannot exist without customers (Kariru & Aloo, 2014). Customer satisfaction should be a number one focus for management of banks to attain competitive advantage.

The buyer who is loyal to the brand responds positively to a wide range of offered products and is prepared to accept any price rise (Veldman et al., 2014). Satisfied customers propagate positive news about the brand and the bank that consequently increases the possibility of new customers also coming on board. Thus, if the bank can surpass the individual expectations of the customers (clients), management must create room for the customers to develop a sense of positive loyalty.

Customer satisfaction has a strong positive influence on the loyalty of the customer (Seiler, Rudolf, & Krume, 2013). To understand customer loyalty, one needs to understand fully customer satisfaction **(**Fraering & Minor, 2013). According to Bilan (2013), the consumers of a product or service do not want to play games. Whenever a customer has any feeling of things going wrong, he/she walks away and settles on a different provider of the same product or service. Loyalty and additional purchasing depend on the excellent quality of banking services. Satisfied customers give information concerning the level of satisfaction to their families, friends, and colleagues (Augusto de Matos, Luiz Henrique, & de Rosa, 2013; Choudhury, 2014).

Satisfied customers are usually loyal and willing to buy more products or services at increased prices (Terpstra & Verbeeten, 2014). Terpstra and Verbeeten (2014) reported that the current positive effects of customer satisfaction levels become evident if the customer purchases additional products or services after a year rather than in the same year. Customer satisfaction positively relates to the customer revenues in the future as well as the customer value; this is mostly evident in higher customer profitability segments (Terpstra & Verbeeten, 2014). According to Hansen, Samuelsen, and Sallis (2013), customer satisfaction has a strong positive effect on loyalty.

The issue of trust, experience and commitment become paramount factors to building and retaining satisfaction of the customer in the service industry like the banking sector. Setó-Pamies (2012) analyzed the impact of service quality, satisfaction, and trust on customer loyalty. The results of the study revealed a correlation between customer loyalty, customer satisfaction, and trust. The degree of loyalty depended on the level of the customers' satisfaction and trust. The different approach in this study was to identify the list of factors that predict loyalty by placing an emphasis on the importance of trust.

One of the most important elements in marketing products is trust; it forms important grounds for buyers to purchase banking product. Empirical evidence shows that trust has a positive and significant impact on the satisfaction of the customer (Kariru & Aloo, 2014; Veldman et al., 2014). Customer satisfaction theoretically has an influence on customer loyalty. However, the results from the literature present inconclusive reports.

The customer experience is very complicated and seen as a developing structure. Alharthey et al. (2013) and Ngambi and Ndifor (2015) have previously studied customer experience. The study's results, when juxtaposed with the banking industry, showed that customer experience in the banking sector has a statistically significant influence on the satisfaction of the customer. Experience is, therefore, a variable that can significantly change the behaviour of the customer. If a customer has an excellent experience from the past product purchased, the more likely the customer would be satisfied and ultimately remain and buy other products of the provider.

Satisfaction is a feeling resulting from the comparison between a function and expectation (Velnampy & Sivesan, 2012). Satisfaction is the response of the fulfilment the customer has. Satisfaction is the judgment passed on the features of the product or the pleasure derived from the consumption of the product about the consumers' fulfilment (Drugdová, 2012). In summary, satisfaction can relate to the evaluation of the customers' emotions. The customer always has a posterior perception of the quality derived from the consumption.

Hundre et al. (2013) reported that the retention of the existing customers of the banks is becoming more and more important issue. Hundre et al. (2013) attributed the development to the fact that long-term related customers match different offers against each other and select the best ones. Hundre et al. (2013) suggested that as the consumer remained satisfied with a bank, they spread a positive word of mouth, which is very efficient in case of services for attracting new customers. The leadership of a bank will be able to know more about the customer if the customer stays longer with the bank. The management of banks will offer customized services that will make it hard for the customer to defect. Hundre et al. (2013) further reported that the customer retention is a critical agenda in service organizations and that the earlier a firm begins with professional customer retention, the sooner fast results are realizable. Agudze-Tordzrol et al. (2014) also posited that customer retention is a significant element of banking strategy in the present ever-competitive business environment, and the Ghanaian banking industry in is not an exception.

Building loyalty in the market in the era of hardships, layoffs, and rationalization has become a task for companies (Khalaf, Rasli, & Ratyan, 2013). According to Khalaf et al. (2013), businesses who can survive in the markets are the ones able to build loyalty relations with their employees, and the result can transcend to retaining loyal customers for a very long period. Khalaf et al. (2013) posited that if the employees are loyal, they build a strong connection with their customers. Khalaf et al. (2013), however, argued that the organization needs to understand that building and raising levels of employees' satisfaction and the satisfaction of customer in the market is a challenging endeavour. Khalaf et al. (2013) further stressed that better results require a stronger and loyal bond between the employees and the customers. Banks should prioritize loyalty of the employees because adverse employee loyalty outcomes are likely to manifest in the quality of their customer relationship.

Chavan and Ahmad (2013) defined and discussed eight of the most important characteristics of satisfaction. These are: (a) paying individual attention to each client, (b) employee behaviour inducing customer trust, (c) attractive bank equipment, (d) zero fees for issuing cheques, (e) zero error records, (f) security of transactions, (g) helpful staff, and (h) readiness of staff to answer to customer requirements regardless of occupancy. However, Choudhury (2013) posited that the customers mostly distinguish four dimensions of service quality that were the employee behavior, tangibles, reliability, and convenience.

Consumers or customers have their perception of quality. When the experience from a service does not match the expectancy, there is the possibility of a discomfort and to relieve the discomfort customers seek alternate sources. Customers' needs change over time and therefore bank managers should have strategies in place for consistent measurement of customer expectation. Customer satisfaction is the difference between the customer expectation of a service or product and the experience (Yang & Ming, 2014).

According to Yin, Lee, Zhang, and Jin (2013), satisfaction is an emotional state resulting from the interaction the customer has with the service provider over a certain space of time. Satisfaction is also a function of a cognitive comparison of prior anticipations to consumption of a product or service with the real experience (Lee & Lung-Yu, 2013). Activities necessary for achieving customer satisfaction consist in satisfying one customer at a time through entrenching quality in service delivery. The paradigm of disconfirmation, whereby customers make an after purchase comparison with the repurchase expectations and actual fulfilment received places on a bank the onus of proving that customers are receiving service at the quality a customer should receive (Lee & Lung-Yu, 2013).

According to the paradigm of disconfirmation, when the real performance surpasses the expectations from the purchase of product and services, it results in a positive disconfirmation that leads to satisfaction of the customers. However, when the real performance is below the expectations, a negative disconfirmation occurs leading to dissatisfaction. Satisfaction is proof of a transaction specific and cumulative satisfaction (Kim, Vogt, & Knutson, 2014). Customer satisfaction with a product is a function of disconfirmation and is in comparative of the output to input. The outcome is either a positive or a negative feeling of the consumers' fulfilment.

Bank management in the quest to stay ahead of the competition and to achieve competitive advantage has implemented customer satisfaction measurement systems

(Jones, Taylor, & Reynolds, 2014). Marketing customer relationship in a measurable manner will enable bank leaders reach customers. Measurements systems are a means to access customer feedback on expectations of the different product offerings of the bank including employee behavior (Jones et al., 2014). The feedback received from the management systems help to monitor areas of concern and improvement. Some banks also have consequent management and reward systems in place to punish or reward employees who provide consistently good service.

Continuous improvements of internal processes contribute significantly to customer satisfaction (Lotfollah, Ziaul, Seyed, & Saeedreza, 2012). Assimilation is an intangible proof that manifests when a banking customer returns to purchase more services. Process improvement initiatives results in a waste reduction, improved efficiency, and lower costs and has become a number one strategic tool employed by the banking sector (Lotfollah et al., 2012). Business process management (BPM), business process re-engineering (BPR), total quality management (TQM), and business process improvement (BPI) are strategic tools adopted to improve productivity and enhance the performance of organizations.

Continuous improvement programs play a vital role in the enhancement of productivity and efficiency of many organizations. Chu (2012) adopted a framework that integrates the six sigma concept to improve the service quality in information systems. Chu (2012) used the six sigma quality cycle to define, measure, analyse, improve and control (DMAIC) the systems of an organization. The data analysis revealed the effectiveness of the DMAIC process on information systems of an organization.

Organizations employ quality improvement methodologies such as lean manufacturing, six-sigma to improve internal processes and to meet customer expectations.

Leadership needs to improve the processes of a system continuously. Process improvement tools such as BPR and TQM are effective in deploying improved processes in an organization (Azhar, Naz, Gul, & Nawaz, 2013). The current competitive banking environment in Ghana requires that management adopt strategies to streamline processes, leading to improved services that can attract and retain customers (Narteh, 2013). The improvement in internal processes affects employee morale and the desire to perform exceptionally to please the customer.

The minimum expectation of an employee is to have his demands on the job met. There is always a gap between what the employee is expecting and what the employee receives. Each worker requires fair treatment according to qualifications and contribution to work. Employee satisfaction and commitment drives customer satisfaction and loyalty (Acheampong & Asamoah, 2013). Employee wellness and job satisfaction are a critical component of firm's achievement of customer loyalty and a company's profitability. Banks in Ghana understand the correlation between employee satisfaction and the achievement of organizational goals. Therefore, measures are in place to ensure employee loyalty at all times (Acheampong & Asamoah, 2013; Oakley, 2012).

The importance of the human resource of an organization is critical to the achievement of organizational goals. Creating an excellent work environment positively affects employee attitudes and job satisfaction. Employee behavior and attitudes can change the customer relationship and experience. Understanding employee behavior is a step to identify measures to improve customer satisfaction (Oakley, 2012). Employee attitudes and behavior can change the service delivery with the resultant effect on customer satisfaction and firm's performance. Organizations must establish measures to ensure that employees are willing and able to deliver the required customer service (Frimpong, 2014). Effective systems and processes, adequate training and reward systems can boost the employee morale and will affect the employee's behavior and attitude in delivering exceptional customer service. The improved morale of the employee could guarantee quality delivery of service among banks in Accra, Ghana.

Jung and Yoon (2013) and Radomír (2013) examined employee satisfaction with internal efficiencies and reward systems. If employees are satisfied, the work quality will improve, and customers will be satisfied. When customers receive satisfaction, the customers are likely to remain loyal to an organization. Furthermore, the customers could create increased profitability and exceptional performance. Banking industry leaders in Accra, Ghana could incorporate the postulations of Jung and Yoon (2013) and Radomír (2013) in pursuing customer satisfaction. Empirical evidence, therefore, shows associations among employee job satisfaction and loyalty, customer satisfaction and loyalty, and organizational profitability and performance.

Customer Satisfaction Models

Oliver (1980) propounded the disconfirmation model. According to the disconfirmation model, a consumer compares his initial perception of the performance of a product or service to the resulting state of mind of the fulfilment derived from purchasing such a product or service. Disconfirmation is the satisfaction that relates directly to the value and path of the experience that happens in the outcome of comparing the performance of product and service to expectations (Kim et al., 2014.

The variation that may arise from a relation of the customer expectation and the actual performance results in the disconfirmation. Cudjoe, Anim, and Nyanyofio, (2015) identified three different models of disconfirmation that are:

a) *Positive disconfirmation***:** The positive disconfirmation occurs when the actual performance of the product or service supersedes the expected performance of the product or service after purchase. With such an outcome, the customer would be wholly or highly satisfied.

b) *Negative disconfirmation*: Contrary to the positive disconfirmation, the negative disconfirmation arises from the situation whereby the actual performance of the product or service is less than expectations. When this happens, the customer is highly dissatisfied.

c) *Zero disconfirmation*: When the actual performance of the product or service is equal to expectations, the client is neither fully satisfied nor less satisfied.

Another important model of customer satisfaction is the one developed by Kano in 1984 (as cited in Cudjoe et al. 2015). The model based on the product development and the satisfaction of customer that classifies customer preferences. The model depicts that products and services have some attributes that customers perceive to be critical. The model is a focus on the product differentiation as opposed to meeting the needs of the customers. According to Cudjoe et al. (2015), the model depicts the following characteristics of the product:

a) Satisfiers: Satisfiers are those characteristics of a product customers always say they want, and their existence leads to their satisfaction**.**

b) Dissatisfaction: Contrary to the satisfied, dissatisfaction is the characteristic of the product existence that leads to customer dissatisfaction.

c) Delighter or Exciters: This feature of the product is one that excites or delights the customers. These characteristic can only be present in a product through innovation

According to the model, the delighters are very powerful and they exhibit the potential for yielding highest gross profit margins. The attributes of the product that excites customers are mostly not foreseeable by the client. However, their presence may yield great satisfaction. Having simultaneous characteristics of a product that excites customers can give the provider a significant competitive edge over rivals. The idea is that the more the customer ponders on these incredible new ideas, the more the customer wants it.

Customer Satisfaction Strategies

There are several models and concepts in developing customer satisfaction strategies. Some service performance models involve the identification of gaps in the customer expectation of service and the actual customer experience. Conversely, a potential unmatched equilibrium between customer expectation and actual service delivery emerged as a theme in scholarly works (Komunda & Osarenkhoe, 2012). Customer service models that apply to service industry are equally applicable to banks. Bank managers should have a clear understanding of what customers perceive as quality service because service quality is the bedrock of customer satisfaction (Chavan & Ahmad, 2013)**.**

Customer service strategies that exclude quality delivery might be easy for customers to detect. That is probably why Uppal and Juneja (2012) determined that when financial institutions get any negative feedback from customers, they have the responsibility to check it out immediately. It was against this backdrop that Uppal and Juneja (2012) conducted a comparative study of the complaints made by the customers of a bank. The comparisons were between public sector banks, old and new private banks as well as foreign banks for the period of 2008-09 to 2010-11 on selected products such as deposit accounts and remittances. The results of the study were that the foreign banks were the most efficient and effective when it came to dealing with complaints and thus satisfying their customers, whereas the public banks were the least effective. Judging from the insight of Uppal and Juneja (2012), the strategy in place might be responsible for the variance.

Komunda and Osarenkhoe (2012) also conducted a study to ascertain the factors affecting post recovery customer satisfaction focusing on the Ugandan retail banking industry. Komunda and Osarenkhoe (2012) first developed a conceptual framework consisting of the concepts of service improvement, customer satisfaction, and loyalty as well as communication in the retail bank settings. Data collection was through questionnaire focusing on issues that relate to the causes of service failure. The idea was to enable the researchers develop recovery tactics that met the expectations of the customers of the bank. The questionnaire contained strategy-specific elements for identifying the factors influencing the post-recovery satisfaction of the customer. Komunda and Osarenkhoe (2012) found that (a) communication with the customers from the bank, (b) the levels of redress, (c) how courteous the employees react towards the customers who lodge complaints and (d) how responsive the employees are towards the complaining customers were the main factors that affected the post recovery customer satisfaction in the Ugandan banks.

Po-Young, Gin-Yuan, and Yu (2012), however, proposed a research model to examine the relationships that existed between the quality of service, customer satisfaction, and loyalty to the Taiwanese e-banks. Targeting respondents who had experience with the e-banking, Po-Young et al. (2012) used questionnaires to sample 442 participant and collected data for the study. On a face value, the strategy did not appear as a factor in designing the questionnaire. However, Po-Young et al. (2012) applied partial least squares structural equation modelling as the analytical instrument for the data analysis, thereby creating strategy-related themes. The results showed that e-banking operators should focus on the quality of service to increase the satisfaction of the customer and customer trust to attain customer loyalty.

Ali and Zhou (2013) also conducted research using data collected from 520 respondents to ascertain whether there had been increases in the quality of services by banks. Ali and Zhou (2013) adopted the convenience sampling technique to achieve the objective. The objective of Ali and Zhou (2013) was to be able to analyze the performance of Islamic and conventional banks. Aside the descriptive statistics, Ali and

Zhou (2013) employed the two sample t-tests. Their study concluded that the Islamic banks provided better services that attracted the customers than the conventional banks.

Naser, Salem, and Nuseibeh (2013) however conducted research to determine the customer awareness and customer satisfaction in the banking industry with much focus on the product and services that the banks offer. Naser et al. (2013) employed a questionnaire as a tool for the data collection. In all, the researchers obtained 429 responses out of 650 questionnaires distributed. The data analysis too was the Cronbach's Alpha to measure the reliability of the responses. Naser et al. (2013) finally used descriptive statistics to present the results. The conclusion was that the customers could only be satisfied if the banks provide better products and services. Chavan and Ahmad (2013) argued that the banking business is a consumer-oriented services industry. The players in the industry understand that their operations increasingly depends on the customer service qualities and the overall customer satisfaction.

Chavan and Ahmad (2013) conducted an empirical study that focused on discovering the major factors leading to the satisfactions of the retail banks' customers in India. Chavan and Ahmad (2013) developed a conceptual framework of the relationship marketing practices in banks, which takes into consideration, the customers' perspectives on satisfaction with various products and services of the banks. The results of the study revealed a transaction-specific customer satisfaction attribute was dependent on several different factors. Agudze-Tordzrol et al. (2014) however conducted research aimed at discovering the relative importance of retention strategies and their effect on customers to continue to patronize the services from the banks in Ghana. Agudze-Tordzrol et al.

(2014) defined the retention strategies as; bank service quality, customer relationship management, switching barriers, and loyalty rewards. In the study, the researchers employed survey as the data collection method to sample 410 banking customers. Agudze-Tordzrol et al., (2014) reported that except switching barriers, the remaining three factors: (a) bank service quality, (b) customer relationship management, and (c) loyalty rewards had a significant positive influence on bank customer retention.

Garg, Rahman, and Qureshi (2014) aimed to measure customer experience in the banks in Indian. They examined the 14 factors of customer experience and identified their impact on the satisfaction of the customers. Garg et al. (2014) developed a psychometric scale that comprised with the steps of item generation and selection, scale refinement, and scale justification. Garg et al. (2014) employed a one-way ANOVA test to identify the relationship between the 14 factors and the demographics of the respondents. Garg et al. (2014) presented a 14 factor reliable and effective customer experience scale of which “convenience” was the most significant among the factors. Meanwhile, Garg et al. (2014) concentrated on a sector-specific scale, while a generalized scale that could be useful in other sectors was conceivable. However, Garg et al. (2014) presented a reliable and valid scale that is helpful to bank managers that could serve to identify the current and expected experiences of the customers. The tool can also help in building up effective strategies for the utmost customer satisfaction.

The following are strategies among others that banks can use aside the quality of services to ensure customer satisfaction.

Providing service as promised. The reputation of the bank or the service provider plays a major role in the customer's decision to choose a bank. Banks usually give their word to customers about security during transactions. If the desired service offered to customers by the provider is of high quality, customers will have more confidence and trust (Dado, Petrovicova, Cuzovic, & Rajic, 2012). Thus, providing the promise is one of the important factors affecting satisfaction of customers. A great way to excite customers is by fulfilling any promises customers have already received. Taking the right action, especially during a customer's first time experience, usually attracts repeat purchase. According to Messay (2012), delivery is the most important factor for customers and is one of the main causes of account abandonment if not achieved. Therefore giving promised service is fundamental in any business. When banks usually provide what they promise customers, it will build the banks' reputation. With a good reputation, there are high chances of repeat purchase. A reputable bank will be able to generate new business by word of mouth, and this may put bank miles away from its competitors. The firms may sell similar products, but the other companies could lack in delivering their promises (Armstrong, 2012).

Lau et al. (2013) argued that providing services as promised is important to the bank. The fact remains that whenever customers expect the bank to do something for them, they should be able to rely on them to do it each and every time they want it done. Accordingly, if the bank fails to meet the customer expectations, then the reputation of the bank may be affected, and their reliability may be in disrepute. As such, most banks now have developed a way to address consumer problems. Placing of a suggestion box at the entrance of the bank has been one of the ways. Repeat sales are not accidental; however, they occur due to relationships created when a firm offers promised service relationship (Abdullah & Ariokiasamy, 2013). Building relationship with business is therefore of great importance. However, if that relationship is not in trust, it will never grow to fruition (Armstrong, 2012).

Dependability in handling customer service problems. After lodging complaints to the banks, the customers also want to trust that the bank will be able to handle such complaints. According to Lau et al. (2013), the complaints provide the chance to resolve imminent problems. Handling customer’s complaints often provide useful ideas to the banks to improve their services, changing marketing practices or adjust material and service information. The banks must not ignore customer complaints; this should give a firm an opportunity to listen to the occasional customer issues. Firms can learn and recover from some petty mistakes. The customer problems if handled professionally can turn frustrated customers into loyal customers. According to Karim and Chowdhury (2014), banks are competing to retain current accounts, and to sign on new ones to prove that they are dependable. A firm has to prove to customers why they should stay loyal to them and not switch to a competitor, under all circumstances. With the tremendous growth in the banking sector, customers have a pool of options to choose from, and most business will want to have these customers on their side (Hossan, 2012). Therefore, the customer always wants to be able to depend on the service provider to create loyalty and repeat purchase.

***Keeping customers informed of service timelines*.** Another strategy to keep customers loyal and satisfied is by providing information on when to do a requested service. Timelines are important to the success of strategies in customer satisfaction. According to Timothy (2012), the steps to keep customers informed when problems occur can either strengthen or harm the established relationship between the customer and the firm. Keeping customers well informed of what is going on can have lasting effects on the relationship. However, a firm's reputation is likely to suffer if the information does not go well. Armstrong (2012) argued that by letting customers work out their problems and not being proactive, firms miss an opportunity to strengthen customer relationships. The customer feels well taken care of if the banks show evidence of putting in efforts to solve problems.

Cudjoe et al. (2015) posits that aside being trained on how to deal with customers, employees should be given the freedom to provide information to the customers. By engaging customers, firms may be able to develop relationships with customers that will benefit both parties mostly by talking to them about their needs. Another way is by providing a platform where customers can give their views about products or services to ensure that they meet their needs. Lau et al. (2013) attest that a greater understanding of their requirements and informing them through feedback from customer communications increases customer satisfaction.

Customers are aware and have a wide range of choices as to where to spend their money and time in the current competitive economy. The correct information to customers at the right time can increase the chance of retaining current customers as well as gaining new ones (Armstrong, 2012). An important way of creating satisfied customers is also being concise and getting to the point quickly; this is a good way to respect the time of the customer and it shows responsiveness. The employee of the banks providing regular and honest feedback while informing customers is also a good step in effective customer service delivery. The bank can achieve the service goals if the employees are proactive. Sakhaei, Afshari, and Esmaili (2014) also argued that the important knowledge or skills that relate to the customers should not be in the hands of just a few people in the firm. For instance, if an employee has no idea of what a customer wants and does not know where to get such information, it slows down the employee when he/she needs to respond to a customer. The banks must have efficient ways of disseminating knowledge among employees especially in the departments' levels, maximizing value, and effectiveness.

Prompt service to customers. The next strategy to discuss is how promptness a firm provides services to the customer when requested. Mudassar, Talib, Cheema, and Raza (2013) argued that however skilled you are in the workplace; providing customers with exceptional service as desired is paramount. Providing customers with exceptional services include providing timely responses to customer questions and inquiries, as well as informing the customers promptly. Additionally, greeting customers warmly, involving them to determine what they need, and responding promptly and accurately to inquiries give customers' quick understanding and trust of the firm.

Kariru and Aloo (2014) wrote that not treating customers with respect could result in loss of business or damage a firm reputation. A universal most common customer complaint is being kept waiting in queues. If the customer is not happy with how prompt the bank handles his/her problems, that customers may be pushed to switch to another company. The customers may also engage in negative word of mouth due to the dissatisfaction felt (Armstrong, 2012). Customers expect firms to treat them in a consistent manner and that they will do what they say they will do promptly (Jayanthy & Umarani, 2012).

A customer’s view of the bank builds loyalty and enhances levels of satisfaction. The customers, therefore, see the service provider as being competent enough to offer the service. Unfortunate response to customer requests is one of the endorsements on poor customer service. The customers always want to feel valued by the service provider. They want to know that the service provider appreciates their presence and input to the business. However, when customers feel neglected and unappreciated, there are high chances that they will move to the next competitor (Abdullah & Ariokiasamy, 2013). Additionally, the customers may swiftly do so if they have an immediate need for a service that a firm is failing to deliver. Armstrong (2012) argues that poor response time results in loss of customers and revenue. Providing customers with efficient services within the required timeframe is a key to generating loyal customers. The employees should have adequate knowledge to enable them swiftly respond to customers’ needs (Mudassar et al., 2013).

Willingness to help customers. Next, the willingness a firm shows to help customers is worthy of consideration. The first impressions customers receive have a great impact on their present and future decisions. Precisely, how firms respond to and treat customers for the first time determines whether they will come back or not. If the customers receive quality service, the customers could recommend the firm to others (Messay, 2012). Activities such as warm greetings, asking probing questions to understand customer need, and responding promptly and accurately shows how dedicated and willing the firm wish to help a customer get what he wants. Jayanthy and Umarani (2012) asserted that, for customers to have a tip of satisfaction, the firm must demonstrate a willingness to help. Satisfaction improves if banks or firms probe to understand the customer need and show a willingness to help (Abdullah & Ariokiasamy, 2013).

Giving customers' individual attention. When delivering services, a firm usually deals with a very large number of people (customers) as same, however, it is of great importance to remember that each customer is an individual. Cudjoe et al. (2015) argued that the level of satisfaction of the customers' increase whenever the customer's service meets the personal needs. According to Boon-itt and Rompho (2012), an organization should do anything that is possible to make each customer notice the attention to the customer. The attention to the customer will have a far-reaching effect on customer perception. When customers understand that the company has shown due attention, an increase in customer satisfaction occurs. Messay (2012) attested that by creating a two-way communication between customers and the firm, tracking customer activities and providing tailored information to customers create a sense of belonging to a given brand or firm.

In the present competitive business environment, any positive change is likely to create competitive advantage. Employees who paid attention to their customers provide a positive impression in the mind of a customer. Conversely, customers appreciate a company that would offer options and alternatives. According to Kariru and Aloo (2014), creating individual attention is the technique, which makes customers, feel important and special. It is, however, necessary not only to understand what customers say but also how they feel, to give the customers the attention they desire and deserve. A banking officer's skill in customer service delivery is important. Otherwise, bank's leaders will miss the opportunity to assist customers by offering quality service. Furthermore, banking officers with requisite skills in quality service delivery are capable of recognizing and understanding customers' emotional state.

The firms with good service reputations always welcome and accept negative feedback from the individual customers (Lau et al., 2013). The feedback from the customers creates the opportunity to improve service delivery. Although the firm may not make changes to their business processes based on all of the complaints, or consider all suggestions realistic, the customer feedback is critical to success (Timothy, 2012).

Measure of Customer Satisfaction

The banking industry is becoming increasingly customer oriented (Kanojia & Yadav, 2012). Satisfied customers are critical to the optimal results and financial returns (Kanojia & Yadav, 2012). Companies are now seeing the value in directly measuring and monitoring customer satisfaction as a significant strategic success tool. Customer satisfaction measurement helps to promote an increased focus on customer results and enhance improvements in the activities and processes within the organization (Kanojia & Yadav, 2012).

A scan through the available literature results in several sector-specific and generalized scales developed by various researchers and authors to measure the customer experience. The scales have been useful in measuring experiences of the customers in several different industries. In the case of service research especially in the banking sector, customer experience has become integral to the quality of service. Outspoken customers acknowledge such values when company representatives offer services. Rareş (2014) made extensive application of the widely popular measuring scale, SERVQUAL that Parasuraman and two of his research colleagues developed in 1988. However, the SERVQUAL is insufficient to value the experiences of the customers at every point with the institution. The reason mostly attributable to this insufficiency is that in service quality studies, the customers are passive observers. Customers only process the information they receive and then evaluate the service interactions, especially in health and medical transactions, like Martins, de Carvalho, Ramos, and Fae (2015) observed. The interactions of the customers with the organization and the actual customer process have not undergone scientific measurement.

The SERVQUAL model is the tool for measuring customer perception of the identified five dimensions viz tangibles, empathy, assurance, responsiveness, and reliability about consumers' expectations. According to Pashaie, Fatemi and Ahmadi (2013), SERVQUAL relates to perceive quality where there is a comparison between expectations and perceptions of performance. Measuring product quality as a comparison to service quality might be easier because service quality embodies unique characteristics (Messay, 2012; Veldman et al., 2014).

The present competitive market makes it difficult for customers to stay loyal to one bank. The management of banks have a responsibility to create a solid customer foundation that will not suffer any threat, even in the face of the fierce competition. The banking sector specifically the Ghana banking sector has experienced numerous entries of competitors to gather the advantages of this growing sector. There is, therefore, a situation of intense competition among the Ghanaian banks. The banks are now striving hard to put forth attractive and innovative products and services to attract new and retain existing customers (Onditi, Oginda, Ochieng, & Oso, 2012). The banks with a pool of customers are always finding ways to retain their customers for the longer period in addition to attracting new customers and earning huge profits. The banks can achieve all these if the customers are satisfied with the quality of products and services they receive (Kariru & Aloo, 2014).

The literature presents a consensus among researchers that the concept of customer satisfaction and service quality are highly interrelated. Messay (2012) attested that high service quality leads to high levels of customers' satisfaction with restaurants, healthcare, and telecommunication industry. The quality of service rendered has therefore become an important factor in doing business in the banking industry. The customer has become increasingly demanding due to emerging trends in technology and consumer awareness (Abdullah & Ariokiasamy, 2013). The customers have gained the understanding of the value of the products that they want while insisting on the quality of service rendered to them for their satisfaction. Customers can still defect even with all the state of the art technologies, and the service is still poor (Lau et al., 2013). Many times, mostly in the service industry, business success or failure hinges on the quality of service a business organization provides. When customers receive less attention, more often than not, the customers might not complain about what they feel to be of less value. Occasionally, such customers leave and settle for the next alternative. Firms should, however constantly shift their focus on understanding what satisfies their customers in the services, especially with the emphasis on the quality.

Schmidt-Subramanian (2014) provided tools for measuring customer experience; a business entity must consider hedonism, interactivity, novelty, comfort, safety, and stimulation. Other constructs must include web usage, arousal, challenge, control, exploratory behaviour, flow, focused attention, interactivity, involvement in the study. These constructs subsist in the concept of customer experience index.

When customers receive quality service, all aspects of human interactivity are involved. Leaders in business organizations that deliver quality customer service endeavor to use all elements of the constructs for delivery. The business leaders within the organization have the responsibility of structuring the deployment of the construct elements (Schmidt-Subramanian, 2014). Consequently, quality delivery depends on the effective deployment of constructs.

In different settings, Hosany, Prayag, Deesilatham, Cauševic, and Odeh (2014) developed a scale to measure the cruise experiences of the customers. Hosany et al. (2014) studied the paradigms of tourists' emotional experience about hedonic holiday destinations and built a scale called the destination emotion scale (DES). This scale has three important dimensions as joy, love, and positive surprise. In another instance, Kim et al. (2014) addressed quality factors that measure customer comfort. Comfort applies to other industries relating to customer feelings towards products and services. Such factors are antecedents of experience, and often have a direct correlation with customer satisfaction and loyalty.

Factors Affecting Customer Satisfaction

The intentions of the customers of banks are to buy the products and services. Such intentions hinge on their subjective standards/norms as well as their perceived behavioral controls. These comprise of the attitudes the customer has towards the product or service. The buying intentions also depend on the kind of product or service which falls within the cultural norm and believes of the customers (Saleki, Seyedsaleki & Rahimi, 2012). According to Su (2012), a collection of the needs of the customers' lights up the attitudes they develop towards the product or service that eventually lead to the purchasing decisions. The purchasing decisions depend on the attitudes, norms, and the difficulty of the purchasing behavior (Saleki et al., 2012). The customers, therefore, possess their preconceived expectations they require from a product or service. The understanding and realization of such expectations will help to design products and services to suit the needs of the customer.

Hafeez and Muhammad (2012) stressed the value of customers by bearing in mind customers are valuable assets for any organization and that if customers are satisfied then the success of the company is realizable. According to Chavan and Ahmad (2013), customer satisfaction is a transaction-specific attribute, dependent on several different factors. The physical location and hours of operations are the least significant components of the customer satisfaction dimension. This report was in contrast with that of Kaissi, Charland, and Chandio (2013), who reported that the physical location is of much importance to the satisfaction and loyalty of the customer. Furthermore, the age of the customers, as well as the length of time with the institution, is an influential factor that affects customer satisfaction.

Another notable factor influencing customer satisfaction in the empirical works is the rolling of loyalty programs by the banks. Alolayyan, Ali, & Idris (2012) addressed operational flexibility that would lead organizational employees to incorporate customer needs in the regular operational activities. In the context of a bank, such flexibility makes customers who patronize the bank to remain loyal to the organization. Consequently, the prices of the products and services have insignificant influence on the purchasing decisions of the customers. In support of the above discussion, Golder, Mitra, and Moorman (2012) argued that prices of products and services are not the primary factor influencing customers' purchasing decisions. When the customers of the banks are loyal, by accepting and subscribing to the loyalty programs of the firms, they tend to develop some affinity to the product and services as well as the bank. Prices of the product, however, become a secondary factor in deciding to purchase and consume a particular product or service. Based on this the managers of the banks can employ more ingenious loyalty programs that can help to attract customers and retain customers.

According to Kumasey (2014), meeting the needs of the customers is critical to improving the levels of satisfaction of the customer and increasing sales. Managers of a firm could maximize and attain sustainable growth by developing and executing policies that meet the overall needs of the customers. Understanding the factors that result in higher levels of customer satisfactions is a valuable tool for the management of firms. Kumasey (2014) argued that the most important factor that influenced the levels of customer satisfaction was the service quality.

Choudhury (2014) and Timothy (2012) have revealed and offered the evidence that the perception of the service quality affects customers' behavioural intentions positively. Service quality positively correlates with customer satisfaction as well as with retail customers' behavioral intentions. Service quality is, therefore, an important driving force for organizational performance (Alolayyan, Ali, & Idris, 2012; Chzran, 2012; Kumasey, 2014). Golder et al. (2012) also expressed the belief arising from research findings that the provision of high quality of services and products will help the organization to gain greater customer satisfactions and thereby increase sales.

Depending solely on service quality dimension is not sufficient for the managers of firms to increase the levels of customer satisfaction. Additionally, the discussions and empirical studies in the literature provide scanty result of the factors that influence the satisfactions of the customers. The factors, therefore, affecting customer satisfaction are industry and regionally specific. The factors may not be static and may vary from time to time. Managers are required to research continually and identify the factors that influence the satisfaction of their customers and design better strategies for the growth of the firm. Other factors such as value often lead to developing a better quality of service and gain higher customer satisfaction (Chrzan, 2012; Fox & Royle, 2014). Researchers and managers must examine strategic parameters to raise the effectiveness of customer policies, which will help achieve viable goals.

Service Quality

Bank leaders should always focus on building customer loyalty by offering quality products and services and by treating customers well for better and greater customer satisfaction. For that reason, bank leaders should offer loyalty programs to retain customers because loyalty programs help in developing strong relationships with all the clients that might influence the success of banks. The satisfaction of the customer is the essence of success in this modern day competitive business environment. Different studies (Hossan, 2012; Mistry, 2013) have reported on the factors that might affect customer satisfaction on commercial banking. Mistry (2013) reports that the customers of the banks always give high importance to reliability dimension. In such reliability dimensions, the customers mostly focus on the ways the banks will fulfil promises and their attitude towards work. Mistry (2013) further expressed that the customer gives second importance to how the bank responds to issues. These included several criteria such as promptness in giving service, willingness to help customers among others.

According to Hossan (2012), the success and sustainability of the banking, industry hinges on factors such as accountability, quality service, and changes in technology. At times, the most powerful organization might be less profitable. Consequently, Karim and Chowdhury (2014) however posit that profit is just one achievement of a firm. In this vein, firms, mostly banks, should concentrate on the customers and the quality of service received and not the shareholders. At the long run, the satisfaction of the customer will affect the overall performance of the firm. In the present way of doing business, keeping old customers and attracting new ones are necessary to thrive in the market. The quality of service in the past has been used as a measure for tangible products only, and this was because of the inferiority of the service sector in the economy. In recent times, there has been an increasing importance of service sector in most economies, which has seen the measurement of service quality to be of interest to researchers. Karim and Chowdhury (2014) confirmed that the quality of service is not only a vital factor of customer satisfaction in manufacturing industries but also in service firms today that is developing.

According to Timothy (2012), one of the major factors that influence the customer satisfaction is the quality of service. Firms can compare past and present seasons through the measurement of service quality to identify quality-related issues, and to establish clear quality delivery standards. Hossan (2012) attested that the high service quality would improve customer satisfaction, give a firm an edge in the market share, and attract profit.

Choy, Lam, and Lee (2012) conducted a study to develop a framework to explain the relationship between service quality, customer satisfaction, and behavioral intentions. Customer service quality is either technical or functional. Technical qualities are tangible but functional are emotion driven. The conceptual framework proposed in the study took into account factors such as service quality, customer satisfaction, and behavioral intentions. Choy et al. (2012) identified a significant association between service quality, customer satisfaction, and behavioral intentions. Choy et al. (2012) proposed that the underlining variables require a strategy that ensures that each variable is measurable adequately to have a positive influence on the others.

Service quality is a means to know customer's needs, meet their expectations, and satisfy them by fulfilling their requirements, especially critical conditions. Customer satisfaction is linear in the relationship between satisfaction and quality. The proposed satisfaction results from a good performance in a particular quality element, and dissatisfaction arising from the reverse situation. Choy et al. (2012) proposed that not all quality factors exert the same effect on customer satisfaction. Customers take some quality elements for granted. Therefore, fulfilment would not increase customer satisfaction. Customer satisfaction could greatly improve for some other elements, even when the performance of the service for other elements is poor.

Transition

The review of the literature on customer satisfaction revealed the significant impact on the banking industry globally and Ghana in particular. The competitive nature of the Ghanaian banking environment requires bank leaders to put in strategic measures to stay ahead of the competition. Research to ascertain the strategic tools necessary to achieve customer satisfaction might be a guiding tool for bank leadership decisions. The purpose of the study was to understand the strategies bank leaders use to increase customer satisfaction. The findings can be used by bank leaders to develop strategies that will enhance the customer experience. When customer satisfaction improves, purchases can increase leading to profitability. The focus to understand the customer need and demands can create a better relationship.

Section 2 will include my role as the researcher along with the methodology for this study. Other contents will include the research design, ethical considerations, and the research population. Sampling methods, participants, data collection, organization, and analysis will constitute other parts of the section. A review of dependability, credibility, confirmability and transferability will form the last portion of this section to meet the need for internal and external acceptability of the study.

At the end of the investigation, Section 3 will include the research findings, recommendations for action, recommendation for further research, implications for social change, and application to professional practice.

Section 2: The Project

I provide detailed description of my research process and design in Section 2. The components of Section 2 include: (a) the restatement of the purpose statement, (b) the role of the researcher, (c) the participants, (d) the research method and design, (e) the population and sampling, (f) ethical research, (g) data collection instruments and techniques, (h) data organization techniques and, (i) validity and reliability of the study. I used the qualitative multiple case study design to understand the strategies bank leaders used to increase customer satisfaction. Relationship marketing was the conceptual framework underpinning the study. The results of the study might lead to improvement of the satisfaction levels of bank customers and lead to a profitable business that provides support to the communities within which banks operate.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies that banking industry business leaders in Accra, Ghana use to increase customer satisfaction. The target population was bank leaders of three banks in the Accra geographical area of Ghana. The results of the study might lead to improved business performance, and could lead to increased profitability and market share. Acheampong and Asamoah (2013) posited a positive relationship exists between customer satisfaction, customer loyalty, and profitability. When banks implement quality service programs, the banks become profitable; more opportunities will occur to give back to society through corporate social responsibility activities. The social change outcomes of this study might include support for the communities where the banks operate, through extension of credit leading to improved lives. When lives are improved, the communities can do more business with the banks and the banks can continue to support the communities, leading to a ripple effect of positive social change.

Role of the Researcher

My role as the researcher in this qualitative study was to collect data through face –to-face interviews to explore the strategies business leaders in the banking industry in Accra, Ghana use to increase customer satisfaction. According to Kornhaber, de Jong, and McLean (2015), a qualitative researcher's role includes data collection, data analysis, and data interpretation to make meaning of a phenomenon. As the researcher, I planned the data collection process effectively to ensure credibility and transferability of the research. Collins and Cooper (2014) posited that an effective data collection process ensures the credibility of the study. The participants of the study included six banking leaders of three selected banks. I am a banker by profession with over 20 years of experience. I ensured my personal views did not influence the data collection process by allowing participants to express their views without coercion.

I provided participants with consent forms that provided details of the risk associated with their participation and the steps to mitigate the risk to ensure the benefits of the research outweigh the risk. I stayed independent of the participants and ensured there was no bias and ethical issues to conform to the Belmont Report protocol. The Belmont Report provides a framework and principles to guide research involving human subjects (National Institute of Health, 2014). I adhered to the guidelines and ethical principles of the Belmont report outlined as (a) respect for persons, (b) beneficence, and

(c) justice. The researcher is the primary instrument of the data collection and must act independently of the participants to avoid bias and subjectivity (Marshall & Rossman, 2016).

In performing the data collection task, I followed the interview protocol (See Appendix C) to collect rich data from participants. I observed all the principles of the interview protocol by protecting and respecting identities and privacy of the participants. I used open-ended semistructured interview questions and archival data to ensure data triangulation and gain the information needed for the data analysis. The interview protocol allows participants to share their perception and experience of the phenomenon (Johnson & Bibbo, 2014). According to Rubin and Rubin (2012), using open-ended questions allows a focus on the research topic.

Participants

The study participants in this multiple case study included six banking leaders who were involved in the design and execution of customer satisfaction strategies. Establishing criteria for research participants guarantees credibility in research (Whiting, Kendall, & Wills, 2013). Consequently, only banking industry business leaders qualified to participate to answer the research question of the study. He, Carini, Sim, and Weng, (2015) argued that eligibility of participants is specific to the type of study.

I searched the internet and identified three award-winning banks from the Ghana Banking industry yearly awards. I sent letters to the human resource departments of the identified banks to confirm participation. The human resource managers of the three banks provided letters of cooperation (see Appendix F) to confirm participation. Public databases are effective for accessing participants (Nanda & Rhodes-Kropf, 2013). I again contacted the human resource departments of the participating banks via email to provide contact details of leaders involved in the design and execution of customer satisfaction strategies to participate in the study. When I received details of potential participants, I contacted them via phone and sent consent forms (see Appendix B) via email to ensure to conform to ethical standards. I established successful working relationships with the prospective participants via email exchanges. Khanin and Mahto (2013) recommended email exchanges for the process of recruiting participants for studies. Guta, Nixon, and Wilson (2013) also recommended that a commitment to building a successful relationship with research participants enhance ethical standards.

Once communication lines opened, mutual exchanges commenced and the prospective participants learnt as much as possible about the study. Some of the participants signed and dated the consent forms and sent them back to me via email while others responded via email with the words “I Consent” to signify acceptance of the terms of the research. I contacted the participants again via phone and email to schedule the interview sections. Drew (2014) recommended the use of telephone and email to engage participants. Using multiple sources of communication can ensure efficiency. I informed participants of their rights and protection. I also informed participants of the voluntary nature of the study and their right to withdraw anytime. I conducted interviews at locations selected by participants that were convenient and comfortable. I sorted permission from the participants to record our interaction using an audio recorder. The data is kept on a password protected flash drive accessible to only me to ensure the privacy of participants.

Research Method and Design

Research Method

The three methods for conducting scholarly research are quantitative, qualitative, and mixed methods. I selected the qualitative method to explore the strategies banking industry leaders use to increase customer satisfaction. The qualitative method is appropriate to understand, how, who, and what of phenomena (Carroll & Rosa, 2016). According to Kriyantono (2012), the qualitative study involves an in-depth understanding of the participants' experiences and perception of a phenomenon. Business leaders in the banking industry provided an in–depth understanding of their experiences about the strategies used to increase customer satisfaction. Qualitative research allows the participants to provide different perspectives of the phenomenon under study (Sargeant, 2012).

The quantitative method involves seeking the relationship between variables (Rubin & Rubin, 2012). The quantitative research method requires a controlled environment and random selection of participants to avoid the influence of external variables (Sargeant, 2012). The selection of participants in this study was purposeful, and therefore the quantitative method was not appropriate. Quantitative research is appropriate for examining relationships and numerically analyzing statistical data (Guta, 2013). I did not intend to examine relationships or test hypotheses in this study. Therefore, the quantitative method was not appropriate.

The mixed method approach is a combination of quantitative and qualitative methods (Kelemen & Rumens, 2012). The mixed method approach was not suitable for this study because the purpose did not require the combination of quantitative and qualitative approach to understand the strategies business leaders in the banking industry use to increase customer satisfaction. Although Parker (2014) posited the combination of quantitative and qualitative method in a research could enhance validity of research findings, I did not adopt the mixed method due to cost and time constraints.

Research Design

Within the qualitative methodology, possible designs exist that could have served as the methodology of the research. Some qualitative designs are ethnography, descriptive, phenomenology, and case study (Yin, 2014). I selected the case study design to understand a phenomenon in its real life context. De Massis and Kotlar (2014) posited that case study design allows researchers to analyze a phenomenon in real life context. Six bank leaders in Accra Ghana had the opportunity to share the strategies used to increase customer satisfaction.

Case study design could be multiple or single case study. Multiple case study allows researchers to narrow down the base of the study to capture as much experiential data as possible from research participants (Yin, 2014). I selected the multiple case study design for the study. The design was appropriate to explore the case of bank leaders who had executed customer satisfaction strategies in the respective banks. The multiple case study design was suitable for the study because the objective of the study was to seek an in-depth understanding of the experiences of the business leaders of three banks in Accra, Ghana about customer satisfaction. Participants recruited for case study research have in-depth knowledge of the phenomena under study (Radley & Chamberlain, 2012). The design was also appropriate because of the objective to understand the problem from a human perspective.

According to Galvin (2015), saturation is the state of the repetitive emergence of same responses or themes from participant interviews. Galvin (2015) and Robinson (2014) revealed that some researchers had achieved data saturation after interviewing only three participants. In some instances, other researchers have interviewed up to 16 participants before attaining data saturation. I collected data from participants until no new information emerged. Additionally, I used methodological triangulation to enhance saturation. Fusch & Ness (2015) postulated a connection between triangulation and data saturation.

The phenomenological design involves extensive data collection (Yin, 2014) and because of time and cost constraints, it was not suitable for the proposed study. I did not select narrative design because I did not use a collection of individual experiences to tell a story. According to Petty, Thomson and Stew (2012) narrative design involves story telling of the participants. The ethnographic design involves close observation of the social and cultural behaviors of a group of people over a period of time (Liberati et al, 2015). Ethnographic was also not appropriate for this study.

Population and Sampling

Population for this study consisted of banking leaders of three commercial banks in Accra, Ghana. In aligning the population with the research question, leaders of banks in the Accra, Ghana area qualified to participate in the study. A researcher should target only participants who possess the knowledge and expertise necessary for answering the research question (Williams, Burton, & Rycroft-Malone, 2013). I used purposeful sampling to select participants for the study. Purposeful sampling is a non-probabilistic procedure to determine and access individuals with the prospect of possessing enough knowledge and experience to contribute to knowledge in a specific research topic area (Yin, 2014).

Purposeful sampling is good for qualitative studies whenever a researcher desires to access participants whose knowledge in the topic area might be the best (Elo et al., 2014). Purposeful sampling was appropriate in this study because business leaders with a level of experience in implementing customer satisfaction within the banking industry were capable of providing reliable information. A random selection method did not apply to this study because of the need to ensure that the participants had the appropriate level of experience, and provided solutions in the topic area of the study. Petty et al. (2012) contended that purposeful sampling would serve researchers who desire deep grounding in an investigative activity. Weaknesses in the sampling method might exist in the uncertainty that every participant would possess intrinsic qualifiers specific to the research study (Elo et al., 2014).

I interviewed six business leaders in the banking industry to capture rich data to answer the research question. According to Molenberghs et al. (2014), a small number of participants are acceptable in case study design. A small sample size can produce richer meaning of participants experience (Jenkins & Price, 2014). I used data collected from six participants, member checking, and documents from the banks' websites to achieve triangulation. In the context of the study, six participants constituted the target, I reached saturation by using follow up questions, and triangulation until no new information emerged.

The criteria for selecting participants included a leadership position with a commercial bank in Accra, Ghana with a record of executing customer satisfaction strategies. Interview setting was within the facilities of a commercial bank. Suddaby, Bruton, and Si (2015) emphasized the need for an appropriate environment and atmosphere when executing research that embodies complex interactions such as qualitative studies. I conducted face-to-face interviews at selected locations that were convenient and comfortable for the participants. The locations were quiet and serene devoid of any distractions. According to Yin (2014), interview settings should be conducive and devoid of distractions.

Ethical Research

Informed consent is critical to the acceptability of research studies. Therefore, ethical and legal regulations mandate researchers to ensure that participant privacy remains intact (Atwater, Mumford, Schriesheim, & Yammarino, 2014). To implement ethical standards, I obtained approval from the Walden University Institutional Review Board (IRB) before engaging participants for data collection. The IRB approval number for this study was 05-16-17-0424539, and it expires on May 15th, 2018. IRB approval is to ensure adequate protection of participants. Participants signed the consent form (see Appendix B) to make sure they understand the ramifications of the study before committing to participate. I ensured participants understood the consent and withdrawal process.

Participants must understand their rights to withdraw without any repercussions. Therefore, a participant in this study could withdraw by indicating the desire. The withdrawing participant could send an email to express the desire to withdraw. Participants were not entitled to any incentives. The purpose of the investigation was to seek the knowledge of banking leaders with experience in executing customer satisfaction strategies to answer the research question for this study. Therefore, participant contributions constituted a contribution to the body of knowledge in the study area. The consent letter indicated the non- monetary nature of the study. The security of participants and their companies was of utmost importance. Researchers ensure participant security through keeping all participant information confidential (Atwater et al., 2014). Consequently, I ensured the security of participants by keeping details of participants confidential by storing the data on a password-protected drive.

All data is kept in a safe place within a filing cabinet, under lock and key, with an access code available only to me for 5 years before destruction. To ensure participant security, the anonymity of research subjects remains a necessity (Gerdtz et al., 2013). Gerdtz et al. (2013) followed ethical protection guidelines by ensuring all participants provided written consent to data collection. Gerdtz et al. (2013) enforced participant anonymity by replacing names with a code. The ethical considerations of the study followed the guidelines of Gerdtz et al. (2013). I removed the identity of all participants and substituted names with Participant 1, 2, 3, 4, 5, and 6.

Data Collection Instruments

Data collection occurs in different ways. Furthermore, variations exist when researchers use quantitative or qualitative methods in their studies. According to Sànchez-Algarra and Anguera (2013), researchers seeking knowledge within complex environments would find data collection methods that are qualitative in nature helpful. I served as the primary data collection instrument for this study. I collected data using archival documents and interviews with leaders in the banking industry in Accra, Ghana. Multiple sources of information increase credibility through triangulation (Marshall & Rossman, 2016). Flick, Garms-Homolová, Herrmann, Kuck, and Röhnsch (2012) recommend the use of multiple sources of data to aid triangulation.

In performing the data collection task, I followed the interview protocol (see Appendix C) to collect rich data from the participants. I observed all the principles of the interview protocol by protecting and respecting the identities, and privacy of the participants. Following the interview, protocol leads to focus on the research process and topic (Yin, 2014). I used semistructured interview with open-ended questions and archival data to ensure data triangulation and gain the information needed for the data analysis. Interviews allow participants to share their perception and experience of the phenomenon (Johnson & Bibbo, 2014). According to Rubin and Rubin (2012), using open-ended questions allows a focus on the research topic. I used open ended questions to administer the interviews. Open ended questions served as the means to administer the interview questions (see Appendix A) to dig deeper with follow-up questions. Case study designs provide a deeper understanding of phenomena through semistructured interviews as demonstrated by (Dubocage and Galindo, 2014). Rubin and Rubin (2012) argued that open ended interview questions will allow a focus on a research topic appropriately with a view of capturing as much of the ramifications of the strategies and solutions.

Banking leaders from three banks in Accra, Ghana provided an understanding of the strategy they used to increase customer satisfaction. Open-ended interview questions support an in-depth data collection. The process of administering the questions followed a protocol (see Appendix C) to enable a sequential activity. The purpose of the interviews was to explore the strategies banking leaders in Accra, Ghana use to increase customer satisfaction.

To ensure reliability and validity of the data collection process, I adopted the member checking technique. According to Petty et al. (2012), member checking is an avenue for ensuring objectivity in the process of a study. The process occurs when a researcher approaches participants to verify the accuracy of the researcher's interpretations of interview content. Member checking process provides a relief for participants because of the opportunity to validate the contributions to the research (Harper & Cole, 2012).

I used an audio tape recorder to record all the responses from the participants. I transcribed each participant's responses from the audio recording, and approached the participants to verify the interpretation of the data. When participants lend a verification support to a study during member checking, the researcher invariably becomes neutral, and validity of the study becomes unquestionable (Petty et al., 2012). Furthermore, Erlingsson and Brysiewicz (2013) used member checking to ensure readers would trust the data in their study as valid. I ensured the validity of the data collection process hinged on an effective use of member checking. Member checking is a verification activity to ascertain the accuracy of data emerging from participant interviews (Harper & Cole, 2012).

Data Collection Technique

Multiple data sources support researchers in triangulation; corroboration consequently becomes practicable (Flick, et al., 2012). Sources of data collection for case study can include document review, interviews, archival records, and observations (Yin, 2012). Data collection techniques for this study were face-to-face interviews and document reviews from the websites of the participating bank. Using two or more avenues to collect data contributes to data strength (Yin, 2013). I adopted member checking technique by going back to the participants to verify the interpretation of the data. Member checking ensures objectivity of the study (Petty et al., 2012).

The data collection techniques for this multiple case study were semistructured interviews, review of documents from archival records. Multiple techniques of data collection establish an audit trail that simultaneously improves the dependability and the confirmability of a study (Erlingsson & Brysiewicz, 2013). Erlingsson and Brysiewicz (2013) stressed the importance of multiple techniques. Wilson (2014) gave instances such as interviews and field notes as effective ways for mining valuable data through participant responses. I conducted face-to-face interviews of six banking leaders of three banks in Accra Ghana at a place convenient and comfortable for the participants. All participants signed a consent form ahead of the interviews.

Ramthun and Matkin (2014) used semistructured interviews with subject matter experts to gain unique perceptions and interpretations to understand the dynamics of leadership in stressful situations. Participant interviews are direct access avenues to collect first-hand data from individuals who possess knowledge and experience (Yin, 2014). Lervik-Olsen, Witell and Gustafsson (2014) used semistructured interviews with managers to understand the variations in the use of customer satisfaction measurement systems in a service firm. The semistructured interview technique allows investigators to stay within the research question (Rubin &Rubin, 2012). The interview activity involved an execution of the steps in the interview protocol (see Appendix C).

The advantages of face-to-face interviews include participants' ability to articulate their expertise in the topic of the study (Yin, 2014) and opportunities for interviewer and interviewee to interact. Non-verbal cues help to reveal aspects otherwise negligible. An interviewer can capture gaps in an interviewee's responses and think of follow-up questions (Doody & Noonan, 2013). The human involvement in interviews allows all parties to the research develop confidence in the study. Consequently, the validity of the study becomes unquestionable because the data are emerging from the interaction to remove doubts and entrench acceptability (Doody & Noonan, 2013).

The disadvantages of face-to-face interviews consist in the possibility that a participant might be less knowledgeable than the researcher (Yin, 2014). Face-to-face interviews could consume more time than a reviewer initially envisages. The disadvantages, however, do not create validity or reliability problems (Marshall & Rossman, 2016).

Accuracy must remain critical throughout the data collection process to ensure data validity. To achieve validity, participants must have the opportunity to confirm the accuracy of data after they have provided answers to interview questions. Member checking constitutes an avenue for confirming a researcher's interpretation of a participant's responses (Jennings, Edwards, Jennings, & Delbridge, 2015). Therefore, member checking served in confirming research interpretation of all answers each participant provided.

Data Organization Technique

In organizing data, participant personal data must remain secure and private. Therefore, the first step to secure data was to create storage for data using a password to secure any folders that contained privacy-related data. Securing data will avoid any violation of the contents. According to Yin (2014), appropriate space accommodation for data is critical to the success of data handling. In other words, data should be available whenever the researcher needs them. If data are in files or storage spaces that do not follow strict organization, a researcher might encounter difficulties accessing exact pieces of the data for various aspects of the research investigation and analysis. Consequently, in organizing the data I ensured proper labelling as participants 1, 2, 3, 4, 5 and 6. Data organization must involve indexing, inspection-ready folders, readable labels, and other contingency strategies that are specific to the needs of the investigation (O'Reilly & Parker, 2012). Keeping track of data, therefore, was possible throughout the investigative process.

Executing the data organization strategy can involve the use of Microsoft Excel spreadsheet for logging reflections, cataloging, storing emerging understandings, and any other antecedents (Feldman & Lowe, 2015). I created an excel spreadsheet to log reflections and stored in a password protected flash drive and computer to maintain and update the data. I then imported all relevant data to the Nvivo software for coding and exploring of themes. I have stored the data in separate locations to ensure data preservation. I will keep the data for 5 years before destroying.

Data Analysis

Qualitative data analysis involves the establishment of a relationship between categories and themes of data resulting in an increased understanding of the phenomenon (Hilal & Alabri, 2013). The data analysis process is used to reveal key themes from the data collection process (Houghton, Casey, Shaw, & Murphy, 2012). I used methodological triangulation in the proposed study. Tuncel and Bahtiyar (2015) confirmed the usefulness of methodological triangulation in achieving reliability and validity for a study. The use of methodological triangulation serves well when a researcher confirms the most suitable way to capture participant contributions, especially in the context of the purpose of the study (Ruiz-Lòpez et al., 2015). I used data from the interviews, member checking and document review to ensure triangulation.

The deployment of site visits, archival data reviews, and face-to-face interview served Tuan (2012) as methodological triangulation. The combination of archival document reviews and interviewer-interviewee interactions served Feldman and Lowe (2015) as methodological triangulation. I followed the logical and sequential data analysis process as proposed by Clarke and Nwosu (2013) as follows: (a) writing down the answers, (b) ensure member checking through accurate representation of the thoughts and intentions of interviewees, (c) compiling responses into groups, (d) eliminate any pieces of information that are not in alignment with the purpose of the study (e) coding themes using the Nvivo software (f) coding emerging themes (g) matching participants responses with themes in the literature review and conceptual framework (h) creating labels for data for ease of reference (i) rechecking to ensure accuracy (j) ensure responses are in alignment with the critical elements in the conceptual framework, and (k) creating textural identification to mirror participants' experience.

I transcribed the data and returned to the participants to validate the interpretation of the data. When participants confirmed the data, I used the participant data, and documents from policies and procedures of the participating banks for the data analysis. Erlingsson and Brysiewicz (2013) stressed the importance of multiple sources of data to ensure triangulation. I logged the data on an excel sheet and identified recurring words, expressions and phrases and assigned with codes. The coding process was essential to manage the data into smaller groups. I further identified relations between the codes and categorized into themes. I uploaded the data into the Nvivo 11 software to manage, organize, and further analyse the data according to the recurring words, expressions and emerging themes. Three main themes emerged from the coding and analysis process: customer centricity, customer relationship management, and service quality standards. I compared and matched the identified themes with the conceptual framework and literature.

Bernard (2013) stated that categorization and description of pieces of data must form part of research data analyses procedure. I implemented coding using the software as a critical component in the data analysis. Using the software supported the analysis technique in developing data categories. The coding method is a qualitative research approach for categorizing and describing existent themes and themes emerging from data (Bernard, 2013).

Veldman et al. (2014) addressed the criticality of relationship marketing in the literature review. Yin et al., (2013) revealed the theme of product and service consumption from emotional intelligence as well as the theme of real customer experience. Uppal and Junneja (2012) addressed the theme of customer feedback. Scholarly works revealed themes that defy enumeration. The matching process of existing and emerging themes will reveal participants worldview of the phenomenon. The matching activity will occur during data analysis.

Reliability and Validity

Reliability is a state of recognition about a piece of research showing that readers should trust the work as acceptable and scholarly (Erlingsson & Brysiewicz, 2013). When research users express trust in an investigation, the work gains the confidence of scholars. Researchers take conscientious steps to bring their research studies to the state of reader acceptance. The elements that contribute to research acceptability matter to all scholarly investigators. Therefore, steps to research reliability and validity are critical to the recognition of any piece of research. Quality attributes are necessary for building a framework of research rigor that leads to the trustworthiness of the study (Petty et al., 2012). Furthermore, a study is trustworthy when readers have confidence in the research.

Participants answered interview questions and confirmed the transcribed data though the member checking round. Member checking provide the opportunity for participants to confirm their thoughts and provide additional insight if required (Singh, Corner, & Pavlovich, 2015). Reliability and validity in qualitative research manifest the articulation of dependability, creditability, confirmability, and transferability components (Noble & Smith, 2015).

Dependability

Dependability is the outcome of a quality process in which a researcher evaluates every step in the research process with reliability in mind (Petty et al., 2012). According to Petty et al. (2012) to achieve dependability, a researcher must institute a quality control and quality assurance component in the investigative process. Along with these features, a researcher must execute a triangulation strategy that will circumscribe the proposed investigation. The accuracy of the findings of the research is critical to ensure acceptance and utilization in the field of practice (Noble & Smith, 2015). Accuracy will be attainable when a researcher focuses on the dependability elements.

Through the implementation of member checking along with the interview protocol, I conscientiously sought participant confirmation of interpretations and meanings. I ascribed to the responses the participants provided to enhance dependability. The participant confirmation method was repetitive for each participant as I conscientiously pursued steps to the reliability of the study. I ensured my personal biases did not affect the process or responses, as I made efforts not to include any data outside participant responses. Removing bias through double checking participant responses is usually a way to avoid negative influences on research findings (Jennings et al., 2015).

Creditability

Creditability relates to the internal validity of a study by engaging with participants to confirm data findings. To ensure this study is internally credible, I took verification steps through member checking and the interview protocol to arrive at accurate and reportable details in the findings. I also ensured trustworthiness by providing all the information that are relevant. Marshall and Rossman (2016) discussed the need for clarity and academic credibility in admonishing researchers to take steps to achieve reliability and validity in their studies. Ensuring accuracy in a study captured the attention of Adams, Bailey, Anderson, and Thygeson (2013), and the scholars admonished researchers to ensure diligence in transcribing data, audio, video, handwritten, or otherwise.

A researcher may personally transcribe or use third parties in the process. However, stringent measures are necessary for assuring data reflects provider intentions. Incidentally, Houghton et al. (2013) pointed to the need to implement quality audit every step of the investigation, which not only helps to achieve creditability but also enhances dependability of the study. I transcribed the data verbatim and sent to participants for confirmation of interpretation of the data. When I confirmed the data as accurate, I used data from the interviews, member checking and archival documents for the analysis to ensure triangulation and credibility of the research. Flick et al. (2012) posited multiple data source supports triangulation. Additionally, Houghton et al. (2013) and Yin (2014) confirmed that following the verification process along with deploying study protocols would lead to creditability. Turner, Brownstein, Cole, Karasz, and Kirchhoff (2015) verified transcriptions along with interviews as a measure in seeking creditability.

Confirmability

Confirmability is a qualitative way of ensuring objectivity in research by using another researcher to confirm the accuracy of findings (Tong & Dew, 2016). Through confirmability, a researcher proves to readers and research users the extent of objectivity the researcher achieved in the study. The element of confirmability is achievable through several means (Adams et al., 2013). A researcher could perform dual verification activities simultaneously to match each stage with an alternate activity. This process has a potential to reveal a flaw wherever it might reside in the process. I pursued confirmability by allowing the participants to check and recheck the transcribed data, while using archival documents to ensure triangulation and data accuracy. Adams et al. (2013) implemented confirmability by matching interviews and audio data. Dionne-Odom, Willis, Bakitas, Crandall, & Grace (2015) pursued confirmability through deploying an external party to perform a quality audit of transcription another third party carried out. The lesson in the confirmability processes is that every step of the investigation is capable of containing quality-depleting elements; therefore, a researcher should seek out such gaps before noticing them (Yin, 2014).

Transferability

A study is transferable when research readers and users ascribe such transferability to the study. Transferability is thus a qualitative research element relating to a study's external validity (Tsang, 2014). According to Tsang (2014), once a researcher takes all necessary steps to remove bias, verify data, and secure participant confirmation of accuracy, the researcher may not do anymore. Only external parties should make a determination regarding the transferability of the study. Therefore, transferability is the responsibility of research users. In this study, I ensured to employ member checking and triangulation to achieve dependability, confirmability, and creditability. Based on the postulations of Houghton et al. (2013), Moon et al. (2013), Noble and Smith (2015) and Tsang (2014), transferability for the study is the responsibility of external parties.

Transition and Summary

The purpose of this qualitative multiple case study was to explore strategies that banking industry business leaders use to increase customer satisfaction. Customer satisfaction plays a critical role in the success and performance of banks because of the competitive nature of the industry. The second section included the methodology for the study. Understanding of the dimensions of customer satisfaction in the banking industry is a key strategy for banking leaders. Achieving the understanding depend on an effective implementation of research strategies including ascertaining researcher role as the main research instrument.

Six banking industry business leaders within Accra, Ghana who had experience in executing customer satisfaction strategies participated in the research. The purposeful sampling method was the strategy I employed in reaching the participants. Ethical guidelines warrant protection of the privacy of the participants. To ensure ethical standards I received approval from the IRB before embarking on data collection. I adopted an effective member checking technique by ensuring study participants confirmed the data used for the analysis. I supported the data from the interviews with public information from the banks websites to ensure triangulation. Reliability and validity manifested in the articulation of dependability, creditability, confirmability, and transferability components. I employed the Nvivo qualitative research analysis software in keeping track of data, logs, catalogues, and themes.

Section 3 will cover presentation of findings, application to professional practice, the implication for social change, recommendations for action, recommendations for further research and reflections. The content for the above elements will emanate from data analysis.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore the strategies banking leaders in Accra, Ghana use to increase customer satisfaction. Customer satisfaction in the banking industry reflects the nature of the relationship between the customer and the bank (Sudhamani, 2016). Customer interest goes beyond good products or services to seamless and tailor made experiences (Simon, Van den Driest, & Wilms, 2016). Customer centric organizations generate revenue faster than competitors who do not (Simon et al., 2016). The study serves as an addition to existing literature regarding customer satisfaction strategies in the banking industry. In this section, I present the findings from the inquiry and their applicability to professional practice. The section also includes implications for social change and recommendations for further action.

Presentation of the Findings

The overarching research question for this study was: What strategies do banking industry leaders use to increase customer satisfaction? To answer the research question, I collected data through semistructured interviews with six banking leaders. I recorded the interviews with an audio recorder and saved them on a password restricted computer and flash drive to ensure data preservation. I transcribed the data and returned to the participants to validate the interpretation of the data. When participants confirmed the data, I used the participant data, and documents from policies and procedures of the participating banks for the data analysis. Erlingsson and Brysiewicz (2013) stressed the importance of multiple sources of data to ensure triangulation. I identified recurring words, expressions and phrases and assigned with codes. The coding process was essential to manage the data into smaller groups. I further identified relations between the codes and categorized into themes. I uploaded the data into the Nvivo 11 software to manage, organize, and further analyse the data according to the recurring words, expressions and emerging themes. Three main themes emerged from the coding and analysis process: customer centricity, customer relationship management, and service quality standards. I compared and matched the identified themes with the conceptual framework and literature.

Emergent Theme: Customer Centricity

Customer centricity involves establishing superior customer relations as the bedrock of all value creation processes of an organization (Hemel & Rademakers, 2016). The customer-centricity approach is a source of competitive advantage and value creation for customers (Hemel & Rademakers, 2016). A customer can differentiate a customer-centric business from one solely based on on products and services. Customer centricity is built around the customer experience and therefore, it behooves organizations to forget the traditional focus on products and instead create a compelling experience for the customer (Simon et al., 2016).

Customer experience. All participants alluded to the fact that the current banking environment is changing and competitive, and requires a customer-centric approach to gain competitive advantage. Lemon and Verhoef (2016) indicated a primary management objective is to create a strong and compelling customer experience. Participant 3 stated,

> We have one strategy to make sure customers have memorable and pleasant experience. When they come to our banking halls or wherever they call, our primary objective is that they must leave us having had a memorable and pleasant experience. So that is what we focus on. Everything that we do, all energies, every effort is devoted towards that.

Banking products are similar. The only differentiator is the service experience customers receive that sets one bank apart from the other. Participants in this study indicated that products, processes, people, and technological platforms all work together to provide a rich customer experience. Participant 5 stated:

> Okay, we are taking a holistic view of everything, now if your customers are happy they will not move, if the products are suiting their need, they will stay, if your people are good with the customers they will be with you. If your processes are easy, they will stay with you. These four 'P's I call them. Some organizations focus only on the technological aspect of managing the customer experience and do not apply a holistic approach. However, systems alone are not sufficient to deliver the kind of experience customers require. Taking a holistic approach to bring all resources together can result in rich customer experience.

The customer journey can be complex because of the multiple channels they need to interact with within the bank. A focus on the customer experience creates value for the customer. Value means at every engagement point with business there is a satisfaction the customer is willing to pay for.

Banks exist to make profits; therefore, it is necessary for bank leaders to use all energies to design products and services with the customer as the focus. Banks depend on satisfied customers to achieve optimal performance (Andaleeb, Rashid, & Rahman, 2016). From the results of the study, there is an indication that bank leaders are rethinking their strategy from producing one size fits all approach in serving customers to a tailor made service that creates value for the customer.

Understanding customer needs. Participants confirm the need for business leaders to identify products and services that meet customer needs and requirements to create customer satisfaction. Banks are no longer producing products without seeking customer input. Customers have the opportunity to provide input in the products and services produced, creating customer empowerment. Participant 4 noted that:

> Previously, when we designed products for customers, we did so to suit the bank's needs, rather than what customers want or need. This has changed, as we want to place the customer at the forefront. One major strategy we have implemented is that before any product is designed and brought into the market, we have what we call customer focus groups or the voice of the customer. What we do is to invite customers in the target market for the products and listen to them. We get them in a room and they tell us what they want, how they expect the product to be, how they want it to be structured, and then based on that feedback, we design the product so that by the time the product comes out it is not what we want but what the customer has requested for.

Customer needs change with time and therefore there is a need for bank leaders to be more agile. According to Hemel and Rademakers (2016), agility plays a key role in the current competitive and dynamic business environments where customer needs are changing rapidly. Bank leaders need to be flexible and ready for change in response to customer changing needs. Participant 1 stated, “Customers are dynamic. What will wow a customer today may not wow a customer tomorrow. So, it is our duty to ensure we are always in constant touch with the needs of our customers.”

Ownership. Employees play a critical role in delivering service and fostering relationship with customers (Jauhari, Singh, & Kumar, 2017). Employees must therefore set their minds to delight customers by creating memorable experiences. The participants indicated that ownership plays a big role in delivering excellent customer service. Leadership must be responsible and employees must take ownership and be responsible for the services they deliver to customers. Participant 4 noted, “the expectation is to have the frontline knowledgeable so that when a customer walks in with a complaint they are willing to take ownership and assist or escalate to the appropriate unit for resolution.”

Organizations realize that committed employees are valuable assets. Committed employees take ownership of their actions and support the delivery of the strategic goals of an organization. Some of the participants however noted that although employee ownership is critical to the success of the organization and the quest to achieve customer satisfaction, it does not always happen. Some of the participants identified lack of ownership as a major cause of decline in customer satisfaction. Participant 1 confirmed and stated, “Previously there was no sense of ownership and I am therefore not surprised we never won any awards at the time.” Participant 2 also noted,

> Lack of ownership in the sense that when a customer goes to a branch, staff does not usually give the needed attention to them, as they do not feel the responsibility lies on them to ensure the customer is satisfied. Branch staff mostly ends up transferring the customer to others. The customer then does not get the level of attention they require from that touch point.

Banking leaders have seen the need to connect deeply with the customer by developing and building strong relationships with the customers that can lead to improved business performance and customer satisfaction. Satisfied customers play a role in the optimal performance of banks (Andaleeb et al., 2016). The most customer- centric bank will outperform competitors leading to increased revenue and market share. According to Milner and Furnham (2017), the service- profit chain concept has established a relationship between customer satisfaction and business performance. Moving away from a product-focused approach to developing valuable relationships with customers is a strategy that can increase customer satisfaction and retention.

Customers are more sophisticated now than before and difficult to please. Technological changes in the global economy have increased the desire for customers to demand more from their service providers. The demand puts pressure on banks to innovate to provide solutions that meet customer expectations. Understanding customer needs is a critical part of the process to achieve customer satisfaction.

Table 2 shows a representation of subthemes for customer- centricity. The subthemes are (a) customer experience, (b) understanding customer needs, and (c) ownership

Table 2

Customer Centricity

Subthemes	Number of Responses	% of occurrence
Customer Experience	6	100%
Understanding customer needs	6	100%
Ownership	5	83%

Emergent Theme: Customer Relationship Management (CRM)

Business leaders use CRM as a tool to increase customer loyalty and satisfaction (Mozaheb et al., 2015). Successful adoption of CRM leads to less customer defection and enhanced revenues (Siu, 2016). Customer relationship management involves soliciting feedback and developing tailor made products and services to suit customer needs. All participants indicated feedback is a necessary tool to shape the activities of the banks and increase customer satisfaction. Customer satisfaction is an indicator of how an organization's products and services meet customer expectations (Milner & Furnham, 2017). Participants in this study indicated every strategy they have adopted is geared towards building strong customer relationship.

> Participant 3 stated it's all customer relationship management, it is all embedded. The service management is tailored, so the customer relationship management is tailored to the segments and depending on the segments, we define channels that are appropriate for the particular segments, we do not have a one fit all approach for all.

Developing strong customer relationships is important in the current competitive banking environment. A customer can confirm a relationship with an organization if there is a sense of belonging. Participants indicated they go to every length to solicit feedback from customers

Soliciting feedback. Soliciting for customer feedback is an ideal opportunity to engage customers to promote loyalty (Bone et al., 2017). Participants noted that without customer feedback, it would be difficult to know whether the strategies in place are working and to ascertain if customers are satisfied with products and services. An organization can determine customer loyalty and repurchase behavior through solicited feedback. Bank leaders need customer feedback to understand how well a company's product or service meets customers' expectations. Participant 4 stated

> The strategy we have also implemented is to have touch points for the customer so that the customer can give us immediate feedback after experiencing our service. This we call the customer satisfaction survey and we call the voice of the customer.

Participant 5 also indicated, "Customer feedback is very important, if you do not incorporate the voice of your customers in what you do, you will really not be doing anything". Through customer feedback, managers are able to collect valuable information to implement strategies to improve the customer experience and satisfaction. Bone et al. (2017) noted customers now expect feedback as a standard to enhance the purchase behavior.

According to Chahal & Bala (2017), customer feedback is a tool to identify areas where organizations fail or succeed. Business leaders are unable to know what their customers are thinking until they talk to them and the study participants alluded to the fact that feedback is a number one strategy to get customers talking.

> Participant 3 noted we are having strategies at different fronts, getting feedback from them; we need to know what they are thinking, and that is why every day we are talking to them. Once we know what they are thinking and you can fix that then you can stop it.
>
> Participant 3 highlighted again, feedback is the key, feedback is the key and not just feedback but knowing what they are saying, and listening to them and feeding that into your decision process and fixing the issue so they do not reoccur.

Participants attested to the fact that they use different tools to collect valuable information from their customers through solicited feedback and customer engagement.

Customer engagement. Participants indicated the need to use varied tools to solicit customer feedback to provide tailor made service, and to strengthen customer relations**.** A number one CRM tool adopted by the participants to engage customers was the Net Promoter Score (NPS). The participants indicated NPS is a tool used to manage the customer experience. Participant 6 said

> There are quite a number of interventions we have put in place, so for example first we have what we call the NPS: The Net Promoter Score is an intervention that tell us about how our customers feel about us and their willingness to recommend our bank to others. The reports are in percentages to show, which

> customers are happy with us and will recommend us to friends and family, those who are willing to destroy us and those who are indifferent about our services we offer. So, it is a service intervention we have put in place just to know how our customers feel about us.

Surveys and direct customer engagement provide valuable information bank leaders can use to develop tailor made solutions for customers. Participant 5 said “the industry is changing, you have to touch base with your customers to know what the customers want and give it to them otherwise they will walk away”.

Monitoring. Monitoring is another strategic tool participants used to track systems and employee performance to ensure they incorporate the information they received from customers into their strategy. Monitoring helps to track how an organization is faring in the customer satisfaction agenda. According to Participant 5, “the key is monitoring, what gets measured gets improved, when people realize that you are actually watching, they will do the right thing.” Participant 3 also noted:

> So every year we monitor to know where we are. For instance last year we knew where we were and by the end of this year we will know where we are and then we will see whether there is a deterioration or level of improvement. It appears over the last 3 years we have seen a lot of improvement, not up to the level we would have wished but considerably improvement.

All the nice strategies may be in place but if people are not held accountable, and systems are not checked standards may fall and lead to customer dissatisfaction.

Management are expected to monitor all the touch points in the value chain to ensure each point is delivering on the service as promised to the customer. Participant 1 noted,

> I believe for us, not as a bank but for the industry for us to be able to consolidate our relationship with the customer, the various departments need to work hand in hand. I think the major challenge that I have seen and even in other institutions as well, it happens here too, some departments like to work in silos and that is a major challenge, you have the front end competing with the backend and the backend competing with the front end in terms of superiority. If the two are able to work hand in hand, at the end of the day, the customer will feel excited.

Table 3 is representation of subthemes related to customer relationship management. The subthemes include: (a) soliciting feedback, (b) customer engagement, and (c) monitoring.

Table 3

Customer Relationship Management

Subthemes	Number of Responses	% of occurrence
Soliciting feedback	6	100%
Customer Engagement	5	83%
Monitoring	4	66%

Emergent Theme: Service Quality Standards

Customers determine the service quality of an organization (Prentice, 2013). The quality of service rendered has therefore become an important factor in doing business in the banking industry. Service quality is a driving force for organizational performance (Kumasey, 2014). Banks may lose customers if the service strategy does not include improvement in service quality. Bank leaders, therefore, must set high quality standards that can create value for the customer and lead to satisfaction and retention.

Service quality. Organizations and banks in particular develop positive relationship with customers when staff delivers quality service. Oluseye, Tairat and Emmanuel (2014) posited excellent customer service delivery affects relationship building with customers. Building relationship with customers is a key strategic driver for customer satisfaction and retention. Organizations can adopt service quality as a differentiation strategy to gain competitive advantage (Choudhury, 2015). Customers who experience poor service delivery are likely to leave an organization.

A review of the literature on service quality reveals a correlation with customer satisfaction. Yadav and Rai (2015) explored the relationship between service quality and customer satisfaction in the banking industry. Using a 5 point Likert scale from strongly agree to strongly disagree, the results revealed a positive relationship between customer satisfaction and service quality. Paul, Mittal, and Srivastav (2016) also examined the impact of service quality on customer satisfaction in private and public sector banks. Data collected from 500 participants revealed variables such as product knowledge, quick service, and reduced queuing time had positive influence on customer satisfaction.

The participants in this study confirmed that stringent measures were in place to ensure internal service quality and ultimately customer satisfaction.

> Participant 3 noted, so at the attraction point all we need to make sure is you do not go through stress in getting to our bank. So we work so much on turnaround times for that matter we put in place what we call service level commitments so as a case in point, we have a service level agreement to say that a customer should not spend more than 5 minutes to open an account. We know it is a stretched target but that is what we focus on. Now we do it, you can get your account number generated for you within 5 minutes. The other backend processes can take some time but once you walk into our banking hall and get to the service point within 5 minutes we will have your account number generated for you.

Banking leaders are not relenting on their efforts to ensure everything they do result in customer satisfaction. Service quality is a differentiator as confirmed by Participant 5,

> There are many banks in the banking industry offering same products; the key differentiator is customer service. Now what is customer service, customer service goes beyond meeting what the customer requires of you. It requires that customer's expectation is exceeded. Quality customer service comes into play when they walk through your branches or engage with any of the channels.

Banks must provide quality services that meet the customer expectations. Service quality delivery is a driver of customer satisfaction (Yuen, & Thai, 2015). Bank leaders can adopt a holistic approach towards quality service delivery by encompassing all resources to generate the needed customer expectations.

Employee behaviour. Participants in this study also knew the important role employees play in delivering service to customers, and therefore indicated there were specific behaviour requirements set for employees to ensure every action was geared towards providing quality service and improving customer satisfaction. Participant 5 stated:

> Our standards start right from when a customer walks into our branches, how we greet them, how we welcome them, how we interact with them. So we had the operating standard, we had the communication standard. It is not every word you can use with a customer. You can be refusing the customer something but the way and manner you communicate it, would not bring a bad feeling to the customer. How we communicate, we even prescribed our energy levels in the branches, so how the customer should see that you are passionate about your job.

Staff training is critical to allow adoption of high quality standards set within the organizations. Staff interactions with customers results in the kind of experience customers enjoy (Wu, 2015). In this study participants indicated the need to set specific service quality standards which drives behaviour. Participant 6 stated:

> So then you have your customer service standards that should be very clear. For instance if a customer makes a call there are certain service standards you need to apply, you should pick by the 3rd ring, there are some protocols and courtesies that you use to receive the call. When the customer walks into a branch, someone welcomes him, someone finds out what the customer wants by asking how may I

> help you, if the customer comes to sit in before of the consultant, there is a very clear standard about how to handle the customer. So it is all about having clear customer service standards.

Creating service standards serve as guidelines to employee behaviour. Service standards serve as a guide for employee training in quality service delivery.

Employee orientation. Quality service standards can set one bank apart from the competition (Zameer, Tara, Kausar, & Mohsin, 2015). Employee customer orientation creates a positive customer perception of service quality. Setting quality standards, aligning employee behaviour and orientation with the strategy to achieve customer satisfaction is critical in the current competitive banking environment. Every decision, strategy and activity by management of banks must gear towards improving the overall satisfaction of the customer. Some participants indicated that in order to get the results required, certain strategies are put in place to orient the staff towards exceptional customer service delivery. Participant 6 noted,

> You need to monitor and measure your people's performance. If you actually want to see customers very happy, and people do not see that appearing on their performance contracts as key performance indicators (KPI), the tendency to ignore that particular strategy is very high. However, once they are aware, and know they are going to be measured by the level of satisfaction I give to these customers, they will even go beyond what they are expected to do.

Participants noted that employee orientation ensures that there is clear understanding of what is required and expected. Participant 5 stated, "with service, I believe when expectation are set, you can go back to inspect. If people do not know what to expect from you, you cannot go and tell them this is what I want from you".

Table 4 is a representation of subthemes related to service quality standards. The subthemes are (a) service quality, (b) employee behaviour, and (c) employee orientation.

Table 4

Service Quality Standards

Subthemes	Number of Responses	% of occurrence
Service Quality	6	100%
Employee Behaviour	6	100%
Employee Orientation	4	66%

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Relevance to Conceptual Framework

The conceptual framework underpinning this study was the relationship marketing theory introduced by Berry in 1983. The concept of relationship marketing is for organizations to treat customers as individuals and provide tailor made services that meet their needs. Relationship marketing hinges on customer relationship management where organizations use different approach to collect feedback to produce tailor made products or service to customers. The themes that emerged from this study are a direct application of the relationship marketing theory where banks deepen the relationship with customers, through gathering feedback and using the information to provide tailor made solutions. The findings of the study reveal that banks are no longer depending on the ability to produce just products or services but the ability to establish a strong relationship with the customer. Building strong relationship with the customer is the bedrock for satisfaction and loyalty. Gharakhani et al. (2014) posited the dynamic and competitive business environment requires a greater focus to build customer relationships. Siu (2016) also noted customer relationship management is a widely accepted business practice to enhance customer retention.

Applications to Professional Practice

The results of the study revealed three major strategies that bank leaders can adopt to achieve customer satisfaction. The strategies include: (a) customer- centricity, (b) customer relationship management, and (c) service quality standards. Bank leaders seek to gain advantage in the current competitive banking environment. Bank products and services are similar. The differentiator is the way a customer experiences one-bank service as compared to the other. Customers have a choice to decide which bank to do business with; it is important that bank leaders adopt strategies that can create customer satisfaction.

Adopting customer- centric strategy is to have the customer at the center of the business. Customer- centricity can lead to faster revenue generation than the competition (Simon et al., 2016). Implementing customer relationship management strategy can create the opportunity for bank leaders to collect feedback from customers to provide tailor made products and services for customers. Improved technology has led to well informed customers therefore bank leaders need to build strong relationships to retain existing ones (Prasad, 2013). Customers also require not just any kind of relationship but demand quality relationship.

Leaders execute strategies to shape employee behaviour, improve operational efficiency leading to competitive advantage (Shin, 2014). Business leaders achieve competitive advantage when they meet customer's expectations better than competitors do. The findings of this study might lead to increased knowledge by banking industry leaders about the strategies to use to achieve competitive advantage. The findings of this study support the theory of relationship marketing as proposed by Berry in 1983. When bank leaders adopt the right strategies it might lead to customer satisfaction, loyalty, profitability, and increase in market share.

Implications for Social Change

Banks play an important role in the economy of a country. One of the main functions of banks is the provision of financial support to the business community and individuals. Business communities depend on banks for financial support for business expansion and growth. Banks serve as financial intermediaries by receiving deposits from surplus earnings and transferring to deficit areas through credit advancement (Fatai & Lawal, 2016). The advancement of credit by banks serves as a boast in economic development (Fatai & Lawal, 2016). The service and other sectors are the main drivers of the economy of Ghana (Asafo, 2017). Banks also serve as channels to advance credit to individuals to improve their standard of living. Individuals receive loans to pursue education, buy personal needs such as cars, places of abode, and other general needs that they could not afford. Banks are also involved in corporate social responsibilities to support deprived communities. The important role of banks in improving the quality of life and standards of living makes this study important.

When bank leaders understand the drivers of customer satisfaction, they can adopt strategies that can increase satisfaction levels of customers. Saeidi et al. (2015) posited a positive correlation between higher levels of customer satisfaction and firms' higher-level performance. When performance improves, banks can provide support through corporate social responsibilities and the extending of credit to improve lives. The people in the community can do more business with the banks if their lives are improved leading to a ripple effect of positive social change. This study is therefore important and the findings might support the banking sector's pivotal role in the economy.

Recommendations for Action

The results of this study are applicable to any bank leader who wants to adopt strategies to increase customer satisfaction and improved business performance. The findings of the study revealed a correlation between customer satisfaction, loyalty, retention, and improved business performance. The recommended actions from the findings of the study include (a) the need for bank leaders to adopt customer- centric approach to service delivery, (b) the need for bank leaders to adopt a strategy to establish strong relationship with customers, and (c) the need to develop quality service standards.

Bank leaders' adoption of customer centric strategies requires a deep connection with customers. Simon et al, (2016) posited a positive link between customer centricity and exponential revenue growth. Customer centricity requires a focus on customer needs to provide tailor made products and services. Bank leaders are required to solicit the input of customers in product and service design. Customers require solutions that meet their needs and not just products or services created by banks. Customers focus on the experience they derive from a service or product encounter. To win in the current competitive banking environment, there is the need to focus on the customer experience. A customer’s exceptional experience with a firm results in increased levels of purchase behaviour and referrals (Kumar & Pansari, 2016). Customers who receive pleasant and memorable experience will tell others and recommend the bank. In the same way, a customer who receives bad experience will also tell even more people and destroy the reputation of banks. In the advent of social media, customers have access to a wider platform where they can air their frustrations.

Bank leaders need to establish relationship management strategy to create competitive advantage. Establishing strong relationship management principles will require soliciting feedback from customers and using the feedback to improve service delivery. There are several CRM tools available that banks can adopt to solicit feedback. Managing customer feedback is as important as collecting the feedback. Implementing relationship management principles can result in improved customer retention and enhancement of revenues. Bank leaders who are not making use of customer feedback for business improvement can adopt the strategies identified in this study.

Customers demand quality service delivery to enhance their satisfaction levels and experience. Bank leaders need to realize customer demand for quality service is no longer optional. It is necessary for bank leaders to train and empower their staff to deliver quality service. Bank leaders should make professional service standards available for staff to follow. The findings of the study conforms with the postulations of (Kumasey, 2014) that quality service delivery is a driving force for organizational performance.

The findings of this study are not only relevant to bank leaders in commercial banks but also relevant for leaders of non- bank and rural financial institutions. The findings are also applicable for service providers in the telecommunications industry. Focus on customer centricity, customer relationship management, and quality service delivery can be a winning strategy for the service industry in general and the financial service industry in particular.

To communicate details of the findings of this study to relevant stakeholders, I have put in place the following strategy. Firstly, I will share a summary of the findings in a two-page document with the participants. Additionally, I will share the summary with other bank and non-bank leaders who did not participate in the research but may benefit from the findings of the study. Lastly, I will seek opportunity to disseminate the findings with service providers in other sectors and seek to publish the study in academic journals.

Recommendations for Further Research

Further recommendations for future research can include bank leaders in other banks. Although there over 30 banks currently in Ghana, due to time and cost implications I interviewed six bank leaders from only three banks. Future researchers can also include non-bank financial institution leaders. Other future research can also include service providers who are not in the financial sector to ascertain the strategies in place to increase customer satisfaction. Participants of this research are from the Accra geographical area. Future researchers can explore other regions in Ghana.

Future researchers can explore the views of employees of their understanding of strategies that can improve customer satisfaction. Employing different method and design might lead to different result, so new researchers can explore the quantitative or mixed method to examine the phenomena. The sample size for this study was small to allow generalization of result. Other researchers can use a larger number of participants to explore the phenomena. The banking industry is dynamic and customer needs do change over time. Strategies identified today might not be relevant in the nearest future, so researchers must continue to explore the understanding of customer satisfaction in different settings and jurisdictions.

Reflections

The selection of the topic for this study stemmed from my passion for excellent customer service delivery. My career involves providing service to customers. The understanding of the role customers play in the success of organizations compelled me to seek a better understanding of strategies to improve customer satisfaction. With over 20 years experience in the banking industry, I did not allow my personal biases and worldview to influence the results of the study. The participants were bank leaders who were experienced in developing and implementing customer satisfaction strategies and therefore provided information needed to answer the research question. Participants shared their experience to provide in-depth views of customer satisfaction strategies. The study results are a reflection of data collected from participants and documents from the participating banks websites. Insights from the findings of the study have broadened my horizon to share the knowledge gained with my colleagues and other service providers.

The doctoral journey has been challenging but rewarding. I have developed detailed research and writing skills. I have learned the results of determination and persistence in achieving any goal. The Walden DBA program has made me a better person than when I started. I have developed tenacity and a can-do-spirit that makes me confident to achieve any dream.

Conclusion

The banking industry in Ghana has seen tremendous changes in the last decade with increased competition. Banks survival in the current turbulent environment requires strategies that leaders can use to attract and retain customers. The competition has provided customers with options and the decision to have a relationship with one bank instead of the other depends on the customer experience. The extant literature has shown a correlation between customer satisfaction derived from the experience received and the repurchase behaviour leading to loyalty. Loyalty has a positive correlation to business performance.

The purpose of this study was to explore the strategies bank leaders use to increase customer satisfaction. Six banking leaders answered semistructured interview questions to share their experience of customer satisfaction strategies. Data from archival documents supported triangulation. Three major themes emerged which includes: customer centricity, customer relationship management, and service quality standards. The emergent themes provided an understanding of strategies bank leaders use to increase customer satisfaction.

In conclusion, bank leaders have to adopt strategies that will create competitive advantage. Customers are no longer settling for poor service delivery. Bank leaders need to develop customer centric strategies where the customer becomes the greatest priority for the organization. All decisions must gear towards customer satisfaction. Creating a compelling relationship with the customer and providing tailor made solutions create satisfied customers. Bank leaders no longer have the prerogative to ignore customers because customers are the main driving force of service organizations.

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Appendix A: Interview Questions

Interview Questions to answer the central research question are:

1. What strategies did you implement to increase customer satisfaction?
2. What in your experience contributed to customer satisfaction in your bank?
3. What in your experience are the causes of decline of customer satisfaction in your bank?
4. How are the products and services of your bank designed in line with your strategy to achieve customer satisfaction
5. What strategies have you considered adopting if needed to prevent your customers from switching from your bank to a competing bank?
6. What other information on customer satisfaction strategies would you like to add?

Appendix B: Consent Letter

You are invited to take part in a research study on An Evaluation of Customer Satisfaction Dimensions in the Ghanaian Banking Industry. You are at this moment receiving an invitation to participate in this study because you perform leadership functions within the commercial banking segment of the economy in Ghana. This form is part of a process called “informed consent” to allow you to understand this study before deciding whether to take part.

I am pursuing a doctorate at Walden University, USA, and would like you to consider kindly to contribute your knowledge by answering non-intrusive questions about Customer Satisfaction Dimensions in the Ghanaian Banking Industry. I am also an operations manager in one of the leading financial institutions and my role as a researcher is separate from my role as an Operations Manager

Background Information:

Ghana is one of the thriving countries of the African continent with an estimated population of 24.7 million as at 2012 (Ghana Statistical Service, 2012). The country is the second largest producer of cocoa and now producing oil in commercial quantities. The banking and financial crisis in 2008 – 2009, however, affected the country leading to economic decline, unemployment and high rates of inflation. Because of the challenges the country faced, new policies led to reform the financial services sector. The policies introduced included improvements in the regulatory framework, bank restructuring and the infusion of both domestic and foreign capital into the sector. The policy reforms also led to easy entry and exit into the financial sector leading to dramatic growth. As of 2015, there are 27 banks in the country in addition to other financial services organizations such as savings and loans companies, rural banks, and microfinance institutions. The increased players in the banking sector have led to intense competition providing customers with options and requiring all banks to adopt strategies to survive the turbulent environment.

Procedures:

If you agree to be in this study, you will be asked to:

- Participate in a one-on-one interview with questions about the business methods or techniques that you use or have used in your business. The interview will last about 40 minutes.
- The interview will not involve questions about confidential information about you or your business and will not include questions about financial data, trade secrets, or other sensitive information.
- The interview will be audio recorded. I will provide a summary of the transcribed interview for you to review for accuracy. The process will last about 30-45minutes

Here are some sample questions:

1. What strategies did you implement to increase customer satisfaction?
2. What in your experience contributed to customer satisfaction in your bank?
3. What in your experience are the causes of decline of customer satisfaction in your bank?

Voluntary Nature of the Study:

Your participation in the study is voluntary. Everyone will respect your decision of whether or not you choose to be in the study. If you decide to join the study now, you can still change your mind and indicate your decision to discontinue. You will not be obligated to complete the process. You may stop at any time by emailing or calling me to expression your desire to stop. You may skip any questions that you feel are too personal.

Risks and Benefits of Being in the Study:

Being in this type of study involves some risk of the minor discomforts that can affect daily life, such as becoming tired or fatigued while sitting for 40 minutes. Being in this study would not pose a risk to your safety or well-being. The interviews will be conducted at a time and place convenient to you.

Your personal information and company information will remain confidential, and I will not disclose the study report, to other interview participants, or to anyone outside of the study. As a participant in the study, you will receive a summary of the results via email, when completed. The results of the study will provide information that you can incorporate into your business to enhance your business practices or boost the profitability of your business. The research may positively affect society by increasing the number of new businesses that survive in developing economies with poor infrastructures, thereby providing jobs, while enhancing the environment.

Payment

The participants in this study will not enjoy any monetary benefit for their participation in the study.

Privacy:

Any information you provide will be kept confidential. The researcher will not use your personal information for any purposes outside of this research project. Also, the researcher will not include your name, your business name, or anything else that could identify you in the study reports. Data will be kept secure by the researcher in a locked, fireproof file. No one besides the researcher will have access to the file or the research data. Data will be kept for at least five years, as required by the university.

Contacts and Questions:

You may ask any questions you have now. Or if you have questions later, you may contact the researcher via telephone 0244 337631 or email Joyce.Dadzie@waldenu.edu If you want to talk privately about your rights as a participant, you can call Dr. Leilani Endicott. She is the Walden University representative who can discuss this with you. Her phone number is +1-612-312-1210. Walden University's approval number for this study is 05-16-17-0424539, and it expires on May 15th, 2018

Please print or save this consent form for your records.

Statement of Consent:

I have read the above information and felt I understand the study well enough to make a decision about my involvement. By replying to this e-mail with the words "I Consent," you agree to the terms described above. Alternatively, by signing and dating underneath, you agree to the terms described above.

Appendix C: Interview Protocol

Topic: An Evaluation of Customer Satisfaction Dimensions in the Ghananian Banking Industry

The central research question of the study is: what strategies do banking industry business leaders use to increase customer satisfaction?

I will use the following steps to execute the interview process:

1. I will arrive at the interview venue and wait for the participant to arrive if not yet present
2. Greet participant if already present and introduce myself and the research topic
3. I will express my appreciation to participant for agreeing to participate in the research
4. I will allow the participant to go through the signed consent form to serve as a reminder of the terms of participation.
5. I will solicit for any questions before I begin the interview process
6. I will inform the participant of the duration of the interview and seek permission to use the audio tape to record our conversation
7. I will begin the interview process by requesting participants to answer the following six research questions and any follow up questions within a 40 – 60 minutes period: (a) what strategies did you implement to increase customer satisfaction? (b) what in your experience contributed to customer satisfaction in your bank? (c) what in your experience are the causes of

decline of customer satisfaction in your bank? (d) how are the products and services of your bank designed in line with your strategy to achieve customer satisfaction? (e) What strategies have you considered adopting if needed to prevent your customers from switching from your bank to a competing bank? (f) what other information on customer satisfaction strategies would you like to add?

8. I will go through the member checking process by informing the participant that I will transcribe the data and bring back for review to confirm the accuracy of the interpretations leading to credence of the research
9. I will thank the participant and ask permission to leave

Appendix D: Letter of Participation

Dear Potential Participant
You are invited to take part in a research study on An Evaluation of Customer Satisfaction Dimensions in the Ghanaian Banking Industry. You are at this moment receiving an invitation to participate in this study because you perform leadership functions within the commercial banking segment of the economy in Ghana.

I am pursuing a doctorate at Walden University, USA, and would like you to consider kindly to contributing your knowledge by answering non-intrusive questions about customer satisfaction dimensions in the Ghanaian banking industry.
Procedures:

- Participate in a one-on-one interview with questions about the business methods or techniques that you use or have used in your business. The interview will last about 40 minutes.
- The interview will not involve questions about confidential information about you or your business and will not include questions about financial data, trade secrets, or other sensitive information.
- The interview will be audio recorded. I will provide a summary of the transcribed interview for you to review for accuracy of the interpretations.
- Your participation is voluntary and you can withdraw from participating any time
- There will be no cash incentives after the interview
- You can contact me via email at Joyce.Dadzie@waldenu.edu or by phone number (233) 244 337631. I will send you a consent form that includes further details of the terms of participation.

Yours Faithfully

Joyce Esther Dadzie

Appendix E: National Institute of Health Certificate

Certificate of Completion

The National Institutes of Health (NIH) Office of Extramural Research certifies that **Joyce Dadzie** successfully completed the NIH Web-based training course "Protecting Human Research Participants".

Date of completion: 11/10/2013.

Certification Number: 1319868.