

Investigating Factors Affecting Perceived Value and Analyzing Its Role in Generating Satisfaction and Commitment among Maskan Bank Internet Users

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ABSTRACT

Recent developments in the economic, social, cultural and, most importantly, technology fields have changed the business environment. These changes, while adding to the complexity and dynamism of the organizational environment, provide them with a wide variety of options for creating, delivering and gaining value. The purpose of this study is to investigate the factors affecting perceived value and analyze its role in creating satisfaction and commitment among Maskan Bank Internet users. This research is applied in terms of purpose and descriptive-correlation in terms of nature and method. The statistical population of this study was all Internet users of Maskan Bank, the number of which was unknown. Due to the uncertainty of the statistical population, the statistical sample size was selected based on Morgan table, including 384 Internet users of Maskan Bank. Also, the available non-probability sampling method was selected in the present study. In this study, a localized standard questionnaire was used to collect data. The questionnaire was taken from the research (Karjaloto, 2020). The content validity was confirmed by the professors in the formulation of items and in a quantitative dimension, confirmatory factor analysis was used to check the validity. The reliability of the instrument has also been calculated and verified through Cronbach's alpha composite reliability. Data were analyzed using structural equation method using SPSS and lisrel software. The results show that personal innovation has a positive and significant effect on the perceived value among Internet users of Maskan Bank. Individual fitness has a positive and significant effect on the perceived value among Maskan Bank Internet users. Perceived risk does not have a positive and significant effect on perceived value among Maskan Bank Internet users. Perceived value has a positive and significant effect on satisfaction among Internet users of Maskan Bank. Perceived value has a positive and significant effect on commitment (loyalty) among Internet users of Maskan Bank.

Keywords: Perceived Value, Customer Satisfaction, Customer Commitment (Loyalty)

Introduction

The bank is the only financial institution that collects people's deposits and provides facilities and various banking services to customers. Various researchers consider the role and reason of the bank to be intermediation and provision of financial services, liquidity, risk management, filling the information asymmetry gap between depositor and borrower through legitimate supervision, as well as establishing an appropriate payment mechanism. Banks have stated. However, if the regulations allow, banks can also offer products and services in the non-banking financial field, or expand the scope of the two main roles (intermediation and liquidity) globally. In recent years, a series of developments in the banking industry and, more importantly, customer dominance and centrality in the business of organizations has led to the emergence of new forms of customer segmentation in banks and the formation of the concept of (comprehensive banking. 1396). In this research, the factors affecting the perceived value are examined and its role in creating satisfaction and commitment among Internet users of Maskan Bank is analyzed. The type of applied research and data collection method is also survey. In this research, structural equation modeling is used to analyze the data.

Statement of the problem

Recent developments in the economic, social, cultural and, most importantly, technology fields have changed the business environment. These changes, while adding to the complexity and dynamism of the organizational environment, provide them with a wide variety of options for creating, presenting and gaining value. In this regard, business model as a new management concept from the early 1990s and with the advent of Internet businesses, entered the business literature to describe and explain the flow of value in organizations in simple language. The business model enables organizations to think about their business, competitors, or any other organization, and to create strategic options while describing their characteristics (Esther Walder, 2010).

Maintaining and strengthening customer loyalty is a strategic challenge for organizations that are concerned with maintaining and developing their competitive position in the market. Customers are always looking for suppliers to offer them a much better product or service; Customer satisfaction is also one of the important factors affecting customer loyalty in the banking industry. To create loyalty in the bank's customers, the best approach is to create harmony in the customer-bank relationship and to create customer satisfaction and loyalty by establishing what is considered valuable to him. Today, with the intensification of competition in the banking sector, the role of customer loyalty has become more prominent than in the past. Today's organizations strive to have loyal customers (Carjalto, 2020). Given that in the banking sector there are extensive interpersonal relationships between service providers and customers, the role of loyalty in this sector is of particular importance, customer loyalty leads to increased market share, return on investment and higher profitability for organizations Financial and Credit Today, customer relationship is no longer enough to gain loyal customers, but the perceived value of this relationship is also very important, the quality of the relationship to customer perception and his evaluation of interactions with staff and their behavior in dealing with customers It depends (Sullivan, 2014).

Recent studies have examined and identified the factors that affect the perceived value with customers and show how each of these factors can create opportunities for managers that lead to the design and implementation of marketing strategies. . Perceived value is one of the factors that leads to success. Most marketing research in this area has pointed to the importance of perceived value through the three dimensions of personal innovation, personal fit and perceived risk. Perceived value is one of the best ways to grow and increase the value of financial and credit organizations. Also, in order to increase customers' mental perception of quality and level of loyalty to the organization and satisfy customers' needs in the banking sector, related marketing activities can be used to increase customer benefits. The main issue of this research is to examine the factors affecting perceived value and analyze its role in creating satisfaction and commitment among Internet users of Maskan Bank. Given the reasons mentioned above and the novelty of the research topic and the results that will be obtained from its application for managers and decision makers in the banking sector, the need for the present study makes sense (Carjalto, 2020).

Creating value for the customer is one of the most important factors in the profitability of the Internet services of the Housing Bank. Therefore, competition in this field and efforts to achieve a sustainable competitive advantage and strategic superiority over competitors has made it very important for the managers and officials of the Housing Bank to pay attention to the customer and satisfy him. When customers feel satisfied and satisfied with the banking services provided by the housing bank. By creating value for them, this bank has created a feeling for them that provides customer loyalty. Considering the importance of examining the factors affecting perceived value and analyzing its role in creating satisfaction and commitment among Internet users of Maskan Bank, the results of this study are expected to better understand the management of Maskan Bank and other banks of customer behavior that can lead to Increase customer attraction and profitability for them to help. Therefore, the main question of the research and what is the issue discussed in this research is whether the perceived value and analysis of its role is effective in creating satisfaction and commitment among Internet users of Maskan Bank?

Importance and necessity of research

In today's competitive world, customers are the focus of organizations and their loyalty is the main factor in gaining a competitive advantage. Studies have shown that companies can gain more profit than new customers by retaining their current customers. . Due to the fierce competition in the service sector, companies often respond to this environmental threat by developing customer retention strategies. On the other hand, customer satisfaction is a type of insurance against possible mistakes of service organizations such as banks, regular customers are more forgiving in the face of these mistakes. Therefore, it is not surprising that customer satisfaction has become the most important task of organizations and banks; Because this is directly related to customer retention, market share and the interests of the organization (Venus, 2004). Therefore, today, bankers should see themselves in the mirror of customer existence and try to understand their customers and do something that customers are completely satisfied with in a situation where competition becomes more difficult and complicated for banks over time. (Matt Sam and Badarneh, 2011).

On the other hand, in today's extremely dynamic market, customers expect the organization to offer the most value at the most appropriate price, and organizations are constantly looking for new ways to create conversions and innovations in creating and delivering value, and even value. Customers call themselves "future sources of competitive advantage" (Ranjbaran et al., 2012). Researchers believe that the perceived value of customers is essential for service organizations such as banks, so in recent years, it has become the focus of marketing strategies (Beikzad et al., 2011). Perceived quality is also one of the important factors that can affect the value that customers perceive from receiving services. In fact, understanding the quality in service organizations from the perspective of customers, is to what extent, the service provided meets their expectations (Taleghani, 2011). Of course, it should be noted that in addition to the mentioned factor, customer expectations can also play an important role in the perceived value of customers from the services provided. Therefore, it is very important to pay attention to the mental criteria of customers, which can be the criterion for evaluation and judgment. (Sidi et al., 2009). Therefore, banks should accurately identify the dimensions of customer loyalty and guide and implement systems to create customer loyalty. Iran's public banking system, as the financial centers that most people deal with, needs continuous improvement in the way they provide their services and pay attention to customer loyalty.

Given the increasing role of service organizations in economic areas and the importance of service quality in competitive areas, state-owned banks such as Housing Bank should take a strategic and dynamic approach to identify factors affecting the loyalty of their bank customers and a clear understanding of customer expectations. , Have their satisfaction and quality and perceived value of customers in order to gain market share and maintain their competitive position in the current market. Lack of attention of service organizations, especially state-owned banks, to retaining current customers in their organization and creating loyalty in them, reduces profitability, reduces market share, increases marketing costs and also causes competitors to overtake them. However, so far no proper study has been done on the impact of perceived value of customers on customer loyalty through job satisfaction mediation in the banking industry in our country. Therefore, understanding the relationship between these variables in the competitive environment of the country is not only important but also necessary.

In fact, this research has been tried. However, in domestic research, little attention has been paid to this issue, and this study gap shows the need for current research to promote competitive programs and measures in the banking industry.

Research background

Cargalto, (2020) conducted a study entitled "Perceived value and analysis of its role in creating satisfaction and commitment among Internet users." The researchers said that space plays an important role in creating emotional relationships between the bank and the bank, and these relationships lead to improved customer satisfaction and customer attraction. Therefore, the present study tested a set of hypotheses related to the perceived value history of consumption. It also examined how such use affects the development of general customer relationships with banks. Our hypotheses were tested using two samples involving different types of end consumers in one of the leading countries in digital banking, Finland. The results confirm most of the hypotheses and show that the self-compatibility and novelty of the new product are the main drivers of perceived value. In addition, the findings show that perceived value has positive effects on overall customer satisfaction and commitment to their bank. The main management implication of the present study is that banks' investment in development leads to improved customer relationships and increased business.

- Seguro (2019) conducted a study entitled "The Impact of Perceived Service Quality, Mooring Factor and Quality Relationship on Customer Satisfaction and Loyalty". His statistical population consisted of students who subscribe to mobile operator services at eight Bandung universities. The researcher used a questionnaire to collect data and finally 370 questionnaires were collected. The method of analysis of this research is structural equation modeling

which was performed using LISREL software. This researcher used SPSS software to perform descriptive statistics and also to confirm its reliability. The results of this study showed that the quality of perceived services has a positive and significant effect on customer satisfaction. Be. It should be noted that according to the results of this study, the effect of Moring factors on customer satisfaction and loyalty was not confirmed.

- Young and Patterson (2018) examined the relationship between perceived customer value, satisfaction, and loyalty by considering the moderating role of switching costs in retail. The results of their study showed that perceived value has a direct and positive relationship with satisfaction and loyalty and also satisfaction in the relationship between perceived value and loyalty plays an intermediate but partial role.

- Amy Wang (2016) empirically examines the role of emotional satisfaction in service issues and examines the relationship between emotional satisfaction and key concepts such as service quality, customer loyalty, and relationship quality. The results of his research show that service quality is directly related to emotional satisfaction and a service organization to strategically retain customers and long-term profitability should strategically emphasize important factors such as customer loyalty and the quality of relationships.

- Stone Taylor et al. (2015) conducted a study entitled "The importance of brand equity to customer loyalty." In this study, the effects of components of brand trust, customer satisfaction, brand equity, resistance to change and value on customer loyalty were investigated. The results show that behavioral loyalty is a function of brand equity and brand trust. The results also show that attitude loyalty and brand credibility have the greatest effect on attitude loyalty. Therefore, it can be concluded that brand equity and brand trust are the key keys to behavioral and attitudinal loyalty.

- Fritz et al. (2014) conducted a study entitled "Originality in branding the recognition of propulsion and the consequences of brand authenticity" and used structural equation modeling to evaluate its validity and validity. Found.

- Liao (2013) in his research on "The role of trust in brand loyalty and special value and by distributing 292 questionnaires among cosmetic customers in Taiwan" and collecting information from them and analyzing the data concluded that loyalty and value Brands have a direct and effective relationship with each other.

- Miller et al. (2012) in a study entitled "Brand loyalty in emerging markets compared and examined some factors affecting brand loyalty in the markets of Vietnam and Thailand" in this study, two dimensions of brand equity (quality) Perceived and brand awareness were tested. In this study, the statistical technique of structural equations was used. The results of the study showed a positive and direct relationship between brand awareness and loyalty in the Vietnamese market.

- Lou et al In (2011). Conducted a study on "perceptions of originality, brand equity, and brand intention in ethical restaurants." In this study, the relationship between consumer perception of brand originality and four dimensions of brand equity and the relationship between these four dimensions were examined. The results show that understanding the brand originality is an important determinant of brand equity and brand equity has a significant effect on a better understanding of the tendency to choose the brand by customers.

Hypotheses Hypothesis

Hypothesis 1: Personal innovation has a positive and significant effect on the perceived value among Internet users of Maskan Bank. Hypothesis

Hypothesis 2: Individual fitness has a positive and significant effect on the perceived value among Internet users of Maskan Bank.

Hypothesis 3: Perceived risk has a positive and significant effect on perceived value among Internet users of Maskan Bank.

Hypothesis 4: Perceived value has a positive and significant effect on satisfaction among Internet users of Maskan Bank.

Hypothesis 5: Personal innovation has a positive and significant effect on commitment (loyalty) among Internet users of Maskan Bank.

Research method, statistical population, sample and sampling method

The method of this research is applied in terms of purpose, descriptive in terms of method, correlation in terms of measurement and field (survey) data collection theory. The statistical population of this study consists of all Internet users of Maskan Bank in Golestan province, the number of which is unknown. Due to the uncertainty of the statistical population, the volume of the statistical sample according to Cochran's formula at the level of 5% error, includes 384 Internet users of Maskan Bank. Also, a non-probabilistic sampling method is available in the present study.

Information analysis method

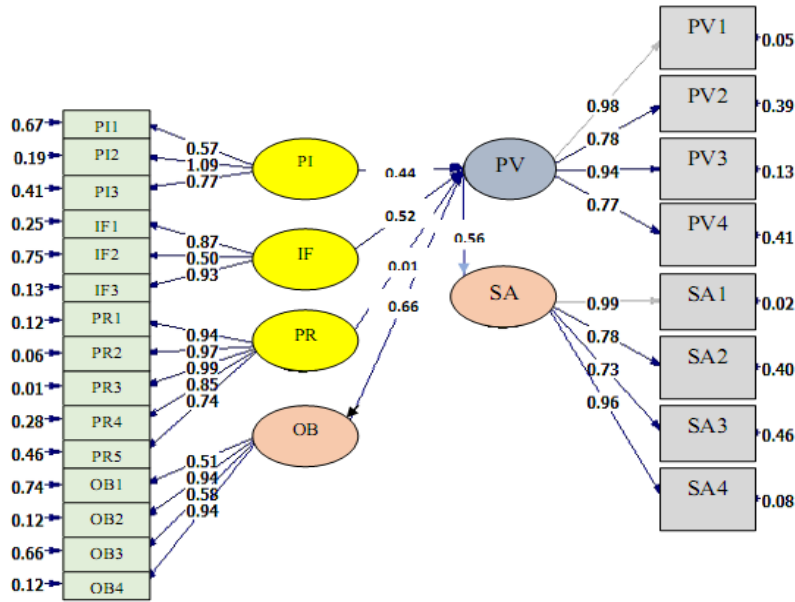
The method of data and information analysis in this research is as follows:

Descriptive statistics were used to estimate the central characteristics and to set the tables of statistical frequency distribution and plotting.

In the present study, structural equation modeling (SEM) and lisrel software were used to test the hypotheses and analyze the data.

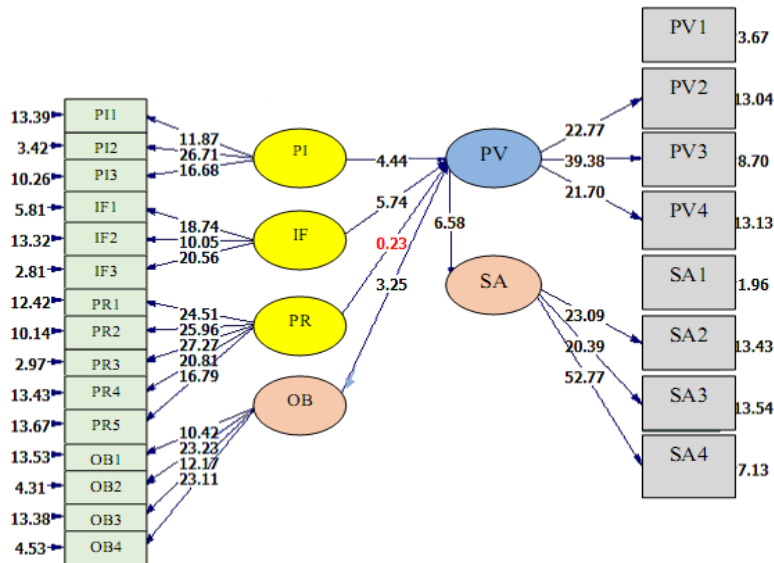
Testing research hypotheses

In this section, we examine the research hypotheses using Lisrel software.



Chi-Square=1013.62, df=344, P-value=0.00000, RMSEA=0.073

Figure 1. Structural model of standard research



Chi-Square=1013.62, df=344, P-value=0.00000, RMSEA=0.073

Figure 2. Structural model of significant research

Results of research hypotheses:**Hypothesis 1: Personal innovation has a positive and significant effect on the perceived value among Internet users of Maskan Bank.**

As shown in Table 4-8, the path coefficient between personal innovation and perceived value is 0.19. The t-statistic for this relationship is 4.44 and its value is above the significance threshold of 1.96. Based on the above, it can be concluded that personal innovation has an impact on perceived value. Therefore, the first hypothesis of this research is confirmed.

Hypothesis 2. Individual fitness has a positive and significant effect on the perceived value among Internet users of Maskan Bank.

The fitted model shows that the path coefficient between individual fit and perceived value is 0.30. Since the value of t for this coefficient is 5.74 and its value is higher than the significance threshold of 1.96, it can be concluded that the coefficient obtained is significant. In other words, individual fit affects perceived value. Therefore, the second hypothesis of the research is confirmed.

Hypothesis 3. Perceived risk has a positive and significant effect on the perceived value among Internet users of Maskan Bank.

According to Table 4-8, it can be said that the path coefficient of the relationship between perceived risk and perceived value is 0.01. The t-statistic for this coefficient is also 0.23, and its value is lower than the significance threshold of 1.96. Therefore, perceived risk does not affect perceived value. Therefore, the third hypothesis of the research is not confirmed.

Hypothesis 4. Perceived value has a positive and significant effect on satisfaction among Internet users of Maskan Bank.

The fitted model shows that the path coefficient value of the relationship between perceived value and satisfaction is 0.33. The t-statistic for this coefficient is 6.58 and its value is higher than the significance threshold of 1.96. In other words, perceived value affects satisfaction. Therefore, the fourth hypothesis of the research is confirmed.

Hypothesis 5. Perceived value has a positive and significant effect on commitment (loyalty) among Internet users of Maskan Bank.

The fitted model shows that the path coefficient value of the relationship between perceived value and commitment (loyalty) is 0.16. The t-statistic for this coefficient is 3.25 and its value is higher than the significance threshold of 1.96. In other words, perceived value affects commitment (loyalty). Therefore, the fifth hypothesis of the research is also confirmed.

Discussion and conclusion

Personal innovation has a positive and significant effect on the perceived value among Internet users of Maskan Bank. In this study, it is stated that personal innovation has a positive and significant effect on the perceived value among Internet users of Maskan Bank, which according to the analysis conducted in the chapter The fourth has been confirmed and it can be said that this hypothesis is consistent with the results of research by Poursalimi and Mohammadzadeh (1398) in a study entitled "Study of the effect of perceived customer value on customer loyalty of North Khorasan Housing Bank with mediating the role of customer satisfaction." The use of new programs and new tools in the field of new financial services on the Internet of Maskan Bank can lead to the perceived value of Maskan Bank customers. Individual fitness has a positive and significant effect on the perceived value among Internet users of Maskan Bank. In this study, it is stated that individual fitness has a positive and significant effect on the perceived value among Internet users of Maskan Bank, which has been confirmed according to the analysis performed in the fourth chapter, It can be said that this hypothesis is consistent with the results of the research of Borhani et al. (2015), a study entitled "Study of the relationship between the image of the organization, brand image, service quality and customer satisfaction with customer loyalty of Meybod banking industry." Financial services in the Internet of Housing Bank, and the simultaneous use of financial services in the Internet of Housing Bank can lead to improving the perceived value of customers. Perceived risk does not have a positive and significant effect on perceived value among housing bank Internet users. In this study, it is stated that the perceived risk does not have a positive and significant effect on the perceived value among the Internet users of Maskan Bank, which has not been confirmed according to the analysis performed in the fourth chapter, And it can be said that this hypothesis is consistent with the results of research (Carjalotto, 2020) that perceived value includes personal innovation, personal fit, perceived risk and its relationship with satisfaction and commitment. "Learning to use the Internet provides an opportunity. In order for financial institutions and banks to take advantage of it in a competitively volatile environment, due to the nature of online shopping, some consumers always experience a level of risk that can affect the perceived value of customers. Perceived value has a positive and significant effect on satisfaction among Internet users of Maskan Bank. In this study, it is stated that the perceived value has a positive and significant effect on

satisfaction among Internet users of the Housing Bank. 2018) "The relationship between perceived customer value, satisfaction and loyalty with regard to the moderating role of replacement cost in retail" is consistent. There are several factors that can affect the acceptance of perceived value of Internet banking, but due to the high importance of perceived value and trust in the acceptance of these services, the perceived value of customers can lead to improved customer satisfaction. Perceived value has a positive and significant effect on commitment (loyalty) among Internet users of Maskan Bank. In this study, it is stated that the perceived value has a positive and significant effect on commitment (loyalty) among Internet users of Maskan Bank. Et al. (2016) is consistent with the subject of "Studying the factors affecting customer satisfaction using the SERVQUAL model". Perceived value affects customer satisfaction and can affect commitment (loyalty) by influencing customer satisfaction. Including word of mouth, repurchasing intent, customer loyalty and search for other effective banking providers.

Research suggestions

1. Therefore, considering the importance of customer loyalty and the competitive environment in banks, it is necessary for managers and marketers to gain sufficient knowledge and understanding of the concepts of loyalty patterns and customer-oriented techniques, and by using up-to-date technology, customer wants and needs beyond Satisfy their competitors so that they do not leave the competition scene.
2. In order to achieve success and surpass competitors, Maskan Bank needs to pay attention to the satisfaction and loyalty of its customers. In recent years, with the increase in the number of financial and credit institutions and banks and the intensification of competition among these financial institutions and banks, attention to customer satisfaction and loyalty has become particularly important.
3. Most researches in the field of customer satisfaction and service quality have measured customer satisfaction and factors affecting satisfaction using different models. However, the present study has gone a step further and used a hybrid and multivariate model and paid attention to the results of service quality and customer satisfaction and how they affect future customer behaviors and even customer complaints during dissatisfaction, which is important. It can have important consequences.
4. The staff of Maskan Bank should try to treat customers well. The costs of providing services are fair and according to the situation of customers. Improved service quality and try to meet customer needs. The speed of service delivery has increased and employees try to respect and pay attention to customer comments and suggestions.
5. Maskan Bank should try to be informed about the needs and tastes of customers and its up-to-dateness and develop new services according to customers' tastes.
6. Customers should be asked to try to inform their friends about accurate and fair information about the quality of services received.
7. Special services should be considered for regular and committed customers. Try to match the quality of service with customer expectations. Maskan Bank should try to inform the customers about the results of their criticisms and suggestions.

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