

Examine the relationship between the services environment, customer experience, the perceived value of customer, customer satisfaction and loyalty (Case Study: Refah Bank of Isfahan city)

Hossein Vazifehdust ¹, Ali Asghar Farahmand ²

*Perofessor , Islamic Azad University , Science and Research Branch of Tehran
PhD Student in Business Administration – Marketing , Islamic Azad University Central Tehran Branch*

Abstract

Today, living environment is increasingly moving towards a service-based economy and service, which include new issues of management, is considered the heart of value creation in the economy. In this regard, the present study aimed to investigate the relationship between the services environment, customer experience, value of customer perceived, customer satisfaction and loyalty have been completed. This study from to goal is practical and methodologically is in among the descriptive - survey researches. The population of this study was all Refah bank customers of Isfahan. Given the Unlimited population size, Cochran sampling formula will be used. Thus, the Statistical sample size is 196 people. Non-probability sampling method is also available. Collection tools in this study are the standard questionnaires, the reliability of the questionnaire using Cronbach alpha coefficient was calculated to 852/0, and was approved. To analyze collected data from the modeling software of structural equation smart PLS was used. The research results indicate that among the services environment, customer experience, the customer perceived value, customer loyalty, there is a significant relationship. Also mediating role of customer satisfaction on the relationship between services environment and the perceived value of customer with customer loyalty was also confirmed.

Keywords: the services environment, customer experience, the customer perceived value, customer satisfaction and loyalty

1 .Introduction

In today's competitive market, many organizations are losing their customers but this the loss of customers doesn't means the disappearance of their customers' needs but, the customers' needs are supplied from elsewhere. So customer loyalty have been now regarded as an important issue by managers so that marketing Based on this concept has been established. (Eisingerich & Bell , 2007)In fact, commitment of repeat purchase has been the main purpose of the businessmen for decades. (Wang et al., 2014) Because keep and retain customers requires the less marketing resources than to attract a new customer (Mo Koo, 2006). Since attracting new customers in the competitive market has become difficult and profits from loyal customers in the business communications has grown, focus marketing of the companies have changed of creating pure satisfaction to foster loyalty. (Shen Chiu, 2004) Managers

found that by increasing customer satisfaction, able to retain current customers. (Wen et al., 2016) Brand satisfaction is differentiating factor that can affect the customer response to brand marketing activities. (Aypar et al., 2013) Services of companies acknowledge, a key role that product and process of innovation plays in building and the supportive competitive advantage in the market for the production of successful new services. (Horace et al., 2010) Studies have shown that customers today not only expect good service, but also demand excellent service and pleasant service environment. (Heung and Gu, 2012) Meanwhile, brand experience and customer perceived value have also great importance because it has significant impact on reducing costs, increasing levels of satisfaction, customer retention, increase the profitability of advertising the word of mouth (Buttle, 1995: 25). According to what was said, this study aims to present a review of literature in the field service environment, customer experience, perceived value and satisfaction and customer loyalty, also to investigate and to analyze relationship and how these factors influence each other.

Statement of the problem and the necessity of it

Nowadays service industries an important role in the country's economic growth and development, in this regard the role and importance of the banking industry as a productive and supportive industry from other industries is obvious. On the other hand banking world is rapidly changing and being competitive and a necessity for develop, survive and remaining on the scene is understanding of needs of customers and satisfy them. If until one or two decades ago, service activities was known as activities with low added value, low investment and innovation very little, these features not only be forgotten but service activities alone or with manufactured goods has become as one of the main factors of economic competitiveness in the world. (Mills, 2008). Many studies show the positive relationship between the services environment and satisfaction and repurchase intention customers. (Of El-Adly et al., 2016) Services environment plays a key role in creating a memorable experience for the customer. Research shows that the service physical environment effects on customer satisfaction and behavioral intentions. Many factors, such as interior decoration, the right temperature, cleanliness, aroma, color and music will help to improve the services environment. These specifications effect on customer experience during and before receiving services and can create positive feelings of customer toward the restaurant. (Solok and Hensley, 2004) Therefore, focus on service environment is essential for the service organizations. (Salem et al., 2016) As mentioned above, in today's hyper competitive era, any organization, regardless of the needs and demands of customers and satisfaction of customers, they can't achieve success. In this regard, the researchers found that a wonderful experience the using a brand can cause satisfaction, enhance very strong emotional reactions to a brand and as a result, deep commitment and loyalty to that brand. (Syrvastava et al., 2016) On the other hand, organizations for maintain a competitive advantage and its leadership must move forward for delivering value to the customer (Beek et al., 2004). Previous studies of marketing, pointed out that increasing of the customer perceived value is the main factor in the success of companies and establishing competitive advantage. (Kuo et al., 2009) Nowadays with a significant increase in competition in the banking industry, success in this area is not as simple as possible. The concept of services environment is one of the most important factors in attracting and retaining customers in the area of service that has received little attention. Hence, the importance of this study is that marketers, service organizations, especially the banking industry pay special attention to service environment, and continually measure level of the customers' perceived value by providing the appropriate substrates and fields of customer satisfaction, that in addition to improving performance, it leads to competitive advantage and profitability. Also, since for the service institutions, especially banks, returning of customer is guaranteeing the survival of the bank, paying special attention to customer loyalty is very important and must be constantly monitored and managed in banks. Therefore, the main question is : Is there a relationship between service environment, customer experience, customer's perceived value, customer satisfaction and loyalty ?

The main objective:

Examine the relationship between the environment services, customer experience, customer's perceived value, customer satisfaction and loyalty

The Secondary objectives

1. Examine the relationship between the environment services and customer loyalty
2. Examine the relationship between customer experience and customer loyalty
3. Examine the relationship between customer perceived value and customer loyalty
4. Examine the relationship between the service environment and the customer perceived value
5. Check the mediating role of satisfaction on the relationship between the environment services and customer loyalty
6. Evaluation of intermediary role of satisfaction on the relationship between the customers perceived value and customer loyalty.

Theory and literature review

Services

Services include intangible and impalpable activities that cause providing the benefit or satisfaction but ownership is not followed. (Taiie -wook, 2006) Companies now compete based on services rather than physical products. (Kandampully ,2002). Grönroos defines service: "A service is an activity or series of activities more or less intangible which usually, but not necessarily it happens in the interaction between customer and service staff or physical resources or goods or service provider systems and but as solutions to customer's problems is provided".

In the marketing literature, the services environment is said to the space-conscious design in order to create a certain emotional impact on buyers that increases their probability to buy. (Cutler, 1973 quotes Ha and Zhang, 2010) clients use the physical environment and tangible signs for judgment. Many empirical studies have shown that customers give emotional responses to a variety of physical environments that covers both groups of design elements and atmospheric (Jang and Namkvng, 2009). Customers expect to view beautifully designing of the services space and when the umbrella of service is designed, must be more attention to its beauty. Designing information and data, makes it possible access to relevant and the right information. This level of importance and ease of access to information on goods and services and provide information about the form of payments, is defined. (Lauriero and Reshk, 2013) clients even evaluate employees who show positive emotions and more lovely and more polite collide. In any relationship, business and trade or services, everything is equal. (Tsai and Huang, 2002)

Customer Experience

Generally, the nature of the customer experience has been studied since the early 1980s, but this concept was first raised by Schmidt in 1997. Brand experience stems from series of customer interactions with a brand, with a company or part of an organization .(Schmitt, 2009) Customer experience includes emotional responses, cognitive and behavioral motivated by generators related to the product or service, such as design, identity, packaging, communications and the environment in which brand is presented. Many marketing experts believe that understanding the customer experience by consumers, for the development of marketing strategies of products and services is vital; because the customer experience can be used to predict consumer behavior. (Brakus et al., 2009) Customer experience can occur either directly or indirectly. Consumer's direct experience occurs in physical contact with a product and indirect experience due to the advertising or marketing communications. Customer experience can be short-term or long-term and positive or negative. (Ha et al., 2005)

Customer's perceived value

In this incredibly dynamic market, the customer expects that organization offer the highest values with the best price and Organizations are constantly looking for new and innovative ways to create and provide value and they mention even of customer value as their own "the future source of competitive advantage," (Khanh and Kandampully , 2004). The findings of the research focused on perceived value can be a better

marketing strategies, promotion and market segmentation. The findings of the research focused on the perceived value can tell preferably marketing strategies, promotion and market segmentation. Because consumer perceptions are a good source for the development of services. (Williams, 2005) Customer perceived value is as a consumer overall assessment of the use of products based on the understanding of what is received and what is given. (Chuah et al., 2014) the perceived value of marketing is defined as a customer assessment of the costs and business benefits of buying a product or service. (Yang et al., 2004)

Satisfaction

Customer satisfaction or dissatisfaction is the consumers' judgment of the success or failure of the company to meet the expectations of the customer; act according to expectations leads customer satisfaction and not meeting customer expectations leads to dissatisfaction of customer. (Oliver, 1980) One of the challenges of doing business in today's competitive world is satisfy customers. (Yap et al., 2012) satisfaction, a sense of desirability or undesirability of person is that of comparing the performance of the product or service received (perceptions) with the expected performance of the product or service (expectations) is determined. According to one definition, consumer satisfaction of a brand is the collective outcome of perceptions, evaluations and psychological reactions of consumers in when experience of a product or service. Of the benefits of customer satisfaction of a brand can refer to increase trading, the desire to increase purchases, reducing transaction costs and prices sensitivity. (Oslo et al., 2012)

Brand loyalty

Brand loyalty is known as a response to long-term non-random behavior resulting from a psychological purchase process of a brand that is done by a person in the presence of other brands. (Lin, 2010) In general, brand loyalty is as a deep commitment to buy a product (service) preferable continuously in the future, that as a result leads to repeat purchase of a brand. (Ha, et al., 2011)

The scope of study

Thematic scope:

This study is in the area of marketing management, which examines the relationship between the environment services, customer experience, customer's perceived values, customer satisfaction and loyalty .

Place scope:

A questionnaire was distributed among Refah bank customers of Isfahan.

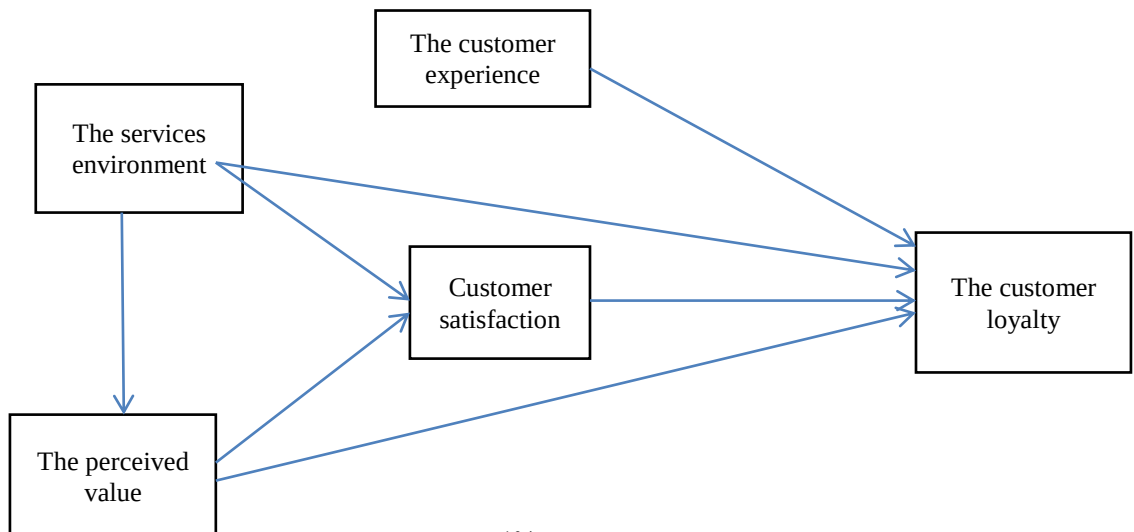
Temporal scope:

This study was conducted in April 1396.

A Conceptual Model of Research

After reviewing the credible international and sometimes domestic articles and monographs, on the background of this study, the following model was used.

Figure 1. A Conceptual Model of Research (Ay Adlai et al., 2016)



Hypothesis

1. There is a significant relationship between the services environment and customer loyalty.
2. There is a significant relationship between customer experience and customer loyalty.
3. There is a significant relationship between perceived value and customer loyalty.
4. There is a significant relationship between the service environment and the perceived value customers.
5. Satisfaction on relationship between the services environment and the customer loyalty has the role of mediator.
6. Customer satisfaction on the relationship between perceived value and customer loyalty has the role of mediator.

2. The theoretical Foundations and background of research

Internal background

- Poor Ashraf et al (1394) examined the impact of the services environments on the excitement of customer and payment services outlets. The main objective of this study was to evaluate the impact of the physical environment and social services on the excitement, satisfaction and behavioral intentions of customers and ultimately service output where the physical environment contains two design factors and environmental factors and social environment is formed of the emotional dimension arisen of the customer service atmosphere and staff. The population for this study covers customers of Iran Melli Bank that data are obtained by distributing questionnaires among a sample of 385 people. The number of samples were obtained by Cochran statistical formula for infinite population and cluster sampling method. The data with structural equation modeling and LISREL and SPSS software were analyzed. The results showed a significant relationship between excitement arisen employees with positive emotion of customer and customer satisfaction; but between customer's standards with positive emotion of the customer and customer satisfaction did not report a significant relationship. On the contrary, a significant positive relationship between environmental factors and elements of design with the positive excitement of the customer and customer satisfaction was confirmed. Also, between positive excitement and customer satisfaction and the customer behavioral tendencies seen a direct relationship and relationship of satisfaction and behavioral tendencies of customer was confirmed .

- Shirazi et al (1392) study to "examine atmospheric effects on satisfaction and behavioral intentions of restaurant customers". Data from 189 customer middle- and upper-level restaurants in Mashhad were collected. This study in terms of purpose and methodology was a survey method. In order to analyze data and validate models was used structural equation modeling and confirmatory factor analysis. The results showed that the atmosphere of restaurant have a significant impact on customer satisfaction and their behavioral intentions and customer satisfaction of restaurant in turn can have a substantial impact on behavioral intentions and as well as the effect of the atmosphere of restaurant on the customer behavior is increased with the mediation satisfaction variable.

- Karroubi and colleagues (1388) examined the influence of physical environment on customers ' perceptions of service quality in the hotel industry with a case study of independence, revolution and Kowsar Hotels in Tehran. The results show that the there is a positive relationship between service quality and financial performance of the organization. One of the aspects of the quality of service is in the physical environment of different models. Research shows that the physical environment will effect on customer's ultimate satisfaction of the service. The aim of this study was to investigate the influence of the physical environment on customers' perception of service quality in the hotel industry, in this regard, standard questionnaires using SERVQUAL models and the Baker and Bynnr services environment models among a sample of 384 customers of independence, revolution and Kowsar Hotels of Tehran were

distributed. The results showed that the effect of physical environment on customer perception of service quality was much higher than the intangible environment.

Foreign background

-El-Adly and colleagues (2016) examined the relationship between shop environment, customer value, customer satisfaction and customer loyalty in the United Arabic Emirates by structural equation modeling. The results suggest that shop environment has an impact on customer value and satisfaction. Customer value has an impact on satisfaction and loyalty. Also customer value and satisfaction on the relationship between the store environment and customer loyalty have role of mediator .

-Heung and Gu (2012) found that the atmosphere and environment of restaurant have a significant impact on customer satisfaction and behavioral intentions, especially on going back, word of mouth recommendations and their willingness to pay more. Customer satisfaction also can have a significant impact on behavioral intentions, especially going back and recommend to others and customer satisfaction very well plays its mediating role in the relationship between the atmosphere of restaurant and customer loyalty .

- Ariffin and colleagues (2012) examined the behavior of young customers due to the effect of atmosphere environment of restaurants and the dimensions of color, design and lighting. The results showed that the atmospheric elements have a significant impact on the behavior of customers.

3. Research Methodology

Study from to goal is applied and its descriptive method is a survey. The population of this study is all customers of Refah bank in the city of Isfahan. Given the population size Unlimited, the Cochran sampling formula for infinite population size will be used:

n = sample size

Z = amount of standard normal variable unit, which is 1.96 in the 95% confidence level.

P = is the ratio magnitude of attribute available in the community. If not available, it can be considered 0.5. In this case, amount of variance reaches its maximum value.

q = the percentage of people who lack that attribute in society ($q = 1-p$)

d = is 0.07 of amount of allowable error.

Using the Cochran formula in this study, sample size is 196 people.

Non-probability sampling method is also available. To collecting the data required have been used library studies and field studies method. Collection tools in this study was standard questionnaire. The first part of the questionnaire includes demographic variables (gender, age, marital status, education, work experience) and the second part contains 27 questions related to the variables of the study, which was prepared based on Likert scale. Also researchers in order to increase reliability, measured credit instruments using Cronbach's alpha coefficient. Distribution of their questionnaire questions are expressed in the following table. As well as, smart PLS structural equation modeling techniques are used for analyze data.

Table (1) the relationship between independent variables and questions in the questionnaire

resource	questions		variables
El-Adly and colleagues '2016	3-1		The Services Environment
	4-6	Inter Environment	

	7-9	Staffs	
El-Adly and colleagues '2016	10-13	Hedonic value	perceived value
	14-17	The value of utilitarianism	
	18-21	Cognitive value	
	22-24	Social value	
	25-27	The time value	
SeroAstao colleagues '2016	28-32		Brand experience
El-Adly and colleagues '2016	33-34		customer satisfaction
El-Adly and colleagues '2016	35-37		customer loyalty

To assess the reliability of the criteria was used partial least square method. In this way, the reliability is measured by two criteria: 1) Cronbach's alpha, 2) reliability. Cronbach's alpha coefficient indicates the ability of the questions in reasonable explanation the combined dimensions (CR) related to its own. Combination reliability coefficient also specifies Correlation level from one dimension to another questions for the fitting enough of the measurement models. Although Chronbach's Alpha coefficient and combined reliability coefficient should be greater than 0.7, but in case of the low number of questions and also statistical sample individuals, thus the amount of 0.6 is acceptable (Davari et al., 1392). The results of the reliability of the questionnaire by two criteria mentioned in Table 5 is shown and acceptable reliability of aspects is evident. The convergent validity of this principle is that indicators of each structure with each other have moderate correlation. According to Magner and colleagues (1996), convergent criteria of validity is that the average of variance extracted (AVE) be more than 4/0.

Table (2) convergent validity and reliability

Cronbach's alpha	Combined Reliability	The extracted average variance	Variables
0.972	0.978	0.900	Perceived value Customer
0.926	0.944	0.774	Experience
0.906	0.955	0.914	Satisfaction
0.968	0.979	0.941	An Services environment
0.861	0.915	0.783	Loyalty

As you can see, the model in terms of the three above-mentioned criteria is very good. Review of divergent validity by comparing correlation rate of a structure with its index against correlation of that index with other constructs (Fornell and Larkr method), that the results in Table 5 are shown , Indicates the confirmation of divergent validity to the second method. The diagonal of this matrix contains the square root of AVE amounts of research structures. If the square root of AVE values of each

structure is greater than the correlation rates of that structure with other structures, in terms of Fornell and Larkr will has validity.

Table (3) the correlation matrix and examine the divergent validity by Fornell and Larker method (1981)

	Perceived value	Customer Experience	Satisfaction	An Services environment	Loyalty
Perceived value	0/9486	0/000	0/000	0/000	0/000
Customer Experience	0/6483	0/8797	0/000	0/000	0/000
Satisfaction	0/8760	0/8048	0/9560	0/000	0/000
An Services environment	0/6391	0/8725	0/8190	0/9700	0/000
Loyalty	0/8150	0/7357	0/6897	0/8180	0/8848

This applies to all research structures and this demonstrates confirming of divergent validity. Based on the expressed contents and results obtained from the Smart PLS software in the above tables represents the measurement models have a proper validity (convergent and divergent condition) and reliable (loadings, Cronbach's alpha and combined reliability coefficient).

4. Statistical Analysis

4.1 Structural equation modeling

The statistical method used in this research is "structural equation modeling". Structural Equation Modeling is a research tool that was used in management science, medicine and the social sciences in two or three recent decades. According to the subjects discussed in this field, by using SMART-PLS, the impact or lack of impact of the above factors will be discussed, then measurement indices of the factors and the coefficient of determining factors also will examine. For review of structural model of research applied several criteria, the first and most basic criteria is significant coefficients or the amount of the T-value (Davari and Reza Zadeh, 1392: 48). Estimating the structure model using coefficients T this is that these coefficients must be greater 96/1, So that we able approve being significant them at the 95% confidence level.

The second criterion to check the estimating the structural model in a study is the coefficient R2 related to endogenous latent variables (dependent) of model. R2 is a criterion that shows the impact of exogenous variables on the endogenous variable and three amount of 19/0, 33/0 and 67/0 for the values of weak, medium and strong R2 are considered and if in a model, an endogenous structure be affected by only one or two factors exogenous, R2 value from 33/0 shows strength of the relationship between that structure and structures of endogenous (Davari and Reza Zadeh, 1392: 51).

4-2 Test the hypothesis

The t-value or being significance shows the effect of variables to each other. If the t-value is more than 1.96, that's means, there is a positive and significant effect. If it is between 1.96+ to 1.96-, effect isn't significant, and if smaller of 1.96-, ie, has a negative effect, but, it is significant. If the path coefficient is above 0.6, it means that there is a strong correlation between the two variables, if they are between 0.3

and 0.6, the communication is medium and if they are below 0.3, there is a weak link (China, 2003). Data obtained from field research was conducted on the SMART-PLS software and according to Fig 2 and 3, the results were obtained. Analysis of the relations that really reflects hypotheses of the study, is summarized in Table 4.

Table (4): coefficient Table of path and significant number of assumptions

Test result	Significant numbers	Standardized coefficients	Path among variables
Confirm the hypotheses	2.528	0.390	customer loyalty ← service environment
Confirm the hypotheses	2.904	0.336	customer loyalty ← customer experience,
Confirm the hypotheses	3.129	0.887	customer loyalty← customer perceived value
Confirm the hypotheses	97.823	0.939	customer perceived value ← service environment
Confirm the hypotheses	-	0.429	customer loyalty ← satisfy ← An environment services
Confirm the hypotheses	-	0.809	customer loyalty ← satisfy ← Customer perceived value

-According to the statistic T (2.528) is greater than 1.96, at 95 percent confidence level , the services environment has a significant impact on customer loyalty. Also according to the path coefficient (0.390) can be said there is a moderate relationship between the services environment and customer loyalty .

-According to the statistic T (2.904) is greater than 1.96, at 95 percent confidence level , the customer experience has a significant impact on customer loyalty. Also according to the path coefficient (0.390) can be said there is a moderate relationship between the customer experience and customer loyalty .

-According to the statistic T (3.129) is greater than 1.96, at 95 percent confidence level , the customer perceived value has a significant impact on customer loyalty. Also according to the path coefficient (0.390) can be said there is a strong relationship between the customer perceived value and customer loyalty .

-According to the statistic T (97.823) is greater than 1.96, at 95 percent confidence level , the customer perceived value has a significant impact on the services environment. Also according to the path coefficient (0.390) can be said there is a strong relationship between the customer perceived value and the service environment .

-Due to the change of the path coefficients of the services environment and customer loyalty from 0.390 to 0.429, can be said that consent on the relationship between the services environment and customer loyalty has the role of mediator.

- Due to the change of the path coefficients between perceived value and customer loyalty coefficient from 0.390 to 0.429, can be said that consent on the relationship between the services environment and customer loyalty has the role of mediator.

Conclusion

This study aimed to investigate the relationship between the environment services, customer experience, customer perceived value, customer satisfaction and loyalty has been done, this part includes the results of the research:

The result of the first hypothesis: According to the statistic T (2.528) is greater than 1.96, at 95 percent confidence level, the services environment has a significant impact on customer loyalty. Also according to the path coefficient (0.390) can be said there is a moderate relationship between the services environment and customer loyalty .

The result of the second hypothesis: According to the statistic T (2.904) is greater than 1.96, at 95 percent confidence level, the customer experience has a significant impact on customer loyalty. Also according to the path coefficient (0.390) can be said there is a moderate relationship between the customer experience and customer loyalty .

The result of the third hypothesis: According to the statistic T (3.129) is greater than 1.96, at 95 percent confidence level, the customer perceived value has a significant impact on customer loyalty. Also according to the path coefficient (0.390) can be said there is a strong relationship between the customer perceived value and customer loyalty .

The result of the fourth hypothesis: According to the statistic T (97.823) is greater than 1.96, at 95 percent confidence level, the services environment has a significant impact on the customer perceived value. Also according to the path coefficient (0.390) can be said there is a strong relationship between the customer perceived value and the service environment .

The result of the fifth hypothesis: Due to the change of the path coefficients of the services environment and customer loyalty from 0.390 to 0.429, can be said that consent on the relationship between the services environment and customer loyalty has the role of mediator .

The result of the sixth hypothesis: Due to the change of the path coefficients between perceived value and customer loyalty coefficient from 0.390 to 0.429, can be said that consent on the relationship between the services environment and customer loyalty has the role of mediator.

In order to compare the results with background of domestic and foreign research, we can say that the results of this study that's mean confirming of effectiveness of the services environment with satisfaction and loyalty, with the results of research Poorsharif et al (1394), Shirazi and colleagues (1392), El-Adly and colleagues (2016), and Heung and Gu (2012) and Ariffin et al (2012) is consistent .

In line with the results, directors are recommended that pay more attention to factors improving of the services environment, for example :

- Be equipped with facilities such as Gud ventilation, heating and cooling systems appropriate, adequate lighting and...

- Employees must have the decorous and tidy appearance and must perform their services with accurately and attract customers.

- for the waiting time of customers, welfare services such as drinking water, newspaper, magazine and screen for broadcasting entertainment be considered.

In order to improve the brand experience are also offered suggestions :

- Training employees on how to deal with customers, including greeting and welcoming, dealing with smiles, nonverbal communication, etc.

- With satisfy their demands and needs , you can provide grounds for an enjoyable experience.

- Create a peaceful environment and away from the stress and reducing bustle inside the branches as much as possible using the queuing system

- Create a safe environment for clients using security systems

Due to the impact of perceived value on customer loyalty in this regard are also offered suggestions:

- They must increase quality of their services,
- Acquire the degree of Iranian and international standards for their services,
- Improve the conditions of access to branches with the least possible time and cost for customers

Limitations in this study due to researcher and the research work, are as follows:

- impatience some of respondents when completing the questionnaire
 - Lack of proper knowledge about mentality some of the examinees and the lack of appropriate communication with them
- unwillingness some of the respondents to completing the questionnaire
- Small population due to time constraints

On basis the issue and provided documentary analysis, the following items as suggestions for future research are discussed in relation to the subject:

1. Examine the issue between the two different banks and carrying out a comparative study
2. Examine the effect of mediation role of customer emotions on the relationship between the services environment and loyalty
3. Examine the impact of customer demographic factors on customer loyalty as moderator variable
4. Study the issue in other statistical societies

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