

Clients Satisfaction as a Mediating Variable between Brand Dimensions and Enhancing Loyalty in Commercial Banks Operating in Palestine

Samer M. Arqawi¹, Khalid Abdul Fattah Atieh², Mazen J. Al Shobaki³, Samy S. Abu Naser⁴

Assistant Professor at Industrial Management Department, Palestine Technical University-Kadoorie¹

Assistant Professor, Arab American University²

Dean of Bait Al-Mqds College for technical Science, Gaza- Palestine³

Department of Information Technology, Al-Azhar University, Gaza, Palestine⁴



Abstract— This study aims at identifying the intermediate role of client's satisfaction as a mediating variable between brand dimensions and enhancing loyalty in commercial banks operating in Palestinian, as well as determining the relationship between the dimensions of the brand and the promotion of allegiance. The study community consists of (14) commercial banks operating in Palestinian, The sample of the study consisted of (400) respondents. The study concluded a number of results, the most important of which were: The existence of a statistically significant impact on the dimensions of the brand in enhancing loyalty among customers of commercial banks operating in Palestinian. A statistically significant effect of brand dimensions was also found to enhance loyalty among Palestinian commercial bank customers with satisfaction as an intermediate variable. In light of the results, the study presented a number of recommendations. The most prominent of these recommendations are the following: commercial banks operating in Palestinian enhance the confidence of their customers with their brand and banking services because this trust is one of the most important dimensions of the brand that enhance customer satisfaction and move them to the desired state of loyalty.

Keywords— Customer Satisfaction, Brand, Loyalty, Commercial Banks Operating In Palestinian.

1. Introduction

The concept of modern marketing focuses on creating value for companies in the viewpoint of the customers, as globalization and the large expansion in the size of markets and the rapid technological development and speed of communications have contributed to companies' orientation towards the interest in the brand as it constitutes a framework that expresses quality and value from the customers' point of view. The brand plays an important role in marketing the products bearing the name of the bank, and this makes the process of forming the trademark one of the most important ways and methods that drives banks to increase their eagerness to own a mark before entering into competition. Banks make great efforts to preserve the clients who deal with them, as the competing banks offer many temptations in order to attract customers to them and convert the largest number of them into buying the services they provide. Therefore, customer satisfaction is one of the priorities that banks attach special importance to, in its relentless pursuit to find ways to satisfy customers' needs and desires based on the fact that customer satisfaction will lead to positive results that will be a reason to return to buy again.

The competition between banks is no longer confined only to the satisfaction of customers, but rather to attracting new consumers at the expense of competitors, building intimate relationships with them and gaining their confidence to be a means of advertising and promoting the good or service.

Consequently, brand loyalty is an important indicator of its success in providing services that are consistent with the needs and desires of customers. For this reason, the brand is one of the great wealth that grows and flourishes because it reflects one of the advantages that are available in the service, and emphasizes the presence of a certain quality of quality, which is one of the most important and valuable assets of the organization [34].

The concept of loyalty is considered vital when implementing marketing plans and strategies in light of the competition that banking services face in the market, as the issue of customer loyalty remains one of the fundamental issues to ensure growth, survival and continuity of the bank, and it is often one of the efficient and effective strategies that exceed the attraction of new customers. Because the cost of attracting new customers is five times the cost of retaining an existing customer [26].

The current study raises a problem centered around building and enhancing loyalty to the brand based on its impact, where commercial banks make great marketing efforts in order to maintain customer loyalty to their brand as the banking market witnesses a variety of services, and thus the choice area has become wide for customers, and there is a shift Fast from one brand to the next, and this is a challenge for banks to maintain customer loyalty to the brand [25].

The reality indicates that the banking sector in the West Bank is one of the most important service sectors that affect its economic environment. That requires achieving high levels in the quality of services provided to customers to meet their needs and desires according to long-term strategic goals. The Palestinian banking system has witnessed during the past four decades a great development that was the most prominent and comprehensive in comparison with other sectors.

This study aims to identify the intermediate role of customer satisfaction in the relationship between brands and enhance loyalty in commercial banks operating in Palestine, as well as determine the relationship between the dimensions of the brand and the promotion of loyalty, through a study in commercial banks operating in Palestine.

2. Problem Statement

The customer has now become a strong position and he has many purchasing options, because he can choose from the products that he believes achieve the satisfaction and higher value that he can obtain when making the purchase of the product. From the modern marketing point of view based on considering the customer is the one who occupies the top of the organizational hierarchy, and has become the focus of attention of the banks and its interests, it is he who holds the reins of the matters that control the market and the formation of its data, which necessitated the need for increased attention and attention to studying and analyzing customer reactions towards Their loyalty to the bank. The banking sector is witnessing the presence of many diverse banking services that bear famous brands, which allowed customers to make a choice between a wide variety of brands, and this posed a challenge for banks in their endeavor to maintain loyalty with their customers, so commercial banks operating in Palestine has made great marketing efforts to maintain customer loyalty.

And based on the above, the purpose can be achieved by answering the following questions:

Q1-: Is there an effect of the bank's brand (trust, mental image, perceived quality, and perceived value) in enhancing loyalty (repeat purchase and Positive conveyed Word transmitted) among commercial bank customers operating in Palestine?

Q2-: Is there a trace of the trademark in the presence of a moderately satisfied satisfaction in enhancing loyalty

among clients of commercial banks operating in Palestine?

3. Research Objectives

The study aims to identify the intermediate role of customer satisfaction in the relationship between the dimensions of the brand and the promotion of loyalty in commercial banks operating in Palestine, as well as the relationship between the brand and the promotion of loyalty.

4. Research Importance

The importance of the study lies in the fact that it touched on an important topic since the link between the brand, contentment and loyalty has been linked, assuming that the value reflects positively on enhancing the loyalty of clients of commercial banks operating in Palestine. The study also aspires to add knowledge in the field of brand, contentment and loyalty to it by examining some practices that previous studies did not address in a society form and it was not saturated with a literal translation from theoretical and practical aspects, which helps to add knowledge resulting from new relationships that linked the variables of the study with all its dimensions [19].

5. Research hypothesis

Ho 1: There is no statistically significant effect of the brand's trademark (trust, mental image, perceived quality, and perceived value) in promoting loyalty (repeat purchase and positive spoken word) among commercial bank customers operating in Palestine.

Ho 2: There is no statistically significant effect of the dimensions of the brand (trust in the mark, mental image, perceived quality, and perceived value) in promoting loyalty (repeat purchase and positive spoken word) among commercial bank customers operating in Palestine in the presence of consent as an intermediate variable.

6. Model and study variables

Independent Variable: The brand consists of (4) main dimensions:

- Confidence
- Mental image
- Perceived quality
- Perceived value

Dependent Variable: customer loyalty consists of (2) main dimensions:

- Repeated Purchase
- Positive conveyed Word



Figure (1): Study Form

Source: Prepared by researchers based on previous studies (2020).

7. Research Limits and Scope

The scope of the study shall be as follows:

1. **Human Limit:** The study was conducted on (400) commercial bank clients operating in the Palestinian market.
2. **Institutional limitation:** The study was conducted on commercial banks operating in the Palestinian market, namely: (Arab Bank, Cairo Amman Bank, Jordan Bank, The Housing Bank for Trade and Finance, Jordan Kuwait Bank, Jordan Commercial Bank, Jordan National Bank, Bank of Palestine, Al Quds Bank, Bank Al-Watani, Palestine Investment Bank, Palestine Commercial Bank, Arab Islamic Bank, Egyptian Arab Land Bank).
3. **Spatial limit:** The study was conducted in the state of Palestine.
4. **Time Limits:** The study was conducted in the year (2020).

8. Literature Review

Aqel (2010) conducted a study with the aim of identifying the effect of brand components and company characteristics on shaping the mental image of customers in the telecom and banking sectors in Jordan. It concluded that there is an effect of the components of the brand represented by (in name and logo) shaping the mental image of telecom sector customers and banking sector clients in Jordan.

The Janghyeon & Yuksel (2011) study aimed to investigate the mediating factors between consumer satisfaction and brand loyalty in the banking and restaurant industry, and the study found that customer satisfaction had an impact on his brand loyalty. Also, it was found that there is a relationship between product satisfaction and customer loyalty, and that his loyalty is affected by product satisfaction, because the positive attitude towards the products will lead to a feeling of satisfaction, pleasure and happiness when consuming the products.

A study aimed [4] to show the effect of the brand dimensions on satisfaction with the products of cellular devices, and the research concluded that there is a positive and important impact of the dimensions that make up the brand individually and collectively in the overall satisfaction of customers. It turned out that the strongest dimensions of the brand had an impact on customer satisfaction, which was after perceived value, confidence in the perceived mark, and perceived quality of the mark, respectively.

Brink (2014) attempted to explore the extent to which marketing strategies affect loyalty among consumers and brand dealers. The results showed a correlation between consumer awareness and the strengthening of brand loyalty as a result of marketing strategies. It was found that the elements of the mark represented in the marketing programs, the benefits related to the service, and the benefits not related to the offered service differ in the degree of influence on enhancing the level of loyalty to the trademark.

The study [9] aimed to identify the effect of the value of the brand on shaping the mental image of bank customers in Jordan, and the results indicated that there is an effect of the value of the brand on shaping the mental image of customers, and the results showed that the brand the brand used is meaningful It raises customer attention about the quality of service provided by the bank.

9. Advantages of the Study

Previous studies aimed to determine the motives and extent of customers' ability to identify and perceive banking services and evaluate any of the brand's assets that have the greatest impact on the company's financial return, while the current study aims to identify the mediating role of customer satisfaction in the relationship between the brand's brand and the promotion of loyalty In commercial banks operating in Palestine, the relationship between brand dimensions and the brand and foster loyalty are also defined.

The research societies diversified in the previous studies from one study to another, some studies where the society was employees of those companies and in other studies the community was the shareholders while others were the customers, while the customers of the commercial banks operating in Palestine are a society for the current study. The fields of previous studies also diversified between services and goods, but mostly focused on service companies, specifically banks and telecommunications, while the scope of this study is the commercial banks operating in Palestine.

10. Theoretical Framework

Brand Concept:

Trademarks are defined as the name, term, symbol, design, or combination of which these dimensions are formed, which helps in the accurate identification and clear definition of the products provided by the organization in order to distinguish them from competitors' products, and brands may be commodities or services. , Department store, celebrity, place, idea or organization [20].

The brand is defined as a set of specific dimensions of a specific product and it distinguishes this product from other products through which organizations seek to meet the needs of their customers, and these dimensions may be in the form of tangible or intangible or may be symbolic, rational or emotional [28].

Landa [30] believes that the role of brands appears in the fact that they are considered one of the main tools of great importance and are used to distinguish products and maximize their value, although building the brand is one of the most difficult challenges faced by marketers in making decisions because they constitute a total group of assets A functional, emotional, and symbolic organization that distinguishes a product, service, or organization from its competitors in the minds of clients, so it is a set of expectations and mental connections that are recalled or influenced by the experience of the product or organization.

Brand Dimensions:

The brand's dimensions are awareness and trust in the brand, its image, contentment, perceived value, and perceived quality, and therefore a simplified explanation of it [29]:

1. **Trust:** refers to the extent to which the customer makes brand credibility the trademark of the product that he intends to deal with, and comes through previous knowledge, experiences and experiences that have formed around the brand and through what customers convey about it, it is rare for customers who have loyalty to buy Products as a result of their response to some of the influences related to the promotional mix, whose role is limited to enhancing the buying behavior of the customer, and the reason for this is that the processes associated with the repetition of purchasing behavior are based on consumer loyalty and stems from confidence towards a specific logo [32].
2. **The Mental Image:** it is the mental attachments stored in the customer's memory around the brand, where the value is greatly supported by the links that the customer makes with the brand, which contribute to building the mental image, and is formed as a result of the customer's belief in the importance of the brand

that can be found By the market, or it is formed by the customer himself through the direct experience or experience of the product or formed by the customer based on the existing links, and therefore the customers 'preferred beliefs of the brand will affect their buying intentions and the choice of the brand [1].

3. **Perceived Quality:** Perceived quality is based on the measurement of the customer and his judgment in achieving total superiority or privilege towards the bank's services rather than judging the elements of quality, i.e. a total awareness of the superiority and quality of the service provided with respect to the job required of them by comparing this service with other alternatives and services. Perceived quality results from their perception process included in the purchasing decision-making process, and high perception of quality occurs when customers perceive the distinction and superiority of the product in relation to competition, and this affects their purchasing decisions and leads them to choose the organization rather than competitors, and this means that the perceived high quality affects the consumer choice and leads An increase in the value of service ownership [33].
4. **Perceived Value:** The perceived value of the product does not stop when it is merely a name or logo, but its importance extends to being the customer's perceptions and their attitudes towards product performance, as the products take hold in their minds and are reflected in attracting their preferences and loyalty, and this term expresses the value that can The logo adds it to the product itself, and thus increases the consumer's acceptance of it and makes it able to pay a high price in order to obtain the product, and studies have shown that some consumers are willing to pay a value or a much higher price to get their favorite products alongside competitors 'products [10].

Satisfaction with the Services Provided and Their Characteristics

Customer satisfaction is one of the priorities that organizations attach to special importance, in its relentless pursuit to find ways to meet customers' needs and desires based on that the customer spends his income and consumes more if he is satisfied with the product (the good or service), and that customer satisfaction will lead to positive results You are motivated to return to buy again, but this view has changed, so customer satisfaction does not necessarily mean the continued demand to buy the same good or service, as these customers may turn from the good or service that they deal with to a competing good or service, knowing that they were completely satisfied with the first supplier for the good or the service. Competition between organizations is no longer limited to customer satisfaction only, but rather to attracting new consumers at the expense of competitors, building intimate relationships with them and gaining their confidence to be a means of advertising and promoting the good or service [3].

Zeithmal [35] defined satisfaction as "the customer's reaction and the evaluation that follows the process of buying the good" and this evaluation makes the customer have the intention to return again to buy the commodity and benefit from it in the future, and satisfaction is a mental condition of the person that he feels when he gets A reward for the sacrifice of cash and effort.

Customer satisfaction is defined as the feeling that suggests to the customers the pleasure or lack of pleasure that results when comparing the observed product performance with the expectations of the customers. Satisfaction here is a sign of perceived performance and expected performance. In the event that performance is unable to reach the level of expectations, the customer is in a state of unpleasantness Or resentment and disappointment, and leaves dealing with the organization in the future, and in the event that the performance matches the expectations, the customer will feel comfortable and satisfied, but in the event that the performance exceeds what is expected or exceeds the expectations in this case the customer remains closely related to this organization [29].

The researchers believe that banking services achieve a number of advantages for the customer and the bank and at the same time is an advantage in itself for the customer as it expresses a state of satisfaction psychological stability towards the bank and the customer's satisfaction achieves a competitive advantage for the bank because it allows the stability of the bank's programs and plans of work during a period of time, thus reducing the burdens The costs, in addition to the high levels of satisfaction, lead the customer to repeat the purchase process, in the relationship between the bank and the customer, which creates a sustainable communication and communication process.

Loyalty to the Bank

Loyalty is defined as "the positive image that the customer holds towards the product and the degree of commitment that drives the customer to re-buy the product or service in the future, so that the customer does not look at any orientation to other alternatives that are set by competitors regardless of prices or quality levels in the product or Service, that is, the process of retaining a customer for the longest period of time possible [31].

The concept of loyalty to products is characterized by a tendency towards preferring a specific product, and it is a concept that refers to a set of behavioral responses that make the intention exist towards the repeated purchase of the product, and complete loyalty occurs when there is resistance by the customer to all the pressures that may make him converted to other products [2].

Kotler & Keller [29] believes that loyalty is a deep commitment by the consumer to repurchase his favorite brand and recommend it to others to buy it, with a strong intention and intention not to switch from this product even if there are promotional influences aimed at discouraging it and keeping it away from Dealing with this mark in favor of other marks.

Providing organizations with high-quality products and a well-known and well-known brand will lead to increased customer satisfaction and loyalty, and despite the lack of clarity of the relationship between customer satisfaction with products and their degree of loyalty, satisfied customers are considered more loyal than unsatisfied customers, and studies have proven Maintaining and stabilizing existing customers and not turning to dealing with other competitors brings many economic benefits to organizations [11].

Johnny and Esther [27] indicates that loyalty is the degree of preference and continuous purchase by customers over time of a trademark, and it represents the extent of the customer's positive trends towards the trademark and their commitment to it and their intention to repeat the process of buying the service. Possible period.

For the purposes of the current study, the researchers relied on the indicators of the dependent variable, which is the repetition of the purchase and the positive, transmitted word, and therefore a simplified explanation of it:

1. **Repetition Of Purchase:** it is the deep commitment that causes the customer to continue and remain steadfast with the bank and whose first choice is among a group of available alternatives, and the behavior of repetition of purchase differs from the behavior of loyalty, the behavior of repetition of purchase is not required to be consecutive purchases, while Loyalty requires this, in addition to studies that have proven that there is a significant correlation between the level of satisfaction and the emergence of intentions to repeat the purchase at the customer later [3].

2. **Positive conveyed Word:** it is the behavior associated with transferring the customer's positive experience to the bank with the brand to other people. Positive conveyed Word transmitted positively from the banking service is one of the most effective behaviors resulting from satisfaction as the customer stores the feeling and positive impression resulting from his experience with the bank in his memory To transfer it to the individuals around him, and this type of communication is a highly effective means of attracting new clients, and directing the behavior of others in a positive direction towards service, just as a satisfied customer tells others about his positive impression, and so does an unsatisfied customer and transmits his dissatisfaction Around him, so the bank to make every effort to activate customer satisfaction in order to increase the support provided by the client connection positive for the credibility of the service provider. [25] The behavior of transferring the experience to others is the amount of positive impact that the interaction between the customer and the bank providing the service leaves and expresses the feeling that can lead to his adherence to the banking service provided by these banks, and this would contribute to building the customer's desire to service. And increase the customer's knowledge of a service, pushing the bank's customers to talk about it to others positively, in addition to encouraging the clients to deal with the bank by building a secondary demand for the banking service [24].

Providing banks with high quality services leads to increased customer satisfaction with these products, and although the relationship between customer satisfaction with products and their loyalty is unclear, it can be said that satisfied customers are generally more loyal than unhappy customers. Where studies have shown that retaining and stabilizing existing customers and not turning to dealing with other competitors brings many economic benefits to organizations, and these customers constitute a significant added value through excellence in providing the services provided to them [21].

Regardless of the cases of increased customer satisfaction and loyalty to banking services, the benefits resulting from their use are extremely important for banks, especially as customer awareness increases around these services, which necessitates the existence of complementary services accompanying the sale of banking services, in addition to justifying the high price that is Its determination of service, which contributes to achieving a competitive advantage over competitors [26].

11. Study and Sample Community

The study community consists of clients of commercial banks operating in the Palestinian market, namely: (Arab Bank, Cairo Amman Bank, Jordan Bank, The Housing Bank for Trade and Finance, Jordan Kuwait Bank, Jordan Commercial Bank, Jordan National Bank, Bank of Palestine, Al Quds Bank, National Bank, The Palestinian Investment Bank, the Palestinian Commercial Bank, the Arab Islamic Bank, and the Egyptian Arab Real Estate Bank) The total number of clients included in the study sample reached (400) clients from these banks who were chosen in an accessible way.

As for the method and the way in which the size of the study sample was limited, the researchers were guided by the statistical formulas adopted in calculating the study sample in such cases and according to the law of the sample size and the following statistical equation: [18]

$$n = \frac{P(1-P) * z^2}{e^2}$$

Whereas:

N Study sample.

Z expresses the critical value corresponding to area $2 / (1 - \alpha)$.
 e expresses the permissible sampling error in the ratio estimate.

In the absence of prior knowledge or an estimate of the correct percentage, assuming a 0.5 sampling error, a 95% confidence level, and a critical value (1.96), the researchers would have obtained a representative sample from the total customer community as follows:

$$n = \frac{0.5 (1-0.5)^2 * 1.96}{0.5^2}$$

So that the total of clients included within the study sample is based on (384) individuals, and (450) questionnaires were distributed in anticipation of the invalidity or incompleteness of filling some of the questionnaires and to ensure that (400) questionnaires were subjected to treatment and statistical analysis.

Table 1: characteristics of the study sample

| Variable | Categories And Designations | Iterations | Percentage % |
|----------------------------------|-------------------------------|------------|--------------|
| Gender | Male | 228 | 57.0 |
| | Female | 172 | 43.0 |
| Age Group | Less than 30 years old | 31 | 7.8 |
| | 30 years - less than 40 years | 154 | 38.5 |
| | 40 years - less than 50 years | 136 | 34.0 |
| | 50 years and over | 79 | 19.8 |
| Educational Qualification | High school or less | 75 | 18.7 |
| | Diploma | 88 | 22.0 |
| | BA | 186 | 46.5 |
| | Postgraduate | 51 | 12.8 |
| Total | | 400 | %100 |

Table 1 shows the following:

1. **Gender:** The percentage of males is 57.0% of the total study sample, while the female percentage is 43.0% of the study sample.
2. **Age Group:** The ages of the higher percentage of respondents in the study sample are concentrated in the repetitive category (30 years - less than 40 years) and formed 38.5% of the total study sample, then the repetitive category (40 years - less than 50 years) and formed It is 34.0%.
3. **Educational Qualification:** The holders of the first university degree (Bachelor's) are the most in the study sample, as they numbered (186) respondents, at a rate of (46.5) percent of the total size of the sample surveyed.

The Tool of Study, Honesty and Consistency

Study data were collected through a questionnaire presented to arbitrators from Jordanian and Palestinian university professors with experience and specialization in management science and marketing, where the suggestions and recommendations received from them about their terms were taken, and the amendment was made according to their opinions in a weak method - there are methods that are indispensable such as KMO for sample adequacy, Factorial analysis. The researchers also used the Cronpach's Alpha coefficient for

internal consistency, and the degree of reliability of this questionnaire according to the Cronbach alpha criterion (91.3%) does not make sense for the total score required alone and it is an excellent ratio. And Table No. (2) Shows the stability coefficients of the study variables.

Table 2: The value of the stability coefficients for the study variables

| Paragraph Sequence | Variable | Cronbach's coefficient alpha |
|--------------------|-------------------------------|------------------------------|
| 1-6 | Confidence | 86.6 |
| 7-11 | Mental Image | 87.4 |
| 12-16 | Perceived Quality | 92.6 |
| 17-21 | Perceived Value | 89.7 |
| 22-27 | Repeated purchase | 91.9 |
| 28-33 | Positive conveyed Word | 94.1 |
| 1-33 | The General Rate Of Stability | 91.3 |

To test the questionnaire scale, a Likert scale of five degrees was adopted to determine the degree of relative importance for each item of the questionnaire, as shown in Table No. (3).

Table 3: Test the scale of the questionnaire

| Degree | 1 | 2 | 3 | 4 | 5 |
|-------------------------|--------|------|--------|------|-----------|
| The Level Of Importance | Absent | Weak | Medium | High | Very High |

As for the limits adopted by this study when commenting on the arithmetic mean of the variables mentioned in the study model, it is to determine the degree of approval. The researchers have identified three levels (high, medium, and low) based on the following formula:

$$\text{Category Length} = (\text{Maximum Substitute} - \text{Minimum Substitute}) / \text{Number of levels}$$

$(5-1) / 3 = 4/3 = 1.33$. Thus, the levels are as follows:

Low approval score from 1- Less than 2.33

Average approval rating from 2.34 - 3.67

High approval score from 3.68 to 5.

And Table No. (4) Shows the scale adopted in determining the level of fitness for the arithmetic mean in order to benefit from it when commenting on the arithmetic mean.

Table 4: scale of determining the suitability for the arithmetic mean

| Arithmetic Mean | Fitness Level |
|----------------------|---------------|
| 1-2.33 | Low |
| 2.34- Less than 3.67 | Medium |
| 3.68 Less than 5 | High |

Measurement of Variables

The researchers used a questionnaire that was based on the variables included in the study [12], the Janghyeon & Yuksel study (2011) and the study [4]. And study [9]. The questionnaire consisted of two main parts:

The First Part: It was devoted to identify the demographic factors of the respondents from the study sample and included (gender, age group, educational qualification).

The Second Part: It is devoted to the phrases that covered the study hypotheses, which were to identify the impact of independent variables represented in the dimensions of the brand (trust, mental image, perceived quality, and perceived value) in promoting loyalty (repeat purchase and positive spoken word) among customers of banks operating in Palestine, and use Researchers Likert pentaton scale (very agree 5 marks, agree 4 marks, neutral 3 marks, two marks disagree, very unacceptable one mark). This section included (33) evaluation terms, as they were covered by phrases (1-33) as follows:

- **Trust:** This variable included (6) evaluation phrases and was measured in terms of (1-6).
- **Mental picture:** This variable included (5) evaluation phrases and was measured by phrases (7-11).
- **Perceived quality:** This variable included (5) evaluation phrases and was measured by terms (12-16).
- **Perceived value:** This variable included (5) evaluation phrases and was measured by terms (17-21).
- **Repeat purchase:** this variable included (6) evaluation phrases and was measured in terms of (22-27).
- **Positive conveyed word:** This variable included (6) evaluation phrases and was measured by phrases from (28-33).

12. Statistical Data Processing

Arithmetic mean and standard deviation were used to identify the level of customer understanding of the brand, its dimensions, the frequency of the purchase process, multiple linear regression analysis, and Path Analysis to identify the intermediate role of customer satisfaction in the impact of the brand on enhancing loyalty to commercial banks operating in Palestine.

Data analysis and hypothesis testing

First: The mean and standard deviations of the variable of brand confidence

Table 5: The mean and standard deviations for the confidence variable

| Rank | Item Number | Item | SMA | Standard Deviation | The Level Of Importance |
|-------------------|-------------|---|------|--------------------|-------------------------|
| 5 | 1 | I have the desire to repeat the banking services request due to the speedy submission of it to me | 3.64 | .72 | Medium |
| 4 | 2 | I am interested in continuing to do business with the Commercial Bank in the future | 3.74 | .73 | High |
| 2 | 3 | I would like to wait in the bank for my great confidence in the requested service | 3.86 | .64 | High |
| 3 | 4 | I have full knowledge of the brand | 3.79 | .70 | High |
| 6 | 5 | I have a previous perception of the services of my bank | 3.56 | .68 | Medium |
| 1 | 6 | I have the desire to repeat the banking services request due to its credibility | 3.94 | .54 | High |
| Confidence | | | 3.75 | High | |

Table (5) indicates that the arithmetic mean of the trust variable has come at the high level, and its arithmetic mean has reached between (3.94 - 3.94). The paragraph states that "the customer has the desire to repeat banking services request due to their credibility" with an average of (3.94) whereas, the paragraph states that

"the customer has a previous perception of the services of his bank" with an average of (3.56). The general result indicates that there is a high level of approval of the variable of trust in the trademark from the point of view of the study sample, where the general arithmetic average reached (3.75). Whereas, the variable of confidence came at a high level, and the responses were positive. Therefore, clients of commercial banks operating in Palestine desire to repeat the request for banking services due to their credibility, and they have the desire to wait in the bank for their great confidence in the banking service, as well as showing that they have full knowledge of the services provided by the bank.

Second: Arithmetic averages and standard deviations for the variable mental image

Table 6: Arithmetic mean and standard deviations for the variable of mental image

| Rank | Item Number | Item | SMA | Standard Deviation | The Level Of Importance |
|----------------------------|-------------|---|------|--------------------|-------------------------|
| 3 | 7 | I have enough perception of the services of my bank | 3.71 | .72 | High |
| 1 | 8 | I have a good knowledge and mental image of the services provided by the bank | 3.85 | .63 | High |
| 2 | 9 | The brand image is a strong driver of the buying decision. | 3.84 | .64 | High |
| 5 | 10 | I am convinced that the brand is of high quality. | 3.55 | .70 | Medium |
| 4 | 11 | My choice of bank service depends on my information. | 3.70 | .73 | High |
| Mark's Mental Image | | | 3.73 | High | |

Table (6) indicates that the arithmetic averages of the mental image variable have come at a high level, and their arithmetic averages are between (3.85 - 3.55). The paragraph states that "the customer has a good knowledge and mental image of the bank's services" with an average of (3.85) while the paragraph states that "the customer has a firm conviction that the bank's services are of a high quality" with an average of (3.55). The general result indicates that there is a high level of approval for this variable from the point of view of the study sample, where the mean for the general total was (3.73). The low values of standard deviations indicate that the answers of the study sample are close and somewhat similar. Whereas, the arithmetic mean for the variable mental image came at the high level, and the responses were positive. It was found that the customers of the commercial banks operating in Palestine have good knowledge and mental image of the services provided by the bank, which are a strong motivation for the decision to purchase them, and it has also been shown that they have sufficient perception of the services of the bank that they deal with.

Third: Mathematical averages and standard deviations of the perceived quality variable

Table 7: The mean and standard deviations of the perceived quality variable

| Rank | Item Number | Item | SMA | Standard Deviation | The Level Of Importance |
|------|-------------|--|------|--------------------|-------------------------|
| 1 | 12 | Quality is an important determinant of a purchasing decision for the bank's services | 3.87 | .54 | High |
| 4 | 13 | I deal with the services provided by the bank | 3.75 | .74 | High |

| Rank | Item Number | Item | SMA | Standard Deviation | The Level Of Importance |
|--------------------------|-------------|--|-------------|--------------------|-------------------------|
| | | because they are designed in a way that meets my needs and desires | | | |
| 2 | 14 | I find all the cooperation and interest when making any suggestions or complaints about the services provided by the bank | 3.81 | .63 | High |
| 5 | 15 | I deal with the services provided by the bank because they are special. | 3.73 | .75 | High |
| 3 | 16 | I deal with the services provided by the bank because they are highly efficient compared to other services provided by the competing banks | 3.77 | .72 | High |
| Perceived Quality | | | 3.78 | High | |

Table (7) indicates that the arithmetic mean for the perceived quality variable has come at a high level, and its arithmetic mean has reached between (3.73 - 3.87) and the paragraph states that "quality is an important determinant of the customer's decision to purchase the services provided by the bank" with an average (3.87) while the paragraph states that "the customer deals with the services provided by the bank because they are distinguished" with an average of (3.73). The general result indicates that there is a high level of approval of the perceived quality variable from the point of view of the study sample, where the arithmetic mean for the general total was (3.78). As for the values of low standard deviations, it is that the answers of the study sample are close and somewhat similar.

Based on the results of the arithmetic mean for the perceived quality variable, it was at the high level, and the responses were positive. As quality is an important determinant of the decision to purchase clients of commercial banks operating in Palestine for the services provided by the bank, and therefore, clients find all cooperation and interest when submitting any suggestions or complaints about the services provided by the bank.

Fourth: Mathematical averages and standard deviations for the perceived value variable

Table 8: Arithmetic averages and standard deviations for the perceived value variable

| Rank | Item Number | Item | SMA | Standard Deviation | The Level Of Importance |
|------|-------------|--|------|--------------------|-------------------------|
| 4 | 17 | The services provided by the bank are very popular. | 3.70 | .71 | High |
| 5 | 18 | The services it provides are an important factor and influence the decision to purchase it | 3.66 | .73 | Medium |
| 1 | 19 | I am proud of my friends when dealing with the services provided by the bank | 3.78 | .67 | High |
| 3 | 20 | Feel comfortable and safe when dealing with the services provided by the bank. | 3.73 | .70 | High |
| 2 | 21 | The services provided by Commercial Bank are of high value | 3.75 | .68 | High |

| Rank | Item Number | Item | SMA | Standard Deviation | The Level Of Importance |
|------------------------|-------------|------|------|--------------------|-------------------------|
| Perceived Value | | | 3.72 | High | |

Table (8) indicates that the arithmetic mean of the perceived value variable has come at a high level, and its arithmetic average has reached between (3.76 - 3.76) and the paragraph that states that "the customer boasts in front of his friends when dealing with the services provided by the bank" with an average (3.78), while the paragraph states that "the services provided by the bank are an important factor and influence the decision to purchase them" with an average of (3.66). The general result indicates that there is a high level of approval of the perceived value variable from the point of view of the study sample, where the mean of the general total was (3.72). As for the values of low standard deviations, it is that the answers of the study sample are close and somewhat similar.

And in light of the results of the arithmetic mean for the perceptive variable that came at the high level, and that the responses were positive It was found that the clients of the commercial banks operating in Palestine boast before their friends when dealing with the services provided by the bank, and also it was found that these services are considered to be of high value to the customers and make them feel comfortable and secure when dealing with them.

Fifth: Mathematical averages and standard deviations for the variable of purchase frequency

Table 9: Arithmetic mean and standard deviations for the purchase frequency variable

| Rank | Item Number | Item | SMA | Standard Deviation | The Level Of Importance |
|--------------------------|-------------|--|------|--------------------|-------------------------|
| 2 | 22 | I constantly defend my bank | 3.85 | .61 | High |
| 5 | 23 | I prefer to buy the services provided by the bank despite the high prices | 3.66 | .68 | Medium |
| 1 | 24 | I deal with the bank despite the presence of external influences aiming at my conversion | 3.91 | .54 | High |
| 3 | 25 | I have a positive trend towards the services provided by the bank. | 3.77 | .67 | High |
| 6 | 26 | I am committed to repeat dealing with the bank. | 3.50 | .67 | Medium |
| 4 | 27 | I justify any negatives that may be found in my bank | 3.72 | .71 | High |
| Repeated purchase | | | 3.73 | High | |

Table (9) indicates that the arithmetic mean of the variable of purchase frequency came at the high level, and its arithmetic average was between (3.91 - 3.90). The paragraph states that "the customer deals with the bank despite the presence of external influences aiming to convert him" with an arithmetic average (3.91), while the paragraph states that "the customer is obligated to repeat dealing with the bank" with an average of (3.50). The general result indicates that there is a high level of approval of the dependent variable, the frequency of purchase from the point of view of the study sample, where the mean for the general total was (3.73). As for the values of low standard deviations, it is that the answers of the study sample are close and somewhat similar. Therefore, the arithmetic mean for the purchase frequency variable that came with the high level, and the

responses that were positive. And that the dimensions of the brand pays customers to deal with the bank despite the presence of external influences aiming to transfer them from it, which made customers have directions to defend the bank they are dealing with because their attitudes are positive towards the services provided by the bank.

Sixth: Arithmetic averages and standard deviations for Positive conveyed Word variable

Table 10: Arithmetic averages and standard deviations for Positive conveyed Word variable

| Rank | Item Number | Item | SMA | Standard Deviation | The Level Of Importance |
|-------------------------------|-------------|---|------|--------------------|-------------------------|
| 1 | 28 | I always recommend to my friends and acquaintances to deal with my bank | 3.85 | .63 | High |
| 3 | 29 | I will continue to speak positively about the bank in the future. | 3.78 | .74 | High |
| 2 | 30 | My continuous talk increases knowledge of the services provided by the bank | 3.79 | .76 | High |
| 4 | 31 | The good treatment of the bank's employees is a motivation for the continuation of the positive talk about it | 3.75 | .76 | High |
| 6 | 32 | I do various operations with the bank. | 3.58 | .96 | Medium |
| 5 | 33 | My knowledge of the services helps in talking about all the services that the bank provides. | 3.73 | .77 | High |
| Positive conveyed Word | | | 3.74 | High | |

Table (10) indicates that the arithmetic mean of Positive conveyed Word variable has come at the high level, and its arithmetic mean has reached between (3.85 - 3.88). The paragraph states that "the customer always recommends his friends and acquaintances to deal with the bank he is dealing with" with an arithmetic mean (3.85) while the paragraph states that "the customer performs various operations with the bank" with an average of (3.58). The general result indicates that there is a high level of approval of the dependent variable, Positive conveyed Word transferred from the point of view of the study sample, where the arithmetic mean for the general total was (3.74). As for the values of low standard deviations, it is that the answers of the study sample are close and somewhat similar.

As it was found that the variable of Positive conveyed Word that came at the high level, and that the responses were positive. And that the dimensions of the brand push customers to recommend to their friends and acquaintances always to deal with the bank they deal with, which pushes customers to talk constantly about the bank leads to an increase in their knowledge of the services provided by the bank and they will continue to speak positively about the bank in the future.

13. Results of the Study Hypothesis Test

First: Test the First Main Hypothesis:

Ho 1: There is no statistically significant effect of the brand's trademark (trust, mental image, perceived quality, and perceived value) in promoting loyalty (repeat purchase and positive spoken word) among

commercial bank customers operating in Palestine.

Table 11: Results of the multiple regression test of the brand's impact on enhancing loyalty

| Dependent Variable | Independent Variable | Regression Coefficient (β) | T | Sig. |
|---|----------------------|------------------------------------|--------|------|
| Repeated Purchase | Confidence | -.20 | -3.009 | .296 |
| | Mental Image | -.068 | -1.179 | .285 |
| Positive conveyed Word | Perceived Quality | .39 | 6.658 | .000 |
| | Perceived Value | -.069 | -1.614 | .178 |
| R = .44 R ² = .198 F = 12.16 Sig = .000 | | | | |

The results of Table (11) show that the effect of the independent variables (the dimensions of the trademark brand) on the dependent variable of (promotion of loyalty) is statistically significant, with a calculated value of F (12.16) and a level of significance (Sig = 0,000) which is less than (0.05) The value of the correlation coefficient (R = .44), which indicates that the relationship is positive between the independent variables and the dependent variable, and the value of the coefficient of determination (R²) reached 0.198 and this ratio confirms the significance of the regression, which means that (1.98%) Of variance in a variable (enhanced loyalty) can be explained by the variance in (brand dimensions) combined provided other variables remain constant.

The regression coefficients table also shows that the value of β at the variable (confidence) was (-.20) while the value of (t) at (3.009) reached at the level of significance (Sig = 0.296), and this confirms that the (confidence in the sign) parameter is not significant Study the dimensions of the brand combined to enhance loyalty, as the value of β at the variable (mental image) reached (-.068) while the value of (t) reached (-1.179) at the level of significance (Sig = .285), and this confirms the lack of significance of the coefficient (Mental image) when studying the dimensions of the brand combined to enhance loyalty, as the value of β at the variable (perceived quality) reached (39), while the value of (t) reached (6.658) and this confirms the morale of the variable (perceived quality) when studying brand dimensions combined to foster loyalty., as the value of β at a variable (perceived value) (.069-) while the value of (t) reached (-1.614) at the level of significance (Sig = .178) and this confirms the lack of significance Coefficient (perceived value) when studying brand dimensions combined to foster loyalty.

Based on the results of this analysis, we do not accept the first major nihilistic hypothesis and accept the alternative hypothesis which states the following: There is a statistically significant effect of brand dimensions (trust, mental image, perceived quality, and perceived value) in enhancing loyalty (repeat purchase and positive spoken word) among bank customers Commercial operating in Palestine.

Second: testing the second main hypothesis:

Ho 2: There is no statistically significant effect of the dimensions of the brand (trust in the mark, mental image, perceived quality, and perceived value) in promoting loyalty (repeat purchase and positive spoken word) among commercial bank customers operating in Palestine in the presence of consent as an intermediate variable.

In the second study hypothesis test, the researchers used a path analysis, and the AMOS program supported by the SPSS statistical program was used to verify the presence of brand dimensions in enhancing loyalty in the presence of contentment as an intermediate variable. Table 9 shows the results achieved in testing this

hypothesis.

Table 12: Results of the path analysis test for brand dimensions in enhancing loyalty among clients of commercial banks operating in Palestine, with satisfaction as an intermediate variable

| Statement | Chi ² | GFI | CFI | Sig* | Direct Effect | Path | T Calculate | Sig* | |
|--|------------------|-------|-------|-------|-----------------------------|-------|-------------|--------|-------|
| Brand dimensions combined with loyalty as an intermediate variable | 6.754 | 0.871 | 0.914 | 0.000 | Brand dimensions of loyalty | 0.769 | LS ← ET | 9.005 | 0.000 |
| | | | | | Satisfaction with loyalty | 0.785 | ET ← MD | 11.709 | 0.000 |

| | |
|--|--|
| The quality fit index is supposed to come close to the correct one | GFI: Goodness of Fit Index must Proximity to one |
| The comparative alignment index is assumed to approach the correct one | CFI: Comparative Fit Index must Proximity to one |
| Brand dimensions | DLS: BRA |
| Customer Satisfaction | ET: SAT |
| Loyalty | MD: LOY |

It is noticed from Table (12) that the calculated value of Chi² was (6.754), which is significant. The value of Goodness of Fit Index (GFI), which is the quality fit index, is (0.871), which is close to the value of the correct one (perfect fit). Likewise, the Comparative Fit Index (CFI) is (0.914), which is close to the one true value. While the combined effect of the brand dimensions on loyalty was (0.769), which indicates that the combined brand dimensions affect loyalty. Likewise, the effect of customer satisfaction on loyalty has reached (0.785), which confirms the effect of this satisfaction on loyalty, and therefore an increased interest in satisfaction will affect loyalty. This confirms the role Satisfaction plays in the impact of brand dimensions on loyalty.

The calculated value of T for the first track (brand dimensions → customer satisfaction) was (9.005) and it is significant, while the calculated value of T for the second track (customer satisfaction → loyalty) was (11.709) and is significant at the level ($\alpha \leq 0.05$). Accordingly, it rejects the second major null hypothesis and accepts the alternative hypothesis which states that: There is a statistically significant effect of the brand dimensions (trust, mental image, perceived quality, and perceived value) in promoting loyalty (repeat purchase and positive spoken word) among commercial bank customers operating in Palestine, with satisfaction as an intermediate variable.

14. Recommendations

Researchers recommend:

- The commercial banks operating in Palestine enhance the confidence of their customers in their services, because that trust is considered one of the most important dimensions that enhance customer satisfaction and moves them to the desired loyalty situation for these services.
- He drew the attention of commercial banks operating in Palestine to the importance of the component dimensions of the trademark, as it contributes to enhancing loyalty among its customers.

- The commercial banks operating in Palestine continue to give the perceived quality the appropriate importance, as it meets the needs of clients and matches their desires, increases confidence towards the bank and contributes to building its distinctive identity in line with the bank's mental image with its clients.
- The focus of commercial banks operating in Palestine on conducting from time to time studies and market research in order to identify aspects of strength and weakness in the perceived value of their services, especially when expanding to offer new banking services in the market.
- The commercial banks operating in Palestine increase their interest in improving the perceived quality of their services because customers prefer this type of service, given that the high quality of banking services meets their financial needs.
- The focus of commercial banks operating in Palestine on distinguishing their services from their competitors and providing them with distinctive, high-value value while exploiting the brand's attractiveness from that of competing banks.
- Emphasizing on commercial banks operating in Palestine the importance of continuing to add additional value to their banking services and working to provide them and increase their benefits and benefits linguistically, to exceed the expectations of their clients.
- The commercial banks operating in Palestine adopt marketing programs with the aim of increasing customer satisfaction and gaining their loyalty as one of the motives for adjusting their behavior towards the provided banking services.

15. References

- [1] Aaker, D. (2009). *Managing Brand Equity: Capitalizing on the value of a Brand Name*. New York: The Free Press.
- [2] Abbas, Ali Alaa, (2016), *Walaa Al-Mumstahl*, University House for Publishing and Distribution, Alexandria.
- [3] Abu Jalil, Muhammad Mansour (2016). *Customer Relationship Management (concepts, assets, applications)*, Dar Al-Ghaya for Publishing and Distribution, Amman, Sweileh.
- [4] Akroush, Imad (2011). "The Impact of the Trademark on Customer Satisfaction with Cellular Product Products: A Field Study on Jordanian University Students," *Jordanian Journal of Business Administration*, Volume 1, Issue 1, pp. 111-119.
- [5] Al-Habil, W. I., et al. (2017). "The Impact of the Quality of Banking Services on Improving the Marketing Performance of Banks in Gaza Governorates from the Point of View of Their Employees." *International Journal of Engineering and Information Systems (IJEAIS)* 1(7): 197-217.
- [6] Alhelou, E., et al. (2017). "The Quality of Banking Services as an Input to Improve the Marketing Performance of Banks in Gaza Governorates from the Point of View of Customers." *International Journal of Information Technology and Electrical Engineering* 6(5): 58-66.
- [7] Al-Hila, A. A., et al. (2017). "The Impact of the Governance of Private Universities in Building Partnership with NGOs Operating in Gaza Strip." *International Journal of Engineering and Information Systems (IJEAIS)* 1(9): 11-30.
- [8] Al-Hila, A. A., et al. (2017). "The Quality of Banking Services in Light of the Financial Transformations and Their Impact on the Marketing Performance of the Banks in Gaza Strip." *International Journal of Engineering and Information Systems (IJEAIS)* 1(8): 36-57.
- [9] AL-msafaa, Louay Mohamed, (2016). *The effect of brand value on shaping the mental image of clients in the banking sector in Jordan*, Al-Jinan University Journal, Al-Jinan University, Tripoli, Lebanon, Volume I, No. 8, pp. 2-25.
- [10] Al-Rashdan, Mahmoud Ali (2016). *Trademarks*, Al Masirah House for Publishing and Distribution, Amman.

- [11] Anderson, E.W Fomel, C, and, R.T. (2007) Customer Satisfaction, Productivity and Profitability: Differences between Goods and services. *Journal of Marketing Science*, Vol, 16. No. (2), p: 129-145.
- [12] Aqel, Ibrahim Saeed Ibrahim (2010). The effect of brand components and company characteristics on shaping the mental image of customers in the telecom and banking sectors in Jordan, PhD thesis, Amman Arab University, Amman.
- [13] Arqawi, S. M., et al. (2018). "Beyond the Interactive and Procedural Justice of the Heads from Departments and Their Relationship to Organizational Loyalty from the Point of View of the Faculty Staff." *International Journal of Academic Management Science Research (IJAMSR)* 2(10): 1-18.
- [14] Arqawi, S. M., et al. (2018). "Degree of Organizational Loyalty among Palestinian Universities Staff-Case Study on Palestine Technical University-(Kadoorei)." *International Journal of Academic Multidisciplinary Research (IJAMR)* 2(9): 1-10.
- [15] Arqawi, S. M., et al. (2018). "Interactive Justice as an Approach to Enhance Organizational Loyalty among Faculty Staff at Palestine Technical University-(Kadoorei)." *International Journal of Academic Information Systems Research (IJASIR)* 2(9): 17-28.
- [16] Arqawi, S. M., et al. (2018). "The Effect of Procedural Justice on the Organizational Loyalty of Faculty Staff in Universities." *International Journal of Academic Management Science Research (IJAMSR)* 2(10): 30-44.
- [17] Arqawi, S. M., et al. (2019). "Strategic Orientation and Its Relation to the Development of the Pharmaceutical Industry for Companies Operating in the Field of Medicine in Palestine." *International Journal of Academic Management Science Research (IJAMSR)* 3(1): 61-70.
- [18] Bazraa, Mahmoud Sadiq (2006), *Marketing Research for Planning, Control and Marketing Decision Making*, Riyadh: Obeikan Library.
- [19] Brink, Douwe (2014). The Effect of Strategic Tactical Cause- Related Marketing on Consumer's Brand Loyalty "Journal of consumer marketing, Vol. 23, No. 1, P: 15-41.
- [20] Davis, S. (2012), "Implementing your BAM Strategy: 11 Steps to Making your Brand a More Valuable Business Asset", *Journal of Consumer Marketing*, Vol. 19, No.6, pp: 503-513.
- [21] Derek, R. A., (2014), *Customer Satisfaction Research Management*, ASQ Quality, Press Milwaukee, Wisconsin.
- [22] El Talla, S. A., et al. (2017). The Creative Environment and Its Relationship to the Lean Management of Technical Colleges Operating in Gaza Strip. Second Scientific Conference on Sustainability and enhancing the creative environment of the technical sector Palestine Technical College - Deir Al Balah 6-7 December 2017.
- [23] El Talla, S. A., et al. (2018). "The Reality of Achieving Sustainability in Technical Colleges Operating in the Gaza Strip." *International Journal of Academic Management Science Research (IJAMSR)* 2(2): 16-30.
- [24] Habiba, Kachida, (2014), *Customer Satisfaction Strategies, Case Study of the National Electronic Industries Corporation in Blida*, Master Thesis, College of Economic Sciences and Management Sciences Saad Dahlab, Blida.
- [25] Haroun, Lina, (2013), *Factors Affecting Customers' Transformation into Competing Brands in Commercial Banks*, Master Thesis, Amman Arab University, Amman, Jordan.
- [26] Janghyeon, M & Yuksel, D. (2011), "brand equity, brand loyalty consumer satisfaction", *Annals of Tourism Research*, Vol. 38, No. 3, pp. 109–130.

- [27] Johnny, L. T. P. and Esther, T. P. Y. (2011), "An Integrated Model of Service Loyalty, International Conferences, Brussels, Belgium 23-25 July, pp: 1-25.
- [28] Keller, K. (2013), *Strategic Brand Management: Building, Measuring, and Managing Brand Equity*, Second Edition, Pearson Education, Inc., New Jersey.
- [29] Kotler, Philip, Al, (2014), *Marketing Management*, Pearson Education; 12eme édition, France.
- [30] Landa, R. (2013), *Designing Brand Experience: Creating Powerful Integrated Brand Solutions*. Thomas Delmar Learning, Stamford.
- [31] Mowen, J. C. & Minor, M. S. (2011), *Consumer behavior: a framework*, New Jersey: Prentice-Hall.
- [32] Osselaer, S. M. J. Van. & Alba, J. W. (2013), " Locus of equity and brand extension", *Journal of Consumer Research*, Vol. 29,p: 539-550
- [33] Rajendran, T.J kamalanabhan, (2011), *Customer Perceptions of Service Quality*. *Total Quality Management*, Vol.12, Issue 1, and p.111-p.114.
- [34] Yannopoulos, Peter (2017), "Marketing Strategy", Published by Nelson, a division of Thomson Canada Limited
- Zeithaml, V., Bitner, M., & Gremler, D. (2006), *Services Marketing*, McGraw Hill.
- [35] Zeithaml, V., Bitner, M., & Gremler, D. (2006), *Services Marketing*, McGraw Hill.



This work is licensed under a Creative Commons Attribution Non-Commercial 4.0 International License.