

# **Factors affecting brand loyalty by focusing on customer satisfaction and perceived value mediator (case study: Saderat Bank of Rasht city`s customers)**

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**Banking industry has a special status in the economy. By identifying the factors affecting brand loyalty the needs and demands of our customers can be meet better and develop more effective marketing in order to comply with this market and thereby achieve organizational goals successfully. Moreover, the current customers could be encouraged by factors affecting brand loyalty. Therefore, the aim of this study is to evaluate the factors affecting brand loyalty by focusing on the mediating role of customer satisfaction and customer perceived value of Saderat Bank of Rasht city`s customers. This study was descriptive and correlational design using causal pattern. The study populations are 204 people for branches of Saderat bank of Rasht city`s customers that were ed by random sampling. The research tool is a questionnaire with 35 questions. The validity was confirmed using content validity methods with 0.975reliability coefficient. The results of the questionnaire were analyzed using SPSS16 and Smart PLS3 soft wares. The findings have shown that bank`s image has a significant positive impact on customer loyalty (direct impact=0.478; indirect impact=0.359; total impact=0.873), customer satisfaction (direct impact=0.211; indirect impact=0.529; total impact=0.740), customer perceived value (direct impact=0.387; indirect impact=0.362; total impact=0.749), customer expectations, (direct impact=0.668), quality of service on customer loyalty (direct impact=0.456; indirect impact=0.129; total impact=0.585), customer satisfaction (direct impact=0.345; indirect impact=0.115; total impact=0.460), customer perceived value (direct impact=0,231) and customer expectations on quality of service (direct effect=0.681), customer perceived value (direct**

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impact=0.384; indirect impact=0.158; total impact=0.542). The mediating role of customer satisfaction and perceived value was approved as well. As you can see the greatest coefficient is related to Saderat bank image on customer loyalty and the least coefficient is related to service quality on customer perceived value.

**Keywords :** brand loyalty, customer satisfaction, perceived value, service quality, bank image, customer expectations

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