

The Effect of Utility Value and Pleasure on Customer Satisfaction and Intend to Use Banking Services (Case Study: Keshavarzi Bank of Guilan)

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In any organization, whether manufacturing or service the most important factor for survival of organization is customers. So that if the organization succeeds in satisfaction and specially loyalty of them has provided its growth and long-term survival. The most important issue in the banking customer is satisfaction and encourages them to use banking services. And if this is going to continue, creating loyalty to the bank and whatever a company creates more loyal customers, more profit to be attained. There are many factors that affect the intention of customers to use, but according to the study, Kim (2015) customer satisfaction, buy utility value and gratifies shopping value have been mentioned as factors affecting the intended use. So, present research aims to investigate the effect of utility value and gratifies on satisfaction and customers intention to use banking services in Guilan. Present research in aim is functional and in gathering data is descriptive. As well as in terms relationship between the variables of the research is the correlation. The study population is Keshavarzi Bank customers in the province of Guilan. The number of sample in this study is 367 customers and the type of sampling is available. A questionnaire was used to collect research data. For the analysis of data collected through structural equation modeling and confirmatory factor analysis and LISREL software was used. Result hypotheses suggest a positive effect enjoyment value and utility value on customer satisfaction. Also three other research hypotheses, the positive effect of enjoyment value and utility value and customer satisfaction on our intention to use on Keshavarzi Bank's services were confirmed.

Keywords : Key words: utility value, gratifies value, customer satisfaction, intention

to use, structural equation modeling.

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