

**THE ROLE OF PERCEIVED COMPETITIVE ADVANTAGE, CORPORATE IMAGE, SWITCHING BARRIERS
AND MAIN-BANK STATUS IN THE RELATIONSHIP BETWEEN CUSTOMER PERCEIVED VALUE,
SATISFACTION AND CUSTOMERS' LOYALTY IN RETAIL BANKING INDUSTRY**

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ABSTRACT

The purpose of this study is to examine the role of perceived competitive advantage, perceived corporate image, perceived switching barriers and main-bank status in effecting of customer perceived value and satisfaction relating to customers' loyalty. Utilizing hierarchical moderated regression analysis, the proposed model was studied for the banking service industry. The findings show that the main-bank status does have a negative moderating impact on the perceived value - satisfaction relationship, while there is no moderating effect in the satisfaction-loyalty relationship. Perceived competitive advantage and switching barriers only have direct impact on satisfaction-loyalty relationship. Further analyses reveal that, in addition to its direct impact, the perceived competitive advantage and switching barriers exhibit a moderating effect when the level of satisfaction is high, while the main-bank status exhibits a moderating effect for the case of either low or high level of satisfaction.

Keywords: *Customer perceived value, Perceived competitive advantage, Perceived corporate image, Perceived switching barriers, Customer satisfaction, Customer loyalty, Main-Bank status.*