CUSTOMER VALUE STREAM AND PRODUCT DEVELOPMENT IN DEPOSIT MONEY BANKS IN SOUTH EAST NIGERIA

PROF. PETER UGOCHUKWU AKANWA
Department of Management
Faculty of Management Sciences
Imo State University, Owerri

&

NNABUE ONYEBUCHI CYNTHIA
Department of Management
Faculty of Management Sciences
Imo State University, Owerri

Abstract

The study focused on customer value stream and product modification in Deposit Money Banks ((DMBs) in South East Nigeria. The study examined the relationship between each development value stream, operational value stream and product modification. The study adopted the survey research design. Data were obtained from primary and sources. The purposive sampling technique was adopted in the study. The Cronbach Alpha statistic was used to obtain a value of 0.82 as the instrument reliability ratio. Data analysis was committed to descriptive statistics and correlation analysis. The use of SPSS enabled the analysis. The results showed that development value streams significantly improved product modification in Deposit Money Banks and operational value streams positively influenced product modification in Deposit Money Banks. It was concluded that the customer value stream enhanced product modification in Deposit Money Banks in South East Nigeria. The researcher further noted that providing customer support helps get adequate customer feedback for improved product modification. It was recommended that the management of DMBs should always conduct marketing research to discover gaps that may be bridged by product modification. Furthermore, there should be management platforms for customer support, which always helps get feedback for enhanced product modification.

Keywords: *Customer value stream, development value stream, operational value stream, product modification.*

Introduction

Customer Value Stream explains the concept of "customer first", the ultimate rule for any business success. A lack of demand for an organisation's products or services indicates that no customers can accept the organisation's offers. The truth is that no company survives or thrives without its customers. A Value is a capability provided to a customer – of the highest quality, at the right time, at an appropriate price and as defined by the customer.

"Value" is what the customer is buying. A value stream helps one to identify and understand how the work gets done. The customer value stream is at the core of any financial

institution (especially Deposit Money Banks) that desires greater patronage over modifying or improving its existing products. A corporate entity may add value to their customers' right of the initial request until the customers realise value. It is what is meant by value stream. Laoyan (2022) noted that a value stream is a way to visualise the series of steps that take place in order to create value for customers. These steps start when a customer makes an initial request and ends when the customer makes a final interaction. Organisations ought to learn how to understand their value streams to help teams create customer-centric workflows and processes that provide their final customers with value. Laoyan (2022) asserts that the customers of any enterprise constitute its greatest asset, and to ensure that the customers are happy, the business is responsible for providing the customers with value. Realising how various aspects of the business provide value for the customers enables businesses to develop processes that have greater efficiency. Furthermore, knowing how each aspect of the enterprise process provides the end users with value is the core meaning of the value stream.

Indeed (2022) maintains that value streams are part of the lean methodology framework, and it preaches continuous improvement while allowing organisations to ensure that their customers are provided with as much value as possible. It can be achieved by optimising resources, processes and even people. With value streams, enterprises make worthwhile decisions that improve collaboration, teamwork and customer satisfaction. While it simplifies businesses to evaluate each process and action involved in ascertaining if the business provides value to their customers, it also assists the enterprises in identifying grey areas for improvement.

This study, however, focuses on two types of value streams. Indeed (2022) exposes two types of value streams in organisations: development value streams and operational value streams. Development value streams reveal steps to assist an organisation in developing new products and service offerings, giving room for innovations. The actions that may occur during this phase include conducting market research and designing initial concepts. Operational value streams concentrate on how the business makes most of its money. They include professional services like consultations, marketing services, selling services to customers, and customer support.

There is value stream mapping which is value stream analysis. Adobe (2022) maintains that value stream mapping is a tool to implement process improvement by identifying waste and reducing process cycle times. t is one of the most crucial tools for Lean Six Sigma (LSS), a leading optimisation approach. The essence of value stream mapping is visualising the flow of delivering a service or product to the customer to see areas for improvement.

Reasoning in the same direction, Agile and Scrum (2022) opine that a development value stream is the sequence of tasks needed to turn a business hypothesis into digitally enabled solutions. n operational value stream is the sequence of steps required for a product/service delivery to a customer example, loan sanctions or providing professional services, making a product and filling orders.

Product modification improves current or existing products by critically modifying their qualities. Product modification in banks entails upgrading banking services and solutions, which market research and a development value stream option can influence. It can also be

influenced by providing bank professional services like consultation, marketing banking services and customer support. Janaha (2022) opines that banks ought to simplify the account opening process, provide a fast online payment experience, make the card/account blocking process smooth and easy, integrate live customer support with employee feedback, develop a truly omnichannel customer experience, monitor and provide personalised end-to-end customer journeys; and be flexible to change, update and add open banking technologies.

This study on customer value streams and product modification in Deposit Money Banks in South East Nigeria investigates how Deposit Money Banks use development and operational value streams to modify existing products to bridge research gaps while contributing to knowledge.

Statement of the Problem

Customer value streams help DMBs gain essential information and feedback for sound product modifications. However, it has become a source of concern that many Deposit Money Banks undermine the advantages of the two major dimensions of customer value streams, and such may have impacted negatively on product modifications in these financial institutions. These customer value stream dimensions are the development and operational value streams. Any DMBs seem not to have shown serious commitment to marketing research as a core development value stream, nor have they shown serious commitment to providing professional services (like consultations) and effective customer support as key operational value stream indicators. This situation calls for more in-depth research.

The researcher has observed empirical studies conducted in customer value streams, but none assessed the relationship between customer value streams and existing product modification. The studies did not show how development or operational value streams influenced product modification. For instance, Akenbor and Okoye (2011) did an empirical investigation of value-chain analysis and competitive advantage in the Nigerian manufacturing industry, while Ogbar, Olokundun, Chima, Fabiyi and Enamenllogho (2020) did an empirical analysis of venture value chain on entrepreneurial prospects using response trend analysis. Indeed, Dike and Igwe (2021) investigated the effect of value co-creation on customer retention in the aviation industry in Nigeria.

None of these studies assessed the relationships this study investigated, revealing a wide research gap. This present study was conducted to bridge these research gaps to contribute to knowledge.

Objectives of the Study

The major objective of this study is to investigate customer value streams and product modifications in Deposit Money Banks in South East Nigeria. The specific objectives of the study include to:

i. examine the relationship between development value streams and product modifications in Deposit Money Banks.
ii. access the effect of operational value stream on product modification in Deposit Money Banks.

Research Questions

Based on the objectives of the study, the researcher developed the following research questions:

i.   What is the relationship between development value streams and product modification in Deposit Money Banks?

ii.   What effect does operational value stream have on product modification in Deposit Money Banks?

Hypotheses

In order to answer the research questions, the researcher posed the following set of null hypotheses:

H_{01}:   There is no significant relationship between the development value stream and product modification in Deposit Money Banks.

H_{02}:   Operational value stream does not significantly influence product modification in Deposit Money Banks.

Scope of the Study

The study concentrates on Zenith Bank, Owerri; Guarantee Trust Bank, Awka; Standard Chartered Bank, Umuahia; UBA, Enugu and Ecobank, Abakiliki. The geographical scope, therefore, includes Owerri, Awka, Umuahia, Enugu and Abakiliki. The content scope includes the relationship between development value stream and product modification, operational value stream and product modification. The unit scope of the study includes the functional units in the organisations, especially the Operations, Human Resources, Accounting/Finance and Customer Service units of the study Deposit Money Banks.

Significance of the study

This study will greatly benefit employees in organisations and corporate entities, including banks, managers of enterprises, entrepreneurs and future researchers. Employees will be encouraged to assist corporate management in using development value streams to modify existing products effectively. Corporate entities, especially Deposit Money Banks, other service firms and manufacturing companies, will see how important it is to determine the usefulness of the operational value stream to boost existing product modification continuously.

Managers of organisations will be exposed to the strategies for developing value streams in organisations. Furthermore, future researchers will benefit extensively from the methodology and analysis of data.

Review of Related Literature

In this section, the researcher reviewed related literature on the contributions of different authorities on customer value streams and product modification. The section comprises conceptual, theoretical and empirical reviews.

Conceptual Review

The researcher used the following operational conceptual framework to show the variables and measures in the study:

INDEPENDENT VARIABLE
Customer Value Stream

DEPENDENT VARIABLE
Product Modification

Development value streams

Operational value streams

Product modification
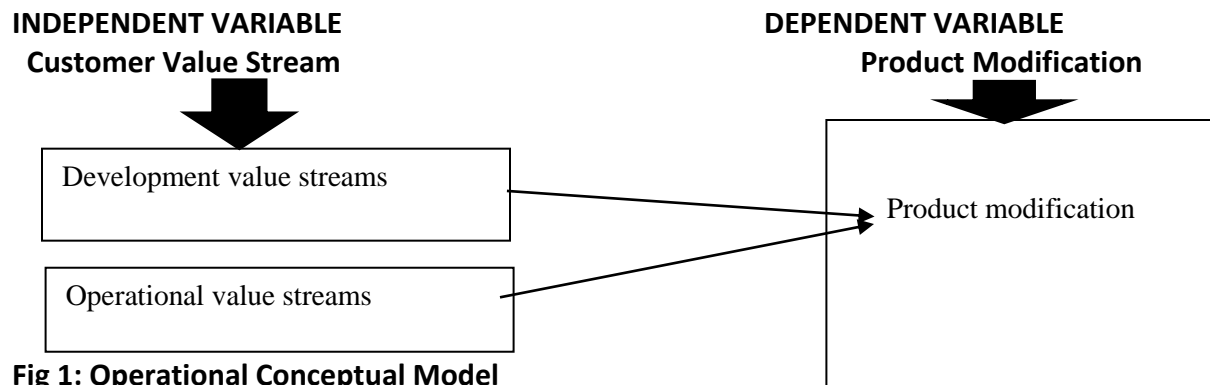
Fig 1: Operational Conceptual Model
Source: Researcher's Desk (2023).

The above operational conceptual model shows that development and operational value streams may influence existing product modification in Deposit Money Banks.

Customer Value Streams

Organising people around value streams improves workflow and efficiency and accelerates time to market. This process is accomplished by optimising the flow of value to the customer across divisions and functional departments through suppliers, channels, and the whole system (Scaled Agile, 2023).
Value streams offer many benefits, as they:
1. Enable long-lived, stable teams that focus on delivering value
2. Help identify and visualise all the work necessary to produce solutions
3. Create transparency of delays, bottlenecks, and handoffs
4. Support smaller batch sizes of work
5. Enable knowledge growth and more continuous learning
6. Allow the funding model to shift to value streams from traditional project budgets

Development Value Streams

A Development Value Stream is the sequence of activities needed to convert a business hypothesis into a digitally enabled solution that delivers customer value. The value stream concept is a critical underpinning of Lean thinking and is fundamental to SAFe (Scaled Agile, 2023). Development value streams reveal steps to assist an organisation in developing or modifying products, services, or offerings, giving room for innovations. The actions that may take place during this phase include conducting market research and designing initial concepts (Indeed, 2022). For instance, consider that an organisation thinks adding value to a product will be possible by including a feature. In this case, the trigger can be something like a request for the feature from a customer.
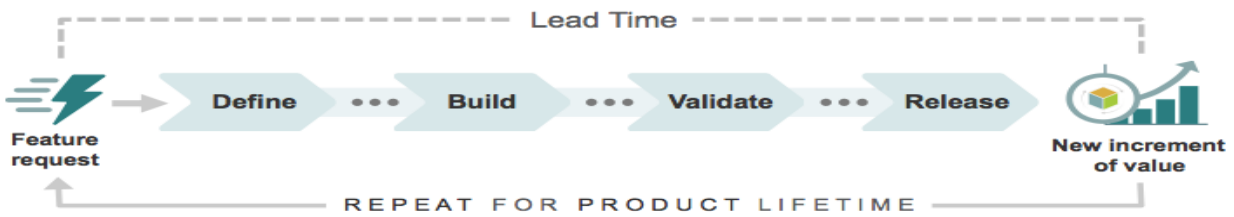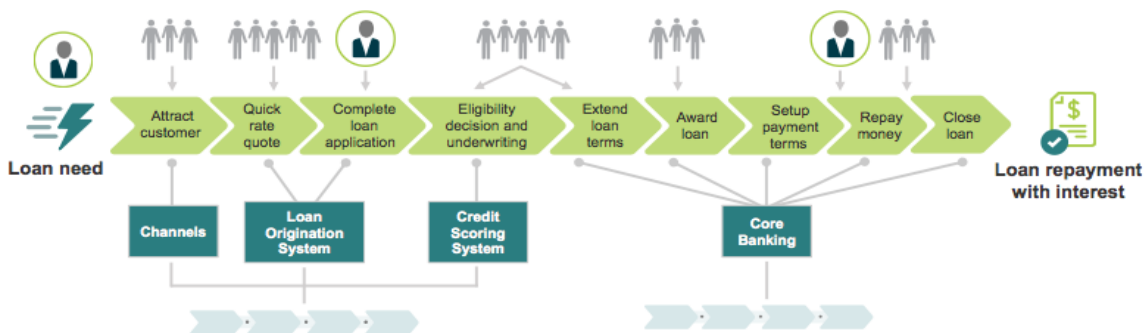
Figure 2: Example of Development Value Stream
Source: Scaled Agile (2023)

This structure contains the following elements:
1. Trigger – a new request triggers the value stream, though many new requests are moving through the value stream at the same time.

2. Steps – contain the activities needed to define, build, validate, and release new value.

3. Bar – the bar between the steps indicates information and materials flowing from one process to the next. It also implies that the typical handoffs of information that occur as people in different steps add value to the process.

4. Ellipses – indicate the delays between these steps, typically the most significant contributors to long lead times. Decreasing delays is usually the fastest and most efficient way to reduce lead time.

The output of the DVS is a new increment of the solution, the additional value these new features provide. This example DVS in Figure 2 is an incredibly simplified model of what it takes to create innovative technical solutions in today's digital enterprise (Scaled Agile, 2023). Still, it serves an important purpose: it illustrates the activities needed to deliver solutions and the time it takes.

Figure 3: Example of Development Value Stream - Banking
Source: Scaled Agile (2023)

In the above case, the product is more virtual than tangible, as the 'loan product' is a set of commitments, interfaces, applications, services, contracts, licenses, and other relationships that constitute the consumer product or service. The customer interacts at various points throughout their journey. Although critical, customer access points are only the tip of the development iceberg; most of the development happens on internal enterprise-class systems, like those depicted for the commercial banking system.

DVS are subsystems that ensure the operational value stream can operate successfully. They build and operate the systems and capabilities that enable customer value, and they can be customer-facing or internally facing systems while they improve systems and capabilities that the operational value stream needs to function (Peterson, 2020).

They are a series of steps used to develop new offerings. They build the systems that operational value streams use to deliver value (Melanie, 2018).

Operational Value Streams

Peterson (2020) opines that a value stream is an end-to-end business process and an organisation's associated steps to deliver customer value. It is a line of business that delivers value, essentially a product or service, to a customer.

Operational value streams correspond directly to a specific value driver, representing the business flow and nature. They also deliver end-customer value indefinitely if an organisation continues to offer a given product or service and are supported by development value streams (Peterson, 2020).

Melanie (2018) opines that operational value streams are a series of steps used to provide goods and services to a customer, either internal or external. It is primarily how a business makes its money.

Operational values streams concentrate on how the business makes most of its money. They include professional services like consultations, marketing services, selling services to customers, and customer support (Indeed, 2022).

Types of Operational Value Streams (OVS)

According to Scaled agile (2023), there are four common OVS patterns:

1. Fulfilment represents processing a customer order for a digitally enabled product or service by delivering it and receiving payment. Examples include providing a consumer with an insurance product or fulfilling an eCommerce sales order.

2. Manufacturing converts raw materials into the products customers purchase. Examples include consumer products, medical devices, and complex cyber-physical systems.

3. Software products offer and support software applications and solutions for sale to the end-user or enterprise. Examples include ERP systems, SaaS, and desktop and mobile applications.

4. Supporting value streams are end-to-end workflows for various repetitive and internal support activities. Examples include employee hiring, establishing and executing supplier contracts, performing the annual audit, and completing an enterprise sales cycle.
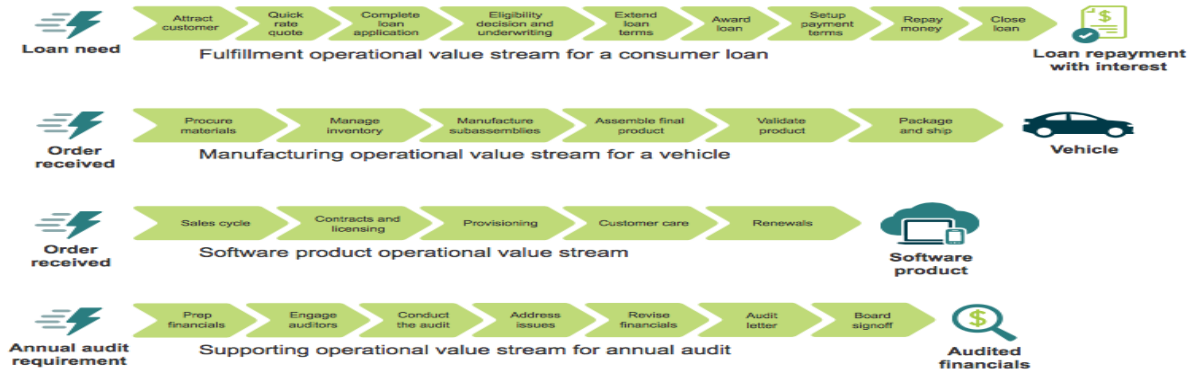
Figure 4: Example of each type of OVS
Source: Scaled Agile (2023)

Although companies need functional departments to build and share knowledge, they are not value streams since they do not deliver value from trigger (request) to product or service delivery to the ultimate customer. However, many people in these departments participate in one or more OVS.

Product Modification

This study is about services which are intangible products. Orji, Andah, Chima and Abba (2017) opine that the success of any commercial organisation is a function of its ability to meet its customers' product needs. The products of banks consist of those services the banks render to satisfy their consumer needs and want. A product can be offered to the market to satisfy a want or need.

Product modification improves current or existing products by critically modifying their qualities (Janaha, 2022). Product modification in banks entails upgrading banking services and solutions, which market research and a development value stream option can influence. It can also be influenced by providing bank professional services like consultation, marketing banking services and customer support. Janaha (2022) opines that banks should simplify and expedite the account opening process, provide a fast online payment experience, make the card/account blocking process smooth and easy, integrate live customer support with employee feedback, develop a truly omni-channel customer experience, monitor and provide personalised end-to-end customer journeys; and be flexible to change, update and add open banking technologies.

Theoretical Framework

The study employed the expectancy theory of Victor Vroom to beef up the study.

Expectancy Theory (Victor Vroom 1964)

The expectancy theory states that one's motivation is influenced or affected by future expectations. The theory holds that individuals' motivation is affected by how much they value any reward associated with an action (valence), how they must believe that by putting effort into something, it will be able to generate good results (expectancy), and how they believe that generating good results will result in a reward (instrumentality).

Udagwu (2022) opines that the expectancy theory states that 'intensity of work effort depends on the perception that an individual's effort will result in the desired outcome'. People work

harder when they believe increasing their efforts will improve their performance and lead to rewards.

Expectancy theory was recommended in this study because customers and other stakeholders in the banking industry expect that with development value streams and operational value streams, the banks will be better positioned to effectively modify existing products in such a way as to add value to the customers.

Empirical Review

The researcher used the following empirical evidence to improve the study:

Usman (2022) handled the influence of perceived value, service quality, and corporate image on customer loyalty: an empirical study on commercial banks in Nigeria. The study explored the influence of perceived value, service quality and corporate image on customer loyalty in Nigerian commercial banks. The study adopted a cross-sectional research design using a questionnaire in the survey research. Data analysis was committed to Partial Least Square-Structural Equation Model (PLS-SEM). It was discovered that service quality and the organisation's image positively affect customer loyalty.

Miya and Ngacho (2017) assessed the significance of value stream mapping to mitigate challenges related to solid waste management: insights from the literature. The study was conducted to sensitise all the stakeholders of solid waste management on the strategic methods to reduce and mitigate challenges to solid waste management. The study employed a qualitative design based on extant literature. It was found that value stream mapping was an effective technique that could be used to reduce or eliminate waste in solid waste management processes, mitigate challenges of solid waste management and identify opportunities for improvement.

Kiang (2016) conducted an empirical study of customer value, trust, and loyalty based on e-commerce. The study was conducted to determine if stronger customers' psychological identification with the website community would increase the customers' perceived value of the website. The study employed the survey research design. Statistical analysis of the data was committed to Cronbach alpha and variance. It was found that stronger customers' psychological identification with the website community would increase the customers' perceived value of the website. In today's business world, computers are connected to the broadband WAN, allowing businesses to integrate industrial value chains while providing customers different value services.

Methodology

The study adopts the survey research design. The questionnaire is the major instrument for data collection. The population of the study consists of the staff of Zenith Bank, Owerri (170); Guarantee Trust Bank, Awka(190); Standard Chartered Bank, Umuahia(160) and UBA, Enugu(150) and Ecobank, Abakiliki(80). The total population of the study is 750. Taro Yame's formula was adopted to obtain a sample size of 261. Sample size proportion was also used in determining the number of questionnaire copies that would be administered to each of the study organisations. The data sources consist of primary and secondary sources. The primary sources are the survey tools (questionnaire and observations), while the secondary sources include journals, texts and other materials. The questionnaire was validated by showing the

instrument to the supervisors and other experts for their corrections and inputs (face validity). It was also ensured that all the items in the questionnaire were strictly based on the research questions (content validity).

The reliability was conducted by carrying out a pilot study and subjecting the outcomes of the pilot study to Cronbach Alpha Statistic. The formula is:

$$\alpha = \frac{N \cdot \overline{C}}{\overline{v} + (N-1) \cdot \overline{C}}$$

Where:

N   =   The Number of item

$\overline{C}$ =   C-bar = the average inter-item covariance among the items

$\overline{v}$ =   V-bar = the average variance.

To compute the sample size proportion, we use the formula:

$$k = \frac{w_i}{N} \times n$$

Where:

$k = sample\ size\ proportion,$
$w_i = no.\ employees\ for\ an\ individual\ firm$
$N = population\ size$
$n = sample\ size$(See Appendix)

Table 3.2: Deposit Money Banks for the Study and the Proportion Size

STUDY DMB	STAFF POPULATION	SAMPLE SIZE PROPORTIONN (k)
Zenith Bank Plc, Owerri.	170	59
GTB, Awka.	180	63
		56
Standard Trust Bank, Umuahia	160	52
UBA, Enugu	150	31
Ecobank, Abakiliki	90	
Total	750	261

A reliability ratio of 0.82 (82%) was obtained. Data analysis involved descriptive statistics of mean, percentages and standard deviation. The correlation analytical technique was used to test hypotheses. The computations were aided by Statistical Package for Social Sciences (SPSS) version 23. The formula for correlation is:

$$r = \frac{n\sum xy - \sum x \sum y}{\sqrt{[n\sum x^2 - \sum(x)^2]\ [n\sum y^2 - \sum(y)]^2}}$$

The decision rule: The rejection of the null hypothesis was based on the P-Value, as the null hypothesis is rejected if the P-value < 0.05.

Questionnaire Analysis

….Of the 261 questionnaire copies distributed to the respondents, only 241 copies were properly filled and returned, indicating 92.3% return.

Research Question 1:

What is the relationship between development value streams and product modification in Deposit Money Banks?

Table 1: Respondents' responses on the relationship between development value streams and product modification in Deposit Money Banks

Q/No	Item	SA	A	UN	D	SD	N	Mean	Std. Dev.
1	Conducting marketing research by Deposit Money Banks helps find gaps that may be filled using product modification.	130	60	22	17	12	241	4.15	0.761
2	Management develops policies to promote the generation of ideas for product modification.	100	70	30	23	18	241	3.88	0.923

Field Survey (2023)

Table 1 above presents data from responses by the respondents under study. The result also disclosed a strong agreement by the respondents on their opinion on the relationship between development value streams and product modification in Deposit Money Banks. The results further show that the respondents agreed to the facts that: conducting marketing research by Deposit Money Banks helps to find out gaps that may be filled using product modification ($\bar{\bar{x}} \pm \mathrm{S.D}$ of 4.15 ± 0.761); management develops policies to promote the generation of ideas for the enhancement of product modification (with an $\bar{\bar{x}} \pm \mathrm{S.D}$ of 3.88 ± 0.923).

Research Question 2:

How do operational value streams influence product modification in Deposit Money Banks?

Table 2: Respondents' responses on how operational value streams influence product modification in Deposit Money Banks

Q/No.	Item	SA	A	UN	D	SD	N	Mean	Std. Dev.
3	Providing customer support helps get adequate customer feedback for improved product modification.	104	63	39	24	11	241	3.93	0.791

4	Management markets services effectively to give wide room for product modifications.	122	69	28	20	2	241	4.20	0.811

Field Survey (2023)

Table 2 above presents respondents' responses on the relationship between operational value streams and existing product modification in Deposit Money Banks. The results show that the majority of the respondents affirmed the statements. There is a high level of agreement among the respondents on the opinion that providing customer support helps to get adequate feedback from customers for improved product modification, accounting for a mean of 3.93 and a standard deviation of 0.791. The result has indicated that most respondents agreed with the item statement that management markets services effectively to give wide room for product modifications (with an $\bar{x} \pm \text{S.D}$ of 4.20 ± 0.811).

Testing of Hypotheses

Here, the hypotheses associated with the study were tested. The hypotheses were tested to determine whether the difference in opinion was significant.

Test of Hypothesis One

H$_{01}$:   There is no significant relationship between development value streams and product modification in Deposit Money Banks.

Table 3: Correlation analysis between development value streams and product modification in Deposit Money Banks

Item	Mean	Standard Deviation	Correlation Coefficient	P-value
Development value streams	4.15	0.761	0.805	0.001
Existing product modification	3.88	0.923		

SPSS Correlation Analysis Output (2023).

Table 3 presents the correlation analysis between development value streams and product modification in Deposit Money Banks. The result shows a p-value of 0.001 and a correlation coefficient of 0.805. The result shows a p-value less than 0.05 is the level of significance; therefore, rejecting the null hypothesis and accepting the alternative hypothesis. Therefore, the correlation coefficient between development value streams and existing product modification in Deposit Money Banks is statistically significant. Therefore, a significant relationship exists between development value streams and product modification in Deposit Money Banks.

H$_{02}$:   Operational value streams do not significantly influence product modification in Deposit Money Banks.

Table 4: Correlation analysis between an operational value stream and product modification

Item	Mean	Standard Deviation	Correlation Coefficient	P-value

Operational value stream	3.93	0.791	0.818	0.001
Existing product modification	4.20	0.811		

SPSS Correlation Analysis Output (2023).

Table 4 presents the correlation analysis between the operational value stream and product modification in Deposit Money Banks. The result shows a p-value of 0.001 and a correlation coefficient of 0.818. The result shows a $p - value \leq 0.05$ level of significance, thereby rejecting the null hypothesis and accepting the alternative, which states a significant relationship between an operational value stream and product modification in Deposit Money Banks.

Summary of Findings

Based on the data analysis, the researcher made the following findings:

i. Development value streams significantly improved product modification in Deposit Money Banks.
ii. Operational value streams significantly improved product modification in Deposit Money Banks.

Conclusion

The study concludes that providing customer support helps get adequate feedback for improved product modification. The researcher, therefore, submits that any management that does not market essential banking services effectively may risk poor and unprofitable product modification efforts.

Recommendations

Based on the findings, the researcher made the following recommendations:

i.   Management of DMBs should always conduct marketing research to discover gaps that may be bridged by product modification.
ii. Management of DMBs should consistently develop policies to promote development value streams to improve product modifications.
iii. There should be management platforms for providing customer support, which always helps get feedback for enhanced product modification.
iv. The management of DMBs should consistently market banking services to give room for product modifications effectively.

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