

## Measuring Bank Employees' Perceived Value -A Survey of Trust Bank Employees in Setif City-

Dhikra Maine<sup>1\*</sup>, Farouq Bensalem<sup>2</sup>

<sup>1</sup> Setif 1 University-Ferhat ABBAS (Algeria), dhikra.maine@univ-setif.dz

<sup>2</sup> Setif 1 University-Ferhat ABBAS (Algeria), farouq.bensalem@univ-setif.dz  
(LERM)Laboratoey. Faculty of Economics, Commerce and Management, Setif 1-Algeria

Received: 15/03/2024

Accepted: 25/06/2024

Published: 30/06/2024

### **Abstract:**

*This research addresses the measuring of perceived value among bank employees. The study takes a mixed-methods approach, incorporating both theoretical and practical aspects. The theoretical framework delves into numerous concepts and qualities related to the study variable, while the practical component entails a field study done on a sample of employees from a "Trust" bank branch in Setif City. An electronic survey in French was performed to obtain their thoughts and answers, where a total of 12 responses were collected. The statistically aggregated data was analyzed using SPSS to test and validate the proposed hypotheses.*

**Keywords:** *Employees, Perceived Value, Bank*

### **1. Introduction**

The value of employees has a crucial impact on success in today's hyper-dynamic business world. It holds the power to shape their behavior and influence customer interactions, ultimately influencing the trajectory of a company.

Therefore, presenting their worth and contribution effectively is essential.

Committed workers are the driving force behind problem-solving and innovation in the workplace. This happens because employees who take pride in their work and hold a sense of purpose are more productive. Those who feel valued and

engaged are motivated to achieve excellence in their work because when employees stay engaged, they commit to the long-term success of the organization as a whole.

High-value workers share positivity, strengthen customer connections, and consistently surpass expectations even when they are high sometimes.

An atmosphere that encourages mutual respect, knowledge sharing, and collaboration thrives on the notion that employees are highly valued and supported. This creates a space where innovation is a constant and making mistakes is minimal which pushes the

---

\* Corresponding author.

business towards new horizons. It's a cycle of self-reinforcement that gives rise to innovation and prosperity.

For a business to succeed, it must see its employees as more than just a theoretical asset. They must be a main part of the organization's strategy. By creating an environment that emphasizes the worth of its workforce, a company can enjoy various advantages.

## 2. Problem statement:

Understanding how employees perceive their value within the organization is important. While organizations make enormous efforts to instill a sense of employee value, the disparity between the benefits they receive and the costs they bear remains a significant concern. Through the mentioned information, we address the following main problem:

### •How do bank employees evaluate perceived value from their perspective?

This main problem encompasses a set of **sub-questions**, which are as follows:

- What is bank employees' assessment of perceived value through the **strategic** benefits dimension?
- What is bank employees' assessment of perceived value through the **relational** benefits dimension?
- What is bank employees' assessment of perceived value through the **economic** benefits dimension?
- What is bank employees' assessment of perceived value through the **ethical** benefits dimension?

•What is bank employees' assessment of perceived value through the **relational** (psychological) costs dimension?

•What is bank employees' assessment of perceived value through the **opportunity** costs dimension?

## 2.1. Research hypotheses:

Based on the research problem, the following hypotheses have been established:

**H1:** There is a statistically significant effect on bank employee's perceived value through the **strategic** benefits dimension.

**H2:** There is a statistically significant effect on bank employee's perceived value through the **relational** benefits dimension.

**H3:** There is a statistically significant effect on bank employee's perceived value through the **economic** benefits dimension.

**H4:** There is a statistically significant effect on bank employee's perceived value through the **ethical** benefits dimension.

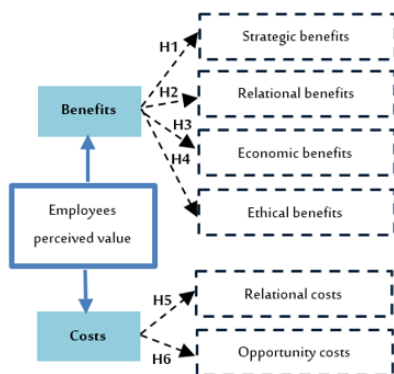
**H5:** There is a statistically significant effect on bank employee's perceived value through the **relational** (psychological) costs dimension.

**H6:** There is a statistically significant effect on bank employee's perceived value through the **opportunity** costs dimension.

## 2.2. Research model:

The following figure shows the model utilized in the study:

Fig.1. Research model



Source: Prepared by the two researchers, based on (Charni, 2013, p. 128)

### 2.3. Research importance:

The importance of this research lies in corporations understanding the value of employees as internal clients. It emphasizes the critical importance of employee satisfaction, which is essential to the company's success. Where the high employee satisfaction fosters productivity, retention, and a favorable work environment, which all improve individual performance and contribute to overall organizational success.

### 2.4. Research objectives:

This research paper aims to achieve the following main objectives:

- Identify the employee's perceived value (internal customer) and its dimensions.
- Identify the employees' assessment of perceived value within the studied bank.
- Provide a solid foundation of results and information to enable the bank with a deeper understanding its employees, and develop strategies to enhance their satisfaction.

## 3. Theoretical background:

### 3.1. Perceived Value:

#### 3.1.1. Conceptualizing Perceived Value:

There is disagreement about how to define and conceptualize perceived value. This lack of agreement does not suggest that there is no agreement on having perceived value, particularly for employees. (Sukati, Akbar Aulia, & Sulaiman, 2016).

According to Zeithaml (1988) Perceived value refers to the consumer's overall evaluation of a product's utility, based on perceptions of what is offered and received (Sukati, Akbar Aulia, & Sulaiman, 2016). Similarly, the commonly used definition identifies it as people's overall evaluation regarding the usefulness of products or services, which depends on how they view the given (what they provide) and received (what they get) component. (Xie, Ye, Huang, & Min Ye, 2021). Although marketing scholars often use the terms 'value' and 'values' interchangeably, value is the result of an evaluation judgment that implies a "trade-off" between benefits and costs. While 'values' involve the principles, regulations, standards, goals, or ideals that underpin such evaluative judgments. (Sánchez-Fernández & Iniesta-Bo, 2008)

It can be argued that it is about the employee's opinion of how organizations view their involvement and concern for their welfare. (Agustina & Maisara, 2022). Additionally, it connects to employees' evaluations of their own company's products, considering emotional value, functional value, and overall worth. (Zhang, Liu, & Xiao, 2022)

Payne, Holt, and Frow (2000) were among the first to seek to define and comprehend the concept of employee value creation in a marketing setting. Creating value for employees entails "understanding what attracts, retains, and satisfies employees in their work". (Payne & Holt, 2001, p. 174). According to them, employee value creation refers to "the benefits the employee receives from his or her organization in exchange for the opportunity cost, time and work or effort developed and invested to accomplish the work." (Holt, Frow, & Payne, 2000, p. 262). Which requires understanding what attracts, retains, and satisfies employees in the course of their work. (Payne, 2000, p. 19).

Gounaris (2006) defines employee value as an internal marketing goal achieved by the correct management of relationships between employees, supervisors, and managers. These interactions indicate the organization's commitment to creating value for its internal market (workers) by understanding their latent and voiced requirements, just as it does for consumers. (Charni, 2013, p. 76). In essence, employee value can be viewed as the perceived trade-off of earnings and costs perceived by these employees during their work (Charni, 2013, p. 88), aligning with Ruffled and Kronroz's concept that it applies to the link between perceived benefits and perceived sacrifices. (Revald & Gronroos, 1996)

In the end we can say, that it depends on people realizing the trade-off between choice effort and the benefit of decision outcomes.

### 3.1.2. Dimensions of perceived value:

It can be argued that the client's perceived value dimensions were the result of lengthy

studies resulting in five key dimensions that can be shortened into a set of values: social value, personal value, financial value, emotional value, and functional value. As for the employee's value, we can shorten it to a variety of values and benefits: economic benefits, relational benefits, ethical benefits, strategic benefits, psychological costs, and alternative opportunity costs. The abbreviations are as follows:

#### -Perceived benefits:

**Economic benefit:** This type of benefit includes not only salary, but also commissions, bonuses, medical care coverage for the staff member and his or her family, in-kind benefits such as those relating to housing and transport, and such tangible benefits. (Charni, 2013, p. 83). At the same time, it is widely recognized that it frequently draws employees to companies that offer higher income combined with benefits (Biswas, 2013, p. 99)

**Relational benefits:** Employees believe that workplace fairness plays a significant role in their attitudes and behavior. Because equitable treatment of employees increases their likelihood of being devoted to the organization, satisfied with their work, and productive. There are several varieties of workplace justice, but the most prevalent ones are distributive justice (fairness in the way outcomes are distributed), procedural justice (fairness in the way decisions are made), and interactional justice (fairness in how people are treated when interacting with one another). (Charni, 2013, pp. 85-86)

**Ethical benefits:** can be defined as " the advantage of interacting with others and cultivating good relationships for the employee (ممدوح ، 2020 ، صفحة 12) , it is about providing a pleasant and happy working environment as well as a supportive social environment".

**Strategic benefits (Development):** According to Charney, Reckard (2007), Hart Leno Ferrell Saint (1996), and others' research, they may be considered to connect to factors of professional advancement as well as employment stability and experience gained via training courses and self-improvement.

**-Perceived costs:**

In terms of costs, the elements indicated in the literature about employees are comparable to those mentioned in the literature on customer-perceived value. The fundamental distinction is that employees evaluate both direct monetary expenses and opportunity costs. Where the employee expenses are largely investments in effort, energy, time, and relational costs. Work-related stress, a variable extensively researched in marketing, in addition, it has been taken into account. (Charni, 2013, p. 87)

In general rule, we can say It concerns economic benefits (compensation, commissions, and in-kind benefits), strategic benefits (career, skill development, job security, and family-work balance), and other benefits are discussed.

**Relational costs (psychological):**

(recognition, trust, perception of fairness) as well as moral and symbolic advantages. On the expense side, there are relational costs (role

conflict, role ambiguity, competing relationships, stress at work), opportunity costs (Charni, 2013, p. 88), and costs connected to time, effort, energy, and pressure from the job (Hartline & Ferrell, 1996, p. 77)

**Alternative opportunity costs:** about opportunities offered by the company and alternatives offered by other companies that make employment offers that include a full range of benefits that the employee compares with the company. (De Vos & Meganck, 2009, p. 56)

**3.1.3. Importance of Perceived Value:**

The perceived value for employees is a critical factor in understanding their satisfaction and retention. Here are some important points:

**-Perceived Organizational Support (POS):** This term refers to how much the company values the efforts of its employees and cares about their benefits. It is a crucial tool for encouraging employees to put forth their best effort and establishing positive working connections with them (Sun, 2019, p. 55). It is not just about the actual support but also about the employees' perception of it. When employees perceive strong support and care, it leads to improved relationships, increased motivation, and enhanced overall performance in the organization

**-Employee Value Proposition:** Employees may develop value for internal customers, enhancing their perception (Misra & Rounak, 2020).

**-Recognition:** Employees in professions such as healthcare, social services, and education require recognition. (Shibeal, Michael, Sanders, & Ashl, 2021).

-Feeling appreciated: Employees who feel appreciated are more productive, engaged, dedicated, and less likely to leave their jobs, highlighting the importance of creating a favorable work environment. (Campion & Pursell, 1994, p. 226).

#### 4. The empirical part of research:

To address the research problem and ensure the validity of its hypotheses, descriptive models were used to solve the topic. Descriptive models are widely acknowledged for their usefulness in analyzing economic phenomena and addressing social and humanitarian challenges

##### 4. 1.Data collection:

This research was conducted at the "Trust" Bank agency in Setif City, encompassing employees from various departments and hierarchical levels within the bank. Where the complete coverage method was employed to ensure collecting the data from all employees, and providing an overview comprehensive of employees perceptions.

##### 4.2.Research instrument:

Considering the research area and its variables, the primary data-gathering instrument was a E-questionnaire. Developed in French and presented as an easy-to-use interactive format. It was structured into two main sections based on (Charni, 2013, pp. 170-175):

**Personal data section:** this section gathered personal information such as: gender, age, professional experience, and salary.

**Employee perceived value section:** this section included statements about dimensions of employee perceived value. Respondents were asked to rate these statements on a Likert scale for assessment.

#### 5.Analysis and results:

##### 5.1. Stability testing of the research instrument:

To ensure the stability and reliability of the research instrument, we calculated the Cronbach's alpha coefficient:

**Table 1.** Cronbach's alpha coefficient

<b>Cronbach's alpha</b>	0,94
-------------------------	------

**Source:** Prepared by the two researchers based on the outputs of (SPSS V25)

The value of Cronbach's alpha coefficient was 94%, which is considered a high value compared to the generally accepted value of 60%. This reflects the validity and suitability of the questionnaire for analyzing the results and testing the hypotheses. In other words, the research is accurate and stable in all its paragraphs.

##### 5.2.Demographic profile:

In this section, we will describe the research sample according to the personal data of the respondents as follows:

**Table 2.** Profile of responders

<b>Demographic Items</b>	<b>Frequency</b>	<b>%</b>
<b>Gender:</b>		
Female	5	33,3
Male	7	66,7
<b>Age:</b>		
Less than 30 yo	2	16,7
31 to 40 years	7	58,3
41 to 50 years	3	25,0
Older than 50 yo	0	0
<b>Professional Experience :</b>		
	3	25

Less than 5 years		
5 to 15 years	6	50
15 to 25 years	2	16,7
Older than 25 years	1	8,3
<b>Salary :</b>		
Less than 30,000 DZD	0	0
30 to 50 thousand DZD	6	50
60 to 90 thousand DZD	4	33,3
More than 90 thousand DZD	2	16,7

**Source:** Prepared by the two researchers based on the outputs of (SPSS V25)

**Gender:** from the table, we find out that the number of male respondents reaches 7 males, representing (66.7%), while the number of females reaches 5 females, representing (33.3%). We notice that there is a gap in the percentages of sample members, with the largest percentage being for males.

**Age:** the table shows that the majority of the sample members are between 31 and 40 years old (58.3%), followed by those between 41 and 50 years old (25.0%). There are two members under 30 years old. This suggests that the bank's employees have a diverse range of ages.

**Professional Experience:** the table shows that the majority of the sample members have 5-15 years of experience (50%), followed by those with less than 5 years of experience (25.0%) and those with 15-25 years of experience (16.7%). This suggests that the bank values the experience of its employees.

**Salary:** the table shows that the majority of employees at the Trust Bank agency in Setif City earn between 30,000 and 50,000 DZD (50%), followed by those who earn between 60,000 and 90,000 DZD (33.3%), and those who earn more than 90,000 DZD (16.7%). This suggests that the bank's salaries are competitive and attract qualified employees.

### 5.3.Descriptive statistics of the research variables:

In this section, we will describe the research sample according to the research variables of the respondents as follows:

**Table 3:** Statistical Indicators Related to perceived benefits

Benefits		
Strategic benefits		
Mean	SD deviation	Agreement degree
3,445	0,965	Neutral
Relational benefits		
Mean	SD deviation	Agreement degree
3,45	0,4995	Neutral
Ethical benefits		
Mean	SD deviation	Agreement degree
3,2	0,867	Neutral
Economic benefits		
Mean	SD deviation	Agreement degree
2,75	0,646	Neutral

**Source:** Prepared by the two researchers based on the outputs of (SPSS V25)

**Strategic benefits:** from the following table, we notice that the mean of the total statements of the strategic dimension was **3.445** with a standard deviation of **0.965**, which corresponds to a moderate level of agreement on this dimension. This indicates the bank's relative ability to develop the skills and knowledge of employees and enable them to perform their tasks and serve customers in the best possible way.

**Relational benefits:** from the table, we note that the mean of the total statements of the relational benefit dimension was **3.45** with a standard deviation of **0.4995**, corresponding to a moderate level of agreement of the research sample individuals on this dimension. This indicates the bank's ability to create a suitable working environment for employees.

**Ethical benefits:** through the table, we notice that the arithmetic mean of the sum of expressions after ethical benefit reached a value of **3.2** with a standard deviation of **0.867**, corresponding to a moderate agreement level in this dimension. This indicates that the bank employees believe that the bank enjoys a good social status, however, the bank's reputation is still under the pressure of religious and social standards.

**Economic benefits:** through the table, we observe that the arithmetic mean of the sum of expressions after economic benefit amounted to **2.75**, with a standard deviation of **0.646**, corresponding to a moderate approval rating from the research sample on this dimension. This suggests that the bank's salary and compensation system is perceived as ranging from good to average from the employees' perspective.



**Table 4:** Statistical Indicators Related to perceived costs

Costs		
Relational costs		
Mean	SD deviation	Agreement degree
4,04	0,607	Agree
Opportunity costs		
Mean	SD deviation	Agreement degree
3,5	1,003	Agree

**Source:** Prepared by the two researchers based on the outputs of (SPSS V25)

**Relational costs:** through the table, we notice that the arithmetic mean of the sum of expressions after incidental costs reached a value of **4.04**, with a standard deviation of **0.607**, corresponding to a high approval rating on this dimension. This indicates that the bank employees' sense of job stability in the work environment is perceived as ranging from good to average.

**Opportunity costs:** through table, we notice that the arithmetic mean of the sum of expressions after alternative opportunity costs reached a value of **3.5**, with a standard deviation of **1.003**, corresponding to a moderate to high approval rating from the research sample on this dimension. In other words, bank employees likely perceive that the bank they work for offers better opportunities and benefits compared to other banks.

**5.4. Results of the Sub-Hypothesis Tests:**

In this section, we will test the validity of the hypotheses based on the results of the tests we conducted:

**Table5.** Results of the Sub-Hypothesis Tests

	Mean	Agreement	Accept the null hypothesis
H1	3,445	Neutral	Accepted
H2	3,45	Neutral	Accepted
H3	3,2	Neutral	Accepted
H4	2,75	Neutral	Accepted
H5	4,04	Agree	Accepted
H6	3,5	Agree	Accepted

**Source:** Prepared by the two researchers based on the outputs of (SPSS V25)

Through the analysis of the previous tables, it can be stated:

**Hypothesis (H1):** Based on the analysis of the approval rate using the mean and standard deviation of the strategic benefits dimension, we find out that it is acceptable, which means "there is a statistically significant effect of the bank employee's

perceived value through the strategic benefits dimension".

**Hypothesis (H2):** Based on the analysis of the approval rate using the mean and standard deviation of the relational benefits dimension, we find out that it is acceptable, which mean that "There is a statistically significant effect of the bank employee's perceived value through the relational benefits dimension".

**Hypothesis (H3):** Based on the analysis of the approval rate using the mean and standard deviation of the economic benefits dimension, we find out that it is acceptable, which mean that "There is a statistically significant effect of the bank employee's perceived value through the economic benefits dimension".

**Hypothesis (H4):**Based on the analysis of the approval rate using the mean and standard deviation of the ethical benefits dimension, we find out that it is acceptable, which mean that "There is a statistically significant effect of the bank employee's perceived value through the ethical benefits dimension".

**Hypothesis (H5):** Based on the analysis of the approval rate using the mean and standard deviation of the relational (psychological) dimension, we find out that it is acceptable, which mean that "There is a statistically significant effect on the bank employee's perceived value through the relational (psychological) costs dimension.

**Hypothesis (H6):** Based on the analysis of the approval rate using the mean and standard deviation of the opportunity costs dimension, we find out that it is acceptable, which mean that "There is a statistically

significant effect of the bank employee's perceived value through the opportunity costs dimension".

## 6. Conclusion and results:

### 6. 1.Conclusion:

The process of measuring employee perceived value is a fundamental process for the success and sustainability of the organization, as it allows for a good understanding of them and achieving their satisfaction on the one hand, as well as improving their performance and their ability to perform their tasks and duties with high quality on the other hand. After processing the research topic related to: "Measuring the perceived value of employees for a trust bank agency in Setif state" through the statistical description of the study sample and its variables, then testing the validity of the hypotheses and ensuring their validity. The following results were obtained:

### 6. 2.Results:

The following results have been achieved:

- Employee training and motivation not only increase job satisfaction but also develop skills and effectiveness in performing tasks.
- Employees are drawn to a stable work environment where communication is open and supervisors are receptive to feedback. This fosters retention and continuity.
- Financial institutions and banks tend to attract employees with higher salaries and benefits packages.
- The bank is committed to providing training programs, whether online or in-person, to enhance employee skills and capabilities.

- The demanding nature of work in the banking industry may disproportionately affect women, leading to higher attrition rates. This highlights the challenges of achieving work-life balance in a fast-paced banking environment.
- Employees enjoy positive relationships with their colleagues and managers, who encourage open communication and new ideas.
- The bank maintains a positive reputation, but social and religious preferences often favor Islamic banks over commercial banks.
- Employees seek equal salaries with their counterparts in other countries, given that they perform similar tasks and undergo comparable training.
- Despite the pressure inherent in the banking sector, employees remain committed to delivering exceptional customer service.
- The bank values its employees as valuable assets and strives to maximize their contributions while minimizing associated costs.

### 6.3. Recommendations:

Based on the previous results, Based on the previous results, we propose a set of recommendations categorized into three sections represented in:

#### 6.3.1.General recommendations:

- Continuous communication with employees to understand their needs and suggestions .
- Increasing the effectiveness and productivity of employees by offering attractive benefits .
- Building an interactive environment that allows employees to express their opinions and suggestions .

- Creating a positive work environment for employees .
- Training and motivating the workforce.

#### 6.3.2.Employee:

- Commitment to development and practical training: This can be done through published training programs, specialized programs provided by the bank, participation in conferences and workshops, and seeking to obtain certificates to enhance skills and gain experience.
- Participation in meetings and communication: This can be done by providing feedback, ideas, suggestions, and innovations that contribute to moving the bank forward, especially in a dynamic environment that is constantly changing.
- Striving to achieve a balance between personal and work life to avoid burnout: This can be achieved by separating personal life from work, such as avoiding checking email or working outside of work, taking advantage of vacation, and exercising. Psychological health plays a crucial role in affecting employee performance at work. In short, a happy employee equals efficient and effective work.
- Constantly looking for job opportunities: This can be done through hard work first, building good public relations, and getting the right guidance from colleagues or managers to be able to promote.

#### 6.3.3.Bank:

- Providing training programs for employees regularly for different departments and levels, especially those that are with experts from abroad. This will help employees stay up-to-date on the latest technologies. Providing opportunities for professional

development abroad, either free of charge or by paying part of the fees, will also help employees to be open and learn new skills.

- Constant communication with employees: This can be done through regular meetings and allowing employees to express their opinions, or even using surveys to measure their satisfaction or collect their comments on a particular topic.

- Trying to come up with ideas that contribute to achieving a balance between the employee's work and personal life. This can be done by measuring working hours, turnover rate, lateness, productivity rate compared to the previous month, etc. Partnerships with institutions such as those that care for children, also known as nurseries, and providing them to employees as a relatively paid service can also help to facilitate their lives and ensure their stability in the bank and appreciation. It is also possible to provide remote work options on specific days in case there is no need to be present at the office.

- Comparing salary systems: It must be acknowledged that the employee's feeling that he is doing the same tasks but is not receiving the same financial support as others in another country may negatively affect his performance and continuity at work. The bank should strive to make this comparison in wages, in addition to reviewing the salary system according to the organizational structure and departments to build a fair structure.

- The bank must recognize the value of its employees and their importance, for example, in meetings and general meetings, and build a supportive and appropriate work environment.

### Bibliography List:

1. Agustina, K., & Maisara, P. (2022). THE EFFECT OF PERCEIVED ORGANIZATIONAL SUPPORT, MEANING OF WORK AND WORK ENGAGEMENT ON EMPLOYEE PERFORMANCE. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 1-10.
2. Zhang, C., Liu, L., & Xiao, Q. (2022). The Influence of Taoism on Employee Low-Carbon Behavior in China: The Mediating Role of Perceived Value and Guanxi. *Psychology Research and Behavior Management*, 1021-1034.
3. Biswas, M. (2013). Which Employees' Values Matter Most in the Creation of Employer Branding? *Journal of Marketing Development and Competitiveness*, 93-102.
4. Campion, M., & Pursell, M. (1994). Perceived value of employees: A review and research agenda. *Human Resource Management Review*, 219-231.
5. Charni, H. (2013). *Impact de la valeur perçue par le personnel en contact sur la valeur perçue par le client: apport de l'approche relationnelle. Québec à Montréal: université du Québec à Montréal.*
6. De Vos, A., & Meganck, A. (2009). What HR managers do versus what employees value: Exploring both parties' views on retention management from a psychological contract perspective. *The International Journal of Human Resource Management*, 1195-1214.

7. Hartline, M. D., & Ferrell, O. C. (1996). The management of customer-contact service employees: An empirical investigation. *Journal of Marketing*, 52-70.
8. Holt, S., Frow, P., & Payne, A. (2000). Integrating employee, customer and shareholder value through an enterprise performance model: An opportunity for financial services. *The International Journal of Bank Marketing*, 258-273.
9. Misra, R., & Rounak, S. (2020). Employee value proposition: An analysis of organizational factors – The way to enhance value perception. Prabandhan: Indian. *Journal of Management*, 7-20.
10. Payne, A. (2000). Integrating employee, Customer and Shareholder value through an enterprise performance model: an opportunity for financial services, The international Journal of Bank Marketing. *The International Journal of Bank Marketing*, 258-273.
11. Payne, A., & Holt, S. (2001). Diagnosing customer value: Integrating the value process and relationship marketing. *British Journal of Management*, 159-182.
12. Revald, A., & Gronroos, C. (1996). The value concept and relationship marketing. *European journal of marketing*, 19-30.
13. Sánchez-Fernández, R., & Iniesta-Bo, M. (2008). The concept of perceived value: a systematic review of the research. *SAGE Publications, Marketing Theory*, 427-451.
14. Shibeal, M., Michael, S., & Sanders, A. (2021, March 29). *Research: A Little Recognition Can Provide a Big Morale Boost*. Récupéré sur Harvard business review: <https://hbr.org/2021/03/research-a-little-recognition-can-provide-a-big-morale-boost>
15. Sukati, I., Akbar Aulia, S., & Sulaiman, Z. (2016). A Review: Customer Perceived Value and its Dimension. *Asian Journal of Social Sciences*, 150-162.
16. Sun, L. (2019). Perceived Organizational Support: A Literature Review. *International Journal of Human Resource Studies*, 155-175.
17. Xie, J., Ye, L., Huang, W., & Min Ye. (2021). Understanding FinTech Platform Adoption: Impacts of Perceived Value and Perceived Risk. *Journal of Theoretical and Applied Electronic Commerce Research*, 1893-1911.
18. ممدوح عبد الفتاح, أ. م. (2020). أثر التسويق الرقمي على القيمة المدركة للعميل دراسة تطبيقية على عملاء الخطوط الجوية. *المجلة العلمية للتجارة والتمويل*, 1-58.