The Model of Mediator Role and Attraction Efficiency in Information Technology Relationship with Loyalty of Tehran Sports Customers

Maryam Hajebrahimi[1]*, Mohsen Bagheryan Farahabadi[2], Habib Honary[3]

[1] Master of Sport Marketing Management,
[2] Assistant Professor of the University of Science and Research,
[3] Associate professor at Allameh Tabataba'i University.
*Corresponding Author

Abstract: *In order to conduct the research, a descriptive-correlation method, as well as, a field study approach was employed. The statistical population of the research comprised approximately 2000 people and the size of the statistical sample was determined as 400 individuals based on the Morgan table. 384 questionnaires were distributed among the participants for further data analysis. The method used to select the samples was non-random and available sampling method. In terms of the instruments, a 21-item questionnaire designed by Mohammadi (2013) on information technology, a standard 6-item questionnaire on the utilization of attraction and a 6-item questionnaire on the attraction efficiency by Hajebrahimi (2016) and finally an 8-item questionnaire on customer loyalty by Liu (2008) were employed. The content validity of the questionnaires was also approved by a group of university sport management professors, as well as, the managers of sports clubs. Reliability of the questionnaire was 0.88, 0.85, 0.80, and 0.79, respectively, through Cronbach's alpha. In order to analyze the data, Kolmogorov-Smirnov test, binomial test and Spearman correlation coefficient were used and as for the cause and effect relationships of the variables, structural equations were employed. According to the major findings of the research, there is a significant relationship between the information technology knowledge and the attraction efficiency and customer loyalty (p<0/05). Moreover, according to (R2=0.09, GOF=0.941), combined reliability and the AVE extracted from the constructs, the fitness of the model was confirmed.*

Keywords: *Information Technology Knowledge, Utilization of Attraction, Attraction Efficiency, Customer Loyalty.*

INTRODUCTION

Managers of public and service institutions in all of public and private sectors have realized today, that product quality alone cannot distinguish them from other institutions and to stand out, they must shift their focus from marketing to customer orientation (Brink & Berndt, 2008). In a highly competitive environment, not being customer-oriented and failure to attend to the demands and expectations of customers results in the destruction of the organization. Therefore, the task of the private sector in realm of sport is to gain the increasing satisfaction of customers, so as to encourage other people in the community to sports activities and enhance the level of community health. Customer satisfaction measurement is an important factor in identifying the competitive advantages of a sports venue, and it is a tool by which marketers evaluate the health of their

relationship with their customers. The efforts of an organization to establish these relationships have been termed as "relationship-oriented marketing", which implies the two-way exchange of benefits between the organization and the various clients. To this end, the organization must inform its customers of the unique benefits of its products and meet the needs of different customers, and do not merely address the needs of a specific group of customers. Establishing appropriate relationships with the employees of the organization will create customer loyalty (Festus et al, 2006).

If a customer is completely loyal, he will be committed to the organization and will try to do all his work in that organization. In other words, he will be attracted to the organization (Duff, 2006). Despite the relatively short history of information technology and its rapid growth and spread, various definitions and perceptions have been presented which, having a closer and deeper look, reveals the inconsistencies between them. These definitions cover a wide range of concepts, ranging from simply the computer processing of operations to the fairly comprehensive one as a technology to which the organization's life depends. From mantle's point of view (2006), information technology consists of collecting, organizing, processing and disseminating of information, such as sound, image, text, or number, using a computer and telecommunications device. (Hsu & GM, 2013). One of the key abilities for customers is the ability to update the website of clubs. Most young people first visit the website of the club in order to get information and make comparison. If such websites fail to provide sufficient and appropriate information, or in case the club information is outdated, that club will fail in the competition and lose its customer (Hesco et al., 2000).

It can be said that the familiarity of customers with information technology and the ability to use it can have a great impact on the attraction and loyalty of customers. For example, in social networks, alternatives such as the creation of an account on Instagram and Telegram, placing an image on Instagram, creating a channel in the telegram, and the possibility of communication through messages and in general, the ability to use social networks can influence the attraction and establishment of customer loyalty. Telegram application has more than 13 million Iranian users, most of whom are young people. Club customers can use this opportunity to create specialized channels, put appropriate information in such channels and consequently, increase the members of the channels and create a condition for the advertisement of their clubs. Appropriate channels can increase the number of customers.

The analysis and comparison of the existing literature demonstrates that no study has been conducted on the relationship between information technology and the attraction and loyalty of customers of the gym clubs of Iran in a consistent manner. Hence this study is dealing with a new subject and is regarded as a novel study. Given the discussion above and the few studies that seem to have been conducted in this field, the main research question is as follows: what is the mediating role of the utilization and the efficiency of attraction in the causal relationship between information technology knowledge and the gym clubs of Tehran?

Review of the literature

Awareness of the fact that the implementation and application of information technology in an organization ultimately leads to the emergence of some types of e-business in the organization is a necessity for an information technology (IT) manager. (Moutra, 2000). As the organization's regular managers improve their knowledge and skills in the public domain of management and pass specialized courses in accounting and commerce, it can be concluded that managers of the sections related to information technology, particularly IT managers, must have a minimum level of specialized knowledge related to electronic business. One of the significant tasks of service customers is the awareness of the factors that affect their expectations and preferences, and relate to the potential opportunities for interventions which lead to the most effective management of these communications. Expectations are what customers demand in a desirable situation. For example, one can ask: what are the demands of the customers? What services do they expect from a superior manufacturer? What are the dreams of the customers? And they think what should happen next (Lutz, 2009).

Customer loyalty is a concept that has been widely used by customers for many years. Rick and Basco (1994), for example, consider customer loyalty as the power to establish a relationship between the attitude of wages towards being (brand, service, warehouse, vendor, etc.) and repeated purchase. In general, three concepts of customer loyalty have been identified:

1. Loyalty as an elementary attitude that sometimes leads to a relationship with the brand.
2. Loyalty mainly based on revealed behavior, such as the pattern of past purchases.
3. Purchase moderated by people's attitudes.

Whereas the emphasis on attracting new customers was the mainstream policy of organizations since recently, today strategic and business policies are focused on maintaining and improving loyalty and increasing customer trust towards the organization. Permanent customers usually expand their purchases and as noted above, sales costs to such customers are much lower than new or potential customers. Furthermore, permanent customers continually recommend the organization to others. It seems that in today's business world, the attention to and the practice of the relationship-oriented marketing principles and customer relationship management can play a major role in maintaining current customers and as a result the profitability of the company. This in turn would lead to a stable competitive advantage for the company. Alidoost Ghahfarokhi Ebrahim et al. (2008) in their research, investigated the satisfaction of female customers of private and public gym clubs in Tehran. The results of their study showed that the level of satisfaction in private gym clubs is far more than the satisfaction of customers in public clubs. This is caused for several reasons. The main purpose of the private sector is profitability, while the public sector mostly highlights the public interest. The private sector has the ability to adapt to the environment, whereas the public sector has a closed system. These differences increase the efficiency of the private sector.

In a survey on a model of evaluating the effect of quality of service on the loyalty of customers of sports services, Seyyed Javadin et al. (2010) provided the model and argued that the quality of club services or sports complexes impacts the level of their customer satisfaction and loyalty. In a study entitled "The Relationship between Quality of Service, Customer Satisfaction and Loyalty and the Future Intention of the Customer in Physical Fitness Centers", Sa'atchian et al. (2010) maintained that the variables of quality of service, satisfaction and loyalty are decent predictors of the future intention of the customer. Sobhani et al. (2013) conducted a research entitled "Information Technology and Its Relationship with Knowledge Management". The results of their research showed that there is a positive and significant relationship between information technology and knowledge management. Furthermore, multiple regression coefficients indicate that IT components are significant predictors of knowledge management. Rasooli Poshteh and Bagherinejad (2010), in a research entitled "The Effect of Information Technology Investments on Customer Satisfaction", stated that the annual investment on IT projects and expenditures in the world is approximately $ 2.000.000 .000.000.

The comparative analysis of the findings shows that there is a direct relationship between the organization's IT investments and customer satisfaction in a wide range. Hudson et al. (2015), in an experiment entitled "The Impact of Social Networks on the Emotions (feelings), Brand Relationship Quality, and Word-of-Mouth Advertising", conducted an experimental research on the music festival participants. The results showed that social media has a significant impact on the engagement and interaction of the festival, and social network-based communication has a positive and significant effect on word-of-mouth advertising. The results of research by Jayankis et al. (2014), entitled "Customer Relationship Management in the Social Web Age and Social Customer in the Greek Retail Banking Department", showed that satisfaction factors should be taken into account according to the customer's desire. Rvei et al. (2013) in a research entitled "The Relationship between Loyalty to the Team and the Awareness of Financial Sponsors, Supportive Attitudes and Purchasing Intentions" concluded that behavioral and attitudinal loyalty affect the awareness of financial sponsors, their attitudes and their purchasing intentions. Tydvraks et al (2013) in their study entitled "The Role of Quality of Services and Satisfaction in Predicting Behavioral Goals of Spectators in Professional Football" concluded that service quality and satisfaction have an effect on behavioral intentions. Yanni et al. (2012) in their article

entitled "The Effect of Service Quality on the Future of Customers' Interest in Watching Sports in Greece" found that quality of services directly affects customer satisfaction and their future inclination.

Moreno and Melendz (2011) in a research entitled "The Analysis of the Impact of Knowledge Management on the Success of Customer Relationship Management: The Intermediaries of Organizational Factors" state that customer relationship management and knowledge management, have turned into key strategic tools for all companies, especially in the current competitive environment. In addition, customer knowledge is an important issue for customer relationship management. Afchangi et al. (2013) suggested the customers and owners of the clubs to pay more attention when dealing with customers, having long-term relationships with them, attracting the trust of the customers to the club and having commitment to customers. Furthermore, clubs must pay particular attention to four factors while dealing with female customers, namely employee behavior, employee reliability and confidence, training programs, and the price. In his analysis entitled "An Investigation of the Satisfaction, Needs and Challenges of Physical Fitness and Aerobic Fitness Club Members", Honary (2010) concluded that the social behavior of the employees, decent prices, the specialty and efficiency of the coaches and the proper and easy access are the most important factors for the satisfaction of customers of these clubs. Hamzehpour Kheradmardi (2012), too, concluded that the quality of services is a good predictor of satisfaction, loyalty and future attendance of customers in the gym clubs.

In a research conducted by Kouzehchian and Gohar Rostami (2009) on the satisfaction of customers of public and private gym clubs, they found that in general, clients expressed their highest satisfaction towards the health and social factors, accessibility to the club, training programs, employee behavior, club tuition, equipment and the physical environment respectively. According to Behleke et al. (2008), customer satisfaction and feeling or attitude towards a product or service after using it are the main objectives of marketing activities, and these are relational factors in the various stages of consumer purchasing behavior. One of the approaches to keeping customers in sports programs is to increase their loyalty, which is expected to lead to stable and permanent behaviors. The results of Alexandra's research (2003) show that the quality of the programs provided and the resulting satisfaction of customers have a strong relationship with loyalty. Lim (2006) states that the quality of service directly affects customer satisfaction. Furthermore, the levels of customer satisfaction directly affect customer loyalty and ultimately high levels of customer loyalty directly affect the future behavior of customer purchases. Sa'atchian et al. (2011) concluded that the quality of the services provided was highly correlated with the overall satisfaction and customer loyalty in swimming pools. Seyyed Javadin et al. (2010) stated that the quality of service of clubs or sports complexes and the level of customer satisfaction affect loyalty.

Research Methodology

The research method is a descriptive-correlation which is grouped in the applied research category and is conducted as a field study. The statistical population of this study includes all sports clubs in Tehran, which is equal to 924 and about 2000 club managers. Tehran was divided into 5th districts (east, west, north, south and the center) and 20 clubs were selected from each district (total number= 100). Each club had 4 managers (400 managers in total). The sample size was determined based on the Morgan table and 400 samples were used to prevent sample loss, for which 384 questionnaires were used. The sampling method was non-random (availability sampling). Five types of questionnaires were used to collect the required data. The questionnaires included the demographic characteristics questionnaire, a 21- item questionnaire of information technology knowledge (Mohammadi et al., 2013), the standardized 6-item questionnaire on the utilization of attraction, the standardized 6-item questionnaire on the attraction efficiency (Hajebrahimi, 2016) and an 8-item questionnaire of customer loyalty (Liu, 2008).

The information technology knowledge questionnaire measures three components of computer, Internet and software. All of the questions were based on the five-point Likert scale. The content validity of the questionnaires was confirmed by obtaining the opinion of sports management professors and club managers (about 10 people) and their reliability was obtained through Cronbach's alpha coefficient of 0.87, 0.89, 0.88 and

0.79 respectively. For the inferential analysis of the data, the Kolmogorov-Smirnov test (to determine the normality of the data), binomial test (situation comparison), Spearman correlation coefficient (to determine the relations between variables) and the cause and effect relationships of the variables in the model (from the structural equations) using SPSS22 and PLS Smart software at the error level of 0.05 were used.

Research results

52% (200 people) of the research sample were men with the average age of 35.47 ± 1.16 and 48% (184) of them were women with the average age of 28.14 ± 1.91. According to Table 1, the effect of information technology knowledge on customer loyalty (T-value 32/425 and ß = 0/952) is positive and significant. According to table (2), the effect of information technology knowledge on the utilization of attraction (T -Value = 187.373 and ß= 632/0) is positive and significant, based on the data of Table (3), the effect of information technology knowledge on the attraction efficiency (T-Value = 12/114 and ß =0/723) is positive and significant, based on the data on table (4), the effect of the utilization of attraction on customer loyalty (T-value = 6/027 and β = -0/238) is negative and significant and based on the data of Table 5, the effect of attraction effectiveness on customer loyalty (T-value = 4/566 and ß = 0/183) is positive and significant.

Table 1: The Effect of the Independent Variable of "Information Technology Knowledge" on the dependent variable (customer loyalty)

Variables			Customer Loyalty
Independent (Exogenous)	Information Technology Knowledge	β	0.952
		T-Value	32.425

Table 2: The Effect of the Independent Variable of "Information Technology knowledge" on the dependent "mediating" Variable (utilization of attraction)

Variables			Utilization of Attraction
Independent (Exogenous)	Information Technology Knowledge	β	0.632
		T-Value	18.373

Table 3: The Effect of the Independent Variable of "Information Technology knowledge" on the dependent "mediating" Variable (Attraction Efficiency)

Variables			Attraction Efficiency
Independent (Exogenous)	Information Technology Knowledge	β	0.723
		T-Value	12.114

Table 4: The Effect of the mediating variable of "utilization of attraction" on the dependent Variable (Customer Loyalty)

Variables			Customer Loyalty
Independent (Exogenous)	utilization of attraction	β	-0.238
		T-Value	6.027

Table 5: The Effect of the mediating Variable of "attraction efficiency" on the dependent Variable (Customer Loyalty)

Variables			Customer loyalty
Independent (mediating)	Attraction Efficiency	β	0.183
		T-Value	4.566

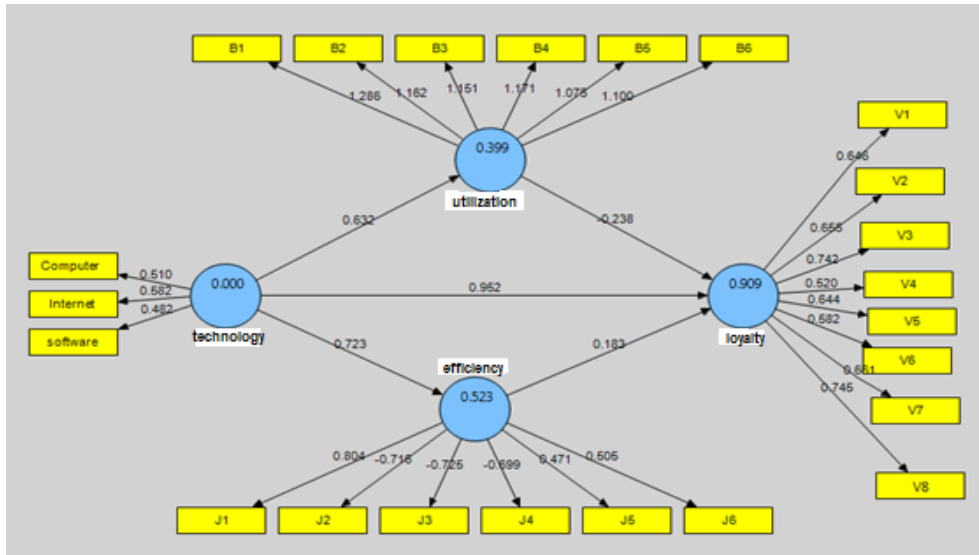The criterion of meaningfulness is ± 1.96

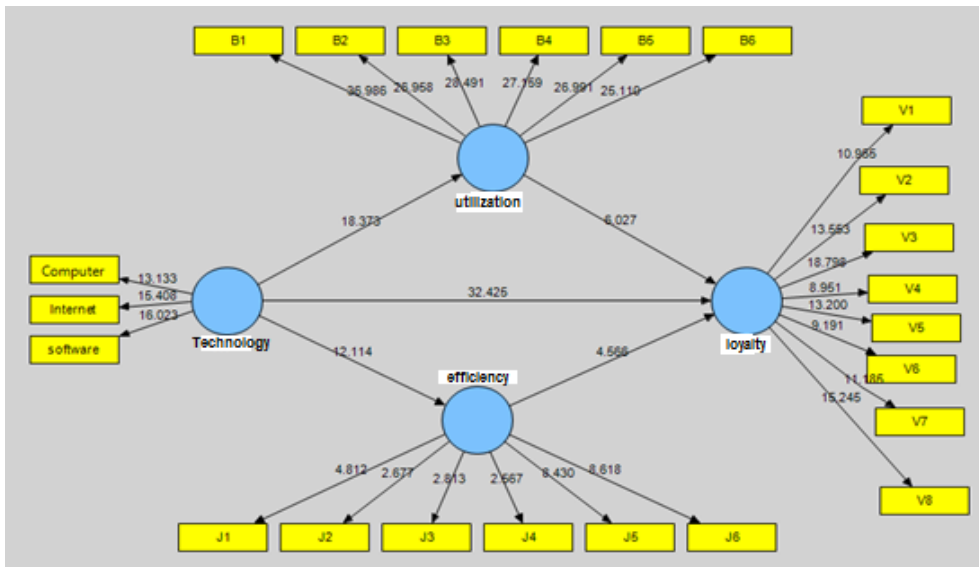**Figure 1:** the causal relationship of variables in the standard state

Figure 2: the causal relationship of variables in the state of significance

Fornell and Larker (1981) consider the value of variance extracted from the constructs (AVE) as 0.50, while Magner et al. (1996) consider the criterion above 0.40. Therefore, the variance extracted from the constructs, as well as the combined reliability (Dillon-Goldstein coefficient) and Cronbach's alpha coefficients of the constructs, and the convergence validity of the model are acceptable (Table 6).

Table 6: The extracted variance of the constructs and their reliability

Indexes / Variables	The extracted variance of the constructs	Combined reliability	Criterion	Results	Cronbach's alpha coefficient	Criterion	Results
Information Technology Knowledge	0.48	0.706	0/70	Acceptable	0.871	0.70	Acceptable
Utilization of attraction	1	1			0.950		
Attraction efficincy	0.54	0.701			0.700		
Loyalty	0.53	0.854			0.947		

18

The numbers in the diameter of table (7) are the square root of the variance of each construct (listed in Table 6). If the extracted variance of each construct is greater than the value of the relationship of each construct with the other construct, the divergent validity of the model is approved. Therefore, the divergent validity of the model is confirmed.

Table 7: The extracted variance of the constructs and the correlation between them

Variables \ Variables	Information Technology Knowledge	Utilization of attraction	Attraction Efficiency	Loyalty
Information Technology Knowledge	0.693			
Utilization of attraction	0.623	1		
Attraction efficiency	0.622	0.603	0.735	
Loyalty	0.538	0.474	0.727	0.728

According to table (8), the value of the coefficient of determination is equal to 0.909. This means that about 91% of the variation of the model's endogenous variable (loyalty) is explained by the exogenous and the mediating variables of the model.

Table 8: the value of the coefficent of determination (R^2)

Variable	R^2	Criterion	Situation	Results
Loyalty	0.909	0.19 (Weak) 0.33 (Average) 0.67 (strong)	Strong	The coefficient of determination is strong

In order to obtain the fitness of the model, first the combined value of the dependent variable (consumer behavior) (0.975) and then the value of the coefficient of determination (0.909) should be considered, and then these values are given in the following formula. Therefore, the structural model fitness (GOF) is in desirable condition (Table 9).

$$GOF = \sqrt{Communality \times Rsquare}$$
$$GOF = \sqrt{0.975 \times 0.909} =$$
$$GOF = \sqrt{0.886} =$$
$$GOF = 0.941$$

Table 9: the fitness of the structural model

GOF	Criterion	Status	Results
0/941	0.01	Weak	The fitness of the structural model is appropriate (strong).
	0.25	Average	
	0.36	Strong	

Discussion and conclusion

The present study examined the operational model of the mediating role of the utilization and the effectiveness of attraction in the causal relationship of information technology knowledge and customer loyalty in Tehran's gym clubs. The results of research in the standard path coefficient between the variable of Information Technology Knowledge and loyalty (0/955) indicate that the variable of information technology knowledge directly explains 96 percent of the changes in the loyalty variable. This is in line with the research by Hudson et al. (2015) and Sobhani et al. (2013). The standard path coefficient of the variable of information technology knowledge and the utilization of attraction (0.632) reflect changes of about 63 percent of the variable of the utilization of attraction based on the information technology variable. This is also in line with the research by Afchangi et al (2013) and Behleke et al. (2008). The standard path coefficient of the variable of attraction

utilization and loyalty (-0.238) indicates a negative change of about 24% of the loyalty variable, resulting from the utilization of attraction. In other words, the variable of information technology knowledge indirectly and through the mediator variable of the utilization of attraction, explains the changes in the loyalty variable for 15 % and in a reverse manner (multiplication of the standard coefficients of 0.632 and -0.238) explaining changes in the loyalty variable. This has a significant relationship with the results of the research by Kuzhechian et al. (2009), Sa'atchian et al. (2010) and Alexandria (2003). The standard path coefficient of the variable of the information technology knowledge and the efficiency of the attraction (0.723) indicate the 72 percent change in the efficiency of the attraction, resulting from the information technology variable, and the standard path coefficient of the variable of the efficiency of attraction and loyalty (0/183) indicate changes of about 18% of the loyalty variable resulting from the attraction efficiency.

In other words, the variable of information technology knowledge directly and through the mediator variable of the attraction efficiency, explains the changes of the loyalty variable for 13% and positive (multiplication of the standard coefficients of 0/723 and 0/183). The results of this study are consistent with the research by Roy (2013) Voltz (2009) Honary (2010) and Hamzehpour (2012) 0 and no research was found to be in conflict with the results. Over the past years, information technology has created a variety of innovations in business and marketing management, and technical advances have revolutionized research on these two domains. Recently, issues such as customer relationship management and the practical use of marketing data and information technology in the field of business and marketing have come into focus. Information technology management is a combination of people, processes and technology which seeks to understand the company's customers. It is a coherent approach to managing communications with a focus on maintaining customers and expanding communication. Today, organizations use modern tools based on communication and information technology to communicate with their customers. Customer relationship and management of this process, as well as, many other economic, social and cultural phenomena affected by this technology, have witnessed dramatic developments. If businesses continue to meet customer needs and deliver services in ways that are always demanded, bidirectional value is created and the ultimate goal, which is customer dependency and attraction and loyalty to the organization, can be achieved.

Acknowledgment

References

1. Afchangi, Somayeh, Hadavi, Seyyedeh Farideh, Elahi, Alireza (2013). The Prediction of the Satisfaction and Willingness of Customers for Repeated Participation by Relationship-Based Marketing Components in Sports Clubs, Analysis of the Female Aerobic Clubs of Mashhad. The Journal of Applied Research in Sport Management, No. 4, Pp. 63-70
2. Alexandris, K.; Dimitriadis, D. & Kasiara, A. (2001). "Behavioral consequences of perceived service quality: Anexplorator study in the context of private fitness clubs in Greece", European Sport Management Quarterly, (1):251–280
3. Alidoost Ghahfarokhi, A., Koozehcian, H., Jalali Farahani, M., & Torki M. (2010). Investigation and Comparison of Female Customers' Satisfaction with Private and Public Gym Clubs in Tehran. Sports Management-Summer, 127-140.
4. Behleke, Taher, Hamidi, Mehrzad, Goodarzi, Mahmood (2008). Analysis of The Factors Related to Customer Satisfaction. 58. Private Natatoriums, Journal of Motion, No. 37, pp. 49-58.
5. Brink ،A. ،& Berndt ،A. (2008). Relationhip Marketing & Customer Relationship Management. Lansdowne ،South Africa: Juta and Co Ltd.

6. Duff ‹A. (2006). "Information society studies". London: Rutledge
7. Festus.O ‹Hsu ‹Maxwell.K ‹Udo ‹Godwin. (2006) ‹ Service quality ‹customer satisfaction and behavioral intention in the service factory ‹Journal of service marketing20 ‹(1) ‹ pp59-73.
8. Hamzehpour kheradmardi, M. (2013). The relation of service quality, consent and loyalty to the customers' future intention in Mazandaran body building clubs, M. A Thesis shomal university
9. Hesco et al. Ennew, (2000), "trust, Ethics and Relationship Satisfaction" International Journal of Bank Marketin. Vol 16. No 4
10. Honary, Habib, (2010). An Investigation of the Satisfaction, Needs and Problems of Users of Fitness and Aerobic Clubs. Abstract of the articles of the first international scientific conference on Physical and Aerobics, Tehran, p. 120.
11. Hudson et al, Donnell, A., & Crowe, J. (2008). Relationship Discnnerect in Retail Banking. Journal of Financial Services Marketing, 12(4), 260-271
12. Jayankis et al., "developing marketing strategies for green grocer: an application of SERVQUAL", agri-business, 21(1), pp31-45
13. Koozehchian, Hashem, Gohar Rostami, Hamid Reza, Ehsani, Mohammad (2009). Comparison of the Satisfaction of Private and Public Male Gym Clients in Tehran. Movement publication. No. 1, specialized Sport Management. 37-49.
14. Liu, Y-Ch. (2008). an Analysis Service Quality, Customer Satisfaction and Customer Loyalty of Commercial Swim Clubs in Taiwan. A Dissertation Project Submitted to the Faculty of the United States Sports Academy in Partial Fulfillment of the Requirements for the degree of Doctor of Sports Management.
15. lutz. (2006). The influence of service quality on customer satisfaction and attitudinal loyalty and behavioralfuture intentions of participation of fitness in South Korea; Dissertation presented in partial fulfillment of therequirement the degree doctor of philosophy, Alabama University
16. Malhotra Y. (2000). Knowledge management and Virtual Organization ‹Idea group Publishing ‹USA.
17. Mantle ‹P. (2006). "The massive impact of IT on accounting firms". The accounting bullitn. Aprill. PP: 4-5.
18. Master Thesis for Sport Management Maryam Hajebrahimi joined the Winter of 2016.
19. Mohammadi et al., (2013), "Customer satisfaction and retail banking: an assessment of some of the key antecedents of customer satisfaction in retail banking", International Journal of Bank Marketing, 20 (4), pp146-160.
20. Moreno ‹A. ‹& Melendez ‹A. (2011) Analyzing the impact of knowledge management on CRM success: The mediating effects of organizational factors. International Journal of Information Management ‹ Volume 31 ‹Issue 5 ‹October ‹Pages 437–444.
21. Rasooli Poshteh, B., Bagherinejad, J. (2010). Investigating the Influence of Information Technology Investments on Customer Satisfaction. Technology Growth, 55-64.
22. Rick and Basco (1994). National Customer Satisfaction index: Journal of MarketingIntelligence and Planning, 486–504
23. Rvei et al., sheth'the future of relationship marketing' journal of service Marketing, vol 16 n.
24. Sa'atchian, Vahid, Rasooli, Mehdi, Eskandari, Isa and Elahi, Alireza. (C) (2011). Effects of Quality of Service, Satisfaction and Loyalty on Future Customers' Behavioral Decisions for Attending Physical Fitness and Aerobic Centers. "The Article of the First International Scientific Conference on Physical Fitness, Tehran
25. Seyed Javadin, Seyyed Reza; Khanlari, Amir; Estiri, Mehrdad (2010). "A Model for Assessing the Effect of Quality of Service on the Loyalty of Sport Services Customers." Olympic publication, year 18, No. 52, pp. 41-54.

26. Sobhani, S., Mahmoodi, A., Goudarzi, M., Mizani, M. (2013). Comparison of The Quality of Services Offered in Public and Private Sports and Fitness Clubs in Tehran from the Customers' Point of View. Sport management and motor science research, 33-44.
27. Tydvraks et al, "Customer satisfaction and retail banking: an assessment of some of the key antecedents of customer satisfaction in retail banking", International Journal of Bank Marketing, 20 (4), pp146-160.
28. Yanni et al (2009). Do internet Activities Add Value? Evidence from the Traditional Banks. Journal of Financial Services Research, 35, 81- 98.