



2528-9705

Örgütsel Davranış Araştırmaları Dergisi
Journal Of Organizational Behavior Research
Cilt / Vol.: 3, Sayı / Is.: S2, Yıl/Year: 2018, Kod/ID: 81S255



THE EFFECTS OF BRAND HEARSAY AND BRAND EVIDENCE ON BRAND LOYALTY

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ABSTRACT

Today, the importance of paying attention to provided services by service companies has increased to the extent that it attracted the attention of many scholars in research centers and organizations' managers. Loyalty is also one of the issues that marketing pays much attention to today. This research aimed to evaluate the brand loyalty predictive ability of brand satisfaction and attitude through service brand's dimensions (brand's hearsay, brand's evidence). Regarding the research objective, this study is applied; according to data collection method, it is descriptive; and the statistical population includes the customers of Parsian Bank in the North of Iran (Guilan and Mazandran province). The total number of sample was 497 people who were selected randomly. In order to fulfill the objectives of the study, the research hypotheses were assessed through PLS software. The findings represent the positive effect of variables of brand hearsay and brand evidence on brand loyalty through effecting on variables of satisfaction and brand attitude.

Keywords: Service Branding, Service Brand Dimensions, Brand Attitude, Brand Satisfaction, Brand Loyalty

INTRODUCTION

It is evident that the most distinguished skill of professional sales representatives is their ability to create and manage brands (Troiville & Cliquet, 2016). Brand is a name, term, sign, symbol, design or a combination of these which distinguish a certain producer or seller of products and/or services (Kotler and Armstrong, 2013). Due to the increased competition in global markets, companies have changed their strategic emphasis on satisfaction and retention of customers. In this regard, branding is considered as a basic method which allows corporations to establish a useful long term relationship with its customers (Campbell & Heinrich, 2016). In addition, branding creates the superior value of customer which contributes to fulfilling the needs of customer and preserving them. According to several researchers, the importance of branding is the main reason of success for service organizations and is regarded as the footstone of service marketing in the 21st century (Krystallis & Chrysochou, 2013). Brand is defined as a product or service which is distinguished by a relative situation in the competition and its character (Kladou, 2014). Creating brands has a particular role in service companies because powerful brands enable their customers to better visualize and understand intangible services and goods (Heidarzadeh et al, 2011). Characteristics of services such as intangibility, instability, heterogeneity, and inseparability create this belief that the type and quality of customers' evaluation from service brands can be different from physical product brands (Krystallis & Chrysochou, 2013). A powerful brand "is a safe place for customers". The invisibility of services makes purchase from a trustable source as an attractive offer to the customers (Heidarzadeh et

al., 2011). In order to evaluate the value of branding, research must propose the related dimensions with the customers while assessing service brands, and consider their effects on customers' reactions (Krystallis & Chrysochou, 2013). A powerful service brand is necessarily a promise of future satisfaction, a combination of what the company says about the brand, what others say about it and how the company provides the services, which are all through the viewpoints of customers (Heidarzadeh et al., 2011). Intense competition and fast technological changes in different sections caused that companies increase their market share by attracting more customers and preserve the older ones (Ercis, et al. 2012).

In this study, we attempted to investigate the effect of service brand's dimensions on brand loyalty and answer this question that whether service brand's dimensions (brand evidence and brand hearsay) have a significant effect on brand loyalty through satisfaction and brand attitude?

Concept of brand

Due to the intense competition in trade and rapid technological changes, as well as increasing the power and choice options of customers, success will be achieved by those companies which are able to identify and understand better the expectations and values intended by customers and respond in a desirable manner (Seyyed Javadin et al., 2010). Nowadays, brand is a strategic necessity for the corporations which helps them to create more value for the customers and sustainable competitive advantages (Kafash, 2012). Brands are more than just names and signs (Levy & Hino, 2016). They are a key element in the relationship between companies and customers. Brands express the perceptions and feelings of consumers from a product and its effectiveness (Kotler and Armstrong, 2013). Brands play the key role in the modern competitive environment and are the key resources which support competitive advantage (Manzur et al., 2011; Levy & Hino, 2016) in the present competitive environment most of the scholars believe that brand constitutes an important part of the business and assets of an institution and many business developers are interested in learning how to create a successful brand (Iranzadeh et al., 2012). Big brands are (monopolizing) put the target market at the disposal of one company and delete others from the round of completion (Javanmard & Soltanzadeh, 2009). Branded products have fewer risks because they are easily identified and utilized as a symbol of status and class (Gil, 2012). It is recognized that brands have an extensive ability to visualize, inform and communicate effectively with the identity of consumer (Stokburger-Sauer, 2012). Real values of stable brands lie within their power to attract the preference and loyalty of customers (Schlobohm, 2016). Famous brands are not successful just because of providing unique merits or trustable service in the competitive market but their success is due to their deep relationship with their customers (Kotler and Armstrong, 2013). A powerful brand is the main factor in the attempts to provided service for competitive advantage (Krystallis & Chrysochou, 2013). Brand is very important for service section, since the intangible nature of services makes their qualitative evaluation hard for customers (Kafash, 2012). Researches show that the cost of keeping loyal customers is less than attracting a new one. Hence, for development and growing their presence, it is necessary that companies evaluate the role of their commercial signs in shaping loyal customers in order to develop their marketing strategies for establishing a powerful brand in the market and in the competition field which attract loyal customers (SeyyedJavadin et al., 2010).



Service brand's dimensions

Keller (1998), Chernatony & Dall'olmoRiley (1998) and Berry (2000) investigated brand name from different perspectives and in different fields, and presented various models. In the assessment of the models provided for service brand names by these researchers, some of the dimensions are common to several models and some other are unique to one. For instance, common dimensions of service brand names in these models include the brand name, main product, feelings and experiences while other dimensions such as cost, customer mental image (Grace & O'cass, 2003; Blankson et al., 2016) and service landscape, oral advertisement, public relations and advertisement are unique to some models. The analysis of these models provides a framework for developing research and discovering more dimensions of brand names in service sections. Meanwhile, these models provide the appropriate definitions and categorization for dimensions of service brand names theoretically and due to lack of experimental tests and investigating the relationships and effects of variables, the validity of these models need further investigation (Samadi et al., 2009).

Brand evidence refers to all meaningful relationships of brand which are created by customers in the evaluation process of brands. Basically, this relationship is based on several service brand dimensions experienced by customer in pre-purchase and consumption phases. In the pre-purchase phase customers can name a service brand by its more specific or tangible features, and evaluate the range of costs and services; and in the consumption phase the evaluation process by customer continues through determining some other features of brand services such as employee's service, consumer self-image congruence and the feelings which occur during service. Brand evidence is a basis on which the reactions of customers exist (Krystallis & Chrysochou, 2013).

Brand hearsay refers to the communication depending to service brands which are experienced by customers in the pre-purchase phase, such as controlled communications and uncontrolled communications.

In table 1 the dimensions of service brands are explained.

Table 1: service brand's dimensions

Brand evidence	Brand name	A desired brand name suggests the advantages and quality of the product to the customers. It is easy to pronounce, identify and remember. It is distinct and developable. It is easily translated to foreign languages and can be registered and legally protected. (Kotler and Armstrong, 2013)
	Price/value for money	Cost is the amount of money paid for a product or service. Cost is one of the determining factors of market share and profitability of a company. Cost is the only element from marketing mix than creates income (Kotler and Armstrong, 2013)
	Core services	Defining core values for a commercial brand enables the corporate to be clearly aware about how it is distinguished. Colins and Puras defined core values as the critical and stable thoughts of an organization- a small collection of endless guidelines which do not need any external adaptation. (Krystallis&Chrysochou,2013; Kafashpoor & Niakan, 2011)
	Employee's services	Creating brand by employee refers to the presented image to the customers of corporate and other stockholders by its employees; this is of great importance for newly founded corporations (Kafashpoor&Niakan, 2011). Employees can represent a human dimension of corporate while many of them are realized as unemotional and impersonal bureaucracy



		(L. Jeanes, 2013)
	Service space	Service space refers to physical features of surrounding area such as music, aroma, interior design, light, and the number of employees who can affect the behaviors of customers. Understanding the atmosphere of service spaces also affect the interaction between customers and with employees. Moreover, receiving positive responses from the environment can improve the quality of interaction among customers and increase the loyalty and general satisfaction of customers (Nazemi et al., 2011).
	Feelings	In the decisions which are made upon feelings, the consumer decides based on how she feels. In fact, consumer imagines using the service or product and evaluates her feeling from using it (Sadeghi et al., 2011)
	Self-image congruence	Self-image congruence is the degree of perceived fit with the real self and the ideal self of consumer with the brand (Mazodier et al., 2014).
Brand hearsay	Controlled communication	The communication which is controlled by corporate and formerly organized.
	Word-of-Mouth	Customers communicate with each other and other people by giving comments and ideas.
	Publicity	It is a kind of public relation which is like commercial ads and contains a message, transferred to people through media. There is no cost in it and the corporate has no control on it (Esma'eelpoor, 2003).

Brand loyalty

Brand loyalty referred to the tendency to paying higher expense for a certain brand in a group of similar products and recommending this product to others (Ercis, et al., 2012). Oliver stated that loyalty is a strong commitment to repurchasing a service or superior product in the future, in the case that the same brand or product is repurchased despite the situational effects and marketing attempts of other rivals (Hosseini & RahimiKaloor, 2009). In the most definitions of loyalty to approaches are observed: one of them is the attitudinal approach which creates different feelings in a person and a kind of belonging to the corporate, service and goods. This feeling determines the degree of loyalty of the individual and is a cognitive matter. The scales of attitudinal loyalty include mouth to mouth positive advertisement, tendency to recommendation and encouraging others to use the same service or goods. The other one is the behavioral approach which includes the tendency of customer for constant purchase of services and goods presented and keeping the communication with the provider of those service or goods (Rashidi & Rahmani, 2013).

Development of competitive dimensions in the markets is intensely growing toward behavioral elements, among them customer loyalty is very significant because loyal customers purchase constantly, are regarded as an advertising agent for the company, their behavioral sensitivity can be directed better, and in the crisis time are regarded as a basic factor in company survival (Cheirani & Roshan, 2012). Branding is a very sensitive category and finding the opportunity to create loyal customers is not achieved easily, and people's feelings toward a brand can be easily destroyed (Rashidi & Rahmani, 2013). Brand loyalty depicts the attachment of customer to a certain brand (Biedenbach, 2011). Reichhold research has shown that only 5 percent of increase in the costs of retaining and preserving current customers can make a 25 to 95 percent increases in profitability of company depending on the industry. This figure is 85 percent in banking industry. Accordingly, it seems logical that the first priority in main strategies of an organization must be given to retention and preserving current customers, enhancing their loyalty and

determining suitable strategies for maintaining long-term relationship with customers (Jafarinia et al., 2012).

In the recent years, banking industry in Iran has faced an increasing competition. Regarding the emergence of private banks beside public banks and intensified competition between them, finding the suitable strategies for creating a long term relationship with the customers and identifying and enhancing important value-adding activities has increased. Moreover, the changes and variations which emerge day by day, as well as new innovations provide customers with many new various products and services. The corporations which want to survive this competition try with their maximum power to respond to the increasing needs of customers and preserve their current customers while attracting new ones. On the other hand, this competition leads to signifying the importance of attracting and preserving the current customers. Creating a suitable face for a brand is considered a strategic tool for creating loyalty in the customers. Regarding the considerable growth of service brand names and also lack of adequate research in this area, particularly in Iran, the present research is aimed at investigating service brand's dimensions and its effect on customer loyalty.

EMPIRICAL REVIEW

A study called "the effects of service brand dimensions on brand loyalty" by Krystallis has been conducted in two different service sections which aimed to present a better understanding about the method by which service consumers can evaluate service brands. Results showed that the amount of customers' loyalty to brand as the final behavioral variable is not only affected by customers' tendency to service brands but also is significantly affected by brand evidence and brand hearsays. This shows that advertisement and tangible and intangible dimensions of brand both influence consumer's reaction to service brands. Moreover, researches show that brand hearsay has no direct effect on satisfaction of services which shows that customers first must experience the brand, and this affects their evaluation from service brand (Krystallis et al., 2013).

The study done by Grace & O'Cass "Service branding: consumer verdicts on service brands" investigate the dimensions of brand name from the viewpoint of customers. In this research six structured and six non-structured interviews were done. Furthermore, 527 questionnaires were distributed among which 17 questionnaires were disqualified. 256 investigations were related to retail sales and 254 related to banks. In this study, the dimensions of service brand names were examined in the form of brand evidence (such as core service, employee service, brand name, cost/monetary value, service landscape, consistency with personal perceptions and feelings) and brand hearsay (controlled and non-controlled). The seven proposed hypotheses regarding the positive relationship between brand name dimensions and other variables (satisfaction and attitude) and deciding the selection of brand name were all confirmed (Grace & O'cass, 2005).

Nam et al. research "Brand equity, brand loyalty and consumer satisfaction" in England addressed the mediating effects of consumer satisfaction on the relationship between brand equity on consumer and brand loyalty in the hoteling and restaurant industry. In this research brand equity includes five dimensions of physical quality, employees' behavior, ideal self-image congruence, brand identity, and life level consistency. Their finding showed that consumer satisfaction has low mediating role on the effects of employees' behavior, ideal self-image



congruence, and brand identity on brand loyalty but other factors such as life quality and the consistency of lifestyle on brand loyalty are totally under the influence of customer satisfaction (Nam et al., 2011).

Zehir et al. (2011) conducted another study in Turkey, as the effects of brand hearsay and service quality in building brand loyalty through brand trust which investigated the relationship between brand commercial communications and service quality with an emphasis on a correct understanding from the communicative role between brand loyalty and brand trust; and the study is conducted on automobile industry. Data were collected through questionnaires distributed randomly to 258 consumers. Findings showed that perceptions from brand hearsay and service and product's quality can investigate the brand trust primarily, and is effective on brand loyalty. In this research, regression analysis showed that brand hearsay has a positive significant effect on brand trust (Zehir et al., 2011). A research titled as "evaluating the effect of brand on industrial customers' loyalty" was conducted by Seyyed Javadin et al. in 2010, aimed at examining the relationship between customer's loyalty and the effective factors of commercial signs. To this aim, according to the conceptual model of research the relationship between satisfaction, value, change resistance, feeling, trust and brand equity with customer loyalty were hypothesized and the necessary information were obtained using questionnaires distributed randomly to 150 targets in the statistical populations including Xerox and printing service centers of 22 districts of Tehran city, and tested using Spearman correlation coefficient and structural equation modeling. The results showed that brand equity and trust are the most effective factors on behavioral and attitudinal patterns of customer's loyalty; regarding the fact that the effective factors between behavioral loyalty versus attitudinal loyalty may vary depending on the research field (SeyyedJavadin et al, 2010).

"Investigating the effect of brand dimensions on purchase intention of customers from Refah chain markets in Tehran" is another study conducted by Samadi in 2009 which aimed at investigating the effects of brand dimensions on repurchase intention of customers in service brands. 275 people were selected using cluster sampling and tested by LISREL software. Research results showed that brand evidence (main service, employee, brand, service space, cost, feeling and consistency with personal perception) and brand hearsay have direct influence on satisfaction, attitude and behavioral intentions (Samadi et al., 2009).

THE RESEARCH MODEL AND HYPOTHESES

Figure 1 depicts the model used in this research. In this model, Brand hearsay has been shown as the independent variables. Brand evidence, Brand satisfaction, brand attitude are there mediator variables, and finally brand loyalty has been presented as the dependent variable.



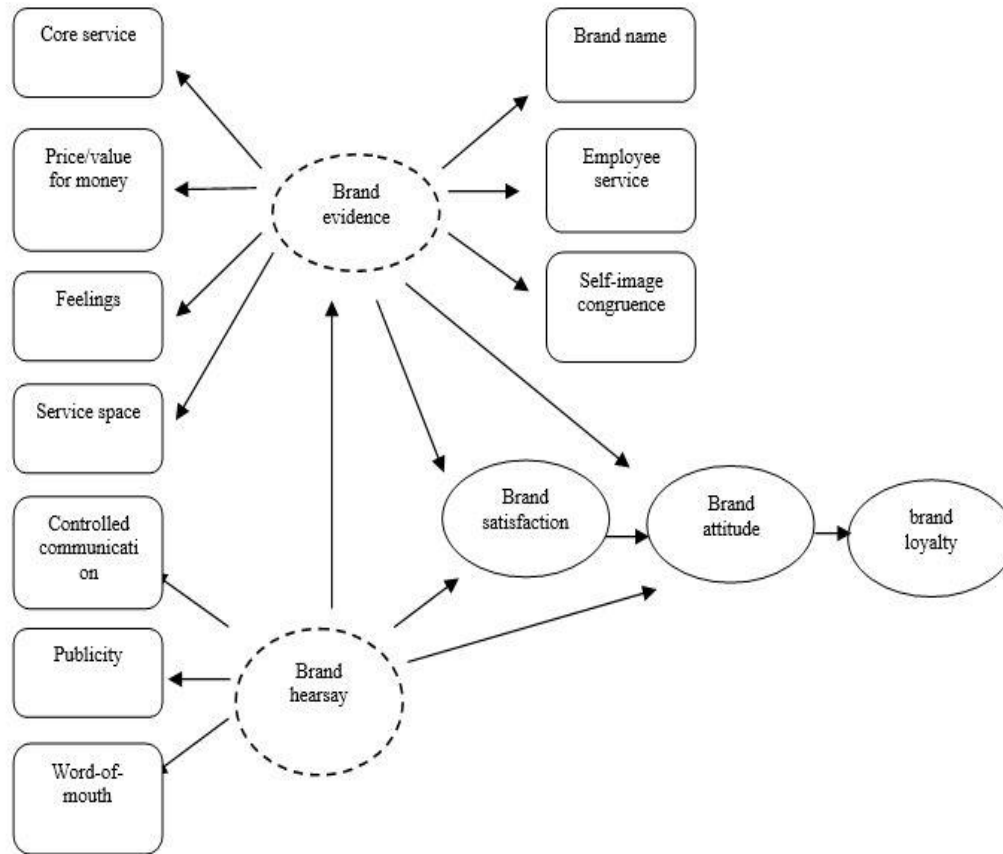


Figure 1: research conceptual model

Based on the literature, the following hypotheses were proposed:

H1: brand evidence has a significant effect on brand satisfaction.

H2: brand evidence has a significant effect on brand attitude.

H3: brand hearsay has a significant effect on brand satisfaction.

H4: brand hearsay has a significant effect on brand attitude.

H5: brand hearsay has a significant effect on brand evidence.

H6: brand satisfaction has a significant effect on brand attitude.

H7: brand attitude has a significant effect on brand loyalty.

METHODOLOGY

The present study is an applied research in terms of objective, and a descriptive one in terms of data collection method. Also, it is a sectional survey research. 497 customers in main branches of Parsian Bank in the north of Iran (Guilan and Mazandran province) were selected as the samples of this research. Quota sampling method was used in order to Choose respondents.

Validity and Reliability

In this research, data were collected using standard questionnaire presented by Krystallis & Chrysochou (2013). In this research, due to the type of research and also the span of statistical population the sample is complicated and for faster access to the ideas of participants the best method of data collection were found to be using questionnaire. 545 questionnaires were



distributed in the main branches of Parsian Bank in the North of Iran (Guilan and Mazandran province). among which 497 useful questionnaires were returned for analysis. Hence, the return rate of questionnaires was 91.2%.

Data analysis method

In this research for data analysis and testing the proposed hypotheses were done using structural equation modeling by partial least squares (PLS) approach (Mozen Jamshidi and Khani, 2013).

Reliability and validity of instrument

PLS method has been under the attention of many researchers because of its particular features such as the possibility of using it for small samples and non-normal data which many researchers may face during their project (Davari & Rezazadeh, 2013; Jamshidi & Khani, 2013). In addition to examining the model of research to accept or reject the research hypotheses, this method also tests the reliability and validity of the research instrument.

PLS software has the ability to examine Internal Consistency, Composite Reliability, Indicator Reliability, Convergent Validity, and Discriminant Validity (Ebrahimi et al., 2018). Table 2 represents the values of factor loading, composite reliability and convergent validity of each of indices; as observed in the table, the values of factor loading of indices are above 0.7 which indicate the suitability of questions related to evaluating the intended variables. In order to investigate the reliability of research measurement tool, as observed in table 2, Cronbach's alpha coefficient was estimated above 0.7 which indicates the internal consistency reliability of the proposed questions of research. Also, the values related to composite reliability of all research variables are above 0.7 which indicates the suitability of composite reliability and good fitness of research measuring instrument. Also, in examining the discriminant validity, the average variance extracted (AVE) was studied. As shown in table 2, all values of AVE are above the limit value of 0.5 (Ebrahimi and Mirbargkar, 2017) for each variable; hence the discriminant validity of the measuring model is confirmed.

Table 2: the values of factor loadings, alpha coefficients, composite reliability, and variance mean

Variable name	Item	Factor load	Variable name	Item	Factor load	Variable name	Item	Factor load
Brand name	1	0.848	Employee service	17	0.848	Publicity	33	0.865
Alpha coefficient 0.855	2	0.831	Alpha coefficient 0.878	18	0.908	Alpha coefficient 0.902	34	0.901
Composite reliability 0.902	3	0.889	Composite reliability 0.932	19	0.870	Composite reliability 0.887	35	0.890
AVE: 0.698	4	0.770	AVE: 0.732	20	0.793	AVE: 0.773	36	0.860
cost	5	0.858	feeling	21	0.799	Word-of-mouth	37	0.869
Alpha coefficient 0.915	6	0.895	Alpha coefficient 0.842	22	0.763	Alpha coefficient 0.915	38	0.900
Composite reliability 0.940	7	0.900	Composite reliability 0.887	23	0.807	Composite reliability 0.820	39	0.902

Controlled communication	0.38	0.36	0.88										
Core service	0.49	0.61	0.30	0.82									
Employee service	0.38	0.41	0.30	0.57	0.85								
Feelings	0.44	0.46	0.35	0.60	0.64	0.79							
Loyalty	0.52	0.59	0.45	0.64	0.53	0.61	0.86						
Publicity	0.30	0.21	0.50	0.19	0.26	0.31	0.29	0.88					
Satisfaction	0.40	0.53	0.43	0.66	0.45	0.58	0.74	0.28	0.87				
Self-image congruence	0.47	0.60	0.52	0.55	0.41	0.49	0.61	0.36	0.55	0.87			
Service space	0.35	0.54	0.33	0.58	0.53	0.50	0.46	0.26	0.51	0.45	0.73		
Attitude	0.45	0.46	0.53	0.56	0.50	0.51	0.71	0.40	0.71	0.54	0.50	0.87	
Word-of-mouth	0.23	0.12	0.38	0.98	0.16	0.20	0.26	0.43	0.20	0.24	0.10	0.27	0.90

FINDINGS

In PLS method the fitness of model is determined by calculating GOF value. As shown in table 4, Gof value was determined 0.605. Regarding the three values of 0.01, 0.25, and 0.36 introduced as weak, moderate and strong GOF values and realizing 0.605 as Gof value, the fitness of model is confirmed as very good (Davari & Rezazadeh, 2013).



Table 4: general fitness of model

Variable	R^2	Communality	GOF
Loyalty	0.502	0.741	$Gof = \sqrt{\text{Communalities} \times \overline{R^2}}$ <p>GOF=0.605</p>
Brand attitude	0.589	0.744	
Brand satisfaction	0.511	0.755	
Brand evidences	0.287	0.853	
Brand hearsay	*****	0.784	
Mean	0.472	0.775	

Figure 2 shows the model of research which was examined in Smart PLS software for answering the research questions and testing the hypotheses. In this figure the value of R square, standardized path coefficients (standardized Beta) and the value of t-statistics which indicate the significance or non-significance of the effect of variables.

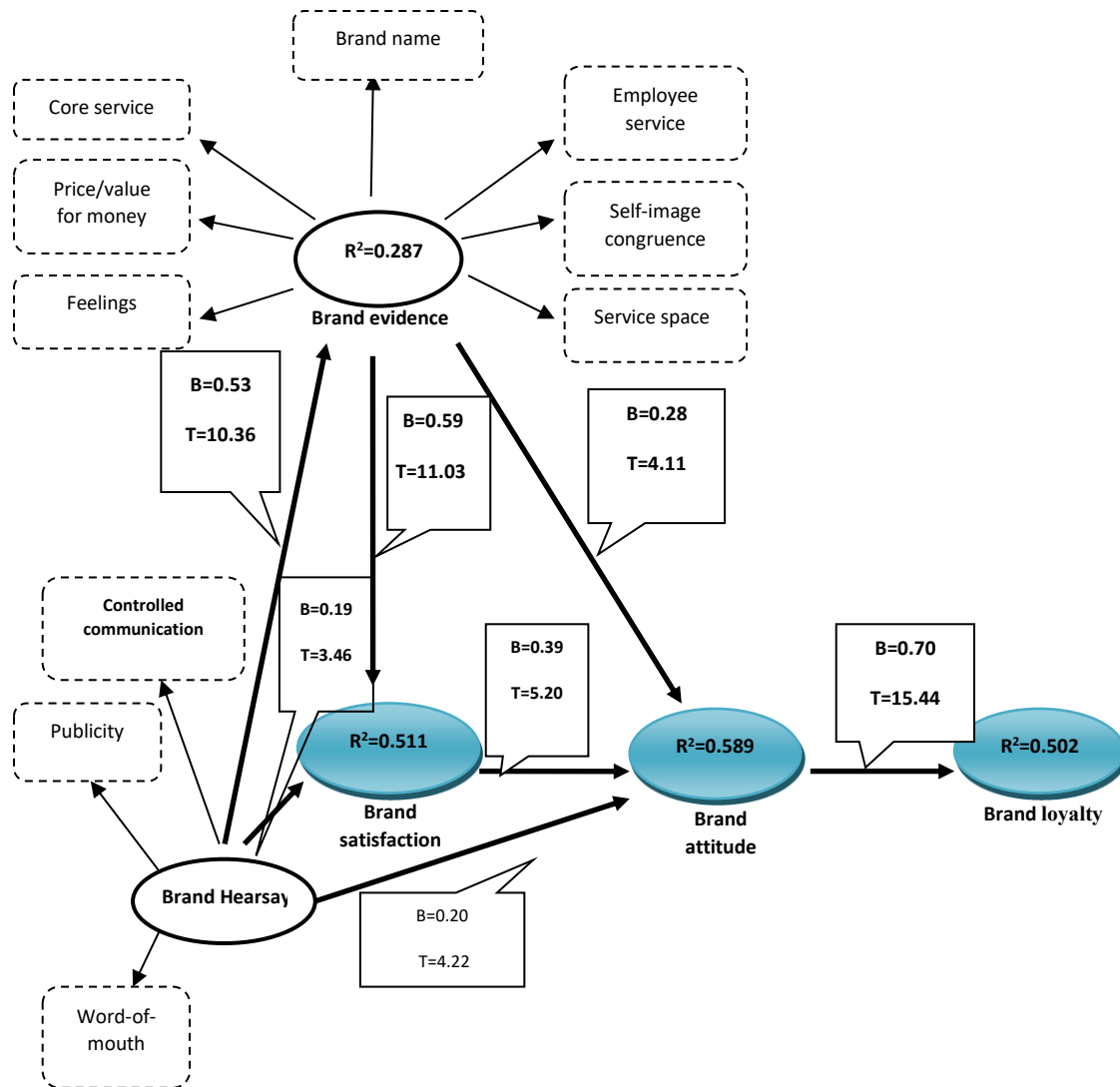


Figure 2: Testing hypotheses in Smart PLS software

Table 5 represents the results of testing hypotheses after being analyzed, in Smart PLS software. In this table the values of path coefficient, t statistic Values and significance levels (P-value) are provided for every hypothesis. As it is observed, the value of R^2 for dependent variable "loyalty" is 0.502 which means that about 0.50 percent of the changes of loyalty variable are determined by brand attitude variable. This value is almost 0.589 for brand attitude, 0.511 for brand satisfaction, and 0.287 for brand evidences.

T-statistic examines the significance of path coefficients. As observed in the table, the value of t-statistics is bigger than 1.96 for all of the hypotheses, which indicates that all of the research hypotheses are confirmed at the 5% level of significance.

Table 5: the summary of results related to testing secondary research hypotheses

Hypothesis	Standardized path coefficient β	t-statistics	P-value (Sig.)	result
Brand evidence->brand satisfaction	0.594	11.034	Sig<0.05	Accepted
Brand evidence->brand attitude	0.283	4.119	Sig<0.05	Accepted

Brand hearsay->brand satisfaction	0.192	3.463	Sig<0.05	Accepted
Brand hearsay->brand attitude	0.208	4.226	Sig<0.05	Accepted
Brand hearsay->brand evidences	0.535	10.369	Sig<0.05	Accepted
Brand satisfaction->brand attitude	0.399	5.204	Sig<0.05	Accepted
Brand attitude->brand loyalty	0.708	15.443	Sig<0.05	Accepted

DISCUSSION AND CONCLUSION

According to the results obtained from the relationships between research variables using least square method of PLS, all the proposed hypotheses were accepted. Among two variables of service brand dimensions (brand evidence and brand hearsay) the most significant positive effect was related to brand evidence variable which indicates the strong effect of service brand dimensions such as name, value/money value, core service, feelings, self-image congruence, service space, employee's service on brand loyalty. It is suggested that managers provide the main services which are expected by the customer such as providing facilities without many formal bureaucracy and with a suitable interest, as well as providing competitive profits for deposits in a suitable way-since it is considered to be their most important priority, as well as decreasing the cost of services for customers and create a good feeling in the customer. Furthermore, it is better to pay particular attention to service space such as cleanness and appearance of bank, and have a specific parking lot. Banks can provide efficient, effective, high quality, exact, and fast services, and receive lower banking costs; so they can be superior service providers compared to other banks, which is of utmost importance for the customer. Managers can make a feeling of more adaptation to the bank in the customer by choosing a suitable name for the bank and providing their intended services.

Regarding the fact that brand hearsay had a positive significant effect on brand loyalty, it is suggested that particular attention be paid to this dimension, too. It is pointed that Parsian bank can improve this dimension by using advertisements and good public relations through modern communicative tools and media, and also increase its sales progressive advertisement by presenting awards, lotteries, contests, and development of mouth-to-mouth advertisement in its communication programs.

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