

Brand's Mental Image Precedences and Consequences (A Case Study Among Mellat Bank Customers in Zahedan)

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Abstract: Brand is an important issue in marketing management which could be effective on competitive position and benefits of the banks. Researches have shown that banks' performances could make a mental image in customers which could lead to their loyalty. The factors which compose such an image are different such as brand personality and attitude towards brand. This study has been carried out among Zahedan Mellat Bank branches. By cluster sampling 384 customers were studied. The data collection tool was questionnaire and Regression Test was used for the analysis of the data. The results show precedences (attitude and brand personality) have meaningful impact on customers' mental image about Mellat Bank brand. It also has a meaningful impact on loyalty to the brand of Mellat Bank (consequence).

Keywords: Precedences, Consequences, Mental Image, Brand, Bank.

I. INTRODUCTION

Brand management is one of the significance arenas in marketing management, especially when the organizations divert their endeavors to transfer intangible and complicated messages. One of the issues which absorbed managers' mind these days is paving a way for better understanding of brand characteristics and customers' loyalty relationship [1]. In this respect, powerful and different brands meaningfully affect the company's performance [2]. Therefore, brand is one of the issues which is attracted the company's attentions and market players and consequently the issue of customer absorption and maintaining, in other words, brand loyalty is an important and critical issues in today's marketing management, especially in mature markets [3][4][1]. Much information could be transferred to customers by brands. Brand makes a special identity for a product and attaches it to special class of society. These days, successful managers believe that customer attraction and keeping them in their customer portfolio is the only way of attracting trust to the organizations. Brand loyalty is having a deep commitment to rebuy or support a product in spite of the competitors' endeavors. Customers' loyalty to a brand besides word of mouth advertisements, make fundamental barriers to the entrance of competitors to the market, empowerment of the organization for better reaction against the external threats, achievement to higher sales and higher income, and finally decreases the

sensitivity of the marketing activities of the competitors [5]. There are different factors which have impacts on customers' loyalty to the brand of an organization such as brand personality, brand attitude, and brand image. Brand personality for the first time introduced by Jennifer Aker (1997); she declared that the brands have personalities. She divided brand personality to five classifications: Excitement, Sophistication, Peacefulness, Sincerity and Competence. It is noteworthy that brand personality characteristics refer to physical shape, designing, and the brand performance [6] [7]. These characteristics are very influential to the attraction of customers with different attitudes [8]. Moreover, brand image is a mental image of the customer about the personality of the brand and is one of the effective variable on customers' loyalty. Therefore, the companies make huge investments on their brands for a long term [9][5].

Paying attention to the abovementioned factors can have impacts on repetitious buying of the customers. This issue has a especial position on the discussion about the service organizations like banks which are only able to be remain in customers' mind by affecting their future tendencies. Therefore, this research tries to answer to the following question:

What are the precedences and consequences of brand image among Mellat Bank branches in Zahedan?

II. BRAND PERSONALITY

To investigate the meaning of brand personality, we have to come back to its psychological meaning. Zentes (2008) declared that the idea which is said that the brands have personality like human beings is related to this tendency to personify inanimate entities (Anthropomorphism). Different researches have proved his concept that brands are related to human beings' personality traits, such as: Brakus (2009), Ogilvy (1985), Plummer (1985), Sigauw (1999) [10]. Azoulay and Kapferer (2003) defined brand personality as:

A series of applicable human characteristics and related to each other [11]. Keller (1993) believes that personality is a variable which is influential in customers' choices. Karande (1997) believed that product designers and marketing staff may take advantage from brand personality characteristics, since they can modify their marketing campaigns and its development based on them

.Moreover, the connection of two brands with different personalities and their distinguishing factors could lead to the reinforcement of the chosen brand by the customers. Doyle(1990) stated that successful designers in brand making completely know how to design brands to be unique on customers' eyes to make a strong relationship among the customers towards those brands [12]. Brand personality can make a relationship with the customer if it has distinguished, agreeable and strong personality. Brand personality states the symbolic interests of the brand. Customers usually consume the products based on the connection that they feel they can make with the brand personalities. These kinds of relationships play a strong role in making special values and long term connection between the brand and its consumer [13]. Aker has done a research about brand personality in 2001 in Japan .After considering different places and cultural backgrounds, he modified his measured brand personality (1997) and introduced a new criterion for brand personality to Japan market. Based on the proposed brand personality in the United States, the introduced on the Japan also has the following factors:

Excitement, Sophistication, Peacefulness, Sincerity and Competence[12].

A. Brand Attitude

Attitudes are evaluative statements about things, people and events which state our emotions towards them. Attitude is composed of three elements: cognitive, emotional and behavioral. Cognitive element is an element of attitude which describes the person or its belief to the condition. This element paves the way for the presence of emotional element which is more important. Emotional element is the emotional aspect of attitude which shows itself in sentences such as "I like /do not like this brand". The final case is the behavioral consequences of attitude. This element refers to special intention of the person to behave in a specific way towards a person or thing and if we want to state it in a sentence, it could be:"I intend to buy brand X"[14].The customers' attitude is about the products or services which intend to buy and use them. It is defined as passive degree, or having agreeable or disagreeable view towards a stimulus, and stimulus defined as emotions which people have about phenomena.¹Bagozzy and Dobholkar (2002) have shown that attitude could have fundamental and main role in behavioral tendency formation. Accordingly, the most agreeable definition about attitude considered it as an evaluation .For example "a psychological tendency which is stated by the evaluation of a subject in respect of agreeability or disagreeability". Attitude towards brand has a considerable significance, since is usually a foundation for the customers' behavior (brand selection).Based on Keller' view (2003) positive attitudes of the consumers to a brand maybe lead to their love of brand on their side or the consumer feels he has a special connection with the other consumers of that brand [15].

B. Brand Image

Kuttler and Armstrong (2009) believe that mental image

is the consumer's image from a product, institute, brand, business or a person which could be based on reality or not. In commerce the image of anything could be more important than its reality. Mental image is the perception of emotional or non-emotional characteristics perception which describe a brand. It is the emotion which rushes to mind by hearing the name of the company. An image from a business include all the facts, events, personal backgrounds, commercials, etc which establishes and positions a feeling in the public's mind. Mental image is a collection of beliefs, ideas and impacts which a person has about a subject and furthermore, people's ideas and beliefs are strongly under the influence of their mental image about that issue [5].

Ostrowski et al (1993) stated that presenting positive services through the time could have a positive image on the minds of the consumers [16]. Mental image helps the consumer to get to the information about the product quality or accessibility services and use them for his selections [17]. Based on the American Marketing Association, mental image is the perception of a brand in the mind of the people. The mental image of the brand is reflecting the personality of brand. All of the marketing planning, including product promotion, marketing research etc are done to make a mental image from the brand. Lindquist(1974) in his studies about mental image literature by combination of 19 studies got to a model that was in accompany with different elements including: market making, services, physical facilities, advertisement, store's atmosphere, tranquility and satisfaction after transaction [5].

Brand image is deeply influencing the costumers' behavior about the brand. The significance of brand in marketing is the influence of the organization about the evaluation of this reality that how the costumers interpret brand image and how is the organization's capability in controlling this mental image [18].The understanding of brand image help the managers to make more effective marketing strategies. The perception of brand image judgments on the side of customers and if this perception is parallel to their feelings, expectations, needs and objectives having an important role. Knowing this issue, helps the managers to develop a marketing strategies in accordance with the customer's perceptions and product concepts promotion. To attract the support of the customer from the product and service, the brand image should be beneficial on customers' perspective [13].

C. Brand Loyalty

It implies the positive attitude of the consumer to the brand and his intention to rebuy the product. Brand loyalty is directly or indirectly emerges from the satisfaction or dissatisfaction of the consumer from the brand through time and also the quality of the associated product. Generally, loyalty is an accentual and behavioral response of the consumer about the brand comparisons based on a cognitive and psychological decision making which ends in his commitment to a specific brand. When the consumer does not pass the process of decision making and choices'

evaluations, no commitment and loyalty generate in him [4]. American Marketing Association has defined brand loyalty as an advantage in which a customer instead of buying from numerous suppliers buys from a supplier. Moreover, brand loyalty is behavioral reaction which is out of prejudice towards a special brand during time which force him to choose among some limited number of brands. Consumers usually choose the brands which they are familiar to and verify [19].

A. The Relationship Between Brand Personality and Brand Loyalty

1) *The Impact of Brand Personality on Brand Tendency and Preference* Anisimova (2007) stated that there is a meaningful relationship between perceived brands of the companies among the consumers and their attitudes and loyalty to the brands and moreover brand personality is one of the main forecasting factors for attitude loyalty and consumers' [20]. Two issues support the relationship between brand personality and brand preference. First, the personality characteristics of brand which is introduced by Aker (1997) and is a positive construct, this issue could be a deficit for the proposed scale since there is no necessity for all human characteristics to be positive. Positive characteristics of the brand would be favored by the consumers while the consumers may not have those characteristics, but respect the brand which have those characteristics and be interested in. Therefore, by this logical perception, when there is not any self-congruence (the personal characteristics of the consumer with personal characteristics of the brand), a brand which its personal identity was perfectly defined could absorb more consumers to itself, in other words it could be chosen more by the consumers. Second and the other proposed reason that why brand personality is related to tendency and preference of the brand is because of performance advantages by the brand. Based on this concept, perception of brand personality help the consumers in structuring and organizing knowledge of brand. Additionally, comprehension of brand personality could reinforce the recalling capability of brand functional information and its functional advantages. Therefore, the concept of functional advantages and supporting the concept that there is a positive relationship between brand personality and brand tendency and preference is because of reinforcement advantages of recalling [10].

2) *The Relationship among Brand Image, Attitude and Loyalty to Brand* Cheng, Lai and Yeung (2008), Hu, Kandampully and Juwaheer (2009), and Ladhari, Souiden and Ladhari (2011) researches have shown that there is a meaningful relationship between the quality of the services and the emerged image in consumers' mind and their loyalty. Ladhari, Souiden and Ladhari (2011) based on Reichheld and Aspinall (1994) and Bloemer's (1998) researches have stated that having a suitable position on the minds of customers is a determining tool for strengthening their position in the market, this issue leads to keeping the customers and maximizes organizational advantages [16].

The result of Doulatbadi et al (2013) and also Dehghani et al (2013) have shown that brand image has a meaningful impact on brand loyalty. Moreover, The researches of Kheyri et al (2013) have shown that existence of attitude and experience of the brand could be influential on emotional dependency to the brand. Also as the level of dependency to the brand increases, consumers show more loyalty in relation to the relevant brand and they are ready to pay more prices for it. Furthermore, the researches of Javanmard and Hosseini (2013) revealed that positive mental image has positive and meaningful impact on behavioral intentions of buyers.

Lin's studies (2010) has shown that there is a positive relationship between extrinsic personality traits and excitement brand personality. Also there is a positive relationship between adapting personality and excitement brand personality, sincere brand personality and competence brand personality. Additionally, the personality of innovative brand and competence brand have positive and meaningful impact on emotional loyalty and competence brand, peaceful brand and innovative brand personalities, have positive and meaningful impact on active loyalty. Explicit and common sense personality characteristic has also positive and meaningful effect on emotional loyalty. It additionally has positive and meaningful effect on active loyalty. The study of Matzler et al (2006) [21] revealed that explicit and common sense personality characteristic has positive relationship against experience. Also the personality characteristic (explicit to experience) has direct (extrinsic behaviors and fun) and indirect effects on brand consumption by consumers' attitude and their loyalty to the brand. The results of Casidy and Tsarenko's (2009) [21] research has revealed that personality and values, both of them have impacts on brand preference. The values are better forecasters about brand preferences and both direct and indirect effects have credibility on the modification of sensitivity role and brand preferences. Kim et al (2010) stated that perception of brand personality has positive impact on brand preference and loyalty. Brand preference has positive impact on word of mouth communication. Additionally, there is a direct relationship between brand preference and consumers' behavior which is emerged from word of mouth communications.

Vazquez-Carrasco and Foxall (2007) [23] stated that consumers' perception about communication advantages (with service providers) could have positive impact on their passive satisfaction and loyalty and promoting them. Social dependency, consumer's communication and variety need have impacts on the perception of communicational advantages and ultimately on passive loyalty. Maehle & Shneor (2010) [24] have shown that consumers have tendency to use the brands which have more correspondence with their personalities. The consumers who were interested in blue had not tendency to Excitement brands and the consumers who were interested in red avoided Sincerity brands and had not tendency to them. To those who had interest in green were

not any clear results about their tendencies towards any kinds of brand. Possibly they show tendency a range of brand personalities. Giovanis et al (2014) revealed that emotional satisfaction and company image are the modifying variables between perceived quality dimensions and company image. Moreover better understanding of customers' behavioral tendencies in intermediary technologies happens when emotional evaluation constructs are recognized with them. Samadi et al (2009) [25] stated that brand implications (principal service, clerks, brand, service environment, price, emotions and correspondence with personal perception) and the impact of brand on satisfaction, attitude and behavioral intentions all have direct relationships. Soltani et al (2013) [26] has shown that brand experience, brand mental image, perceived brand correspondence, brand satisfaction, special value of brand, brand trust and brand loyalty meaningfully have impacts on the evaluation of consumers' attitude about brand promotion. The impacts of brand experience and brand satisfaction as two of the above mentioned factors have more impacts among the other factors. Tajzadehnamin et al (2011) [27] stated that two of the Iranian companies, Pegah Co. and Tak Makaroun Co. have had more impact in their primary brand mental image in comparison to brand promotion attitude and also secondary brand mental image about new products, although the impacts in Pegah Co. were more than Tak Makaroun Co.

III. RESEARCH CONCEPTUAL FRAMEWORK

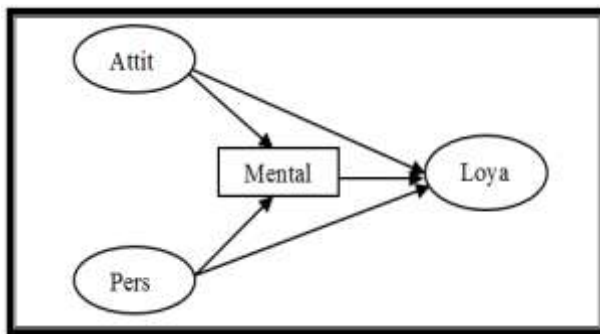


Fig.1. Conceptual Framework of the Research Source: Authors

IV. METHODOLOGY

A. Statistical Population

The statistical population in this research is all the customers of Mellat Bank branches in Zahedan. For the calculation of sample size following formula was applied:

$$n = \frac{Z^2 a / 2 P(1 - P)}{\epsilon^2}$$

The sample size was determined as 384. The sampling method in this research had been accidental and clustering. By visiting Mellat Bank branches' customers in Zahedan accidentally questionnaires were given to the customers in each cluster.

A. Research Plan

Present research is a practical research. Moreover based on the data collection method it is a descriptive (non-experimental) research [28]. Questionnaire have been used for the collection data. This questionnaire has 20 items which is made by the researchers to measure the characteristics of brand personality. To measure attitude towards brand questionnaire with 8 items was used and for the measurement of brand mental image of Mellat Bank customers in Zahedan a questionnaire with 9 items was used. Furthermore, for the measurement of emotional loyalty of the customers to Mellat Bank brand, loyalty questionnaire of Chadhori and Holberg(2001) was used which consists of 4 items. Totally 41 items were used in this research. To determine the credibility Cronbach Coefficient was used. The results are shown in table 1.

Table 1. Cronbach Coefficient

Cronbach Coefficient	No. Of Variables	Variable	No.
0.89	4	Brand Loyalty	1
0.82	2	Emotional Loyalty	2
0.75	2	Active Loyalty	3
0.91	20	Brand Personality	4
0.71	3	Sincerity Dimension	5
0.69	4	Excitement Dimension	6
0.84	5	Competence Dimension	7
0.65	6	Sophistication Dimension	8
0.62	2	Peaceful Dimension	9
0.93	8	Brand Attitude	10
0.95	9	Brand Mental Image	11
0.96	41	All Variables	12

As it is presented in table 1, the credibility coefficient of the questionnaire is 0.96 which is more than 0.7, so the credibility of the questionnaire is acceptable. The analysis of the data was done by Regression Test in SPSS and content validity and physical validity were applied. Each questionnaire should have at least physical validity and by professors' ideas content validity was verified [29]. Therefore, the chosen questionnaire based on the research department had validity. Moreover; the span of this research is from February 2013 to December 2014.

V. RESULTS

The demographical data and research variables are presented in tables 2 and 3.

Table 2. The Frequency of the Respondents' Responses

Age	Frequency	Frequency Percentage
Below 25	47	12.2
25-35	169	44
35-45	98	25.5
Above 45	70	18.2
Gender		
Male	292	76
Female	92	24
Major		
Diploma and Below	70	18.2
Associate	130	33.9
Bachelor	147	38.3

Master and uppers	37	9.6
Familiarity Period		
Below 5	131	34.1
10-Jun	135	35.2
15-Nov	59	15.4
More than 15	59	15.4
Total	384	100%

Table 3. Average Results, Deviation and Variance of Research Data

Variable	Average	deviation	Variance	No.
Brand Loyalty	16.92	3.01	9.09	384
Emotional Loyalty	8.53	1.58	2.51	
Active Loyalty	8.39	1.57	2.48	
Brand Personality	82.52	12.56	157.79	
Sincerity Dimension	12.45	2.11	4.48	
Excitement Dimension	15.39	2.23	4.98	
Competency Dimension	21.14	3.37	11.41	
Sophistication Dimension	25.22	5.01	25.11	
Peaceful Dimension	8.29	1.48	2.19	
Brand Attitude	34.33	5.41	29.28	
Brand Image	38.02	38.02	41.95	

The results of descriptive statistics in table 2 show that most of the respondents have 25-35 years old are male and bachelor and their familiarity with Mellat Bank services is 6-10. As it is presented in table 3, average and deviation of loyalty to brand are 16.92 and 3.01 respectively. Average and deviation of emotional loyalty variable are 8.53 and 1.58 respectively. Average and deviation of active loyalty variable are 8.39 and 1.57 respectively. Average and deviation of brand personality variable are 82.52 and 12.56 respectively. Average and deviation of sincerity variable are 12.45 and 2.11 respectively. Average and deviation of excitement variable are 15.39 and 2.23 respectively. Average and deviation of competency variable are 21.14 and 3.37 respectively. Average and deviation of sophistication variable are 25.22 and 5.01 respectively. Average and deviation of emotional loyalty variable are 8.29 and 1.48 respectively. Average and deviation of brand attitude variable are 34.33 and 5.41 respectively and finally, Average and deviation of brand mental image variable are 38.02 and 38.02 respectively

A. Research Hypotheses

Major Hypothesis 1. Precedences (attitude and brand personality) has meaningful effect on customers' mental image from Mellat Bank brand. Major Hypothesis 2. Brand mental image has a meaningful effect on loyalty (consequence) to Mellat Bank brand.

B. Minor Hypotheses

Minor Hypothesis 1. Brand attitude has meaningful effect on customers' loyalty to Mellat Bank brand. Minor

Hypothesis 2. Brand attitude has meaningful effect on customers' mental image to Mellat Bank brand. Minor Hypothesis 3. Brand personality has meaningful effect on customers' mental image to Mellat Bank brand. Minor Hypothesis 4. Brand personality has meaningful effect on customers' loyalty to Mellat Bank brand. Minor Hypothesis 5. Brand mental image has meaningful effect on customers' loyalty to Mellat Bank brand.

Table 4. The Result of Research Variables' Regression Analysis

Referential Model/Variable	Forecaster Variable	Beta	T-Value	P-Value	R ²	Result
Customers' Mental Image	Brand Personality	0.405	8.1	0	0.605	Proved
		0.422	S	0		
Brand Loyalty	Brand Mental Image	0.792	25.37	0	0.628	Proved
Brand Loyalty	Brand Attitude	0.812	27.21	0	0.66	Proved
Customers' Mental Image	Brand Attitude	0.728	20.77	0	0.531	Proved
Brand Mental Image	Brand Personality	0.732	21.02	0	0.536	Proved
Brand Loyalty	Brand Personality	0.716	20.03	0	0.512	Proved
Brand Loyalty	Brand Mental Image	0.792	25.37	0	0.628	Proved

As the results of the regression has been presented in table 4, all the hypotheses were proved, because the meaningful range of each regression test is below 0.05. Therefore it could be said by 95 % confidence that precedences (attitude and brand personality) have meaningful effect on customers' mental image of Mellat Bank brand. Also brand mental image had a meaningful effect on consequences (loyalties) to Mellat Bank brand

VI. CONCLUSION

The regression analysis results showed that precedences of brand attitude and brand personality could impact the mental image of the customers. About the variance determination of brand mental image the Beta of forecaster variables of brand attitude and brand personality are meaningful (meaningful level equal to 0.05 or below) which show that they have had a role in the determination of referential variable. Also the results showed that brand personality could have a more meaningful effect on customers' mental image. In other words, the degree of brand personality effect on customers' mental image had been more than the degree of brand attitude effect on brand image. These results verify the results of Lin (2010), Matzler et al (2006), Casidy & Tsarenko (2009), Kim et al (2010), Vazquez-Carrasco & Foxall (2007), Maehle & Shneur (2010) researches. The second major hypothesis stated that "Brand mental image has a meaningful effect on loyalty (consequence) to Mellat Bank brand." About the determination of brand loyalty

variance by brand mental image, the results revealed that the beta of brand image as a forecasting variable is meaningful (less than 0.05 meaningful level) which shows it has had a role in determination of referential variable. The results also revealed the influence degree of brand image of Mellat Bank on their brand loyalty is extensive, it means the possibility of positive brand image of customers to lead to loyalty and reuse of customers from Mellat Bank services and is near to 80%. These results verify the results of Lin(2010),Matzler et al (2006), Casidy &Tsarenko (2009),Kim et al (2010), Vazquez-Carrasco & Foxall (2007), Maehle & Shneor (2010),and Giovanis et al (2014) researches.

Minor hypothesis 1 stated:“brand attitude has meaningful effect on customers’ loyalty to Mellat Bank brand.” About the determination of brand loyalty variance by brand attitude, the results revealed that the beta of brand attitude as a forecasting variable is meaningful (less than 0.05 meaningful level) which shows it has had a role in determination of referential variable. Furthermore, the results revealed the influence degree of brand attitude on brand loyalty is extensive, it means the brand attitude of customers lead to 80%loyalty to Mellat Bank brand. These results have accordance with Tajzadehnamin et al (2011) and Soltani et al (2013).

Minor hypothesis 2 stated: “brand attitude has meaningful effect on customers’ mental image to Mellat Bank brand.”The determination of brand image of the customers to Mellat Bank brand variance by brand attitude, the results showed that the beta of brand attitude as a forecasting variable is meaningful (less than 0.05 meaningful level) which shows it has had a role in determination of referential variable. The results revealed the influence degree of brand attitude on brand image in Zahedan is approximately extensive, it means the brand attitude of customers 72% affect customers’ mental image. These results verify the results of Casidy &Tsarenko (2009), Maehle & Shneor (2010),and Giovanis et al (2014) researches. Minor hypothesis 3 stated:” brand personality has meaningful effect on customers’ mental image to Mellat Bank brand.” According to the results, the beta of brand personality as a forecasting variable is meaningful (less than 0.05 meaningful level) which shows it has had a role in determination of referential variable variance. Additionally, the results revealed the influence degree of brand personality to some extent extensively affect customers’ mental image. These results verify the results of, Samadi et al (2009).

Minor hypothesis 4 stated:” brand personality has meaningful effect on customers’ loyalty to Mellat Bank brand.” Based on the results,the beta of brand personality as a forecasting variable is meaningful (less than 0.05 meaningful level) which shows it has had a role in determination of referential variable variance. The results also revealed the influence degree is approximately extensive, it means the brand personality 72% affect customers’ loyalty to Mellat Bank brand. These results verify the results of Lin(2010),Matzler et al (2006), Casidy

&Tsarenko (2009),Kim et al (2010), Vazquez-Carrasco & Foxall (2007), Maehle & Shneor (2010) researches.

Minor hypothesis 5 stated:” brand mental image has meaningful effect on customers’ loyalty to Mellat Bank brand.” Based on the results, the beta of brand mental image is meaningful (less than 0.05 meaningful level) which shows it has had a role in determination of referential variable variance. The results also revealed the influence degree of brand image of Mellat Bank on their brand loyalty is extensive, and is near to 80%.These results are similar to Giovanis et al (2014).

VII. SUGGESTIONS

Concerning the research hypotheses, brand personality and brand attitude can forecast the customers’ loyalty to Mellat Bank brand in this research. Brand personality has done it more, since its influence degree is larger. Therefore the managers of Mellat Bank should know that Mellat Bank brand personality is positive among the customers and leads to loyalty of them, it can also affect their attitudes so they must try to find ways which continuously add to the positivity of this brand which could attract more customers and enhance the bank income.

Also customers’ mental image has a meaningful impact on loyalty of Mellat Bank branches in Zahedan and the managers can add to this loyalty by adding to the positive features of this bank’s brand and accordingly increase the customer’s tendency to deposit in this bank which leads to more income for the bank.

The researchers which have a tendency to extend this research can add to the personality characteristics of brand and extend the model or apply the other personality models to measure brand personality. Moreover, they can use other characteristics of the brand such as its exclusive value, brand trust degree and its relationship with loyalty, perceived quality value of brand, tendency to buy brand, the relationship of brand personality and customer’s personality with brand exclusive value and many other possible variables. Additionally other brand loyalty models can be used in the future.

This research and other more extended ones could be used in different industries, in different societies with more extension (to country level) and also for different age groups, consumers’ among different income classes and with diverse educational backgrounds and various brands and ultimately acquire similar or more extended results.

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