Journal of Industrial Strategic Management

New Strategic View on Brand: The Effect of Congruity, Reliability and Attachment on Customer Loyalty

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CHRONICLE	Abstract
	By definition, brand strategy is a long-term plan for the development of a successful brand in order to achieve specific goals. A well-defined and executed brand strategy affects all aspects of a business and is directly connected to consumer needs, emotions, and competitive environments. The main purpose of the current study is to investigate brand and product congruity and its effect on brand loyalty and attachment, also another aim of this study is investigating the impact of brand experience on brand loyalty with regards to the moderator factors such as brand awareness and brand association, perceived quality and hedonic emotions. The current research is an applied, non-experimental and correlation study. Data was gathered through questionnaire and data analysis was performed using SPSS and LISREL software and structural equation modeling. In this research, a sample has been selected from 384 customers of Iran Melli Bank in Yazd city. Based on the finding of this research, brand experience, brand attachment and product irreplaceability are the most effective factors on brand loyalty. The results of this research recommend marketing managers to focus on the consumer needs, emotions, and competitive environments and attempt towards strengthening branding strategy.
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Introduction

Marketing and communications strategies inform the tactics that make up most branding programs. A deep understanding of consumer needs and goals is the basis for this work. Brand loyalty has increasingly attracted attention in recent decades. Previous studies have shown that brand loyalty is first created by an affinity that connects buyers to sellers and then forms through rational motivations. Considering the fact that brand loyalty brings advantages such as consolidation and survival of the market share, guaranteeing long-term profit and lowering advertising costs on the part of companies and organizations, performing research in this field seems logical and necessary. There are several factors that affect brand loyalty. One of the factors influencing brand loyalty is hedonic emotions. Hedonic emotions are the state of mind as a cognitive assessment of events and thoughts (Ding and Tseng, 2015, 998).

In this regard, the perceived quality of brand and brand experience has a direct impact on hedonic emotions, and brand awareness indirectly affects hedonic emotions. Here, it should be noted that perceived quality is a subjective assessment of overall superiority of a brand that is caused by external or internal signs (Khan& Rahman, 2016). According to Brakus and his Colleagues (2009), brand experience is the realization of emotional, cognitive, behavioral, and social feelings towards the drives associated to brands, which is internal and external response (Brakus et al., 2009; Westhuizen, 2018; Cardinale et al.,2016). Many previous theoretical and empirical studies on brand and product attachment are, in fact, evidences of the connection between the object of attachment and individuals themselves that is a prerequisite for attachment emotions in developing countries (Pedlinto et al, 2015). Creating emotional links between buyers and brands is an important challenge for marketing managers because it is a strong bond with customers based on development of brand loyalty.

Finally, among the attributes of the product attachment mentioned above, the irreplaceable product is an output of this structure. When an irreplaceable product is created, people are reluctant to replace it even with the same product, and they are able to maintain it and to postpone its replacement (Veeva & Sam, 2018).

In Iran, the banking industry is one of the largest sectors of the economy that has significant effects on the macroeconomic environment of the country. This has created a competitive atmosphere in the industry due to the insignificant effect of bank interest rates on attracting resources. This has led the bank managers to seek a solution to their brand loyalty. In this research, efforts have been made to assess the influence of intermediary factors such as hedonic emotions and perceived quality on the relationship between brand experience and brand loyalty. It also attempts to address the relationship between brand experience and brand loyalty, as well as the effect of attachment on brand loyalty in the banking industry.

The question that arises here is that how the congruity and reliability of product and brand and attachment to brand and product will affect customer loyalty?

Theoretical Framework

In recent era, the intelligence of the competitors and customers has led the attention of marketing managers to consumer-brand relationship to maintain and increase market share and seek to create an emotional relationship with customers. A number of factors affect brand loyalty, which the most important factors in this study consist of following variables:

Brand Experience

Brand experience refers to the inner response (affective, emotional and cognitive) of the consumer, as well as the behavioral response of the brand's stimuli. Brand experience can be positive or negative, and more importantly, this

Brand experience is a concept that is relevant but different from other common concepts in brand literature such as brand awareness, brand association, brand attitude, brand reliability, and brand congruity from customer's perspective (Chen et al., 2016; Risitano et al., 2017). Researchers perceive brand experience as a multidimensional construct that

Perceived quality

Perceived quality is not the true quality of the product but the customer's subjective assessment of the product. Indicators such as brand performance, employees' behavior and quality of services are measured in calculating this variable. Perceived quality can be considered as consumer's perception of the quality and overall superiority of a product or service according to its criteria, relative to the alternative goods or services (Schivinski and Dabrowski, 2015). In recent years, it has been shown that the customer's behavior can be understood much better once his perceived value is examined (Strom and Lakobogi, 1995, Jensen, 1996). Perceived value is defined as the

Brand Awareness and Association

Acker (1991) defined the brand association as something related to the mind about a specific brand or image. Brand association, according to Aaker, 1991 and Keller, 1993, is "including features, customer benefits, applications, users, lifestyle, product category, competitors, and countries". These factors play an important

experience can affect the level of consumer satisfaction and loyalty. Brand experience includes a variety of experiences concerning products, purchases, services, and consumption aspects during the time consumers interact with the brand (Hang, 2015).

originates from exposing customers to drives related to brand, which forms in the long-term memory. The Studies conducted by Khan& Rahman(2016) have confirmed that brand experience affects brand loyalty. Also in 2015, Ding and Tsing confirmed that brand experience influences brand awareness, brand association, perceived quality and hedonic emotions.

customer's belief in the extent to which he/she will benefit from buying a product. Crobsy and his colleagues (1990) believe that quality does not have any meaning other than the thing that the customer really wants. The definition predominately provided by the researchers is the judgment of consumer concerning the advantage, superiority, validity and distinction of a brand in comparison with other competing brands. The positive effect of perceived quality on hedonic emotions has been proven by Ding and Teseng (2015). In some other researchs (Erdogmus & Turan, 2012; Schrier, 2014; Lisboa, 2015; Xu, 2015; Su, 2016; Seric & Gil, 2016) the effect of perceived quality on loyalty was examined.

role in evaluating a product or service and choosing a customer because it helps the customer to develop a set of mental imagery that has created for a brand positively or negatively. The effect of brand association on brand loyalty has been confirmed by Xu(2015).

Brand awareness means the ability of a consumer can recognize and recall a brand

in different situations (Aaker, 1996). This phenomenon also refers to the brand's durability in the customer's mind and is a measure of the percentage of target market that is aware of the brand (Oh, 2000; Barreda et al., 2016; Godey et al., 2016).

The impact of brand awareness and association on perceived quality has been confirmed by Ding and Tiseng (2015). Furthermore, the positive effect of brand awareness and brand association on brand loyalty has been confirmed by Torres et al.,2015 ; Uggla ,2006; Kuang Chi,2009; Schrier,2014; Lisboa,2015; Su,2016).

Hedonic Emotions

Hedonic emotions is a kind of mental readiness which results from an individual's cognitive assessment of events or thoughts, and may engage in specific actions, such as confirmation or putting up with feelings, depending on what they mean to the customer (Sasmita, 2015; Ma et al.,2016). Since the liked choices have easier access to the collection

Brand Loyalty

Brand loyalty is one of the key concepts in brand field. Brand loyalty is examined in two aspects; cognitive and attitudinal. The cognitive aspect is the customer's view of brand purchasing which is observable in the purchase of his business, and attitudinal aspect refers to brand preference by customer in purchasing process and considers how much he prefers this brand to other similar brands in his purchasing process. Brand loyalty is a kind of preference and a profound commitment to re-purchasing a product or service in the future, even though there are attempts by marketers to change behavior (Marcelo, 2015, 948). Oliver (1999) defines the concept of brand loyalty in this way: maintaining a deep commitment to re-purchasing or re-selecting a product or service in the future in spite of the fact that the situational impact and competitors' efforts can potentially cause change in customer's behavior. Aaker (1991) defines brand loyalty as consumer's attachment to

called by the customer, this could possibly reduce the scattering of information from outside and limit the possibility of changing the brand by the customer (Nayebzadeh, Shahbazi, 2013; Herter et al., 2014). The direct and positive impact of brand experience on hedonic emotions, as well as the perceived quality of hedonic emotions, has been confirmed by Ding and Tseng (2015).

a particular brand. He also defines indices of brand loyalty as the extent to which the consumer wants to pay more than other brands, as well as the willingness and intention to re-buy a particular brand. Jacobi et al. (1974) distinguished brand loyalty from brand attitude and habit. Griffin (1995) describes the characteristics of a loyal customer as a frequent reference to the use of goods and services, the widespread use of the goods and services, the interest in attracting the attention of others and referring them to the use of the goods and services.

The direct and positive impact of brand attachment on brand loyalty has been confirmed by Pedeliento et al. (2015) also by Levi and Hino (2016). The impact of brand experience on customer loyalty is confirmed in the researches by Ding and Tiseng (2015). According to Pedeliento et al. (2015) the impact of the irreplaceability of product on brand loyalty has been highlighted.

Brand Attachment and Product Attachment

Attachment to a product is an emotional interaction between a person and a product, which arises from a type of person-product interaction with a psychological context (Pedeliento, 2015, 5). The thought of brand attachment originates from the theory of interpersonal dependency which was first proposed by Ballbi (1979). In defining this theory, he has introduced emotional attachment as a purpose-oriented relationship, full of emotions between a person and an entity

Product-Self Congruity and Brand-Self Congruity

Brand-self congruity refers to the individual itself and indicates the compatibility and suitability of the individuals themselves with the image and brand identity. Researchers point to the relationship between brand and individual identity as brand-self congruity, and the relationship between the product and the individual personality as product-self congruity (Pedeliento, 2015; Lu & Xu,2015). Consumers prefer brands with the same image of their self-image. Self-image and brand association were initially introduced by Landon (1974).

In 1967, Grubb and Gratwohl stated that consumer behavior will be driven by the use of commodities as symbols for advancement and self-promotion. The congruity between your image and the brand association or product image is called "self- image congruity." Previous studies claim that self- image congruity can affect the preference of product by

Brand Reliability and Product Reliability

Brand reliability and product reliability demonstrate the ability of brand and product to meet their core functions and the needs of individuals. Reliability also refers to the ability of brand and product to

or a thing, which satisfies one of the basic human needs. Brand commitment also helps to understand brand loyalty. Furthermore, according to Thomson et al. (2005), brand attachment can be an appropriate indicator of brand loyalty.The impact of brand attachment on customer loyalty has been confirmed by Pedeliento et al. (2015), also by Levi and Hino (2016). Moreover, according to the results of Pedeliento et al. (2015) and Veeva & Sam (2018), product attachment affects brand loyalty through irreplaceability of product and brand attachment.

consumer and purchase intentions. For example, Ericksen (1996) found out in his study that there is a relationship between consumers' image congruity and the intention to buy cars. Graeff (1996) argues that the congruity between self-image and the product image is relevant to the consumer's assessment of the product. The more the similarity between the image of the consumer and the image of the brand, the more his assessment of the goods should be favorable. David Ogilvy (1983) states that products, like humans, have personality, and can be created or crushed into the market. Brand personality is defined as human attributes related to the brand and is an important element in creating the brand association. The indirect effect of product-self congruity and brand-self congruity through moderator factors of product attachment and brand attachment on brand loyalty has been confirmed by Quester et al. (2000) and Pedeliento et al. (2015).

provide a safe place for individuals (Pedeliento, 2015, 4). Veeva & Sam (2018)
Delgade, Ballester and Allman (2001) consider brand trust as a general vision for creating a customer commitment, especially in situations where buyer

involvement is very much in the process of purchasing and its role in comparison with overall satisfaction is much greater. Mayer et al. (1995) defined trust as the consumer's willingness and confidence to rely on the ability of the exchange partner. They have, in fact, provided a three dimensional framework for trust that includes dimensions of ability, benevolence, and honesty.

The indirect impact of brand and product reliability through product attachment and brand attachment was confirmed by Pedeliento et al. (2015).

Product Irreplaceability

Failure to replace the product reflects the tendency of individuals to keep a product for as long as possible and causes the same product to be repeated when depreciated. When a product is irreplaceable, people are reluctant to replace it even with the same product and they will keep it and postpone replacing it (Pedeliento, 2015, 5). Pedeliento et al. (2015) studied product irreplaceability and confirmed its direct and positive impact on brand loyalty. In this research, the impact of product attachment on the product irreplaceability has been emphasized and endorsed.

In previous studies, affecting mediators on the relationship between brand experience and customer loyalty, such as awareness, perceived quality, and hedonic emotions have been investigated. Similarly, the moderating factors affecting the relationship between product and brand reliability, and product and brand-self congruity on customer's loyalty, such as product attachment, brand attachment, and product irreplaceability have been considered in the product sector as well as in the industrial markets. The present study is an attempt to evaluate the combination of these factors in the banking services sector.

Research Hypotheses and conceptual model

Hypothesis 1: product-self congruity affects product attachment.
Hypothesis 2: product reliability affects product attachment.
Hypothesis 3: Product attachment affects product irreplaceability.
Hypothesis 4: Product-self congruity affects product irreplaceability.
Hypothesis 5: Product reliability affects product irreplaceability.
Hypothesis 6: product attachment affects brand loyalty.
Hypothesis 7: product irreplaceability affects brand loyalty.
Hypothesis 8: Brand-self congruity affects brand loyalty.
Hypothesis 9: Brand reliability affects brand loyalty.
Hypothesis 10: Brand experience affects brand loyalty.
Hypothesis 11: Brand attachment affects brand loyalty.
Hypothesis 12: Hedonic emotions affect brand loyalty.
Hypothesis 13: Perceived quality affects brand loyalty
Hypothesis 14: Product attachment affects brand attachment.
Hypothesis 15: Brand-self congruity affects brand attachment.
Hypothesis 16: Brand reliability affects brand attachment.
Hypothesis 17: Brand experience affects hedonic emotions.
Hypothesis 18: Perceived quality affects hedonic emotions.
Hypothesis 19: Brand awareness and association affect hedonic emotions.
Hypothesis 20: Brand experience affects perceived quality.
Hypothesis 21: Brand awareness and association affect perceived quality.
Hypothesis 22: Brand experience affects brand awareness and association.
Hypothesis23: Product-self congruity affects product irreplaceability through product attachment.

Hypothesis24: Product reliability affects product irreplaceability through product attachment
Hypothesis25: Product attachment affects brand loyalty through product irreplaceability.
Hypothesis 26: Brand-self congruity affects brand loyalty through brand attachment.
Hypothesis 27: Brand reliability affects brand loyalty through hedonic emotions.
Hypothesis 28: Brand experience affects brand loyalty through hedonic emotions.
Hypothesis 29: Brand experience affects brand loyalty through perceived quality.
Hypothesis 30: Brand experience affects hedonic emotions through perceived quality.
Hypothesis 31: Brand experience affects hedonic emotions through brand awareness and association.
Hypothesis 32: Brand experience affects perceived quality through brand awareness and association.
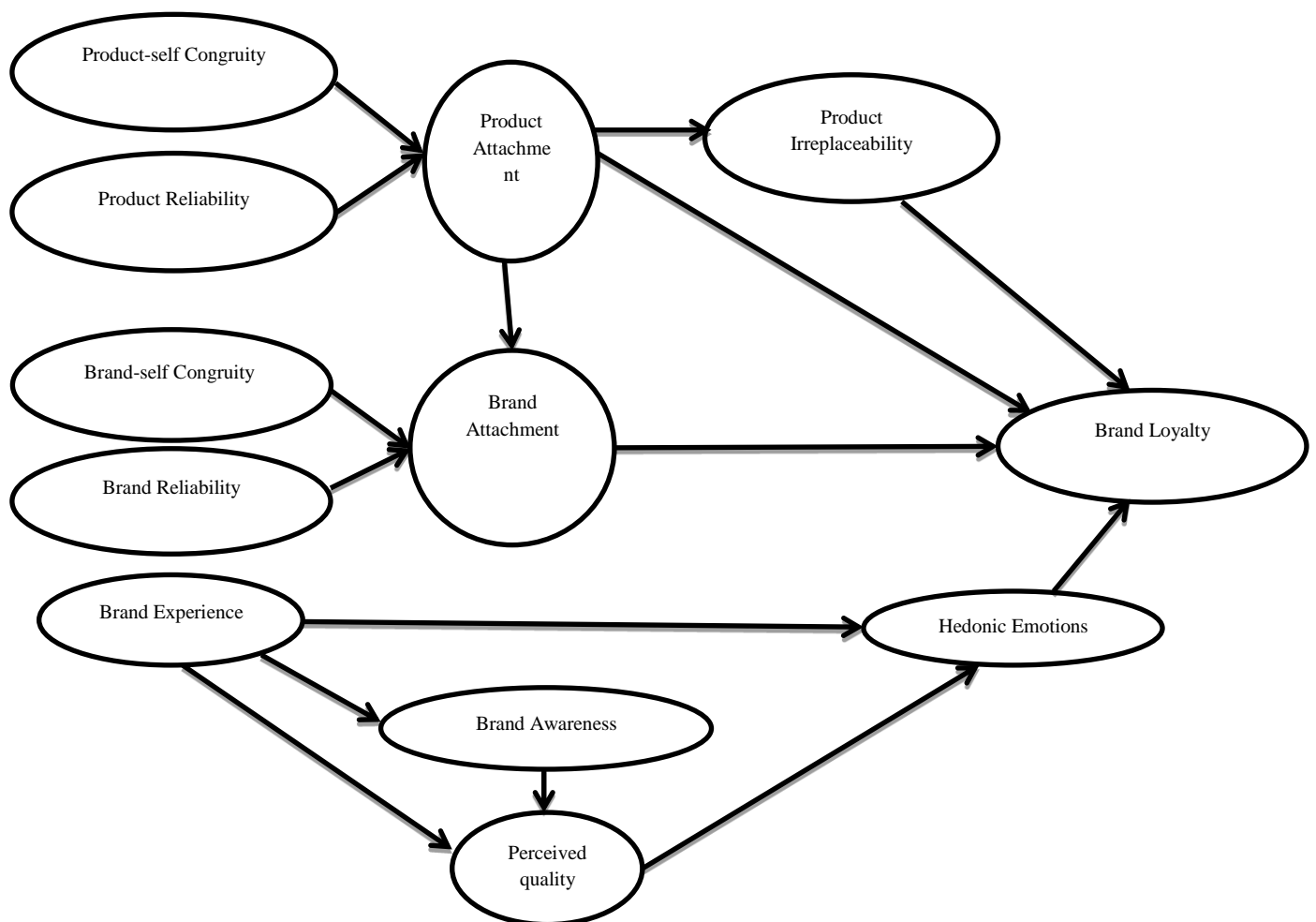**Hypothesis 33:** Brand awareness and association affect hedonic emotions through perceived quality.

Figure 1: Conceptual Model

Source: Ding and Tseng, 2015, 1001; Pedeliento et al., 2015, 6

Methodology

In terms of purpose, the current research is an applied, non-experimental and

correlation study. Research population consists of all customers referring to Iran Melli Bank branches in Yazd city. Sample size was identified according to the Cochran formula as 384 individuals. Accordingly, 400 questionnaires were distributed randomly. Among the distributed questionnaires, 384 questionnaires were used which were the basis of the analysis. This research uses questioner for gathering data according to table.1. The content validity of questionnaire has been approved through the confirmation of supervisors and advisor professors and some of managers of banking industry. Also the reliability of the research instrument was verified by checking the reliability of the internal consistency through calculating the Cronbach's alpha which turned out to be 0.945 in this research. Since the value of alpha coefficient is greater than 7.7, the questionnaire has acceptable reliability. Structural Equation Modeling by LISREL software was used for data analysis.

Table 1: Research variables

Variable	Variable's roles	Items	References
Brand experience	Independent	15	Ding and Tseng,2015
Hedonic emotions	Mediator	4	
Brand loyalty	Dependent	4	
Brand awareness/associations	Mediator	4	
Perceived quality	Mediator	3	
Brand attachment	Mediator	4	Pedeliento et al.,2015
Product attachment	Mediator	3	
Brand–self congruity	Independent	2	
Brand reliability	Independent	2	
Product–self congruity	Independent	3	
Product reliability	Independent	2	
Product irreplaceability	Mediator	3	

Research Findings
Descriptive Findings of the Research

In order to better understand the nature of the society in which the research was

carried out and to become more familiar with the research variables, it is necessary to describe the data before the analysis. In the present study, gender, marital status, age, education, and income were considered as population cognitive variables.

Table 2: The demographic characteristics of sample

Variable	Group	Frequency	Percentage
Gender	Male	225	58.6
	Female	159	41.4
Marital Status	Single	112	29.2
	Married	272	70.8
Age	Under 25 years old	116	30.2
	Between 26 to 45	174	45.3
	Above 46 years old	96	24.5
Salary	Under 5000,000 Rials	97	25.3
	Between 5000,000 Rials to 20 Million Rials	197	51.3
	Above 20 million Rials	90	23.4
Education	Under Diploma and Diploma	119	31
	Associate Degree and Bachelor	183	47.7
	Master Degree and Above	82	21.4
Total:		384	100

Comparison of the research variables with the mean of the measurement scale

T-test is a sample for comparing the mean of observed variables of research with a significance level less than 0.05. The mean of all variables, except for product irreplaceability, is significantly different from the theoretical value. According to estimated variables, it can be concluded that the mean of variables such as brand experience, hedonic emotions, brand loyalty, brand awareness and association, perceived quality, brand attachment, product attachment, brand-self congruity, brand reliability, product-self congruity, and product reliability is greater than 3; so, it is significantly higher than the average value and product irreplaceability is almost average.

Table 3: T-test of sample for research variables

Variable	Comparison of observed mean with constant value 3				
	Mean	Statistics t	Degrees of freedom	Significance level	Mean difference
Brand Experience	3.6059	20.994	383	.000	.60589
Hedonic Emotions	3.4551	12.382	383	.000	.45508
Brand Loyalty	3.8207	20.187	383	.000	.82075
Brand Awareness and Association	4.1159	36.483	383	.000	1.11589
Perceived Quality	4.1719	35.506	383	.000	1.17188
Brand Attachment	3.6766	20.074	383	.000	.67665
Product Attachment	3.7717	22.190	383	.000	.77170
Brand Reliability	3.2240	5.541	383	.000	.22396
Brand-self Congruity	3.9609	27.864	383	.000	.96094

Brand Reliability	3.3576	10.674	383	.000	.35764
Product-self Congruity	3.7917	19.791	383	.000	.79167
Product Irreplaceability	2.9314	-1.610	383	.108	-.06858

Confirmation of the Model

In this research, confirmatory factor analysis by path analysis was used to test the significance of the factors by structural equation modeling using LISREL statistical software. According to the results of the measurement models, all items have a *t* statistic greater than 1.96 and their coefficient of determination is appropriate, so none of the items will be eliminated from the model; then we continue with all the questions and analyze the model. On the other hand, based on the standard coefficients (factor loads), the index that has the most factor load has a larger share in measuring the corresponding variable, and the index with smaller coefficients plays a smaller role in measuring the corresponding structure.

In this analysis, the value of t-statistic for 17 paths is greater than 1.96; therefore, it is meaningful. For the path, product attachment to product irreplaceability, and three paths as product attachment, brand-self congruity and brand reliability to brand loyalty, and the path as perceived quality to hedonic emotions are not significant.

Figure 2 shows the overall model in the standard estimation. According to the standard coefficients, it can be said that in comparison with product reliability, product-self congruity has greater impact on product attachment and product irreplaceability. Furthermore, brand experience (0.42), brand attachment (0.22), product irreplaceability (0.16), perceived quality (0.14) and hedonic emotions (0.11) had respectively the greatest effect on the brand loyalty.

Furthermore, product attachment (0.43), brand-self congruity (0.27) and brand reliability (0.20), respectively, have the greatest effect on brand attachment. Moreover, in comparison with brand awareness and association (0.12), brand experience (0.56) has greater impact on hedonic emotion. Also brand experience (0.29) has a greater impact on brand perceived quality compared to brand awareness and association (0.27).
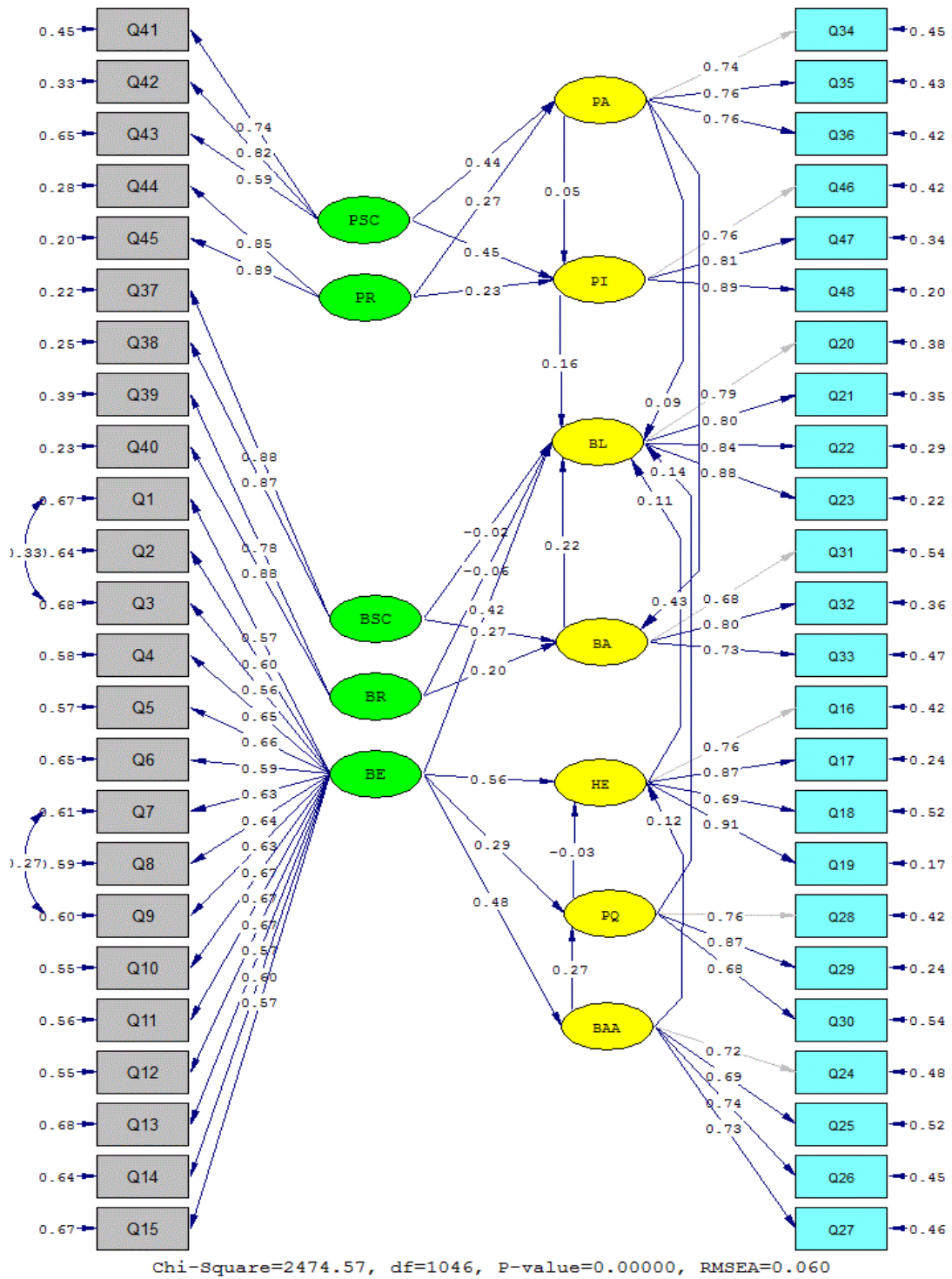
Figure 2: Model in the mode of standard coefficients

Examining Model Fitness

Table 4: Assessment of fitness indicators

Indicators	Reported Value
Square Chi	2474.57
Freedom Degree	1046
Square Chi to Freedom Degree	2.37
RMSEA	0.060
GFI	0.83
AGFI	0.80
NFI	0.94
NNFI	0.96
IFI	0.97
CFI	0.96

As it can be seen, the value of χ^2 to freedom degree is equal to 2.37 and less than 3, which is a good value. The low level of this indicator suggests a small difference between the conceptual model of the research and the observed data of the research. The RMSEA value is 0.060 and is smaller than the value of 0.88. More than χ^2 value, the lower the RMSEA index, the more the model is fit. The indices (NFI-NNFI-IFI-CFI) are greater than 0.9, and the GFI and AGFI indices are greater than 0.8; so, the model has shown a good fitness and was approved.

Examining the Research Hypotheses
After reviewing and confirming the main model, the hypotheses of the research model were evaluated. If the value of t statistic is smaller than 1.96, then the assumption is zero while if the value of t statistic is greater than 1.96, the zero assumption is rejected. In this section, the mediatory and basic assumptions for each question are tested.

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Table 5: Summary of standard coefficients, determination coefficients, t statistic, and the result of research hypotheses

Hypothesis	Pathes	Standard Coefficent	T Statistic	Determination Coefficient	Result
H1	Product-self Congruity --> Product attachment	0.44	6.69	0.37	Accepted
H2	Product reliability --> Product Attachment	0.27	4.40		Accepted
H3	Product Attachment --> Product Irreplaceability	0.05	0.66		Rejected
H4	Product-self Congruity --> Product Irreplaceability	0.45	6.36		Accepted
H5	Product Reliability --> Product Irreplaceability	0.23	3.85	0.38	Accepted
H6	Product Attachment --> Brand Loyalty	0.09	1.43		Rejected
H7	Product Irreplaceability -->Brand Loyalty	0.16	3.27		Accepted
H8	Brand-self Congruity --> Brand Loyalty	-0.02	-0.26		Rejected
H9	Brand Reliability -->Brand Loyalty	-0.06	-1.14		Rejected
H10	Brand Experience --> Brand Loyalty	0.42	5.64	0.63	Accepted
H11	Brand Attachment -->Brand Loyalty	0.22	3.25		Accepted
H12	Hedonic Emotions --> Brand Loyalty	0.11	2.15		Accepted
H13	Perceived Quality --> Brand Loyalty	0.14	2.99		Accepted
H14	Product Attachment -->Brand Attachment	0.43	6.19		Accepted
H15	Brand-self Congruity --> Brand Attachment	0.27	4.41		Accepted
H16	Brand Reliability --> Brand Attachment	0.20	3.24	0.49	Accepted
H17	Brand Experience --> Hedonic Emotions	0.56	8.64		Accepted
H18	Perceived Quality --> Hedonic Emotions	-0.03	-0.48		Rejected
H19	Brand Awareness and Association -->Hedonic Emotions	0.12	1.96	0.38	Accepted
H20	Brand Experince -->Perceived Quality	0.29	4.43	0.23	Accepted
H21	Brand Awareness and Association --> Perceived Quality	0.27	3.86		Accepted
H22	Brand Experience --> Brand Awareness and Association	0.48	7.89	0.23	Accepted

Table 6: Summary of Sobel test, and the result of mediating research hypotheses (H23-H33)

Hypothesis	Z Statistic	S.E	P Significance Level	Indirect Impact	Standard Indirect Impact
H23	0.710	0.031	0.478	0.022	0.022
H24	0.705	0.019	0.481	0.014	0.014
H25	0.698	0.011	0.485	0.008	0.008
H26	2.612	0.023	0.009	0.059	0.059
H27	2.322	0.019	0.020	0.044	0.044
H28	2.054	0.030	0.040	0.062	0.062
H29	2.514	0.016	0.016	0.041	0.041
H30	-0.523	0.017	0.601	-0.009	-0.009
H31	1.908	0.030	0.056	0.058	0.058
H32	3.504	0.037	0.000	0.130	0.130
H33	-0.522	0.016	0.602	-0.008	-0.008

Table 7: Summary of standard coefficients, determination coefficients, t-statistic, and result of research hypothesis

Hypothesis	Paths	Coefficient estimation	T Statistic	S.E	Standard Coefficient	Result
H23	Product-self Congruity -->Brand Attachment	0.44	6.69	0.066	0.44	Rejected
	Product Attachment -->Product Irreplaceability	0.05	0.66	0.070	0.05	
	Product Reliability-> Product Attachment	0.27	4.40	0.062	0.27	Rejected

H24	Product Attachment -->Product Irreplaceability	0.05	0.66	0.070	0.05	
H25	Product Attachment -->Product Irreplaceability	0.05	0.66	0.070	0.05	Rejected
	Product Irreplaceability -->Brand Loyalty	0.16	3.27	0.049	0.16	
H26	Brand-self Congruity -->Brand Attachment	0.27	4.41	0.061	0.27	Accepted
	Brand Attachment -->Brand Loyalty	0.22	3.25	0.068	0.22	
H27	Brand Reliability -->Brand Attachment	0.20	3.24	0.060	0.20	Accepted
	Brand Attachment -->Brand Loyalty	0.22	3.25	0.068	0.22	
H28	Brand Experince -->Hedonic Emotions	0.56	8.64	0.065	0.56	Accepted
	Hedonic Emotions -->Brand Loyalty	0.11	2.15	0.052	0.11	
H29	Brand Eperince -->Perceived Quality	0.29	4.54	0.065	0.29	Accepted
	Perceived Quality -->Brand Loyalty	0.14	2.29	0.046	0.14	
H30	Brand Experince --> Perceived Quality	0.29	4.43	0.065	0.29	Rejected
	Perceived Quality --> Hedonic Emotions	-0.03	-0.48	0.057	-0.03	
H31	Brand Experince -->Brand Awareness and Association	0.48	7.89	0.061	0.48	Rejected
	Brand Awareness and Association->Hedonic Emotions	0.12	1.96	0.061	0.12	
H32	Brand Experience -->Brand Awareness and Association	0.48	7.89	0.061	0.48	Accepted
	Brand Awareness and Association->Perceived Quality	0.27	3.86	0.069	0.27	
H33	Brand Awareness and Association-> Perceived Quality	0.27	3.86	0.069	0.27	Rejected
	Perceived Quality-> Hedonic Emotions	-0.03	-0.48	0.057	-0.03	

Discussion and Conclusions

Branding has become one of the most important aspects of business strategy. Yet it is also one of the most misunderstood. Branding is sometimes considered to be merely an advertising function and many managers and business writers hold the view that branding is about the management of product image, a supplementary task that can be isolated from the main business of product management. Brand strategy is more thoughtful than just a name or brand logo**,** which is recognized all over the world. Customers use brands as resources for the symbolic building of the self, both for social identity and self-identity. In a world of global competition that we are living

nowadays, brands are each time more used by companies as a strategy to create value and differentiation and this way to be one step ahead of their rivals.

Based on the results of this research, product-self congruity and product reliability has a positive impact on product attachment; product attachment increases brand attachment and with higher level of brand attachment, customer loyalty will increase. According to the results, brand experience is considered as the strongest factor affecting brand loyalty of Melli Bank of Iran.

Brand experience in this research influence on hedonic emotion, brand awareness /association and perceived quality that these variable influence on customer

loyalty, the managers of Melli Bank of Iran can take into account service's aspect with respect to customer's personality stages. It should be noted that according to the results of this research, product irreplaceability is the third most influential factor in brand loyalty and can be of particular interest to brand managers to improve customer loyalty of their brand. Consideration of these factors and planning to promote them seem essential. As a result, it seems that the senior managers of Melli Bank of Iran will try to improve the customers' experience with Melli Bank brand. In this research, brand experience was measured by factors such as paying attention to customer attachment, trying to convince customers, paying attention to the curiosity and creative thinking of customers, creating an emotional relationship that can help managers as a way of planning.

It is vital for senior executives of banks who seek loyal customers to the brand of Melli Bank of Iran that pay attention to the hedonic emotions of customers. This factor can create happiness, joy and excitement with customers during the use of the services of Melli Bank of Iran. Senior executives of Melli Bank of Iran should try to enhance the perceived quality of their customers. Based on this research, it can be reached by emphasis on high performance of the system, high quality services and high confidence in the brand of Melli Bank of Iran. Based on the findings of the present study, brand awareness and association can be promoted through elements such as creating happiness and pleasure in customers during the use of the services provided by Melli Bank of Iran, paying attention to the customers' emotions and curiosity, trying to convince customers and creating an emotional attractiveness for customers. In order to provide customers with a high level of loyalty, the senior executives of the brand of this study require paying attention to the brand awareness and association factors.

If the mangers are interested in improving customer loyalty, they need to notice brand attachment as a mediator factor, and brand-self congruity and brand reliability as indirect influential variables on brand loyalty. The criteria presented in this study aim to enhance and to pay attention to the personality of the customers in building brand personality, to try to reassure customers about a high and reliable performance by Melli Bank of Iran, to create an emotional and pleasurable link to customers and to communicate with Melli Bank of Iran.

It is recommended that the policy makers of banking industry should pay attention to the intermediary variables to bridge the gap between brand experience and brand loyalty. The criteria proposed in this study are having high-quality performance, high quality, as well as a sense of confidence and joy in customers.

By considering these findings, senior executives of banks can employ a good policy for attracting loyal customers. Therefore, it is suggested that the relationships existing in this research should be investigated for other provinces with different ethnic groups.

In this research, the main emphasis has been on the brand, product, or service provided by that brand. On this basis, it is suggested to conduct further studies on factors affecting Brand Humane Resource (such as job satisfaction) which influence on customer loyalty of brand.

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