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Designing and Explaining the Model of Brand Experience with the Citizenship Behavior of Customers in the Banking Industry

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Abstract

This article aim of designing a model of brand experience with the citizenship behavior of customers in the banking industry. The research method is qualitative and grounded theory, and it is considered fundamental in terms of its purpose. The statistical population of the research is Tehran banking industry managers with the highest education, experience, authorship, and ideas. In this research, unstructured and in-depth interviews were used to collect data and information. Data and information analysis were done through coding (open, axial, and selective coding) and MAXQDA software. In the end, a qualitative model is presented, which consists of causal conditions (Appropriate internet infrastructure, The emergence of new media, Creating a new form of communication, The proliferation of media, and Internet penetration rate), the main phenomenon (Branding, Brand experience, Brand personality, and Brand interest), intervening conditions (Building trust, Outsourcing, Customer behavior, Customer emotional attraction, Islamic banking, and Advertising), the contextual conditions (Customer behavior, Reproducibility of experience, Communication with customers and Notification), strategies (Accounting system, Systematic control, Low profit and help business, Electronic banking, Human Capital, Speed of service, Structure modification, Networking, Security, Creating competition and Personnel training) and consequences (Brand quality, Originality, Function, Customer satisfaction, and Customer loyalty).

Keywords: *Brand experience, Brand personality, Brand attachment, Customer citizenship behavior, Banking Industry*

Introduction

One of the important foundations of the economic system of any country is its banking industry, whose capability has great effects on the macro economy and commerce (Zhou et al., 2021: 633). Considering the distinctive characteristics of banks compared to manufacturing companies, their profit, survival and sustainable development depend on brand attitude, electronic word-of-mouth marketing, brand identity and its role in attracting and retaining new and current customers (Sharif et al., 2022: 6). This is especially important when most of the bank

services are relatively general and similar, and for most of the banks, competition on these services has created problems. Therefore, it is very important to recognize the importance of brand experience, especially in the financial services sector. Recently, the competition between companies has grown significantly in order to increase consumers and influence their attitude towards the brand (Husain et al, 2022: 238). Nowadays, even without expensive advertising, brands can capture the minds and hearts of people and the audience and take over the market, and on the other

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hand, many manufacturers and service providers, despite spending a lot of money on Advertisements cannot have such a share in the market. As a result, companies use different tactics and methods to influence consumers more, and with the knowledge of the influence of famous endorsers on brand attitudes, the use of celebrities in advertising has increased (Zijing, 2022: 486).

The important issue is that the recognition of a brand and its popularity among the people of the society is considered a great privilege for commercial companies. The progress in information technology and the emergence of social networks have caused people's awareness of various things to change, including commercial matters (Schmidt et al., 2021:783). The emergence of the phenomenon of social networks has made various information about brands easily available to customers and has an impact on customers' purchasing decisions. For most companies and organizations, brands are the first competitive factor and the most valuable strategic asset (Anvaripour et al., 2022: 94). Considered Without brands, we would have to live in a world where products would only be offered according to the law of supply and demand and according to their price. Creating a brand allows companies to actively influence the demand side of their activities and encourage customers to make their purchasing decisions based on factors other than price. Brand is an important guide and summary of the identity, originality, characteristic and difference of the product and the factor that identifies the product (Akhavan Foumani et al., 2022: 22). Therefore, creating a brand name in this new space cannot be ignored. Brand is a perception that is created in the customer's mind due to previous experiences of using the product. That is, when communication is established with the customer through integrated marketing communication tools, a perception is formed in his mind, which is called brand perception. Therefore, it would be wrong if the brand or trademark that is affixed on the product is considered equivalent to the brand (Kiyomarsi et al.,

2021: 187). A brand is a perception created in the mind and heart of a customer, and the logo on the product forms a part of this perception and not its entirety (Serra et al., 2022: 406).

So the main problems of this article that brands play an essential role in designing marketing strategies and are increasingly seen as a valuable asset and a source of differentiation. Brands reduce the search cost and perceived risk for consumers and are a symbol of product quality. One of the concepts that has recently attracted the attention of experts in the field of consumer behavior is brand experience (Keller, 2019: 998). This concept refers to the experiences that originate from the customer's interactions with the product, organization or part of it, which causes the customer to react (Park & Namkung, 2022: 166). These experiences are completely personal and cause a person to be involved in different logical, emotional, sensory, physical and spiritual levels (Madan & Rosca, 2022: 4). In order to measure the brand experience, it is first necessary to use marketing research and consumer behavior to determine when the experience took place on the part of the consumer and how this experience affects judgment, opinions and other aspects of consumer behavior (Jeong et al., 2021: 565).

In this research, authors will examine the scientific gap between the two variables of brand experience and citizenship behavior of customers and the variables involved in this effective relationship. How can the customer's interactions with the bank's services or a part of the organization, which causes a reaction from the customer, lead to the formation of the customer's voluntary behavior based on the customer's citizenship behavior; lead to then authors will validate this new model by presenting the model. In other words, in this research, the development and validation of the model of brand experience with the citizenship behavior of customers in the banking industry of Tehran has been investigated.

Theoretical Framework; Brand and Branding

For most people, the world brand has only one meaning, and that is a label that is attached to different types of clothes or a brand that has home accessories. But we should know that the brand does not only belong to a specific product, and all types of products, including consumer goods, industrial goods and even services, all have the ability to have a brand (Farahmand, 2022: 32). Brands are perhaps the most important tools in creating value for customers and profitable relationships with them. Marketing is nothing but offering brands that deeply connect with customers. A brand is the thing that the audience evokes in their mind and heart by seeing, hearing, feeling, or having any connection with it, its characteristics including: hearing, visual and mental. Brand in the sense of organization, company, product, service or goods is the identity of that organization, company, product, service or goods in the mind of audience and customer and branding is a management activity for brand development which requires an investment. It is relatively high and long-term (Dong, 2022: 317). Achieving a successful brand requires a unique, creative and integrated brand strategy based on expert research of the company, customers and competitors. Brand strategy is a strategy that helps managers to improve their professional ability to gain a distinctive position in the target market. In fact, a brand is a concept that is created in a customer's mind in relation to different angles of a product, meaning that a brand is not only an introduction to a product, but it also fully familiarizes the customer's mind with its concept, efficiency and relevance (Rashidiran & Hoshyar, 2022: 46). Based on what has been said, brand and marketing specialists believe that when a brand is built in a strong way in the mind of a customer, it can lead to the victory of a company in any situation where customers are making decisions regarding the purchase of goods; Because customers with this image, a series of concepts will be associated in their minds at the same time, which will help to

choose that brand as the approved product for the final purchase (Althuwaini, 2022: 287-288).

Brand experience

Brand experience is a concept related but different from other common concepts in brand literature such as brand awareness, brand image, brand attitude, brand credibility and brand value from the customer's point of view. Brand experience means the mental, internal (feelings, emotions and cognitions) and behavioral reactions of the consumer to brand stimuli.

Quality of brand communication

Associating concepts such as quality and speed and communicating with images and profiles is one of the advantages and benefits of a brand, which is called brand language. In such a way that the mentioned items constitute the quality of brand communication, which will be the basis of the decision to buy it in the customer's mind (Gilitwala et al., 2022: 386).

Brand personality

Brand personality can be considered the central core and the closest variable in the customer's decision making during purchase. Brands, like humans, have personality traits, and based on that, they communicate with their customers and make promises to their customers, and the fulfillment of those promises gradually shapes the brand's personality in the minds of customers (Lamasi, 2022: 60-61).

Brand attachment

Brand attachment can be compared to a chain that connects the brand with people. Therefore, in branding, this relationship connects brand attachment with customers' perceptions (Tran et al., 2022: 207-208).

Customer citizenship behavior

Customer citizenship behavior which expands organizational citizenship behavior, describes voluntary and useful behaviors that customers do more than what they do in

exchange relationships. Customer citizenship behavior is a voluntary behavior that is different from a role. And it is the duties of the customer, which has many benefits for the organization, in addition to these behaviors, it creates surplus value for the organization. There are different types of customer behaviors that include: expressing a positive opinion, participating in the development of services, and also include other types of customer's polite behaviors with employees (Mills et al., 2022: 1080). The concept of customer citizenship behavior is a reference for organizational citizenship behavior in marketing studies.

Literature Review

-The results of Lalami (2022) study indicated that the promotion and the product quality had a significant effect on the brand image and brand image has a significant effect on purchasing decisions.

-The results of Kowan et al., (2022) study indicated that most of the time, it is used to differentiate an organization from the others. This research provides useful insights to the property developers on how brand equity and advertisement could make their brand well known to the public and positively influence their customers' purchase decision.

-The results of Tufa & Workineh (2022) study indicated that sales promotion has positive and significant effect on brand awareness and brand loyalty; and awareness has positive effect on brand loyalty. This indicates that beyond its usual immediate impact on sales volume, sales promotion has effect on branding.

-The results of Yarahmadi & Bayat (2022) study indicated that the confirmation of all hypotheses. Brand commitment in this study also mediates the relationship between brand association and customer loyalty and trust.

-The results of Yazdanshenas & Asnaashari Esfahani (2022) study indicated that the positive and significant effect of internal market orientation, brand knowledge and brand identification on the employee-based brand equity. Also, the effect of employee-based brand equity on brand citizenship

behavior, employee satisfaction, intention to stay in the organization and positive employees' word-of-mouth were confirmed. Considering the effect of employee-based brand equity on employees' attitudes and behaviors, in order to promote employee-based brand equity within the organization, it is possible to develop and strengthen its antecedents including internal market orientation, brand knowledge and brand identification.

-The results of Aziz et al., (2022) study indicated that customer knowledge and brand image have a direct and significant effect on transaction intentions, but advertising does not have a significant direct effect on transaction intentions. Meanwhile, the brand image proved significant in mediating the relationship between advertising and transaction intentions and the relationship between customer knowledge and transaction intentions.

-The results of Long & Teerasak (2022) study indicated that perceived value was mainly influenced by performance risk, whereas financial risk did not significantly affect perceived value. Finally, perceived value and performance risk significantly influenced customer satisfaction, except financial risk. In addition, despite both perceived value and performance risk significantly influencing customer satisfaction, promoting customer satisfaction through increasing perceived value was far more effective than minimizing performance risk.

The most important difference (innovation) of this article with previous researches are:

-The role of new media in the development of customer citizenship behavior in the banking industry;

-The most important strategies for improving the citizenship behavior of customers in the banking industry;

-Examining the most important consequences of improving the citizenship behavior of customers in the banking industry;

-Designing a model of brand experience with citizenship behavior of customers in the banking industry.

Research Methodology

This research is considered to be a qualitative research based on fundamental data and objective. Considering its purpose based on the discovery of an applied model in the banking industry of Iran, it is a basic-exploratory research whose results can be considered part of applied research. In terms of logic, this research has used inductive reasoning. In this way of reasoning, the researcher tries to present the results obtained from the observation or experience of numerous objective evidences during an evolutionary process, by accepting a degree of error and probability, by assuming the stability of the surrounding conditions, to others. Generalize similar phenomena. In terms of qualitative research strategy, the current research uses the grounded theory strategy.

In general, what determines the research strategy is the nature of the research problem. The link between the research problem and the chosen strategy determines the type of results obtained and ultimately the usefulness of the results or the practical application of the research findings.

Statistical Population

The sample population of the present research includes the managers and assistants of Tehran banking industry (the managers and assistants of Tehran branches of National Bank of Iran have the highest education, the highest experience, authorship and ideas, who have the necessary training and executive records at the decision-making levels) They are known as knowledgeable experts and participate in the interview process. The sampling method is also purposeful and snowball. Snowball sampling is a non-probability sampling method in which the initial group of respondents is randomly selected. Other respondents are selected based on referrals or information provided by the primary respondents. This process may continue incrementally and therefore the referral process effectively provides a sampling mechanism. In this

research, the sampling of managers and assistants of the National State Bank of Iran in Tehran continued until the process of discovery and analysis reached the point of theoretical saturation.

Data and information collection methods and measurement tools

In this research, unstructured and in-depth interviews were used. During the interview, the researcher checked the correctness of his understanding of the interviewees' statements by asking guiding questions, and during the interview, he collected opinions about the appropriate indicators to determine the effective factors in the subject under discussion reviewed and finalized. It should be noted that the duration of the interviews for each person was between 30 and 50 minutes so that the interviewees have enough time to express their opinions.

Data Analysis

The method of data analysis is using theoretical coding method (taken from grounded theory theorizing method) and using qualitative data analysis software, MAXQDA version 20. The data obtained in this research was analyzed separately. In other words, the data were analyzed using open, central, and selective coding and the requirements of each of these steps, and finally we came to present a model of brand experience with customer citizenship behavior.

Research Finding

1.5. Characteristics of contributors

In this research, 9 experts in the banking field participated, who were selected from the following groups:

- Managers and marketing consultants in the banking sector;
- High-level managers of the country in the banking sector;
- Branding experts, especially experts in the banking sector

The descriptive findings of the participants and the codes used to analyze their interviews are presented in Table 1.

Table 1.

Distribution of groups participating in the research and the codes used.

| Code | Gender | Education | Age | Employment status | Marital status |
|------|--------|-----------|-----|-------------------|----------------|
| P1 | Male | Ma | 49 | Full-time | Married |
| P2 | Male | Ph.D | 53 | Full-time | Married |
| P3 | Male | Ph.D | 50 | Full-time | Married |
| P4 | Male | Ph.D | 54 | Full-time | Married |
| P5 | Male | Ma | 48 | Full-time | Married |
| P6 | Male | Ma | 46 | Full-time | Married |
| P7 | Male | Ph.D | 54 | Full-time | Married |
| P8 | Female | Ph.D | 47 | Full-time | Married |
| P9 | Male | Ph.D | 48 | Full-time | Married |

Findings from coding and classification of interview data

❖ *Open coding*

Open coding is the process of shredding data into conceptual units as a rule, this process starts with writing the interview and after that, line by line analysis of the resulting text is done. In this stage, key words and phrases that were related to the opinion of the respondents were identified. This process was done for the purpose of initial conceptualization, which included the identification of a set of concepts or data units related to the banking phenomenon. Next, the data obtained from the semi-structured interviews were coded as thematic analysis. In this section, coding was done on the text file of this data and a summary of the results

was collected to start the work to answer the research questions. In the coding process, an effort was made to extract the key points emphasized by the participants from the interviews. The researcher preliminarily coded each interview in the same procedure and finally attributed 125 open codes to semantic units as meaningful labels.

❖ *Axial coding*

Axial coding shows the flow of processes and activities that happened in the framework of this research. Based on the "systematic approach" of Strauss and Corbin (2015), the categories extracted from the raw interview data are gathered in the form of a pattern called the axial coding pattern. Table 2 shows a small part of the axial coding results.

Table 2.

Axial coding and formation of categories

| Secondary codes | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|---|----|----|----|----|----|----|----|----|----|
| Appropriate internet infrastructure | 0 | 1 | 2 | 2 | 0 | 0 | 0 | 0 | 0 |
| The emergence of new media | 0 | 2 | 2 | 2 | 0 | 0 | 1 | 0 | 0 |
| Creating a new form of communication | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| The proliferation of media | 1 | 1 | 1 | 1 | 0 | 0 | 0 | 0 | 0 |
| High change and transformation in virtual space | 2 | 1 | 0 | 1 | 0 | 0 | 2 | 1 | 0 |
| Internet penetration rate | 1 | 0 | 1 | 1 | 2 | 0 | 0 | 2 | 2 |
| Growth of networking system and social media | 0 | 1 | 2 | 0 | 2 | 0 | 0 | 2 | 2 |
| Short life of social networks | 1 | 1 | 2 | 0 | 1 | 2 | 1 | 0 | 1 |
| Building trust | 1 | 0 | 0 | 2 | 0 | 1 | 2 | 1 | 0 |
| Outsourcing | 0 | 0 | 1 | 1 | 2 | 0 | 1 | 2 | 2 |
| Customer behavior | 2 | 1 | 2 | 2 | 1 | 2 | 1 | 0 | 1 |
| Customer emotional attraction | 2 | 0 | 1 | 2 | 0 | 1 | 2 | 1 | 0 |
| Islamic banking | 0 | 1 | 1 | 1 | 2 | 1 | 0 | 0 | 2 |
| Advertising | 1 | 0 | 2 | 1 | 0 | 1 | 2 | 1 | 0 |
| Accounting system | 1 | 1 | 1 | 2 | 2 | 1 | 0 | 0 | 2 |

| Secondary codes | P1 | P2 | P3 | P4 | P5 | P6 | P7 | P8 | P9 |
|-------------------------------|----|----|----|----|----|----|----|----|----|
| Systematic control | 2 | 1 | 0 | 2 | 0 | 0 | 2 | 1 | 0 |
| Low profit and help business | 1 | 2 | 2 | 1 | 2 | 0 | 0 | 2 | 2 |
| Electronic banking | 2 | 1 | 0 | 2 | 1 | 2 | 1 | 1 | 1 |
| Human Capital | 2 | 2 | 1 | 2 | 0 | 0 | 2 | 1 | 1 |
| Speed of service | 2 | 2 | 0 | 1 | 2 | 1 | 1 | 1 | 2 |
| Structure modification | 2 | 1 | 1 | 1 | 1 | 2 | 1 | 0 | 1 |
| Networking | 0 | 0 | 2 | 2 | 2 | 1 | 0 | 1 | 2 |
| Decoration | 2 | 1 | 0 | 2 | 1 | 2 | 1 | 0 | 1 |
| Security | 1 | 0 | 0 | 2 | 2 | 1 | 0 | 0 | 2 |
| Ceating competition | 0 | 2 | 2 | 2 | 2 | 0 | 2 | 2 | 2 |
| Personnel training | 0 | 0 | 2 | 0 | 0 | 0 | 2 | 1 | 0 |
| Academic education | 1 | 1 | 0 | 0 | 0 | 0 | 2 | 1 | 0 |
| Branding | 2 | 1 | 0 | 2 | 2 | 1 | 1 | 0 | 2 |
| Brand experience | 0 | 0 | 2 | 0 | 1 | 0 | 1 | 1 | 1 |
| Brand personality | 2 | 0 | 2 | 2 | 2 | 1 | 2 | 2 | 2 |
| Brand interest | 0 | 2 | 1 | 0 | 2 | 1 | 1 | 1 | 2 |
| Brand quality | 0 | 0 | 0 | 2 | 2 | 1 | 2 | 2 | 2 |
| Originality | 1 | 0 | 1 | 1 | 1 | 0 | 1 | 1 | 1 |
| Function | 2 | 2 | 2 | 2 | 1 | 2 | 1 | 0 | 1 |
| Customer Behavior | 0 | 1 | 1 | 2 | 0 | 1 | 2 | 1 | 1 |
| Reproducibility of experience | 0 | 2 | 2 | 2 | 2 | 0 | 2 | 2 | 2 |
| Customer loyalty | 2 | 0 | 2 | 1 | 2 | 1 | 0 | 1 | 2 |
| Communication with customers | 0 | 1 | 1 | 1 | 0 | 0 | 2 | 1 | 1 |
| Managers' risk taking | 0 | 2 | 0 | 0 | 2 | 0 | 2 | 2 | 2 |

❖ *Selective coding*

Selective coding is the process of choosing the main category, systematically relating it to other categories, verifying the validity of these relationships, and completing the categories that need further modification and development. Selective coding based on the results of open coding and axial coding is the main stage of theorizing. In this way, it

systematically relates the central category to other categories and presents those relationships in the framework of a narrative and corrects the categories that need further improvement and development. Based on the previous steps in the current research, selective coding is according to the table below.

Table 3.

Selective coding and forming the main classes of the theory

| Row | Categories | Main Classifications |
|-----|--------------------------------------|--|
| 1 | Building trust | Effective management mechanisms |
| 2 | Outsourcing | |
| 3 | Customer behavior | |
| 4 | Emotional attraction of the customer | |
| 5 | Islamic banking | |
| 6 | Advertising | |
| 7 | Accounting system | |
| 8 | Systematic control | Educational mechanisms |
| 9 | Low profit and help business | |
| 10 | Electronic banking | |
| 11 | Human Capital | |
| 12 | Speed of service | |
| 13 | Reform | |
| 14 | Networking | |

| | | |
|----|---|---|
| 15 | Decoration | |
| 16 | Security | |
| 17 | Creating competition | |
| 18 | Personnel training | |
| 19 | Academic education | |
| 20 | Branding | |
| 21 | Brand experience | |
| 22 | Brand personality | |
| 23 | Brand interest | Branding mechanisms |
| 24 | Brand quality | |
| 25 | Originality | |
| 26 | Function | |
| 27 | Customer behavior | |
| 28 | Reproducibility of experience | Structure modification mechanisms |
| 29 | Customer satisfaction | |
| 30 | Customer loyalty | |
| 31 | Communication with customers | |
| 32 | Notification | |
| 33 | Appropriate internet infrastructure | Infrastructure creation mechanisms |
| 34 | The emergence of new media | |
| 35 | Creating a new form of communication | |
| 36 | The proliferation of media | |
| 37 | High change and transformation in virtual space | |
| 38 | Internet penetration rate | |
| 39 | Growth of networking system and social media | |

In the following, among all indicators, 35 indicators were removed from the final Delphi stage and were selected as the final

indicators of the research. Therefore, with the verification done, the final pattern is as follows

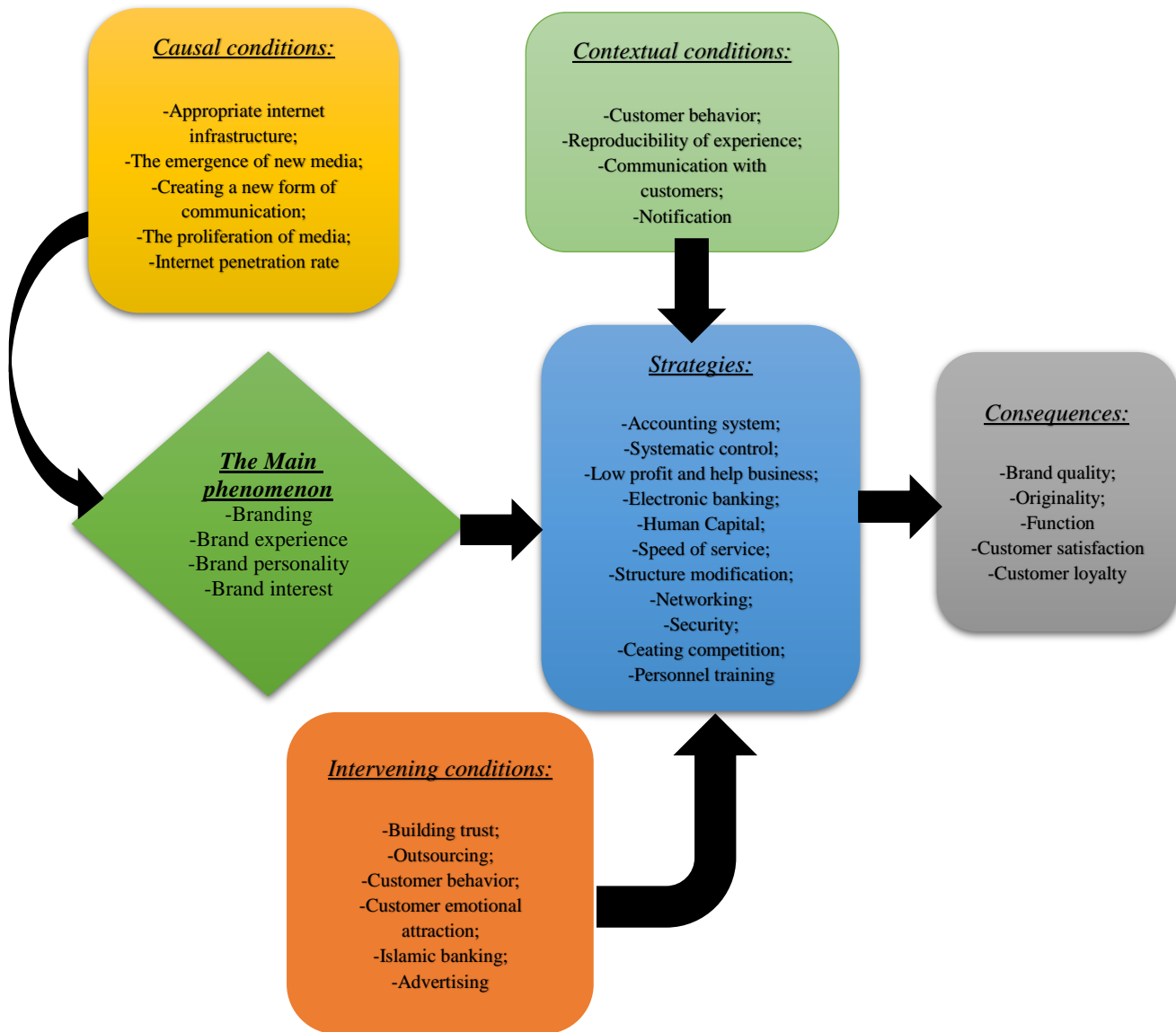


Figure 1. *The final model obtained from Delphi validation*

Discussion and Conclusion

Placing the components in the form of the above model helped the researcher to think systematically about the data and connect them in a suitable way. Since the purpose of the present study is to design and explain the model of brand experience with the citizenship behavior of customers in the banking industry, to identify related categories according to the concepts of the main phenomenon, causal conditions, contextual conditions, intervening conditions, strategies and consequences according to Strauss and Corbin's paradigm model were carefully considered. The

comparison of the components of the obtained model with the customers of the banking industry in the public and private spheres was also carefully considered, and therefore the components were examined from the point of view of both the public and private customers and at the same time with the interpretation of the components. Also, the authors presented the proposed solutions based on the obtained results.

1. Causal conditions: including causal causes or factors and conditions for the emergence of the main or central phenomenon.

❖ *Appropriate internet infrastructure:* Although both public and private banks simultaneously entered the field of digital marketing and providing banking services on the Internet, the experience and survey of customers is based on the belief that private banks are more successful in this field than public banks. They did the lack of proper allocation of resources in advancing the design of websites, applications and service support and the frequent outages of state banks' systems are among the most important cases mentioned about the inefficiency or the existence of infrastructure problems in providing internet banking services of state banks. Is. On this basis, it is suggested to use expert human resources in the field of internet infrastructure and fully implement electronic banking strategy programs in state banks along with allocating the necessary resources; Pay more attention to the growth and excellence of this vital part of the organization.

❖ *The emergence of new media:* Many private and public banks have facilitated the entry into the world of new media by launching their own software or applications and are trying to provide a wide range of financial and banking services. In this field, the experience and survey of customers is based on the belief that public and private banks operate side by side and both are rated at approximately the same level. Although the creativity and innovation in designing and providing services of private banks has a better status than the state banks, but on the other hand, the sense of trust and confidence in the state banks has given them a lead over their private competitors. Therefore, the continuation of the successful implementation of such programs causes organizational growth and excellence in the face of new communication technologies and the use of the growing technological platform.

❖ *Creating a new form of communication:* The experience and survey of customers about this category is based on the belief that both public and private banks in this field are continuously pursuing activities at the same

level. Considering their social responsibility in issues such as controlling and reducing air pollution in big cities or dealing with the corona virus epidemic, they are trying to increase their activity on the internet and other technologies and prevent unnecessary traffic of their customers to carry out be your own financial and banking affairs. Therefore, in such a situation, the continuation of successful implementation of integrated communication management programs with customers causes organizational growth and excellence in the face of new communication technologies and the use of a growing technological platform.

❖ *The proliferation of media:* The experience and survey of customers is based on the belief that state banks have a higher hand in this field than private banks and due to their nature, they have been able to be better and more present in all kinds of active media in the country. However, the social media marketing experiences of private banks and their continuous presence on internet platforms attract more attention. Therefore, in such a situation, in order to maintain the competitiveness of organizations and also to avoid exclusivity, the creation of a suitable platform for the use of all types of media should be the focus of the competitive councils and thus the right to use and be present in all media. Reserved for both public and private sectors.

❖ *Internet penetration rate:* The experience and survey of customers is based on the belief that public and private banks do not have much distinction in this category, because the category of Internet penetration is essentially related to the communication infrastructure of the country and the Ministry of Communications and Information Technology. For this reason, continuous support of other means of communication, such as bank telephone services or SMS services, despite the complications and limitations of providing services on these platforms, can be a suitable solution in emergency situations.

2. The main phenomenon: discovered by emphasizing the main event that creates

concepts and categories in the situation and context under investigation (the same axis that indicates the data).

❖ *Branding*: The experience and survey of customers is based on the belief that state banks are better known than private banks due to their long-term history of activity and by maintaining their originality and using programs, plans and various colors make more effort in maintaining their appearance and freshness. Based on this, private banks should make more efforts in branding themselves as a reliable and trustworthy brand in order to get closer to the position of public banks in the minds of customers.

❖ *Brand experience*: The experience and survey of customers is based on the belief that private banks in this component create purer experiences than state banks. On the other hand, the experience of authenticity, trust and reliability of state banks is also significant. For this reason, both sides can create better experiences for their customers by taking advantage of their strengths and weaknesses. This category is also the focus of Zijjing (2022) research entitled "Characterizing Brand Knowledge and Identification as Predictors of Consumer-Based Brand Equity: Mediating Role of Employee-Based Brand Equity" and is in line with their results. Also, Gilitwala et al. (2022) in their research with title "Understanding effective factors affecting brand equity" in line with the results of this category believed that brand experience can be significantly Consideration creates functional, enjoyable, social and financial values. Also, the results showed that three perceived values (functional, enjoyable and financial) have an effect on customer loyalty.

❖ *Brand personality*: The experience and survey of customers is based on the belief that state banks using positive feelings such as credit, confidence and authenticity as the most prominent components necessary to carry out their financial and banking affairs have a more authentic personality than the brand. They are private banks. On the other hand, the positive feelings of experiencing new and creative services in an up-to-date

and attractive atmosphere as the most prominent components necessary to carry out their financial and banking affairs have a more active character than the brand of state-owned banks. For this reason, both sides can create a better brand personality for their customers by taking advantage of their strengths and weaknesses. This category is also the focus of Althuwaini's (2022) research entitled "The Effect of Social Media Activities on Brand Loyalty for Banks: The Role of Brand Trust" and is in line with their results. He believed that not all dimensions of brand experience predict brand personality. The findings also indicate that being responsible leads to higher satisfaction and trust than being active. On the other hand, being active leads to more loyalty compared to being responsible.

❖ *Brand interest*: Experience and surveys of customers are based on the belief that public banks are ahead of their private competitors in terms of brand loyalty. According to the brand personality component of these banks, the prediction of such a performance was expected. However, relying on their active personality, private banks have made tremendous progress in this field, especially among their younger customers. With these interpretations, both the public and private sectors of the banking industry are in a dynamic and tight competition in the matter of attracting and maintaining their customers, relying on the category of brand attachment. This category was also the focus of the research of Lamasi (2022) on the topic of "The influence of promotion, product quality and brand image towards customer purchase decisions of Wardah cosmetic products" and it was in line with their results. He believed that the specific indirect effects of emotional brand attachment on CBBE. The authors also find support for the fully dependent effect of emotional brand attachment on social media brand equity. In addition, they expand the cognitive science network of emotional brand attachment which identifies key results.

3. Strategies: actions and reactions to control, manage and deal with the

phenomenon in question with a specific purpose and reason.

❖ *Accounting system:* The experience and survey of customers is based on the belief that private banks are in a better position to apply this strategy than public banks by providing software, applications and creative solutions. Considering this issue, state banks should pay more attention to innovation in their services and offer creative solutions.

❖ *Systematic control:* The experience and survey of customers is based on the belief that private banks are in a better position than state banks in the field of systematic control strategy due to the good sustainability of their financial and banking services. The main issues mentioned in this case are the use of expert staff and software and hardware updating equipment. This is while we are witnessing gross errors in the positioning and specialization of employees, managers and senior officials of state banks. Also, the equipment of state banks is depreciated and older than the equipment of private banks. In these particular cases, the efforts of state banks should be directed towards reforming job positions and updating infrastructure and consumer equipment.

❖ *Low profit and help business:* The experience and survey of customers is based on the belief that public and private banks are not significantly different from each other in terms of this category, and none of them are worthy of praise in the direction of global productive economies. Therefore, regarding this category of presenting macro to micro strategies, both at the government level and smaller and subordinate organizations, it should be given the attention of officials and experts.

❖ *Electronic banking:* The experience and survey of customers is based on the belief that private banks are in a better and more competitive situation than banks in the category of electronic banking due to their unique features and providing new and updated solutions. There are government offices. Although the dimension of the credible personality of state-owned banks also represents the special image of these

types of banks for their particular customers, but often for reasons such as providing up-to-date, creative and innovative services on the platform of electronic banking with careful attention to factors such as reducing obstacles. And the existing complexities or infrastructural stability of providing such services require more planning and investment in the category of electronic banking.

❖ *Human Capital:* The experience and survey of customers is based on the belief that private banks are in a better position than public banks in terms of human capital management. Some of the mentioned differentiation indicators refer to welcoming customers respectfully, providing complete guidance in financial and banking matters, speeding up work and creating an interaction full of confidence and trust by bank employees. Therefore, state banks can take positive steps in the matter of education and maintaining their good human capital by using professional personnel training and customer behavior programs.

❖ *Speed of service:* The experience and survey of customers is based on the belief that public and private banks are on the same level in terms of service speed-action strategy in terms of infrastructure reliability and internet penetration. Therefore, the continuation of the successful implementation of such a strategy causes organizational growth and excellence in optimal time management and, subsequently, customer satisfaction.

❖ *Reform:* The experience and survey of customers is based on the belief that private banks are ahead in the strategy of reforming the structure and using horizontal structures and are in a much better situation than their government competitors. On the other hand, state banks often need more reforms by maintaining complex hierarchy and vertical structure.

❖ *Networking:* The experience and survey of customers is based on the belief that private banks, considering the performance and reliability of their services, were most likely to use the category of networking more effectively. However, due to the lack of

complete transparency of such structures, it is more difficult to comment on this category. In general, the use of all the internal and external capacities of the service organization with the aim of synergy causes the all-round growth and excellence of the organization.

❖ *Security*: The experience and survey of customers is based on the belief that state-owned banks have a better position than private banks in the strategy of creating a sense of security among their customers due to their government support. This support is fulfilled to a large extent by the supervision and support of the Central Bank of the Islamic Republic of Iran on the activities of private banks. However, in previous years, the negative experiences of some financial and credit institutions and newly established banks caused a drop in public trust in private banks. Considering this issue, private banks should always pay special attention to the strategy of creating a sense of security among their customers by providing legal solutions and obtaining the necessary support.

❖ *Creating competition*: Considering the different nature of public and private banks, in order to compare the activities of each bank, the experience and survey of customers is based on the belief that private banks, by adopting strategic marketing plans and attracting more customers, After the creation of competition between branches or at the higher level between other active banks, they welcome the competitive environment and aim to gain more market share by providing attractive and creative services and try to attract and retain their customers. This is despite the fact that due to the age of activity and government support of state banks and providing services to all government bodies, state banks have acted much more passively in a competitive environment with each other and there is no noticeable need in this field. Nevertheless, maintaining a competitive position in the banking industry and providing competitive advantages by public and private banks is always one of the factors in choosing different bank brands by customers. Perhaps this is the reason why most people in the

society have bank accounts in more than a few public and private banks in order to equally benefit from the competitive advantages provided by each bank.

❖ *Personnel training*: Experience and surveys of customers are based on the belief that state banks are more advanced than their private competitors in this field. Although the effectiveness of training programs or classes has separate definitions for each of these organizations, the training programs of state banks have more diversity and holding intervals than private banks. In general, all service organizations can take advantage of their potential capacities for the advancement of their organizational goals by developing the skills of their human capital with regard to continuous training programs.

4. Contextual conditions: is the context in which the causal conditions affect the main phenomenon.

❖ *Customer behavior*: The experience and survey of customers is based on the belief that when faced with state banks, customers often show more loyal behaviors, while when faced with private banks, they adopt conservative behaviors. The study of this type of coping is related to the category of customer behavior. Does the authentic personality of the brand affect their behavior when faced with the brand of state banks? Or does the active brand personality of private banks influence the behavior of customers of these types of banks? These questions reveal the endless horizon of different marketing sciences and human psychology to the studies of customer behavior and the necessity of the survival and growth of organizations depends on accurate knowledge and prediction of such behaviors from the customers.

❖ *Reproducibility of experience*: The experience and survey of customers is based on the belief that public and private banks, due to their specific nature, are both at the same level of experience reproducibility. The reason for this position is to provide unique services. For example, the majority of market customers who operate in businesses with high capital turnover choose Bank Mellat as a dynamic bank in providing diverse and fast

services. Real customers who are looking for pure experiences and differentiation in services, often tend to private banks. For example, Saman Bank, by using its unique branches along with attractive and reliable electronic services, can be one of the choices of such customers. At the same time, due to this issue, we are witnessing the number of bank customers. It means that a customer can simultaneously use the services of both state banks and private banks where he has a deposit account to meet his financial and banking needs. Paying attention to the category of creating pleasant experiences in the use of all kinds of services provided by banks is a guarantee of customer retention and loyalty, therefore, service organizations must use all their capacity to keep customers satisfied in order to witness the repeatability of their positive experience.

❖ *Communication with customers:* Experience and surveys of customers are based on the belief that private banks have a better position than public banks in this category. The speed of action in follow-up and response, problem solving instead of obstacles, and respectful and expert communication are among the factors mentioned by the customers of private banks regarding their preference for the services provided by private banks. In this connection, state banks should take into account the components of customers' rights and their duties as accountability in solving the problems and needs of all segments of their customers in the direction of more effective communication with customers. This category is also the focus of Serra et al (2022) research entitled "How Market Orientation Impacts Customer's Brand Loyalty and Buying Decisions" and is in line with their results. They believed that service brand equity and brand intensity are significantly related through the mediating effect of brand relationship quality. This is consistent with the assumption of social exchange theory, which predicts that the main strand of human behavior is about the quality of the relationship that emerges in the process of exchange. Therefore, it is hoped that the

findings and discussions will contribute to the theory of consumer behavior, brand and relationship marketing, as well as providing insightful knowledge for practical investigation.

❖ *Notification:* The experience and survey of customers is based on the belief that public banks are in a better position than their private competitors in terms of providing information about their services. The widespread use of all necessary platforms to change attitudes or inform customers was one of the things mentioned in confirming the good standing of state banks by customers. At the same time, private banks' attention to the category of information can lead to increasing success in attracting and retaining customers in the conditions of fair competition.

5. Intervening conditions: mediating or intervening conditions, general and environmental factors that moderate the effect of causal and contextual conditions on the main phenomenon.

❖ *Building trust:* The experience and survey of customers is based on the belief that public and private banks do not have a significant advantage over each other in this category and are almost at the same level. Publishing news of embezzlement from state banks or the bankruptcy of newly established private banks is one of the obvious examples of this kind. Considering these issues, trust building is a dynamic and constant process in service organizations. Software and hardware monitoring in the form of up-to-date security software and equipment with the support of a team of professional experts along with the use of neuromarketing methods can be among the solutions to increase customers' trust in the bank brand. In this way, after hearing or seeing the desired bank brand, customers feel confident and confident and experience less uncertainty in using its services.

❖ *Outsourcing:* The experience and survey of customers is based on the belief that private banks have a better relative advantage than public banks in this category. In explaining this rating, customers believe that they often witnessed the outsourcing of some services to departments outside the bank's

supervision, which did not make for a pleasant experience. For example, in the opinion of one of the customers of Sepeh and Qavamin banks (which was recently merged into Sepeh bank), the transfer processes were carried out very slowly and irregularly due to the large number of employers, if in some cases even able to use The basic services of former Qavamin Bank were not in Sepeh Bank. For this reason, outsourcing processes should be done with detailed prior planning along with the necessary forecasts so that the least turbulence or tension is felt in the service delivery system.

❖ *Customer behavior:* The experience and survey of customers is based on the belief that private banks are better than public banks in this category. Responding to the needs of customers in the shortest possible time along with providing useful guidance and advice in an atmosphere full of peace, confidence and trustworthiness has been one of the things mentioned by the customers of these banks. In marketing science, the topic of customer behavior management in the scientific environment examines and recognizes this important component in the general field of marketing, and it is one of the important resources used in the educational programs of various organizations. Therefore, it is very important to pay attention to academic topics, the latest articles published in this field, and to hold continuous classes to improve the abilities and knowledge of the organization's employees.

❖ *Customer emotional attraction:* The experience and survey of customers is based on the belief that private and public banks are almost at the same level in the category of emotional attraction of customers with the explanation that each of them has relative advantages over each other for their specific customers. For example, the young and innovative segment as real customers tend to attract private banks, and the conservative segment and legal customers tend to attract state banks. These tendencies are according to the nature of the needs of each party. For example, the customers of private banks are satisfied with the speed and stability of

internet services of private banks, while the customers of state-owned banks benefit from the credibility and reliability of the brand of these banks for the benefit of their business. Brand In any case, reaching such a communication position is a difficult task that requires sufficient attention and care from the marketing department of service organizations.

❖ *Islamic banking:* The experience and survey of customers is based on the belief that public banks perform better than private banks in the Islamic banking category. Although the structural link of these banks to the government body is the basis for better implementation of Islamic banking laws, but in the meantime, the performance of some Gharz al-Hassaneh banks, such as Gharz al-Hassaneh Resalat Bank, is more aligned with Islamic banking standards. Therefore, according to the religious beliefs of the majority of customers in the banking industry of Iran, special attention to Islamic banking laws is one of the important responsibilities of all banks. This category is also considered by Aziz et al (2022) on the consumer through brand experience in Islamic banking" and is in line with their results.

❖ *Advertising:* The experience and survey of customers is based on the belief that state banks perform better than private banks in this category due to their credit support and the use of all the necessary platforms. On the other hand, the purposefulness, freshness and attractiveness of private banks' advertisements is also a point of distinction between them and their government competitors. Whether in a billboard or in an application installed on a smartphone, advertising can be applied to an organization in different ways. Advertising increases brand awareness, leads potential customers to the brand, increases sales of new and old services, is used to introduce new services to the market, and is also known as a guide to differentiate the organization's services from competitors. Therefore, adding it to the organization's marketing toolbox can have tremendous results.

6. **Consequence:** the effects and results of causal conditions and strategies.

❖ *Brand quality:* The experience and survey of customers is based on the belief that public and private banks have very different perceived brand quality due to the nature of the activities and services provided. Therefore, according to the subjective nature of this understanding, intangible classifications have been formed in the mind according to the needs of customers. For example, National Bank of Iran is the first choice of manufacturing organizations and large industries by providing various financial and credit services to businesses, on the other hand, due to the various Internet services of Saman Bank, this bank is the first choice of natural persons to carry out Exchanges are everyday. Creating a positive perceived quality of the brand requires the use of all marketing methods from attraction to purchase intention and customer post-purchase processes, therefore, especially service organizations should always pay special attention to this important aspect of their brand.

❖ *Authenticity:* The experience and survey of customers is based on the belief that state banks have more originality than private banks due to the age of their continuous activity. A clear example is Bank Sepe. Maintaining the originality of Sepeh Bank's brand caused it to become the largest bank in Iran after 96 years since its establishment. In the long run, brand authenticity saves costs by making marketing campaigns easier. Also, brand authenticity maximizes their profits by creating the deepest relationship between a brand and its customers. Therefore, service organizations should always pay attention to the issue of branding and maintaining the authenticity of their brand through a written and detailed plan.

❖ *Function:* The experience and survey of customers is based on the belief that public and private banks are on the same level in terms of brand performance. But private banks benefit from a better relative performance due to their more transparent activity. Therefore, by knowing the

dimensions and features of brand performance, managers will be more equipped and capable in using more effective brand strategies. But according to the background of the research, there has never been a comprehensive point of view and it can be said that there has been no standard for measuring it, and different researchers have introduced and used different criteria to measure it. The reason for this difference in the provision of different measures, the complexity and multidimensionality of the nature of business performance, the surrounding environment and the organization's strategies, the interference of managers' goals even at the level of an organization, the researchers' different understanding of marketing goals, the type of market and also services or being productive.

❖ *Customer satisfaction:* Experience and surveys of customers are based on the belief that private banks have taken more positive steps than state banks to realize this. The positive interactions of employees of private banks with customers along with the quick support of their internet-based services are among the effective factors in the category of customer satisfaction. Observance of high standards in providing customer service is one of the things that can conquer the soul and soul of the customer and place the service organization head and neck above the competitors. Nowadays, due to the effective role that social networks play in customers' decisions, it is very important to pay close attention to the quality of services provided to customers.

❖ *Loyalty to the customer:* Experience and surveys of customers are based on the belief that private banks are in a better position than public banks in their customer loyalty schemes. Among the positive points mentioned in this context is the personalization of the services provided, especially the internet-based services for the customers of these banks? So, it is better to keep this simple rule in mind while organizing customer service processes and use all your efforts to take care of the organization's customers.

Comparison of Government and private banks based on the categories of the final model

In order to make a final summary and provide a clearer comparison of the state of

Government and private banks active in Iran's banking industry, according to the objectives of the current research and the opinion of the majority of customers in the sample community, it was compiled in Table 4.

Table 4.

General comparison of components in public and private banks

| Row | Categories | Government banks | Private banks |
|-----|--------------------------------------|------------------|---------------|
| 1 | Appropriate internet infrastructure | | ✓ |
| 2 | The emergence of new media | ✓ | ✓ |
| 3 | Creating a new form of communication | ✓ | ✓ |
| 4 | The proliferation of media | ✓ | |
| 5 | Internet penetration rate | ✓ | ✓ |
| 6 | Branding | ✓ | |
| 7 | Brand experience | | ✓ |
| 8 | Brand personality | ✓ | |
| 9 | Brand interest | ✓ | |
| 10 | Accounting system | | ✓ |
| 11 | Systematic control | | ✓ |
| 12 | Low profit and help business | ✓ | ✓ |
| 13 | Electronic banking | | ✓ |
| 14 | Human Capital | | ✓ |
| 15 | Speed of service | ✓ | ✓ |
| 16 | Reform | | ✓ |
| 17 | Networking | | ✓ |
| 18 | Security | | |
| 19 | Creating competition | | ✓ |
| 20 | Personnel training | ✓ | |
| 21 | Customer behavior | | ✓ |
| 22 | Reproducibility of experience | ✓ | ✓ |
| 23 | Communication with customers | | ✓ |
| 24 | Notification | ✓ | |
| 25 | Building trust | | ✓ |
| 26 | Outsourcing | | ✓ |
| 27 | Customer behavior | | ✓ |
| 28 | Customer emotional attraction | ✓ | ✓ |
| 29 | Islamic banking | ✓ | |
| 30 | Advertising | ✓ | |
| 31 | Brand quality | ✓ | ✓ |
| 32 | Originality | ✓ | |
| 33 | Function | ✓ | ✓ |
| 34 | Customer satisfaction | | ✓ |
| 35 | Customer loyalty | | ✓ |
| | Total | 20 | 25 |

Considering the superiority of 25 private banks compared to 20 in general, it can be concluded that according to the extracted categories of the final model, private

banks achieved a better overall performance than state banks.

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