

Effect of service brand dimensions to create brand loyalty through trust (Case Study: National Bank branches in iran-Gilan province)

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Abstract: The aim of this study was to investigate the influence of service brand dimensions (brand communication, brand experience, brand service quality) to build brand loyalty through brand trust among the customers of Melli Bank branches in Guilan. For this purpose, the research literature in the area of brand communication, brand experience, quality service, brand trust, brand loyalty according to Zehir et al. (2011) conceptual model was reviewed. The study sample consisted of Guilan Melli Bank employees and customers. For data collection, the field study on 5 Melli Bank branches in Guilan using cluster and simple random sampling had been carried out. Research hypotheses were tested using structural equation method and data analyzed using SPSS and Lisrel software. The findings show that brand communication, brand experience and service quality has a significant positive impact on brand trust. Brand trust has also been significant effect on brand loyalty.

Keywords: Brand, Services branding, Services brand dimensions, Brand trust, and Brand loyalty

INTRODUCTION

Today, the importance of the services provided by the service companies has increased to the extent that have been drawn the attention of many scholars of research centers and managers. Loyalty is one such area in which marketing today makes it much attention. Branding in recent decades has been had one of the most important research priorities in the field of marketing management. The trend in recent years has strengthened in our country. Given the importance of organizations brand communication to customers, especially in service organizations, this study with a quantitative approach inspired by the theories of branding seeks to identify the impact of brand experience, brand quality, brand communications on brand loyalty with emphasis on the mediator role of brand trust. Perhaps the most distinctive skill of professional marketers is their ability to create and manage of brands. American Marketing Association introduce a trade name (brand) as a name, term, sign, symbol, design, or a combination of these which aims to introduce a product or service that a seller or group of sellers offer to differentiate them from competing products [22]. In this regard, branding is a basic method that allows an organization to have beneficial long term relationship with their customers. Furthermore, branding is created superior customer value that helps to satisfy the needs of consumers and their retention. According to several researchers, importance of branding is as a key success factor for service organizations and is considered as the cornerstone of marketing services in the twenty-first century [24]. A brand is defined as a product or service distinguished by its relative position in competition and its personality [23]. Brands as intangible assets are one of the most valuable assets of the companies. Brand specified the manufacturer or seller of goods or services. For consumers, the brand is an important part of product and so can add value to the product [30]. In highly competitive markets together with an increased risk and loss of product differentiation, brand loyalty is a key element of marketing strategy and tactics. Brand loyalty creates benefits such as barriers to entry competitors, better respond to competitive threats, sales and more income and less sensitive customer to competitor marketing efforts [22]. Create a brand plays a special role in service companies as strong brands increase customer confidence to invisible buy. Strong brands enable customers to better visualize and understand the intangible products and goods. They reduce the perceived financial, social and security risk of the customers in buying services that is difficult to asses their buying preferences [25]. Service characteristics such as intangibility, no

durability, heterogeneity and inseparability established beliefs that consumers' assessment of services brands in terms of type and grade may be different from physical goods brands [24]. Intangibility of the product does not mean that development brand services are less importance than goods, but its application is different in some aspects. Given the inherent difficulty in distinguishing the products that are no physical differences and high competition within services markets that many of them have been deregulated, brand development in services is crucial. A strong brand is "a safe place for customers". Invisibility service makes attractive proposition for customers to buying them from a safe location [7]. Research must considered the related aspects of customer when evaluating service brands to determine branding value and also consider their impact on consumers' reactions [24]. A strong service brand is essentially a promise of future satisfaction that is the combination of what the company says about the brand, what others say about it and how the company to complete service that all this is from a client perspective [7]. Intense competition and rapid technological developments in the various sectors cause that companies increase their market share by more customers and retain former customers [19]. Bank as a service provider enterprise is no exception. With regard to the establishment of banks and private financial institutions such as private banks, financial and credit institutions and Fund, it seems that currently a limited competition is creating [1]. However, it seems that banks have not developed a systematic approach to understanding and better meeting the customers' needs and avoid the tendency of customers to other banks. The low cost of changing bank for Iranian customers and joined to rival banks is due to lacking loyalty-making programs for banks to create lasting value for customers [8]. Therefore, banks should be able to take a big step to change its marketing practices and policies, otherwise despite their antiquity and experience will have not a good position in the future in the financial markets [15]. Since organizations providing financial services, especially banks work in an environment with non-discrimination product, service quality is known as the first competitive weapon. In this regard, some experts believe that competitiveness of banks arises exclusively from quality services. Generally, those banks that are superior in service quality have separate market, as a better level of service quality is more relevant with higher incomes, greater customer retention and market share [12]. Creating a competitive environment for banks are required depth studies. Therefore this fact is seems very important and necessary that banks aware of their brand loyalty and competitors and mentality of the population to them and factors that influence the customer loyalty to the brand. Lacking enough knowledge about the concepts and loyalty model may cause that bank chosen inaccurate indicators to measure customer loyalty and not to link customer loyalty to performance indicators and in turn made a mistakes to design loyalty programs and recognition of the customer right behaviors [15]. Customer experience is the major driving forces in decisions relating to the purchase and reusing of the brand [16]. When consumers in their daily lives seek to a specific brand to satisfy his demands, is looking for a name that will draw his consent [29]. And this same relationship between the brand and customers is that arises as brand loyalty that is the most important issues in research on brand management [21]. In fact, by resolution, complexity and fierce market competition, brands traditional manufacturers have sought to develop and maintain long-term relationships with their consumers, so they are seeking to adopt relationship marketing [30]. Relationship marketing aimed at creating long-term relationships based on trust and mutual benefit relationship with valued customers encompasses the marketing communication [9].

In this study, we tried to examine the effectiveness of service brand dimensions on brand loyalty and to answer the question that whether service brand dimensions (brand communication, brand experience and service quality) has significant influence on brand loyalty through brand trust?

Theoretical study

Today the brand is a strategic imperative for organizations that help them in order to create more value for customers and create a sustainable competitive advantage [6]. Brands are more than just names and symbols. They are a key element in the company's relationships with consumers. Brands are expressing the perceptions of consumers about the product and its performance [14]. Brands play a major role in today's competitive environment and key sources that support competitive advantage [18]. In the current competitive environment, most researchers believe that brands forms an important part of the business and assets of a firm and many businesses are eager to learn how to build a successful brand [3]. Great brands are unipolar, that is put target market at the disposal of one company and remove the rest [4]. Increase the brand power to distinguish effectively can make benefits in the products and services such as increase purchase intent, lower costs, increase sales, prioritize price and customer loyalty [6]. Brand products are less risky because they are easily recognizable and used as a symbol of dignity [17]. It is recognized that brands are widely used to visualize, inform and better communicate with consumer's

identity [28]. The actual value of strong brands is in the customers' preference absorptency and loyalty. Famous brand not only success because of the unique benefits or services reliable in a competitive market, but also is due to established a strong relationship with customers [14]. Today, many organizations have come to believe that one of their most valuable assets is its products and services brands [3]. One of the fundamental differences between goods and services branding is based on the fact that in the services sector, company names is the same brand names because consumers often perceive the company as a service provider. Therefore, the strength of a services brand is determined with organizational attitude such as the quality of the goods offered by the company and the general relationship between the company and its customers. The intangible nature of services emphasizes on the importance of service brands against physical goods brands. Since the services are lacking tangibility, strong brands are an important tool for service organization to increase consumer confidence in such invisible purchases. A strong brand is a major factor in efforts to distinguish competing service provider [24]. Brand is vital for the service sector because the intangible nature of services makes difficult the quality assessment for customers [6]. Development of competition in the market has been rapidly advancing towards behavioral factors where customer loyalty role is much more prominent as loyal customers often buy, is account as the advertising agent for companies, their behavior sensitivity can be guided better and in critical cases are considered to be one of the main factors of companies survival. Expectations and consequently, customer demands is constantly changing and companies are required to even beyond to meet the demands of customers and focus on building loyalty through long and profitable relationship for both parties [5]. Branding is a very sensitive issue and the opportunity to create customer loyalty is not easily and perception of a brand in others is easily destroyed [10]. Brand both has the physical nature and subjective and perceptual nature. Its physical aspects are found on the shelves of supermarkets or service centers, but its conceptual and perceptual nature is placed on the customer's mind and psychological space. Brand management is the application of marketing techniques to a specific product or product line. Brand management seeks to enhance value for customers and ultimately increase sales volume. Marketers know brand management as a tool to improve the quality and increase purchasing and creating loyalty in the customer. One of the main advantages of brand management for the companies is that it can added to the prices of goods and services in a particular market without losing customers [2].

Literature review

Zehir et al., (2011) studied the impact of brand communication and services quality in creating brand loyalty through brand trust in Turkey. The aim is to investigate the relationship between the brand business communications and services quality with emphasis on the understanding of the relationship between brand loyalty and brand trust in automotive industry. Data were collected randomly from the questionnaires among 258 consumers. The findings show that the perceptions of brand communication and service quality and product can preliminary review the brand trust and in turn will affect brand loyalty. In this study, regression analysis showed that brand communication has positive and significant impact on brand trust [30]. Sahin (2011) studied the impact of brand experience, trust and satisfaction on creating brand loyalty in global brands in Turkey. The results showed that brand experience has a positive effect on brand satisfaction, brand trust and brand loyalty and brand trust and satisfaction have a significant positive effect on brand loyalty [27]. Nam et al., (2011) studied brand equity, brand loyalty and brand satisfaction in the UK to investigate the mediating effect of consumer satisfaction on the relationship between consumer-based brand equity and brand loyalty in the restaurant and hotel industry. In this research, brand equity includes 5 dimensions of physical qualities, staff behavior, and ideal self-congruence, brand recognition and congruence of life level. The findings show that consumer satisfaction little impact as a mediator between the effect of employees behavior, ideal self-congruence and brand recognition on brand loyalty, but factors such as quality of life and life style congruence on brand loyalty are completely influenced by consumer satisfaction [26]. Seyyed Javadin et al., (2010) studied the impact of brand on industrial customer loyalty. The aim of this study was to investigate the relationship between customer loyalties with factors influenced on trademark. In order to achieve this objective and based on the conceptual model the relationship between satisfactions, value, resistance to change, emotion, trust and brand equity with customer loyalty was hypotheses and data was collected randomly by a questionnaire in Xerox provider printing center with a sample size of 150 centers in 22 districts of Tehran and structural equation analysis using Spearman correlation test was used. The results showed that brand equity and trust are the most important factors affecting behavioral and attitudinal patterns of customer loyalty. While the factors influence on behavioral loyalty to attitudinal loyalty may vary in different research area [11]. Samadi et al., (2009) studied the effect of brand dimensions on customers'

intention to repurchase from Refah chain shops in Tehran to examine the impact of brand dimensions on intention to repurchase in the service sector. 275 of them have been selected using cluster sampling and LISREL software was used to test the model. The results show that brand evidence (main service, the staff, brand, the service environment, price, emotion and congruence with personal feelings) and the brand communication have direct effect on satisfaction, attitudes and behavioral intentions [13]. Dehdashti et al., (2010) studied a model for assessing the effect of banks brand trust on customer loyalty in banking industry (Two banks) aiming to assess brand trust on customer loyalty. In this study, the relative stratified sampling method was used and sample size for each bank was 384 individuals. Findings from the study indicate that brand trust play very important and key role in improving the customer's behavioral tendencies. This means that increase customer satisfaction helps to promote and recommend its bank to other. The increase in customers continued commitment reduces their tendency to change bank [8]. Grace and O'Cass (2005) in a study entitled " services branding: Customer perspective to services brand" studied the brand name from the perspective of consumers. In this study, six structural and six non-structural interviews were conducted. In addition, 527 questionnaires were distributed and 17 were removed. 256 one was related to retail and 254 were related to bank. In this study, service brand dimensions in terms of brand evidence (e.g. nuclear services, personnel services, trade name, service perspective, price / value for money, consistent with personal impressions and feelings) and brand communications (control and uncontrollable) were examined. All seven hypothesis of this study to evaluate the positive relationship between the size of the brand name and other variables (satisfaction and attitudes) and the decision about brand name were approved [20].

Research Model and Hypothesis

Zehir et al., (2011) in a study entitled "The impact of brand communication and services quality to create brand loyalty through brand trust in the global brand investigated the brand communication and services quality with an emphasis on understanding the role of trust and brand loyalty. The results showed that perceptions of the brand communication and products service quality may be grounds for brand trust that in turn influenced on brand loyalty [30].

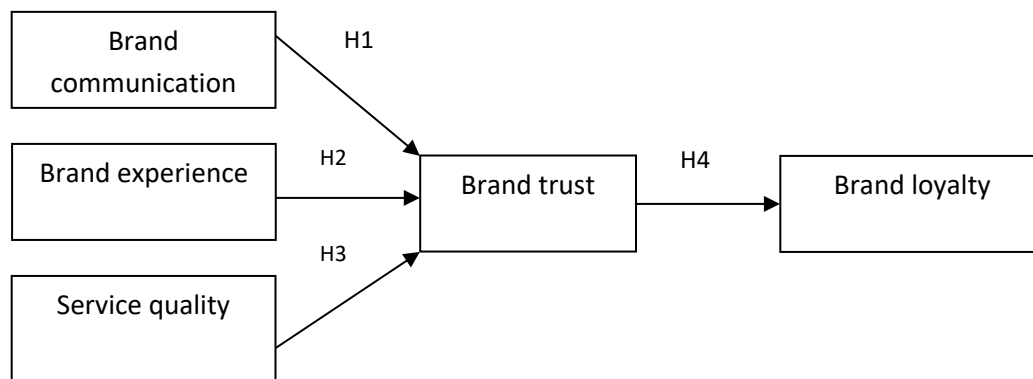


Figure (1): Conceptual model (Cemal Zehir, Azize Sahin,Hakan Kitapci, 2011)

Hypothesis of the study was based on a set of variables and methods used are as follows:

H1: Brand communications have a positive effect on brand trust in Melli Bank branches in Guilan.

H2: Brand experience has a positive effect on brand trust in Melli Bank branches in Guilan.

H3: Service quality has a positive effect on brand trust in Melli Bank branches in Guilan.

H4: Brand trust has a positive effect on brand loyalty in Melli Bank branches in Guilan.

Methodology

This research used descriptive-correlational method where the correlation between dependent and independent variables are shown. In terms of supervision type and control rate, this research is among a field study because the researcher will examine variables in their natural state. In terms of objective, this study is an application study and research hypotheses were tested using structural equation. The study sample was the employees and customers of Guilan Melli Bank. For data collection, the field study on 5 Melli Bank branches in Guilan using cluster and simple random sampling had been performed. Data

collection tool was a questionnaire consisted of two parts. The first part included questions about demographic characteristics which are as follow: Gender, age, education and in the second part of the questionnaire, 30 specific questions including 6 questions related to customer loyalty and 5 questions for brand trust, 4 questions for brand communication, 6 questions about brand experience and finally 9 questions about the service quality had been provided that all of these questions extracted from the Zehir al (2011) questionnaire. Respondents were asked to complete a questionnaire with Likert 5-items scale (1 = not good) to (5 = good). To study the validity of the questionnaire with emphasis on standards questionnaire, questions were defined in accordance with the theoretical and attention to detail of each variables and the ideas exchange with professionals and academics in the field and the original questionnaire was distributed after the editing process. The validity of the questions confirmed formally and Cronbach's alpha coefficient was performed to determine reliability according to the following table:

Table 1. Cronbach's alpha coefficient reliability

Variables	Cronbach's alpha	Number of items
Brand Communications	86.9	4
Brand experience	91.1	6
Service Quality	90.6	9
Brand Trust	89.8	5
Brand loyalty	94.4	6

In the second stage to confirm or reject the hypothesis, factor analysis, path analysis and variables structural equation model using Spss22 software and lisrel had been used.

Results

Table (2) shows the frequency and cumulative percentage of the variables. As can be seen from the 400 questionnaires distributed, 61% was male and 39% female.

Table 2. Frequency distribution and percentage of gender

Gender	Frequency	Percent	Cumulative percentage
male	243	60.7%	60.7%
female	157	39.3%	100
Total	400	100	

Table (3) shows the frequency and cumulative percentage of the variables. As can be seen from the 400 questionnaires distributed, 178 people aged above 56 years and 87 aged 55-41 and 96 in the age 26-40 and 39 individuals is under 25 years of age.

Table 3. Frequency distribution and percentage of age

Age	Frequency	Percent	Cumulative percentage
Under 25 years	39	9.8%	9.8%
26-40	96	24%	33.8%
41-55	87	21.7%	55.5%
Above 56	178	44.5%	100
Total	400	100	

Table (4) shows the frequency and cumulative percentage of the variables. As can be seen from the 400 questionnaires distributed, 53% has high school diploma and under diploma and 33% with associate diploma and bachelor degree and 14% with Master's degree or higher.

Table 4. Frequency distribution and percentage of education

Cumulative percentage	Percent	Frequency	Education
53%	53%	214	Under diploma and diploma
86%	33%	132	associate diploma and bachelor degree
100	14%	54	Master's degree or higher
	100	400	Total

After testing the normality, the distribution of the main variable was performed through Kolmogorov-Smirnov test. To measure the variables, factor analysis and path analysis were used that according to the figures, Figure 2 show (independent variables in the standard estimate), Figure 3 (dependent variables in standardized estimates), Figure 4 (confirmation of the significant variables and Figure 5 (path analysis of conceptual model in standards estimates).

Factor analysis:

Factor analysis of independent variables in the standard estimate

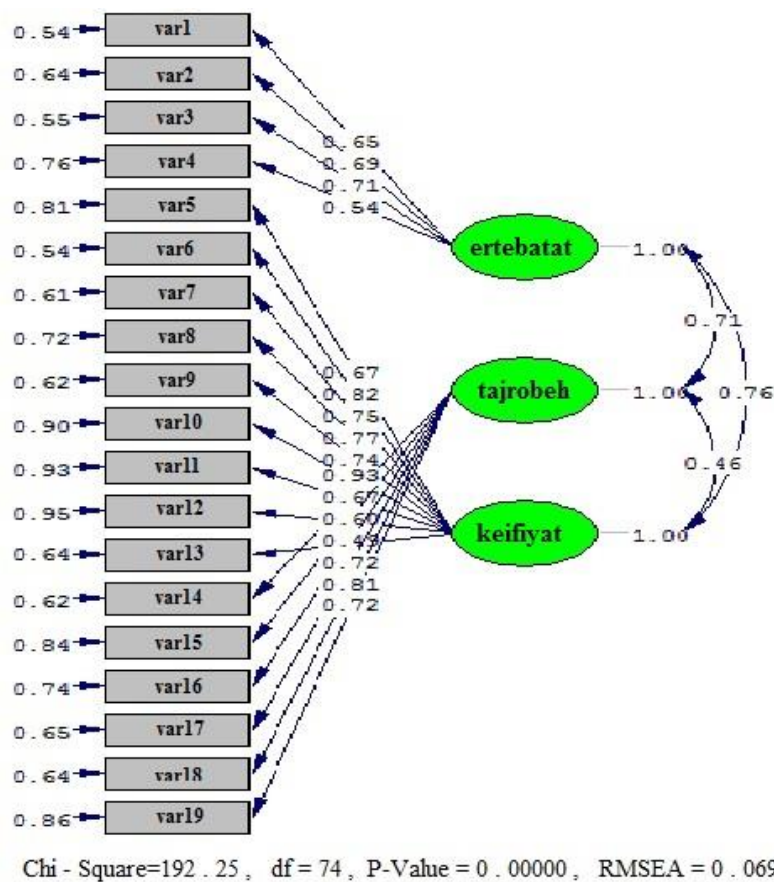
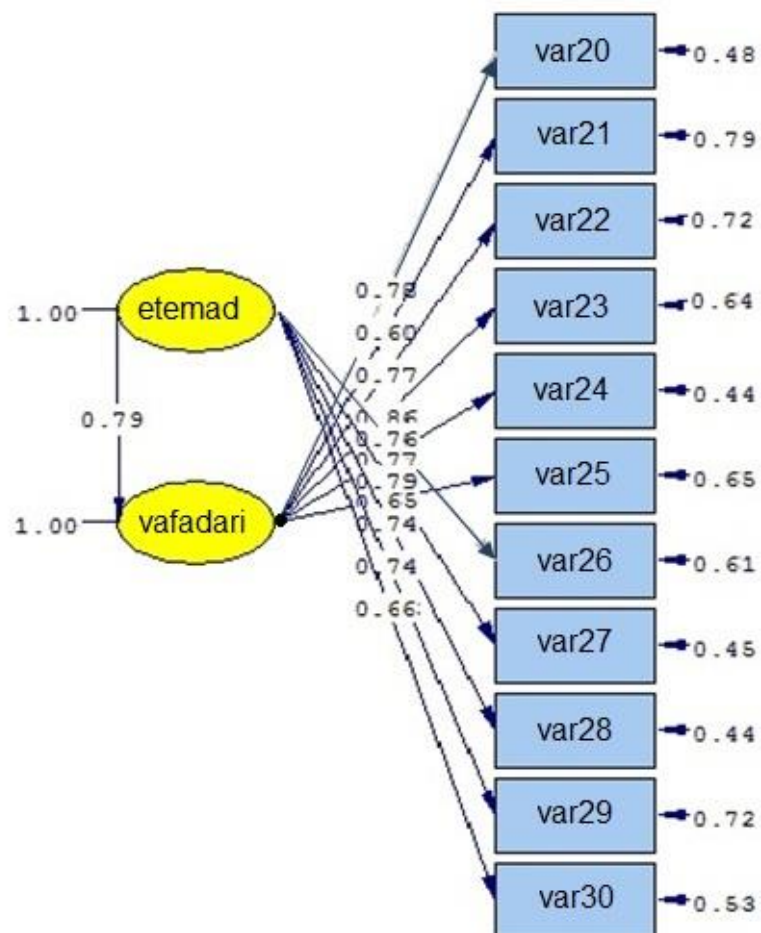


Figure (2): Factor analysis of independent variables in the standard estimate

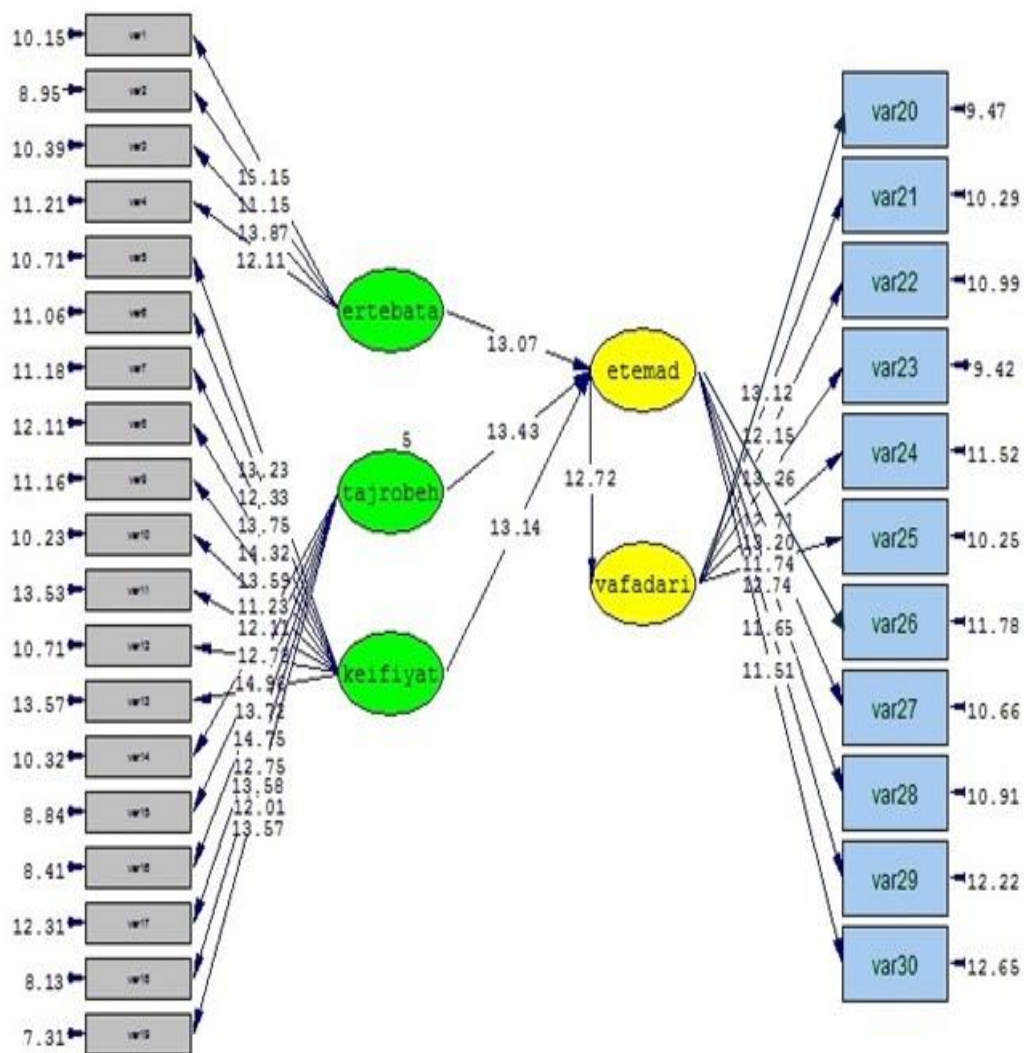
Factor analysis of dependent variables in the standard estimate



Chi - Square=192.25 , df = 74 , P-Value = 0.00000 , RMSEA = 0.069

Figure (3): Factor analysis of dependent variables in the standard estimate

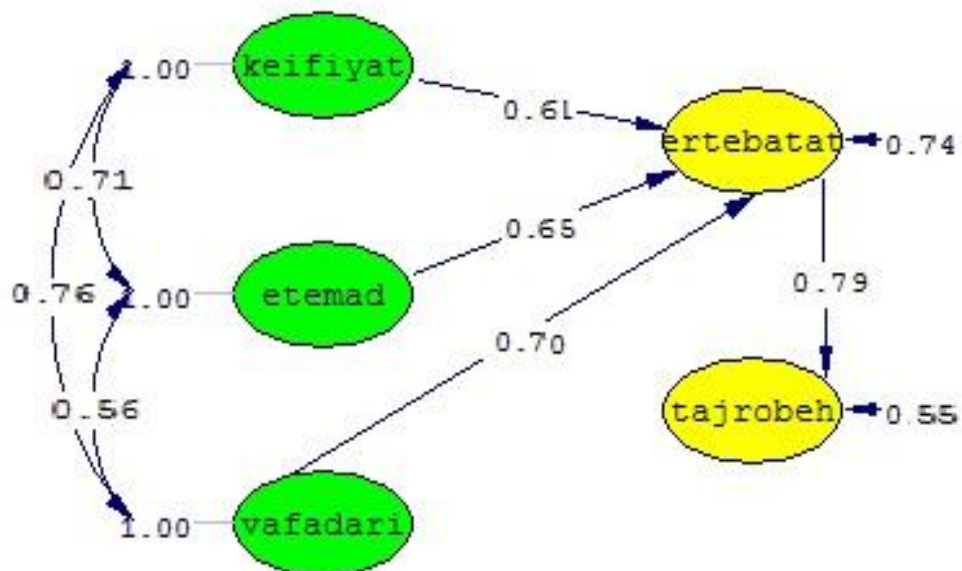
Confirmatory Factor analysis of variables in significant



Chi - Square=192.25, df= 74, P-Value= 0.00000, RMSEA= 0.069

Figure (4): Confirmatory Factor analysis of variables in significant

Path analysis:
Path analysis of conceptual model in standard estimate



Chi - Square=192 . 25 , df = 74 , P-Value = 0 . 00000 , RMSEA = 0 . 069

Figure (5): Path analysis of conceptual model in standard estimate

Fitting Index model

According to Table 5, fitness indicators of the structural model are shown.

Table 5. Fitness indicators of structural model

Row	Fitness model criteria	Index	Dimension	Desirable	Result
1	Relative Chi square	X2/df	2.59	>3	Acceptable
2	Root Mean Square Error of Approximation	RMSEA	0.063	>0.1	Good fit
3	Root Mean Square Residual	RMR	0.051	Approximately zero	Acceptable
4	Normed Fit Index	NFI	0.94	<0.9	Excellent
5	Non-Norm Fit Index	NNFI	0.95	About one	Excellent
6	Comparative Fit Index	CFI	0.96	<0.9	Excellent
7	Relative Fit Index	RFI	0.93	<0.9	Excellent
8	Incremental Fit Index	IFI	0.96	<0.9	Excellent
9	Goodness of Fit Index	GFI	0.97	<0.9	Excellent
10	Adjusted Goodness of Fit Index	AGFI	0.91	<0.9	Excellent

The research hypothesis test results are summarized in Table 6. As can be seen, t-statistic is greater than 1.96 for all hypotheses. This indicates that all the hypotheses confirmed. And calculated statistics show that hypothesis was approved at a significance level of 5%.

Table 6. Summary data analysis using path analysis and structural equation

hypothesis	Predictor variable	Control	Path Coefficients (β)	determination coefficient (R^2)	T-statistics	Result
)H1(	Brand Communications	Brand Trust	0.61	0.27	13.07	Confirmed
)H2(	Brand experience	Brand Trust	0.65	0.31	13.43	Confirmed
)H3(	Service quality	Brand Trust	0.70	0.32	13.14	Confirmed
)H4(	Brand Trust	Brand loyalty	0.79	0.68	12.72	Confirmed

Determination coefficient related to the effect of brand communication on brand trust is 0.27. This indicates that brand communication could predict 27 % of brand trust variable. Determination coefficient related to the effect of brand experience on brand trust is 0.31. This indicates that brand experience could predict 31% of brand trust variable. Determination coefficient related to the effect of service quality on brand trust is 0.32. This indicates that service quality could predict 32% of brand trust variable. Determination coefficient related to the effect of brand trust on brand loyalty is 0.68. This indicates that brand trust could predict 68% of brand loyalty variable.

Discussion and Conclusion

Today, with more intense competition in the production and service the role of customer loyalty is more prominent than ever.(1) In today's perspective, marketing is including growth of the customer that is the attention to customer satisfaction and quality from customer point of view and customer loyalty and effective communicate.(2) As a result, organizations are trying to have loyal customers.(3) Given that in the service sector, there is a wide interpersonal relationship between service providers and customers, the role of loyalty in this sector is important.(4) Customer brand loyalty can increase the organization market share and market share is closely related to the rate of return on investment and organization profitability.(5) Customer brand loyalty cause to positive word of mouth advertising, creating substantial barriers to entry for competitors, build more capable organizations in response to competitive threats, making more revenue and reduce the sensitivity of customers to competitors' marketing efforts.(6) The large number of loyal customers to a brand is considered as an organizational asset.(7) Due to increasing competition among Iranian banks and the challenge of attracting new customers and retain current customers and make the loyal in the competitive environment, banks should seek to identify the factors affecting customer loyalty and implementation the necessary strategies.(8) Brand trust is the most important factors in creating and increase customer loyalty commitment.(9) Subdivision of the brand trust, that is trust and the organization expertise are related to the commitments that are expected in the case of the brand services or goods and created through customer experience over the years.(10) According the findings of this research on the impact of service quality, brand experience, brand communication via the brand trust on the loyalty of customers, it is recommended that bank managers pay special attention to trust and put in mind its important role in managing the relationship with customers and designed appropriate strategies and programs to develop their loyal customers.(11) In this study it was shown that banks brand trust plays a key role in improving the behavioral tendencies of consumers.(12) This means that increasing customer satisfaction causes them to advertise and recommend it to other and reduce their tendency to bank.(13) The following suggestions and propositions are for banks marketers.(14) With regard to the first hypothesis, that is the effect of brand communication on loyalty through brand trust that confirmed in this study, one of the major factors that led to the introduction of brand is advertising.(15) In this regard, the Bank can advertise according to the tastes and demands of its customers.(16)

The Melli Bank can widely advertise in this field using the mass media In addition, it can constantly repeat their brand slogan along with its symbol display, So that, in addition to increases the level of awareness (brand remember), somewhat make objective the intangible nature of their service to the customers.(17) According to the second hypothesis based on the effect of brand experience on brand loyalty, those organizations that focused on the customer-oriented and encourage the staff to well understand the value of customers and strive to solve problems and satisfy their needs can promote customers brand loyalty.(18) Among the important issues that affect the bank's customer loyalty according to the second hypothesis is providing fast service and appropriate respond to new and updated needs of the customers and their different tastes to increase customer loyalty rates.(19) Also, delegating to service providers in order to further motivate them to provide a higher level of service and customer satisfaction and loyalty is another strategy that can be used.(20) According to the second hypothesis, bank administrators creating a special group can increase constant monitoring of service delivery and assess customer perception and Bank's flexibility in responding to customer needs and when needed, to design and implement appropriate programs.(21) Since according to the third hypothesis the effect of service quality on brand trust and in turn on brand loyalty is positive and significant, increase the perceived quality will increase loyalty.(22) Therefore, Bank managers and staff must constantly improve and increase the level of customer perceived of brand quality to enhance the Banks brand. (23)They can increase customer perceived quality of the brand using modern equipment and increase the trust as well as through establishing intimate and respectful communication with customers and response to their needs and questions.(24) Given that one of the questions rose about the services quality to support the third hypothesis about the physical environment of the bank, it can say that the service quality environment including the Bank physical aspects can increase brand loyalty to provide the services such as the Bank's internal and external appearance, Bank working hours and days, exposure the bank branches near the commercial and administrative offices and ATM.(25) And furthermore, factors such as acting upon the commitment and customers trust have a significant impact on customer satisfaction and loyalty.(26) As the fourth hypothesis was approved the impact of brand trust on brand loyalty, Melli Bank managers should give special attention to the brand trust and put in mind its important role in customer relationship management and designed appropriate strategies and programs to develop their own loyal customers.(27) Their main focus should refrain from activities that reduce banks credit.(28) Therefore, it

should not promise customer that it is difficult or impossible to implement or not to specialize in bank.(29) Because the promises and unaided advertising in order to attract more customers has direct negative effect on current and future customer satisfaction and loyalty and negatively affect the Bank's long-term interests.(30)

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