



Assessing the Role of Brand Personality on Trust, Affection, Loyalty and Customer Satisfaction in Governmental Organization: (Case of Study: Maskan Bank)

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Abstract

Like interactions between human to human, in which personality attraction and fitness lead to positive moral effects in the addressee, the relationship between human traits and brand personality is in line with the same rule. Personality attraction of a brand in consumer's mind causes customer's internal affection and trust that ultimately bring about brand satisfaction. Endurance of this satisfaction creates a kind of loyalty which is the aim of customer-based companies. Not many researches have been done integrative on this field. Therefore, the current research, a kind of descriptive survey, has used Structural Equation Modeling to investigate the effect of brand personality variable on four efficient variables in 385 customers of Maskan Bank. These variables include brand trust, loyalty and satisfaction which this research has proven the effect of brand personality on brand trust and affection but surprisingly, no sensible relationship between brand personality and two variables of satisfaction and loyalty was found.

Keywords: Brand personality, brand trust, brand affection, brand loyalty, brand satisfaction, structural equation modeling.

Introduction

Nowadays brand or trade mark is not only a practical device for managers, but also a strategic necessity that helps organizations create more values for customers and also sustain competitive advantage¹. The trade mark-related issues are assessing consumers' loyalty, elastic reaction toward price changes, evaluation of market insights and etc. within organizations². Power and dignity of a brand is deeply rooted in its acquired values. Consumers of a brand usually perceive brands in a way that they understand dimensions of human personality and then they extend it into the brand realm. Personality dimensions of a trade mark are defined by developing human personality traits to brands scope. Aaker asserted that through defining their personalities, brands give promises to consumers³. In the other place, he identifies brand personality as the brand core and the closest variable affecting consumers' decisions on buying decisions. Using brand personality in brand management strategies helps all segments of a company achieve satisfaction, loyalty and profitability⁴, and also gain a competitive economic advantage over competitors⁵. Consumers buy a brand when they have in their minds its clear image. Indeed, they buy its symbolic meaning, not its apparent characteristics. Brand personality increases brand preferences, use, trust and loyalty in customers⁶. It also affects positively on consumers' favorable and unfavorable evaluation of the brand (Brand Affection). Accordingly, considering the strategic position of brand

personality for organizations, in producing and servicing companies, the current research is unveiling the role of brand personality in four elements: consumers' trust, affection, loyalty and satisfaction. Due to factors mentioned above, the main question of the research is raised: what is the relationship between brand personality and trust, affection, loyalty and satisfaction in governmental organizations (case of study: Maskan Bank).

Review of Literature

Brand personality: Brand personality is the cornerstone and closest variable in customers' decision making when there are some options⁷ and Aaker³ also posits that defining their personalities, brands make promises. In literature of classic economics labor, capital, and land are three core elements of production and they are also considered as the main sources of wealth. This pattern is not able to explain why a commodity having the same application, quality and beauty is sold three times more expensive than another. New approaches to marketing explained this phenomenon through customer's identification of a brand. From psychological point of view, these kinds of products beside their apparent use bring consumers personification and self-confidence, so the consumers are ready to pay differently for it. As a matter of fact, the trade mark has the same role as capital, technology and the raw material in creating added value. Customers and

organizations both enjoy the brand advantage. When a consumer has experienced using a brand even once and he feels free using it, the tendency of its use is growing. A trade mark gives its owners a true meaning and also is considered as a part of their wealth. The characteristics of human personality are identified by multi-dimensional elements like individual's behavior, appearance, viewpoint, and belief and demographic feature. Based on Attribution Theory, there are five dimensions of a stable person which are called "Big Five" that consist of extraversion, agreeableness, conscientiousness, neuroticism, openness to experience. Aaker on the basis of dimensions of human personality explored new dimensions of five greats related to trade marks which include sincerity, excitement, competence, sophistication and ruggedness³. This pattern shows that dimensions of brand personality might influence on consumers' priority by diverse ways and for different reasons. Sincerity, excitement, competence are inherent parts of human personality, while sophistication, ruggedness are dimensions of individuals' tendencies. Brands influence on consumers' buying decisions by any of the above-mentioned ways or the combination of all. Brands can be associated with people who use it or have already used it. In consumers' minds, personal association of a brand can bring life to it as a living creature. Products like gold credit cards, watches or prestigious items help people express themselves. The key concept in brand management and extension is a clear perception of benefits the customers are looking for. Time and time, researches have shown that the real power, behind the market leadership, is the perceived value which has been proven at a market, not the price or inherent characteristics of a product. When a brand presents an excellent perceived value to customers, the market will perform well which causes sustenance (adaptation) which is a crucial characteristic of brands. So it is possible that consumers' interaction can be increased by those brands which are involved in way of life, gender, age, educational records, social values and culture. The route of Aaker's mind (1997) about brand personality³, Fournier⁸ about interactions between brand and consumer, show interactions are influenced by personalities of involving partners. Aaker, Fournier and Bracel also studied the impact of two dimensions of brand personality upon gradual evolution of interactions between consumer and brand⁹. They explored that interactions with sincere brands are reinforced during the time (like intimate friendship), as in being a family-man, healthy and friendly which are considered characteristics of honest and humble people, these are positively connected with strong and growing relationship. In reverse, they showed that the relationship with stimulus brands no longer would take place because being youth, vibrant and independence which are characteristics of excited people, on the one hand are attractive and considerable, on the other hand they are negatively connected with strong and growing relationship. The authors also proved that in sincere brands, violation of relationship is harmful, but in stimulus brands, it is supportive. The findings of Aaker et al., indicate that differential dimensions of brand personality, directly or indirectly cause different effects on interactions between consumer and brand⁹.

It means personality dimensions directly influence observed behavior of relationship and indirectly result in understanding of partners' features. As a brand is able to absorb a partner's features, it is also able to help consumers develop and sustain their own self-awareness. In one way or another, the relationship between brand and individuals personality is not limited to adulthood, from the middle of childhood till the beginning of youth. Brand-individual-personality relationship is growing and as we get older, it starts to be developed and we would generate deeper relationship little by little¹⁰. The researchers of self-awareness theory domain believe that the brand-individual relationship can be explained by this hypothesis, because people behave in a way that adapts to their self-awareness and then they reinforce it. One way people can express their own self-awareness is through buying and using a brand. So a brand can define, maintain and even reinforce consumers' self-image. The items like our clothes, cars, houses and interior designs as in photos, medals, certifications, documents, are used to define who we are. In fact, image proportion hypothesis clarifies that consumers need to have a tendency toward things or brands which are in adapt to their self-knowledge, so a consumer originally chooses a brand to be seen related to a group of people. Nowadays, despite increased competition, firms are able to keep their customers' positions, because by powerful relationship in a brand, costumers behave as in they like buying it which resembles to intense loyalty. By brand relationship facility, firms can open up a connection with customers, make product- designing better and easier according to their customers' desires and develop a deep understanding of customers' needs¹¹. In a research entitled "The Use of Brand Personality at Home Appliances Market in Gilan Province", Darvish points out that as a result, brand personality has a meaningful relationship with commitment, trust and attachment to a brand and consequently trust and attachment to a brand have meaningful relationship with commitment to the brand¹². Heidarzade and Shokrgozar study the effect of promotions and brand personality on buying decision, Considering consumers' reciprocal behavior, they work on the relationship between management contribution and brand personality, as a result, they find that power and strength of a brand are deeply rooted in its acquired value which can be attained by tangible features like the brand name and its related advantage¹³. Consumers usually perceive a brand by dimensions understood by user's personality, then they extend it to brand scope and the dimensions of brand personality are defined by extension of dimensions of human personality into a brand scope. The development of the brand personality depends on active communications of a firm and they need to be managed for variety in brand-life endurance. So, a firm, in development of proper personality, might use attractive promotional strategies for customers.

Brand Trust: The most important characteristics of a brand and as a sign of product-position are its trust worthy and credibility¹⁴. Brand Trust, the key segment in Keller's brand pyramid, shows the consumer's response to a brand and it is our

perception of brand trustworthy. A firm, enjoying a brand, can use market mixed elements like: highly pricing, giving a special guarantee, distributing by special channels to develop quality codes. Any of these activities according to the market situations can be trustworthy or not. Therefore, the factor which discriminate a brand from marketing mixed elements is congregated effect of recently-marketing strategies and mixed-activities; or as Kapferer mentioned, it is living memory of performed activities¹⁵. The concept of 'trustworthy is based on a collection of our previous behaviors' has been repeated a lot in related articles¹⁴. Lafferty and Goldsmith explore that trustworthy and creditability of a firm has a significant effect on other viewpoints about brand and buying goals¹⁶. On the other hand, Lafferty defines trustworthy as having believable goals and tendencies in an organization in a specific time¹⁷. It is supposed that trustworthy has two major parts: trust and specialty. Consumers should know whether a brand has a specialty and tendency to repeat a promised experience or not¹⁴. On the other hand, a brand would be trustworthy when it tends to deliver something which is being promised. To wrap up, trust means whether a brand has tendency to present something new, while specialty means whether a brand has competency for presenting each service.

Brand Affection: Brand affection is considered as consumers' desirable or undesirable evaluation of a brand, In fact the brand affection means brand potential for receiving customer's positive reaction as a result of its use. In this scope, there are a lot of mental values like emotions mixed with brand image which are related with brand personality. There are many ways to measure brand potential and affection such as the way (4D) which contains namely distinctiveness, differentiation, defendable, digit-able. It needs to be pointed out that a brand must be distinct from all audio/visual devices which the target consumers are faced with. In this way, by its unique and differentiated communication, the brand can have wide and powerful competitive advantage, and its strategies and assets express clearly individuals' real intentions. Brand also should have a unique power by presenting brand equity. Nowadays, in many businesses there needs to have powerful and growing electronic-communication, in such a way, all brand equities take place efficiently in strong forms of touch and electronic.

Brand Satisfaction: As it was mentioned by Michael Solomon in his book, the consumer's satisfaction is a positive holistic interpretation and an emotion related to a product or service which would be shaped after being bought by individuals. Based on Kotler's viewpoint, if performance of a firm fulfills customer's expectation, it derives satisfaction for the customer and otherwise, it brings him dissatisfaction¹⁸. The most successful producers keep in mind the principles of providing satisfaction, they hold a buyer the right that he is a king and he has the right to spend his own money on a commodity which meets his needs and wants. Commercial organizations are established aiming at profitability, and holding consumers a position of authority in a market which determines sustenance,

growth or decline of an organization. In today business world, merely those producers are able to survive and maintain which offer high-quality products¹⁹. Customers' satisfaction and profitable firms are in close relationship with quality of products and services and very good quality increases customers' satisfaction²⁰. Satisfied customers are sources of profit for firms and the firms that are not able to keep their customers satisfied, wouldn't be able to resist in long term period. Presentation of very high quality products and excellent services continuously cause generation of competitive advantage for a firm²¹.

Today, customer-oriented production is one of the important and noticeable factors in firms. Consequently, commercial institutes focusing on consumers' expectations are able to produce high quality products²² and a brand capability to facilitate buying decision, to decrease risk, to define expectations and even to increase the customers satisfaction is invaluable²³. Customers of any organization and business are its equity and the most important asset and survival of the organization depends on customers' satisfaction and loyalty. When customers' satisfaction increases, consequently they repeatedly buy the brand and suggest others to buy it.

Brand Loyalty: Loyalty is recognized as an integrated part of communication-based marketing especially in today-industrial markets and firms brand is one of the elements which create loyalty. Oliver defines loyalty as a big commitment for future buying or extra buying of a product or a service which causes no buying a similar one, despite there are environmental effects and marketing struggles for changing the customers' behavior²⁴. Keller expressed that brand loyalty in past often was measured based on repeated buying²⁵, while today brand loyalty is considered more than simple buying behavior. Baldinger and Robinson posit that when loyalty application contains behaviors and viewpoints, it is more important than when it is a sole focus on behaviors. Taylor et al.²⁶ and Chaudhuri and Holbrook²⁷ present a loyalty model for business trade mark that shows buying loyalty increases market share, while conceived loyalty brings about a situation which causes higher pricing. In intensifying business competitions and fast changes in technology and also increase in customers' power and right to choose, successful firms are those which are able to identify and perceive customers' expectations and values more properly and respond to them more favorably²⁸. Brand characteristics influence customers' behaviors, and modern business needs opportunity of building brands²⁹. If a firm considers a trade mark as a name, it won't understand its wide and potential applications in marketing. The researches show that brand image affects customers' perception of the quality of products and services, and creditability of a firm influences customers' perception of loyalty. Due to the results, it is implied that the cost of keeping loyal customers is lower than the cost of absorbing new ones²⁹. Thus, building a brand focusing on developing loyalty helps firms establish themselves for future leadership and compete properly with global giants that capture the global markets. Ganjynia and Akhavana Foomani, in a

research, investigate the role of brand in customers' behaviors and brand building challenges in Asia³⁰. Their findings have proved that a brand is successful when members of a society have a sense of ownership and belonging toward it. Rahmani in a dissertation examines the relationship between a brand and dimensions and consequences of consumer's loyalty. He finds that brand loyalty is a unique phenomenon. Gilet al., study the role of family, from childhood to adulthood, in individuals' tendency for purchasing a special make³¹. Based on their words, family is the key element in raising individual awareness and belonging to a business trade mark. Considering their effect on perceived quality, awareness and belonging cause brand loyalty comes to exist.

The conceptual framework of a project: Considering some researches and for identifying reciprocal effects of the research variables, it is found that Monga knows brand personality is a variable which has a positive effect on brand loyalty and affection¹¹, in a manner that Kumar et al., studied the relationship between brand loyalty and personality within two groups of durable and less durable commodities and explored that brand personality is an effective element on brand loyalty³². Chaudhuri and Holbrook also assert that brand loyalty results in more trust and affection for a brand²⁷. Lee et al., states that brand trust is an efficient element, and also considered positively related to brand satisfaction³³. In a research by Lee et al., about the relationship between brand personality and loyalty and satisfaction, it is announced that brand personality has meaningful relationships with other two variables³⁴. In other research done by Kabadayi and Alan (2012), it becomes clear that brand trust is effective in amount of loyalty³⁵. In Bodet's research (2008) it is proven that brand satisfaction results in brand loyalty³⁶. Following the above-mentioned opinions of

experts, the framework of the project is set. Figure 1 is the conceptual framework of the current research.

The conceptual framework of the project shown in figure 1 is based on the following hypotheses: i. Brand personality affects brand trust. ii. Brand personality affects brand affection. iii. Brand personality affects brand loyalty. iv. Brand personality affects brand satisfaction. v. Brand trust affects brand satisfaction. vi. Brand affection affects brand satisfaction. vii. Brand affection affects brand loyalty. viii. Brand satisfaction affects brand loyalty. ix. Brand trust affects brand loyalty.

Material and Methods

The nature of problem and the goal of the current research is an applied research, as an applied research meets the researcher's deep curiosity, not solving a solid problem about a person, a group and a society; its data gathering procedure is a kind descriptive survey, because the goal of the researcher is objective, real and regular description of a factor a subject. In other words, in this kind of research, the researcher reports any result as they are and achieves objective results out of condition.

Sampling and Statistical society: The sample selected for the current research is the customers of Maskan Bank in Tehran city. Sampling has been done randomly. Considering limitedness of community sample, the sample volume appropriate with the number of community is calculated by this formula.

$$n_o = \frac{Z_{\alpha/2}^2 \text{var}(\theta)}{d^2} \quad \text{var}(\theta) = pq$$

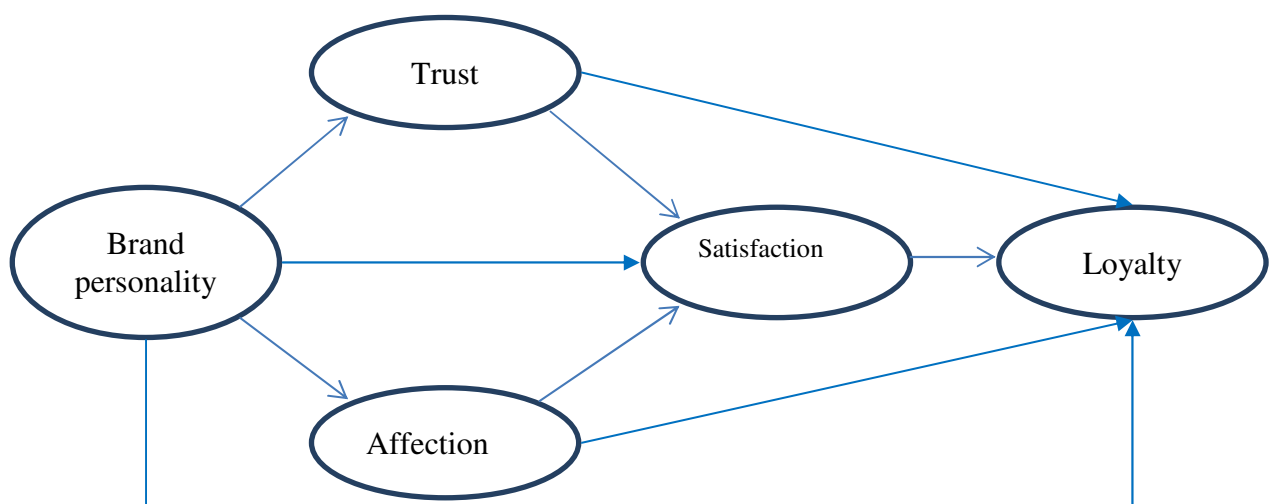


Figure-1
 Conceptual framework of project

n: sample size, N: the number of community members in the project is unknown. P: percentage of distribution of the trait, q: percentage of no trait, (It is necessary to mention that because p and q are unknown, it is considered $p=q=0.05$, therefore the amount of n would be maximum. d: in this project the amount of error is 0.05, like the other researches on social sciences, z: the confidence level in this project is 1.96.

At last, the sample size was attained 385 that because there was a probability of return-failure, 400 questionnaires were distributed.

Data Gathering Tools: In the current project, for collecting data, has been used a standard questioner designed based on Likertscale in which the responders can choose one of the scales: very low, low, average, high, very high.

Validity and Reliability: Validity: For validity assessment, the research has used face validity. To assess its face validity, specialists, faculties and experts have taken it into consideration and then reporting have been take place and the opinions of above-mentioned persons were asked, the necessary revisions were conducted and this way, there has been confidence that the questioner is investigating the researchers' purpose.

Reliability: For reliability evaluation, this research has enjoyed SPSS software and Cronbach's alpha method. To do so, a first sample consisted of 20 questioners has been collected and then used for calculation of coefficient by Cronbach' salpha method. The results have been illustrated in table.1. It is necessary to mention that the acceptable level is more than 0.7 which the results indicate its high reliability.

Analysis Tools: In this project for collected-data analysis, SPSS and AMOS soft wares are being used appropriately. Structural equation modeling (SEM) also is being used as the project analysis model.

Table-1
The results of Cronbach's alpha

Variable	Cronbach's alpha
Brand personality	0.95
Brand trust	0.89
Brand affection	0.87
Brand satisfaction	0.86
Brand loyalty	0.90
Total variables	0.95

Results and Discussion

Checking the Status of Normality: For analysis of normality of project variables, we use Kolmogorov-Smirnov Test. The results have been illustrated in table 2. H0: the related variable is normal. H1: the related variable is not normal.

Wherever the significant number is larger than the considered significant level (0.05), the H0 hypothesis is accepted. All project variables have normal distribution according to the results of the project and in continue, assuming normal tests are being used to reject or confirm hypotheses.

Investigating the Research Model: In current test to measure the relation mentioned in the hypotheses, structural equation modeling has been used and output results of AMOS software show that the model is not embedding the data well and the impact of brand personality on satisfaction and loyalty has not been confirmed. Table 3 illustrates the results of model analysis and the results taken from embedding model are described in (1). Most noteworthy is the accepted significant level is considered 0.05 here.

GFI = .791, CFI = .901, IFI =.901, RMSEA = .111, χ^2 (161) =937.839, χ^2 /df =5.825, $p < .001(1)$

Table-2
Investigating Normal Status of the Project Variables

Variable	Affection	Trust	Satisfaction	Loyalty	Satisfaction	Loyalty
Number	385	385	385	385	385	385
Kolmogorov-smirnov Z	0.523	0.896	0.645	0.876	0.508	0.547
Significant	0.899	0.864	0.722	0.335	0.938	0.764

Table-3
The results of model analysis

Path		Regression coefficient	S.E. Standard error	β Standard coefficient	C.R. Critical ratio	P Significant level	
Brand personality	→	Satisfaction	-0/144	0/186	-0/142	-0/773	0/439
Brand personality	→	Loyalty	-0/023	0/141	-0/024	-0/163	0/870

Source: the project findings

After removing two non-significant relations (above) and making the revisions, calculations have been done again and the results showed that embedding model as mentioned in (2), is good enough.

GFI = .824, CFI = .922, IFI= .922 RMSEA = .099, χ^2 (161) =775.022, χ^2 /df=4.81, p< .001 (2)

The table 4 shows regression, standard regression of β , amount of standard error S.E, amount of critical ratio, and significant level.

Noticing the results, the direct effect of brand personality on customer's satisfaction and loyalty is not confirmed, so the project final model is as figure-2.

Table-4
The results of revised model

Path		Regression coefficient	S.E. standard error	β standard coefficient	C.R. Critical ratio	P Significant level	
Brand personality	→	Affection	0/971	0/044	0/939	21/980	***
Brand personality	→	Trust	1/013	0/051	0/942	19/918	***
Trust	→	Satisfaction	0/427	0/082	0/457	5/216	***
Affection	→	Satisfaction	0/505	0/086	0/520	5/902	***
Satisfaction	→	Loyalty	0/508	0/128	0/527	3/967	***
Affection	→	Loyalty	0/294	0/091	0/314	3/245	0/001
Trust	→	Loyalty	0/157	0/079	0/173	1/974	0/048

*p < 0.05; **p < 0.01; ***p < 0.001

Source: the project findings

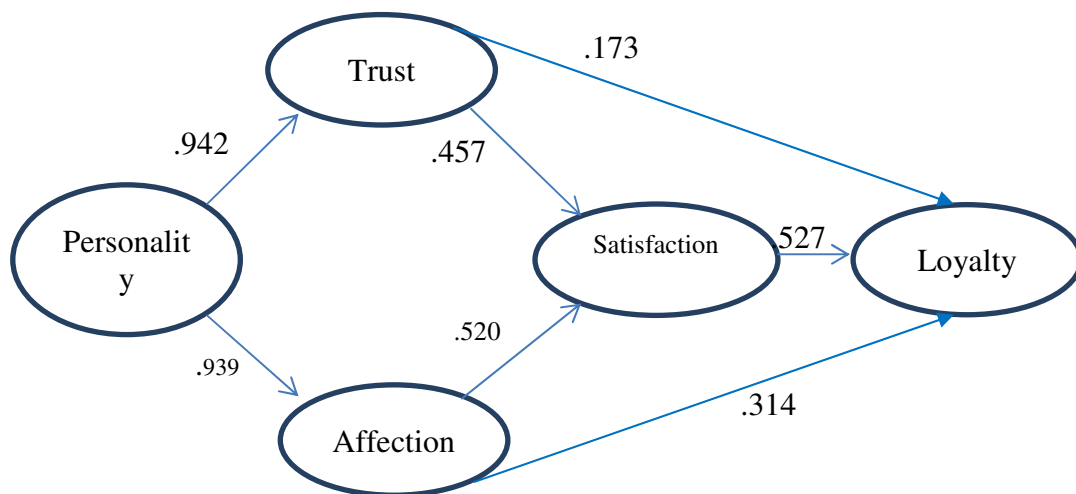


Figure-2
Project final model

Testing hypotheses: First hypothesis: brand personality affects brand trust. Considering the results ($p < 0.001$ and $\beta = .942$) the above hypothesis is confirmed.

Second hypothesis: brand personality affects brand affection. Considering the results ($p < 0.001$ and $\beta = .939$) the above hypothesis is confirmed.

Third hypothesis: brand personality affects brand loyalty. Considering the results ($p = .870$ and $\beta = -.024$) the above hypothesis is rejected.

Fourth hypothesis: brand personality affects brand satisfaction. Considering the results ($p = .439$ and $\beta = -.142$) the above hypothesis is rejected.

Fifth hypothesis: brand trust affects brand satisfaction. Considering the results ($p < 0.001$ and $\beta = .457$) the above hypothesis is confirmed.

Sixth hypothesis: brand affection affects brand satisfaction. Considering the results ($p < 0.001$ and $\beta = .520$) the above hypothesis is confirmed.

Seventh hypothesis: brand affection effects brand loyalty. Considering the results ($p = .001$ and $\beta = .314$) the above hypothesis is confirmed.

Eighth hypothesis: brand satisfaction affects brand loyalty. Considering the results ($p < 0.001$ and $\beta = .527$) the above hypothesis is confirmed.

Ninth hypothesis: brand trust affects brand loyalty. Considering the results ($p = .048$ and $\beta = .173$) the above hypothesis is confirmed.

Conclusion

In today business development, meeting the needs of people³⁷ and valuing intangibles have great importance³⁸. In banking business, gaining the attention of customers is one of the competitive factor³⁹. Brand is an intangible asset that has strong effect on customer's decision. Brand is beyond the product⁴⁰ and has emotion and personality and it captures customers' hearts and minds. In human- interactions, the relationship between two persons are affected by their personalities and some features like being extroverted, conservative, sociable, compatible, which shows that in an interaction, the significant features of people's perception should affect a relationship. But in marketing realm, the perceptions are taken from these presuppositions: no contracts should be broken, no failure should be in relationships, problems should be solved easily, customers' desires should be considered, and the features such as being trustworthy, reliable, supportive and etc. are very important. Powerful brands, during an unfavorable market, are being saved from competitors'

harms, because they have strong and persistent relationships with customers. Consumers are looking for the brand that their self-perception is compatible with brand personality. This way, brand personality can evoke consumers' trust, satisfaction that has most important role in business⁴¹, and loyalty. In this study, it is explored that among the investigated variables, as it was expected, the two variables of trust and affection are directly influenced by brand personality, but the two variables of satisfaction and loyalty didn't have a reasonable relationship with brand personality. The issue of the studied case may be explained by the nature of it. Since Maskan bank is a governmental organization and the other banks are delivering the same services, loyalty is not discriminating for it and a customer can refer to any bank with similar services without any special sense of loyalty. It can be explained similarly why brand personality and satisfaction variable are not related here. It might be related to the rigid nature of bureaucratic governmental organizations extended to governmental banks, the same way, the studied case has been considered as a governmental organization with a lot of annoying terms and regulations. At last, it should be mentioned that using brand personality in brand management strategies helps all the firms to gain more competitive advantages over the competitors. Researchers announce various dimensions for brand personality which affects differently on consumer's priorities and as it is illustrated in the research, brand personality has directly influenced on brand trust and affection. Therefore, looking into the impacts of any brand personality dimensions, banks can reach to the most effective dimensions of brand personality to increase brand trust and affection. It is also proven that for creation of satisfaction followed by customer's loyalty, brand trust and affection are playing considerable roles. So banks should have tendency to present given promises and strive for more reinforcement of brand capacity to receive customers' positive reaction, through improving desirable conditions.

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