

Effects of Brand Personality on Attitudinal and Behavioral Loyalty of Customers of the Bank of Industry and Mine Branches in Tehran

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Abstract

One of the most important factors in the formation of customers' loyalty to an organization's products and services or its brand in general is the image of the brand personality in the minds of the customers. Therefore, to develop their position in the market, it is necessary that companies assess their brand personality in the minds of their customers and find its effects on customers' loyalty. Accordingly, the present study aims to investigate the effects of brand personality on attitudinal and behavioral loyalty of the customers of the Bank of Industry and Mine branches in Tehran. The population of this study was all the customers of the Bank of Industry and Mine in Tehran. Out of the whole population, 150 customers were selected based on the simple random sampling method. Data collection was done through a questionnaire and data analysis was performed using the SPSS software. The Pearson correlation analyses results indicated significant relationships between the four brand personality dimensions of responsibility, agility and activity, emotionality and courage and customers' attitudinal and behavioral loyalty. However, no significant relationship was observed between brand simplicity and customers' attitudinal and behavioral loyalty.

Keywords brand personality, customers' behavioral loyalty, customers' attitudinal loyalty

1. Introduction

In the market, brand making has become an important tool for creation of customers' loyalty, profitability enhancement and sustainability of organizations (Bartlett, 2009). It is also a powerful tool to adjust an organization's resources to develop strategic competitive advantages. It has been stated that while brand making, corporations' focus on the key values and culture has led to paying too much attention to the identity of their brands that reduces their responsiveness to the upcoming changes (Aaker & Keller, 2010). Brand making has been introduced as a tool to create multiple challenges for the companies (Barwise & Robertson, 2011).

Brand making is considered as a strategy to create a distinction in both product- and service-based businesses. In today's world, businesses not only seek to market their products and services, but also struggle to make themselves (their products, services, brand) in line with the subjective perceptions of their potential customers (O' saclo & Balgo, 2011). Accordingly, brand personality can be defined as the identification of potential customers' characteristics, development of consistency between the customers' needs and the products or services and ultimately creation of value for the business. A good brand personality entails many benefits for a business including, strengthening customers' preferences, increasing their positive sentiments, level of trust and loyalty, and providing a basis for products' differentiation. To establish and maintain brand loyalty, brand managers review both relevant and irrelevant products' aspects (Kapferer, 2004) and seek to create a favorable, strong and unbeatable brand personality in the minds of their customers. Therefore, brand management and brand loyalty seem to be essential factors to get current competitive advantages (Aaker & Bill, 1993). Brand loyalty is a deep commitment to repurchase or support a desirable product or service despite situational influences and competitors' marketing efforts (Oliver, 1999).

One of the most important factors in the formation of customers' loyalty to an organization's products, services or its brand in general is the image of the brand personality in their minds. Companies' managers know that their market power is the result of creating powerful brands and consequent customers' loyalty; therefore, they consider broad and long-term investments, especially in the fields of advertisement, sales promotion and packaging (Kapferer, 2006).

Therefore, to develop their position in the market, it is necessary that companies assess their brand personality in the minds of their customers and find its effects on customers' loyalty. Accordingly, the present study aims to investigate the effects of brand personality on attitudinal and behavioral loyalty of the customers of the Bank of Industry and Mine branches in Tehran.

2. Theoretical foundation and literature review

2.1. Brand personality

Research in the concept of brand personality is rooted in psychology (Kapferer, 2004). Brand personality can be defined as “a set of human characteristics associated with a brand” (Aaker, 1997). A large number of studies and empirical evidences exist regarding the association between brands and human characteristics (Mendez & Papadopoulos, 2012). According to brand personality theories, brand can be related to human characteristics through training and experimentation. Since the customers have difficulty in expressing their perceived differences between competing brands’ products or services based on physical features, brand personality management and brand image development have become vital parts of an organization’s marketing plan. As mentioned by Levy (1985), the issue of brand differentiation can show that a well-defined brand can help customers determine the needs that are met by the brand (Grohman, 2009).

Each brand has its own personality. In simpler terms, the consumers’ experiences create a brand with a particular personality. As Aaker (1996) suggested, a combination of all marketing communications variables (such as, advertising, users’ descriptions, price, packaging, logos, symbols, storage places, word-of-mouth marketing) and any other exposure that a company receives create its brand personality over time. Brand personality, especially a distinctive, powerful, favorable and stable one, is beneficial for both marketers and consumers and can create a bond between them (Temporal, 2003). Consequently, brand personality has been recognized as an effective way to determine a brand’s position relative to its competitors by the marketers. When the marketers are completely familiar with their brand personality, they can be more successful in the turbulent marketing environment.

From the perspective of consumers, brand personality is self-expressive (Aaker, 2007). Consumers mostly use brands which are more associated with their personalities and such association plays an important role in building brand equity and long-term relationship with consumers (Moon, 2007). In a study done by Ang and Lim (2006), they concluded that consumers value psychological benefits associated with a brand because they can build and define a “sense of self” through their selected brands and introduce themselves in different social contexts. In a well-established brand, factors such as, intensification of emotional ties, advancement of support and reinforcement of trust and loyalty are considered (Ang & Lim, 2006).

To assess brand personality, Jones and colleagues model (2009) was used in the present study. The model includes brand personality aspects of 1) responsibility (commitment, practicality, and stability), 2) agility (innovation, activity and willingness to serve, dynamism), 3) courage (courage, assertiveness), 4) simplicity (simplicity, normality) and 5) emotionality (romanticism, emotionality).

2.2. Customers’ loyalty to a brand

Brand loyalty refers to customers’ loyalty to a brand that can be observed in their tendency to purchase products or services of a particular brand as their first choice. Loyal customers are committed to a brand and this commitment leads to permanent purchase of that brand’s products or services (Li, et al., 2009). Loyal customers tend to pay more for products with their desired brand because they perceive unique values of that brand compared to other brands. When loyal customers lose their attachment to a brand, they immediately start purchasing other brands. Purchasing a familiar brand’s products can save time and reduce comprehension risks (Bloemer & Kasper, 1995). Brand loyalty indices offered by Aaker (1996) include the amount of extra money that a customer is willing to pay to purchase a particular brand compared to other brands as well as his/her satisfaction and repurchase intention (Aaker, 1991).

Compared to other customers, loyal customers of an organization need less promotion activities; therefore, loyalty has a significant role to play in creating long-term benefits for an organization. Loyal customers would gladly pay more for their selected brand’s products and services. Furthermore, organizations can increase their market share with the help of their loyal customers because those customers frequently purchase their brands and resist situational factors and competitors’ marketing efforts (Yu, 2008).

2.3. Variety of brand loyalty

Various definitions of loyalty have been proposed that are all based on the two loyalty aspects of attitudinal and behavioral (Odin, Odin, & Valette-Florence 2001). In other words, in order to increase transparency of the subject, the researchers have examined the loyalty issue through the two aspects of attitudinal and behavioral.

In terms of behavioral approach, a customer’s loyalty is a behavior through which his/her preference structure is reflected (Aydin & Ozer, 2005). Repurchasing a brand and increasing the number of products with a particular brand in one’s shopping cart are examples of behavioral loyalty. In other words, behavioral loyalty means that a customer continue to purchase and use products or services provided by a specific brand for a long time. Thus, behavioral loyalty of customers includes indices such as repurchasing and recommendation to others (Kalati, 2008).

Attitudinal loyalty is the other important component of brand loyalty. In terms of attitudinal approach,

a customer's loyalty is an attitude (Odin, Odin, & Valette-Florence 2001) containing a degree of natural commitment to a particular brand (Chiao & Droge, 2006; Ling & Wang, 2006). In other words, this kind of loyalty means a customer's preference, purchase intent and a long-term commitment to a particular brand as well as a tendency to comment positively about that brand's products or services. However, it must be noted that this approach is valuable only when resulting in customers' behavioral loyalty. Thus, attitudinal loyalty of customers includes indices such as commitment, trust, devotion and faithfulness to a brand (Moa, 2007).

2.4. Literature review

In a study entitled 'evaluation of the effects of brand personality on attitudinal and behavioral loyalty of customers of Hyper Star', Azizi and colleagues (2012) found significant relationships between brand personality aspects of responsibility, agility, emotionality and courage and attitudinal and behavioral loyalty of customers. However, they found no significant relationship between brand simplicity and customers' attitudinal loyalty. Moreover, among the five aspects of brand personality, only agility was related to behavioral loyalty of customers. Therefore, they recommended that in evaluation of the effects of brand personality on customers' loyalty, it is better to assess attitudinal and behavioral loyalty separately.

In a study about the effects of brand personality on the Mallet Bank customers' loyalty, Ansari and colleagues (2014) reported a significant relationship between the mentioned bank brand personality and its customers' loyalty and stated that in service companies, customers' loyalty increases through improved quality of perceived services and improvement of brand personality.

Zhang and colleagues (2014) studied the relationships between brand personality, customers' satisfaction and customers' loyalty in Chinese microblogging sites. The studied brand personality aspects in their study (capability, intimacy, arousal and complexity) were positively correlated with customers' satisfaction while the aspect of intimacy showed the greatest impact. In this research, customers' satisfaction was a mediator variable in the relationship between brand personality and brand loyalty. Therefore, if customers find a brand with the mentioned personality aspects, they will probably be satisfied with it and this satisfaction will lead to their loyalty to the brand.

Roosta Sekke Ravani (2015) studied the effects of brand personality and brand satisfaction on attitudinal and behavioral loyalty of the customers and confirmed positive relationships.

In an investigation, Wang and Kandyngara (2014) examined the relationships between brand experience, brand personality, customers' satisfaction and their loyalty to the DSSMF brand. The results showed significant relationships between brand experience, brand personality and customers' loyalty.

In a study entitled 'the relationships between customers' personality traits, brand personality and brand loyalty', Lin (2010) found positive significant relationships between customers' personality traits, brand personality and brand loyalty.

Zhang (2007), in a study entitled 'the effects of brand personality on preferences, attitudes, loyalty and purchase intent', concluded that there are significant relationships between brand personality and preferences, loyalty and purchase intent of the customers.

In a study entitled 'TOSHIBA brand personality in comparison with 4 other brands with similar World class in Iran market', Mahmoudian (2010) found that customers' subjective experiences are effective in choosing a product.

In another study (Kim, et al., 2011) entitled 'the effects of customers' perceptions of brand personality in informal restaurants', the effects of brand personality on brand preference, brand loyalty and word-of-mouth marketing were examined and significant relationships were reported.

3. Conceptual model and research hypotheses

According to the literature review, the investigated brand personality dimensions in the present study were responsibility, agility and activity, emotionality, courage and simplicity. As can be seen in the conceptual model, the five dimensions of brand personality are independent variables and customers' attitudinal and behavioral loyalties are dependent variables in the present study. According to this research theoretical foundation and review of the literature, the following conceptual model was proposed.

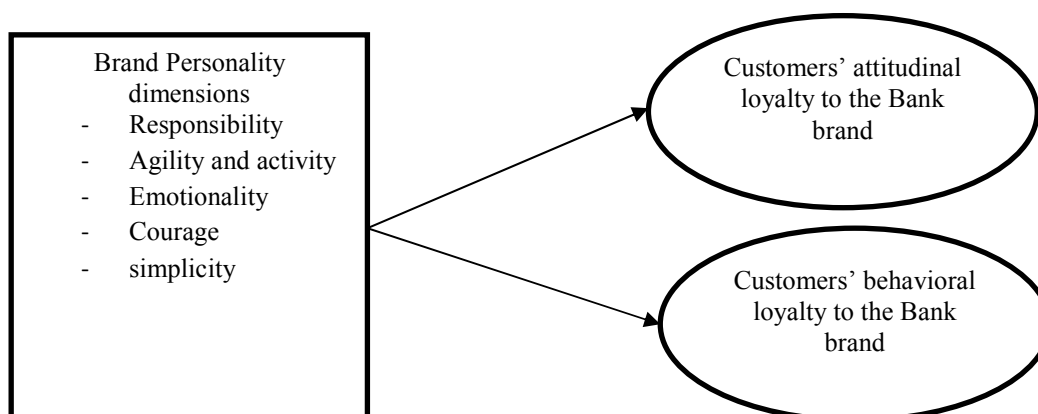


Figure 1. Research conceptual model

Based on the above conceptual model, the following hypotheses were proposed:

The main hypothesis

There is a significant relationship between the Bank of Industry and Mine brand personality and its customers' loyalty.

The first sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand responsibility and its customers' attitudinal loyalty.

The second sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand emotionality and its customers' attitudinal loyalty.

The third sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand agility and its customers' attitudinal loyalty.

The fourth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand courage and its customers' attitudinal loyalty.

The fifth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand simplicity and its customers' attitudinal loyalty.

The sixth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand responsibility and its customers' behavioral loyalty.

The seventh sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand emotionality and its customers' behavioral loyalty.

The eighth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand agility and its customers' behavioral loyalty.

The ninth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand courage and its customers' behavioral loyalty.

The tenth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand simplicity and its customers' behavioral loyalty.

4. Methodology

This study is an applied research in nature and a correlational study regarding its methodology. The population of the study was all customers of the Bank of Industry and Mine in Tehran in 2014. Due to unavailability of a complete list of all customers and their distribution in Tehran, non-probability convenience sampling method was used; therefore, 150 customers of different branches of the Bank of Industry and Mine were selected. To measure the variables of the study, a standardized questionnaire consisting of 25 items (19 specialized items and

6 demographic items) that was answered and scored based on a 5-point Likert scale was used. Out of the 19 specialized items, 12 items, borrowed from Jones et al., Scale (2009), were related to brand personality and 7 items, borrowed from different standardized Scales, were related to attitudinal and behavioral loyalty. To assure the questionnaire's content validity, after translation and localization, the standard items were controlled by a number of professors and experts in the field of business management and the reliability of the questionnaire was determined using Cronbach's alpha coefficient. The Cronbach's alpha coefficients were above %70 for all research variables and questionnaire's items indicating appropriate reliability of the questionnaire (Table1) .In Table (2), a summary of research methodology is presented.

Table 1. A summary of Cronbach's alpha coefficients for each variable and in general

Variables	Measures of variables	Number of items	Cronbach's alpha coefficient for each variable	Cronbach's alpha for all items
Responsibility	Commitment, practicality, stability	2	0.79	0.86
Agility	Innovation, activity and willingness to serve, dynamism	3	0.76	
Emotionality (sensitivity)	Romanticism, emotionality	2	0.74	
Courage	Courage, assertiveness	3	0.81	
Simplicity	Simplicity, normality	2	0.78	
Attitudinal loyalty	- I am a loyal customer of the Bank of Industry and Mine. - I always talk about this bank to others. - I like this bank. - I prefer this bank to other banks.	4	0.83	
	- I choose this bank for banking. - I do much of my banking through this bank. - I will choose this bank for my future banking.	3	0.84	
Behavioral loyalty				

Table 2. A summary of research methodology

Components	Description
Research type	Correlational survey
population	All customers of the Bank of Industry and Mine in Tehran
Sampling method	Non-probability convenience sampling method
Reliability determination	Cronbach's alpha coefficient (r=0.86)
Data analysis	SPSS software, Pearson correlation coefficient

5. Data analysis and discussion

Using the SPSS software, descriptive statistics and Pearson correlation test were used to describe and analyze the data.

The demographic data are presented in Table (3).

The main hypothesis

There is a significant relationship between the Bank of Industry and Mine brand personality and its customers' loyalty.

Table 3. Pearson correlation test results

Brand personality	Customers' loyalty		
0.826**	1	Person correlation coefficient	Customers' loyalty
0.000		Significance level	
150	150	number	
1	0.826**	Person correlation coefficient	Brand personality
	0.000	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand personality and customers' loyalty (Table. 3). Considering the significance level ($p=0.000<1$) and person

correlation coefficient value ($r=0.826$), there is a significant positive relationship between the Bank of Industry and Mine brand personality and customers' loyalty. Therefore, the main hypothesis of this study is confirmed with %99 possibility.

The first sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand responsibility and its customers' attitudinal loyalty.

Table 4. Pearson correlation test results

Brand responsibility	Customers' attitudinal loyalty		
0.794**	1	Person correlation coefficient	Customers' attitudinal loyalty
0.000		Significance level	
150	150	number	
1	0.794**	Person correlation coefficient	Brand responsibility
	0.000	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand responsibility and customers' attitudinal loyalty (Table. 4). Considering the significance level ($p=0.000<1$) and person correlation coefficient value ($r=0.794$), there is a significant positive relationship between the Bank of Industry and Mine brand responsibility and customers' attitudinal loyalty. Therefore, the first sub hypothesis of this study is confirmed with %99 possibility.

The second sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand emotionality and its customers' attitudinal loyalty.

Table 5. Pearson correlation test results

Brand emotionality	Customers' attitudinal loyalty		
0.866**	1	Person correlation coefficient	Customers' attitudinal loyalty
0.000		Significance level	
150	150	number	
1	0.866**	Person correlation coefficient	Brand emotionality
	0.000	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand emotionality and customers' attitudinal loyalty (Table. 5). Considering the significance level ($p=0.000<1$) and person correlation coefficient value ($r=0.866$), there is a significant positive relationship between the Bank of Industry and Mine brand emotionality and customers' attitudinal loyalty. Therefore, the second sub hypothesis of this study is confirmed with %99 possibility.

The third sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand agility and its customers' attitudinal loyalty.

Table 6. Pearson correlation test results

Brand agility	Customers' attitudinal loyalty		
0.745**	1	Person correlation coefficient	Customers' attitudinal loyalty
0.000		Significance level	
150	150	number	
1	0.745**	Person correlation coefficient	Brand agility
	0.000	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand agility and customers' attitudinal loyalty (Table. 6). Considering the significance level ($p=0.000<1$) and person correlation coefficient value ($r=0.745$), there is a significant positive relationship between the Bank of Industry and Mine brand agility and customers' attitudinal loyalty. Therefore, the third sub hypothesis of this study is confirmed with %99 possibility.

The fourth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand courage and its customers' attitudinal loyalty.

Table 7. Pearson correlation test results

Brand courage	Customers' attitudinal loyalty		
0.780**	1	Person correlation coefficient	Customers' attitudinal loyalty
0.000		Significance level	
150	150	number	
1	0.780**	Person correlation coefficient	Brand courage
	0.000	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand courage and customers' attitudinal loyalty (Table. 7). Considering the significance level ($p=0.000<1$) and person correlation coefficient value ($r=0.780$), there is a significant positive relationship between the Bank of Industry and Mine brand courage and customers' attitudinal loyalty. Therefore, the fourth sub hypothesis of this study is confirmed with %99 possibility.

The fifth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand simplicity and its customers' attitudinal loyalty.

Table 8. Pearson correlation test results

Brand simplicity	Customers' attitudinal loyalty		
0.201	1	Person correlation coefficient	Customers' attitudinal loyalty
0.106		Significance level	
150	150	number	
1	0.201	Person correlation coefficient	Brand simplicity
	0.106	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand simplicity and customers' attitudinal loyalty (Table. 8). Considering the significance level ($p=0.102>1$) and person correlation coefficient value ($r=0.201$), there is no significant positive relationship between the Bank of Industry and Mine brand simplicity and customers' attitudinal loyalty. Therefore, the fifth sub hypothesis of this study is rejected.

The sixth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand responsibility and its customers' behavioral loyalty.

Table 9. Pearson correlation test results

Brand responsibility	Customers' behavioral loyalty		
0.756**	1	Person correlation coefficient	Customers' behavioral loyalty
0.000		Significance level	
150	150	number	
1	0.756**	Person correlation coefficient	Brand responsibility
	0.000	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand responsibility and customers' behavioral loyalty (Table. 9). Considering the significance level ($p=0.000<1$) and person correlation coefficient value ($r=0.756$), there is a significant positive relationship between the Bank of Industry and Mine brand responsibility and customers' behavioral loyalty. Therefore, the sixth sub hypothesis of this study is confirmed with %99 possibility.

The seventh sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand emotionality and its customers' behavioral loyalty.

Table 10. Pearson correlation test results

Brand emotionality	Customers' behavioral loyalty		
0.760**	1	Person correlation coefficient	Customers' behavioral loyalty
0.000		Significance level	
150	150	number	
1	0.760**	Person correlation coefficient	Brand emotionality
	0.000	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand emotionality and customers' behavioral loyalty (Table. 10). Considering the significance level ($p=0.000<1$) and person correlation coefficient value ($r=0.760$), there is a significant positive relationship between the Bank of Industry and Mine brand emotionality and customers' behavioral loyalty. Therefore, the seventh sub hypothesis of this study is confirmed with %99 possibility.

The eighth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand agility and its customers' behavioral loyalty.

Table 11. Pearson correlation test results

Brand agility	Customers' behavioral loyalty		
0.845**	1	Person correlation coefficient	Customers' behavioral loyalty
0.000		Significance level	
150	150	number	
1	0.845**	Person correlation coefficient	Brand agility
	0.000	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand agility and customers' behavioral loyalty (Table. 11). Considering the significance level ($p=0.000<1$) and person correlation coefficient value ($r=0.845$), there is a significant positive relationship between the Bank of Industry and Mine brand agility and customers' behavioral loyalty. Therefore, the eighth sub hypothesis of this study is confirmed with %99 possibility.

The ninth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand courage and its customers' behavioral loyalty.

Table 12. Pearson correlation test results

Brand courage	Customers' behavioral loyalty		
0.830**	1	Person correlation coefficient	Customers' behavioral loyalty
0.000		Significance level	
150	150	number	
1	0.830**	Person correlation coefficient	Brand courage
	0.000	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand courage and customers' behavioral loyalty (Table. 12). Considering the significance level ($p=0.000<1$) and person correlation coefficient value ($r=0.830$), there is a significant positive relationship between the Bank of Industry and Mine brand courage and customers' behavioral loyalty. Therefore, the ninth sub hypothesis of this study is confirmed with %99 possibility.

The tenth sub hypothesis

There is a significant relationship between the Bank of Industry and Mine brand simplicity and its customers' behavioral loyalty.

Table 13. Pearson correlation test results

Brand simplicity	Customers' behavioral loyalty		
0.187	1	Person correlation coefficient	Customers' behavioral loyalty
0.173		Significance level	
150	150	number	
1	0.187	Person correlation coefficient	Brand simplicity
	0.173	Significance level	
150	150	number	

Person correlation test was used to investigate the relationship between the Bank of Industry and Mine brand simplicity and customers' behavioral loyalty (Table. 13). Considering the significance level ($p=0.173>1$) and person correlation coefficient value ($r=0.187$), there is no significant positive relationship between the Bank of Industry and Mine brand simplicity and customers' behavioral loyalty. Therefore, the tenth sub hypothesis of this study is rejected.

6. Conclusion

One of the most important factors in the formation of customers' loyalty to an organization's products and services or its brand in general is the image of the brand personality in the minds of the customers. Accordingly, the present study aimed to investigate the effects of brand personality on attitudinal and behavioral loyalty of the customers of the Bank of Industry and Mine branches in Tehran.

The results indicated significant relationships between the four brand personality dimensions of responsibility, agility, emotionality and courage and customers' attitudinal and behavioral loyalty. However, no significant relationship was observed between brand simplicity and customers' attitudinal and behavioral loyalty.

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