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journal homepage: <http://www.aessweb.com/journals/5007>**STUDY THE ROLE OF CUSTOMER-BASED BRAND EQUITY IN THE BRAND PERSONALITY EFFECT ON PURCHASE INTENTION****Mohammad Hakkak<sup>1</sup> --- Hojjat Vahdati<sup>2</sup> --- Seyed Hadi Mousavi Nejad<sup>3†</sup>**<sup>1,2</sup>Assistant Professor of Business Management, Lorestan University, Iran<sup>3</sup>Master Student of Business Management, Lorestan University, Iran**ABSTRACT**

*In the Brand literature, few studies especially in Iran investigated the brand functions and business success. Hence, this study aims to provide the desirable model to creation and developing a deeper insight into the role of brand equity in the relationship between brand personality and customers purchase intention. The study statistical population consists of the whole Mellat Bank customers in Qazvin province, which used a questionnaire to collect data from them. In addition to, four hypotheses were announced and tested using structural equation modeling techniques. Research findings show the significant and positive effects of the brand personality on brand equity and purchase intention. Likewise, the results revealed that brand equity has a positive influence on customers' purchase intention and has a positive mediator role for the other two variables. According to the results of study, it is recommended to organizations and those marketing managers to take action to create a positive brand personality until make differentiation in customers minds compared to other brands and enhance brand equity and achieved to the comprehensive understanding of consumer behavior.*

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**Keywords:** Brand, Brand personality, Brand equity, Brand loyalty, Purchase intention, Mellat bank, SEM.**Contribution/ Originality**

This study to focuses on the new approach of brands role in the customer purchase process and represent of desirable model in order to customer intention survey can have a major contribution in applications marketing management.

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## 1. INTRODUCTION

Since consumers are the focal point of all marketing activities, successful marketing begins with understanding why and how consumers behavior. So far, various behavioral models emerged to better understand how and why people engage in certain behaviors, which behavioral intentions as key factor in many of these models have been considered (Sheeran and Abraham, 2003). Should be noted that the purchase intentions a particular brand will need to review the existing brands in the market (Teng *et al.*, 2007). The importance of this issue is so much which today the many world famous companies such as Procter & Gamble and Mars around their brands has made structured (Baker *et al.*, 2002), and to exercise power by brand on purchase decisions and consumers willing to pay extra pricing (Aaker, 1991). In this line, useful structures such as brand personality and brand equity arrived in the brand literature (Aaker, 1997; Bouhlej *et al.*, 2011), which considering those tend to the behavior intentions models in a broad range, can increasing the revealing likelihood of real reason and major factor for purchase intentions that led to the purchase decision.

Apart from the world companies, banks also will require to use the brand functions to achieving sustainable profitability and reliable competitive position. Today banks are activity in a competitive environment which presentation a services variety in the industry is increasing. Banks should be able to find ways to adopt the distinct strategies than other banks in order to represent of services to customers. From a behavioral standpoint, one of the ways leading to non-price competitive advantage is the used of brand personality (Bruwer and Buller, 2005) and brand equity (Aaker, 1991). But unfortunately in the Iran country, for banks old infrastructure and the lack of advanced systems and restrictive regulations, path of the banks movement toward become more competitive and keep pace with the world modern banking is faced with many obstacles; But with the entry of private sector banks such as Mellat Bank, this industry is gradually taking steps toward being competitive.

Mellat Bank to have a good relationship with customers and providing appropriate services to them, bring about increased competition and customer expectations in all areas relevant to customer services. But because of the huge volume of television advertising, heavy budgets of public relations unit and bank promotion plans, the bank's senior managers are faced to serious problem that with activities related of brand, can be seen reduce of advertising costs and marketing budgets and increase the efficiency of programs (Srinivasan *et al.*, 2004). Hence, present study has attempted to examine the factors affecting bank customers' purchase intentions, and with considering aspects that are more important from customers' views, manufacturers and service providers with how persuasion customers and changed their purchase intentions more familiar and bring more success. Due to the lack of adequate research in this area especially in Iran, and need to understand consumer behavior and factors influencing it, in this study, it has been survey that how brand personality and customer-based brand equity effect on the bank's customers purchase intentions?

## 2. RESEARCH LITERATURE

Brand personality for consumers and marketing is beneficial, because it can create a mechanism in order to differentiating and making difference between brands and acts as a key determinant for consumer use intention (Bruwer and Buller, 2005). In fact, when it is difficult to assess the product's features, consumers usually rely on brand personality (Büyükyavuz, 2008). Aaker (1997) knows the brand personality as human features describe that consumers ascribe to brands. She proposed a five-dimensional model for brand personality scale. Aaker (1997) brand personality scale has a 24 adjective and five dimensions inclusive ruggedness, sophistication, excitement, competence and sincerity that enumerated one of the most widely used instrument for measuring brand personality in different industries. However it is thought that the brand personality is one of the essential elements brand image that can help to building brand equity (Keller, 1993; Aaker, 1996). Brand equity is one of the most important marketing concepts which is nowadays widely discuss by researchers and experts marketing. An important reason for this reputation is important and strategic role of brand equity in management decisions and created the competitive advantage for the organizations and those customers (Atilgan *et al.*, 2007).

According to Aaker (1996) view, "Brand equity is a collection of assets and liabilities linked to brand name which added (or subtracted) to value provided by a product or service to the company or its customers" (p. 7). Aaker (1991) believed that brand equity and is a multidimensional construct and includes attitudinal aspects and behavioral aspects, and contain of five dimensions such as: brand awareness, brand associations, perceived quality, other proprietary brand assets (attitudinal aspects), and brand loyalty (behavioral aspects); which brand loyalty is main dimension of brand equity. According to Yoo and Donthu (2001) brand equity, specifically consumer-based brand equity, can be measured according to four elements: brand loyalty, brand awareness, perceived quality, and brand association. Consumer-based means that "cognitive and behavioral brand equity at the individual consumer level through a consumer survey" (Yoo and Donthu, 2001). Keller (1993) noted that consumer-based brand equity is the differential marketing effect of brand knowledge on consumer response to the marketing of the brand, and it arises from a brand that is familiar to customers and is associated in their memories.

The emergence of brand equity concept and begin a related studies in marketing not-so-new (eg, (Aaker, 1991; Keller, 1993)) but the consumer-based brand equity terms in frame of purchase intentions has been studied recently. It can be stated if a product brand is known, then it can increased the consumers choose likelihood and them purchase intention (Chi *et al.*, 2009). So far, several models have been used to measure purchase intentions that Fishbein and Ajzen (1975) theory of reasoned action and Dodds *et al.* (1991) product evaluation model have been most widely used in studies of consumer purchase intentions. Fishbein and Ajzen (1975) argue that the attitude and subjective norm are effective factors on purchase intentions. Since the model of theory of reasoned action, where one person is lonely responsible for himself purchase intentions, it is very convenient and practical in behavior (Thompson and Panayiotopoulos, 1999), so it seems the Fishbein and Ajzen (1975) models is an appropriate framework for study of customers purchase intentions in Iran Mellat bank. Also, Dodds *et al.* (1991) product evaluation model that is developed models of Monroe and Krishnan (1985), the perceived value is factor that is associated

with purchasing intentions. Dodds *et al.* (1991) model is numbered amongst the models that commonly used by many researchers to study of product purchase intention (Sivaramakrishnan and Manchand, 2003). According to the literature, this research combine the theory of reasoned action and product evaluation model to assess various factors such as attitude, subjective norm, and perceived value which effect on individual customer purchase intentions.

## 2.1. The Research Hypothesis and Conceptual Model Developing

Aaker (1997) argue that the brand personality is a main variable in consumers' purchasing decisions and is an important conceptual to brand distinction that have significant influence on the consumers' purchasing decisions. When creating a brand personality, probably the most important factor is a close relationship between brand personality and consumer personality. However, brand personality to be accordance with the consumer's desire, then consumer's intention increases to brand purchasing and loyalty (Yilmaz, 2007). Mengxia (2007) investigate the effect of brand personality on the customer preferences, loyalty and purchase intention. His result shows that brand personality has a positive and significant effect on the purchase intention. Also, other researches uphold the brand personality effect on the purchase intention (Wang and Yang, 2009; Akin, 2011). Although, many factors will be influence the consumer intentions and conditions, but the brand personality is the first factor that should be considered by researchers.

*H<sub>1</sub>: Brand Personality has a positive and significant effect on the purchase intention.*

Rekom *et al.* (2006) believed that when customer knows the product quality self-right and competitors can easily copy the product features, a strong brand identity and personality can be very valuable in shaping of brand equity. In fact, a unique brand personality can help create an ideal and unique set of links in the customers' mind that leads to brand equity (Keller, 1993). In addition, brand loyalty which one of the main benefits of created positive memory image and is a manifestation of brand equity, is greatly affected of the brand personality (Kim *et al.*, 2001). Various studies confirm the positive effect of brand personality on the brand equity (Dolatabadi *et al.*, 2012; Gonçalves Santos, 2013). So, this literature reflects this fact that companies and organizations are aware of importance of relationship between brand personality and creating the brand equity, and strongly accommodate it in their brand management strategies.

*H<sub>2</sub>: Brand Personality has a positive and significant effect on the brand equity.*

Aaker (1991) found that brand equity on consumer purchase intentions is effective, and when a product has high brand equity, consumers are willing to buy a product with a higher price or continuously, which indicated a positive relationship between brand equity and purchase intentions. Researches (eg, (Aaker, 1991; Keller, 1993)) showed that if increase the brand equity, then will increase the consumer's preferences and loyalty to brand (Shahrokh and Azodi, 2013). Brand loyalty can be defined as customers' constancy than the brand and future purchase intention that come by impressible of satisfaction and dissatisfaction of product quality and brand (Kim *et al.*, 2003). Empirical evidence also indicated that brand equity has a positive effect on the consumer preferences, purchase intentions, and brand choice (Chang and Liu, 2009; Irshad, 2012).

*H<sub>3</sub>: Brand equity has a positive and significant effect on the purchase intention.*

Given that brands can influence customers feels as important factor in them decisions (Baumgarth *et al.*, 2011), and according to the literature and the relationships among the variables, can will be presented the fourth hypothesis of this study based on the effect of brand personality on brand equity and consumer purchase intention. The study conceptual model as well as presented in figure 1. Nevertheless, so far many studies have examined the relationship between present study variables, but there is not a study to evaluate those as a whole look.

*H<sub>4</sub>: Brand Personality has a positive and significant effect on the purchase intention through brand equity.*

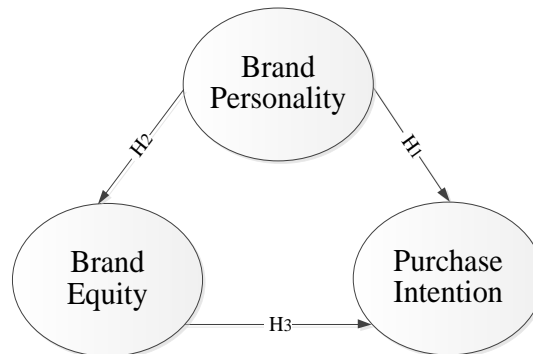


Figure-1. The Research Conceptual Model

### 3. METHODOLOGY

The present study is an applied research in terms of its objectives, and it is quantitative in terms of data collection and it is a descriptive survey in nature. The statistical population of this study consists of the whole customers of Mellat Bank in Qazvin province. The statistical sample of the present study was calculated to be 384 persons by means of Cochran's Formula. Given the sample size, 440 questionnaires were distributed randomly among the employees, out of which 394 questionnaires were collected and analyzed. The questionnaire used in this study consists of two parts, the first part included questions about respondents demographic characteristic including gender, age, marital, education and income. The second part of the questions, about of evaluation variables and consists of three sections as brand personality, brand equity and customers purchase intention, which it is design based on the five-option Likert scale. Aaker (1996) questionnaire used for the assessment of brand personality, Yoo *et al.* (2000) questionnaire used for the assessment of brand equity, Ling (2011), Cheong and Morrison (2008) Tsotsou (2005) and Ching-Fu and Yu-Ying (2008) questionnaires used for the assessment of purchase intention. Moreover, in order to test of research hypothesis and model using structural equation modeling techniques.

In order to assess the reliability of the research instrument, the Cronbach Alpha method and for assess the validity, the content and construct validity methods were used. The content validity of the research instrument was corroborated by the viewpoints of experts, university professors and other texts. In order to determine the validity of the convergent and divergent construct, the correlation coefficients (R), the determination coefficients (R<sup>2</sup>), and the total variance extracted (TVE) of the latent variable were used. The significance of correlations among the variables

indicates the convergent validity, and the critical value of TVE higher than the R2 of variables indicates the divergent validity. The results of these analyses are presented in Table 1.

**Table-1.** The Research Instrument Reliability and Validity

Variable	Brand Personality	Brand Equity	Purchase Intention	Questions	AVE	Alfa
Brand Personality	1	0.606** R <sup>2</sup> =0.37	0.702** R <sup>2</sup> =0.49	15	0.50	0.83
Brand Equity	0.606** R <sup>2</sup> =0.37	1	0.702** R <sup>2</sup> =0.49	15	0.62	0.87
Purchase Intention	0.702** R <sup>2</sup> =0.49	0.702** R <sup>2</sup> =0.49	1	5	0.63	0.82

All correlations of between the latent variables at level 0.05 are significant.

As the results show, significance of correlations indicates that convergent validity is confirmed. Moreover, alpha coefficients higher than 0.7 (Cronbach, 1951), and AVE values greater than 0.5 (Fornell and Larcker, 1981) and AVE>R2 indicated that the research instrument has an appropriate reliability and divergent validity. In addition, KMO values were extracted by means of the heuristic factor analysis for the research variables. Since all values are more than 0.7, the data are appropriate for the confirmatory factor analysis. It can be concluded, therefore, that the items measure the variables of observation appropriately (Tinsley and Brown, 2000).

#### 4. FINDING

Based on the data collected from the questionnaire, the frequency of subjects based on demographic variables evaluated that results has been presented in Table 2.

**Table-2.** Demographic Characteristic of Respondents

Characteristics		Frequency	%
Gender	Male	248	62.9
	Female	146	37.1
Age Group	Less than 20 years	48	12.2
	21-30 years	188	47.7
	31-40 years	115	29.2
	41-50 years	26	6.6
	More than 51 years	17	4.3
Marital status	Married	204	51.8
	Single	190	48.2
Education	High School	28	7.1
	Diploma	103	26.1
	Associate	77	19.5
	Bachelor	141	35.8
	Master or higher	45	11.4
Income	Less than 2 million IRR	18	4.6
	2-4 million IRR	108	27.4
	4-7 million IRR	170	43.1
	7-10 million IRR	64	16.2
	More than 10 million IRR	34	8.6
Total		394	100

After the data collection, in order to determine to what extent the measured items are acceptable for the measurement of latent variables, it is necessary to separately test every observed variable to the latent variables. Indices of overall fitness, for the measurement models (confirmatory factor analysis) by means of the software, Amos 18, can be seen in table 3.

**Table-3.** Confirmatory Factor Analysis of Model’s Measurement Patterns

<b>Index Model</b>	<b>CMIN</b>	<b>CMIN/DF</b>	<b>GFI</b>	<b>CFI</b>	<b>NFI</b>	<b>RMSEA</b>
Brand Personality	6.455	1.191	0.993	0.998	0.990	0.027
Brand Equity	3.528	1.764	0.995	0.998	0.995	0.044
Purchase Intention	4.948	1.649	0.910	0.912	0.908	0.011
Decision Criterion	P>0.05	1<CMIN/DF<5	GFI>0.9	CFI>0.9	NFI>0.9	RMSEA<0.1

**Note:** GFI=Goodness of Fit Index, RMSEA=Root Mean Square Error of Approximation, CFI=Comparative Fit Index, NFI=Normed Fit Index.

As can be seen in table 3, all fitness indicators are desirable, so the models enjoy and appropriate level of fitness, and accordingly, the structure of each variable can be confirmed (Tinsley and Brown, 2000). After the measurement models are surveyed and confirmed, analysis of structural model, fit and versatility statement, and significance tests for each parameter in structural equation modeling using the t-value (CR) index has been addressed. Table 4 show obtained the path standardized coefficients and significance between the research structures.

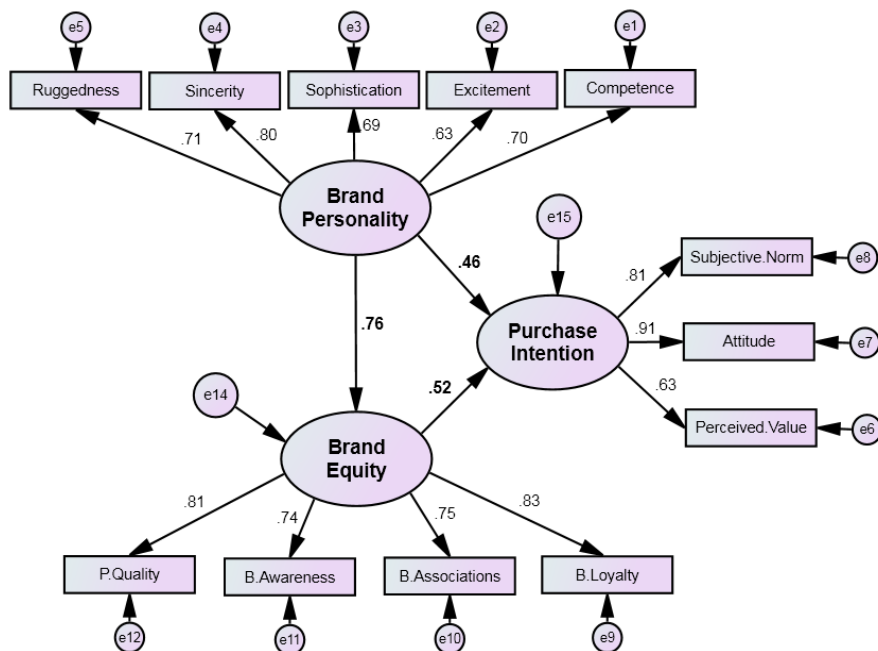
**Table-4.** Path Coefficients and Critical Values of the Research Hypotheses

<b>Hypothesized Path</b>	<b>Path Standard Coefficients</b>			<b>t-value</b>	<b>Sig</b>	<b>Result</b>
	<b>Direct</b>	<b>Indirect</b>	<b>Total</b>			
H <sub>1</sub> :BP → PI	0.46	-	0.46	6.78	0.001	supported
H <sub>2</sub> :BP → BE	0.76	-	0.76	11.01	0.001	supported
H <sub>3</sub> :BE → PI	0.52	-	0.52	7.73	0.001	supported
H <sub>4</sub> :BP → BE → PI	0.46	0.39	0.85	4.31	0.005	supported

**Note:** BP=Brand Personality, BE=Brand Equity, PI=Purchase Intention

As the table 4 results show, regarding to the first hypothesis (H1), it can be seen that brand personality has a positive and significant effect on the customers' purchase intention with the path coefficient of 0.46 percent (t-value=6.78, p<0.05). So, the first hypothesis with the confidence level of %95 is confirmed. Moreover, based on the study second hypothesis test (H2), brand personality has a significant and positive effect on the brand equity (t-value=11.01, p<0.05). The value of this effect in error of 0.05 is 76 percent. Therefore, the second hypothesis with the confidence level of %95 is confirmed. In addition, consistent with the third hypothesis test (H3), brand equity has a positive and significantly effect on the customers' purchase intention with the path coefficient of 0.52 percent (t-value=7.73, p<0.05). Thus, the third hypothesis with the confidence level of %95 is confirmed. As the table 4 shows, according to the results of the fourth hypothesis test (H4) using by the structural equation modeling techniques, the brand personality has a both direct and indirect effects on the purchase intention. The total effect of brand personality on the customers purchase

intention with existence of mediator variable of brand equity that plays a positive mediator role is 85 percent. So, the fourth hypothesis with the confidence level of %95 is confirmed, too ( $t\text{-value}=4.31, p<0.05$ ). According to hypothesis testing, the output of Amos software is provided as figure 2.



CMIN=139.240, D.F=51, GFI=.940, CFI=.966, NFI=.948, RMSEA=.066

Figure-2. The Research Practical Model

Given the fitness indices values of the research model, the model enjoys a very good fitness (Tinsley and Brown, 2000). In addition to the testing of hypotheses in the present study, the level of each variable of the research, the means comparison test was used on the basis of the data collected from of Mellat Bank customers. Since variables level were in higher than 3 ( $P\text{-value}<0.05$ ), it can be concluded that the variables examined are at an appropriate level.

## 5. DISCUSSION AND CONCLUSION

In consumer marketing, brands are distinguish original parts between competing proposals and can reckon as critical factors to companies and organizations success. One of the new topics in the field of brand which consideration in recent years, attributing the human characteristics to brands and remember as brand personality. Creating a strong brand with the proper mindset among of customers, possible the reduction of purchasing risk, customers have adequate informed, and ultimately makes the decision process easier when customer decides to purchase a product or service. Based on the importance of this issue, this paper presents four hypotheses were announced and tested.

In this regard, according to the results of the first hypothesis testing, Mellat Bank brand personality has a positive impact on the customers' purchase intentions. Meaning that, positive brand personality of product leads to increasing customers purchase intention. This result is in line



to results of other studies in this field (Akin, 2011; Bouhleb *et al.*, 2011). In this regard, Wang and Yang (2009) showed that for example if one person driving a high prestige car, he/she will have a positive mind self-image, which this desirable memory image may be positively influence consumers' purchase intention. According to the results of figure 2, among the dimensions of brand personality influence Mellat bank customers' purchase intention, competence and sincerely have a highest loading factor. This means that customers of this bank have been trusted to its brand, understanding it as a successful brand and emotionally has a close link to the brand. Therefore, Mellat bank with investment on these dimensions can obtain more distinction in the minds of customers.

In addition, the findings showed that brand personality has a positive and significant effect on the brand equity. Burke (1994), also recounts one of the efficient use benefits of brand personality is creating the brand equity. This result is consistent with the results of other studies in this area (Irshad, 2012; Gonçalves Santos, 2013). In analysis of this result can say that the brand personality is one of the essential elements of brand image that can with create a unique brand personality, created the desirable and unique set of connections in customers' minds and thereby improved the brand equity. Moreover, according to the results of the third hypothesis testing, brand equity has a positive and significant effect on the Mellat bank's customers purchase intention. This means that if the bank's brand has high equity, it can enhance take advantage of consumers' intention to their facilities and will eventually lead to use of facilities and services. The results of this tested is in line with the results of the research of Chang and Liu (2009), Irshad (2012) and Schivinski and Dabrowski (2013). As the results in figure 2 shows, among the dimensions of brand equity effect on the purchase intention, brand loyalty is reported the most important component of brand equity, that intimate the majority of customers are loyal to the Mellat bank brand than other Brands, and likely they will choose this particular brand when needed to banking services.

But what distinguishes this study from other research, consideration of brand equity as a mediating variable in the relationship between brand personality and customers purchase intention. The research results showed that navigator factors of purchase intention has domestic impact on each other, and more precision, the brand personality has a positive and significant effect on the brand equity that point out the direct and indirect effect of brand personality on customers purchase intention. In fact, brand equity has a positive mediator role which can leave a positive impression and enhance the brand personality effect on the customers purchase intention. Brand personality features can create the trust and sense of customer dependency to brand that leading to brand preference probability and brand loyalty and its resultant is brand equity. Now, brand equity will be affected on the customers future purchase intention that is impressible of brand equity components. Therefore, to creating and developing a positive brand personality based on the customer's minds can increased the customers intention for used of brand and extremity achieve a strong predictor of customers behavior.

### 5.1. Management Implication

According to the results of the study, the following Implications are presentable to organizations owners and managers:

- It is suggested to bank managers that have been given the geographical region and culture of clients who are those referred, based on the five personality characteristics; preparations strengthen various aspects of their brand personality. Because consumers choose brands that are closest to their character.
- Brand Personality from variety ways such as marketing communications, sales promotions and social responsibility can be formed. Therefore it is recommended to managers to develop and achieve effective and efficient methods of communication and public relations, achieving an appropriate brand personality.
- Managers should be considered the brand personality resources to building positive character of brand, differentiation than other brands in the minds of customers and the impact on the brand equity dimensions. Because of the direct sources of brand personality are staff and corporate management, therefore, those personality traits, physical appearance, social and professional behavior relationship with customers should be considered along with the brand personality and collectively must be provided to customers and market.
- It is proposed to use a wide range of organizations activity toward provide assurance in the function of quality standards in services and products presentation, and extensive advertising about the product. These activities can create dramatic results in customer loyalty by creating a favorable memory image of the product. Moreover, effort in order to increase and retention customer loyalty by increasing customer awareness of their brand.
- Customer satisfaction with regard to personality characteristics will increase the brand equity, which will lead to increased customer purchase intention. Therefore, marketing managers can afford to invest on brand personality characteristics as factors leading brand equity, developing customer purchase intention. Finally, this paper with presents a new approach of the brands roles in consumers' purchasing process could be used to share in marketing management.

## 5.2. Research Limitations and Suggestions for Future Research

Given that the area covered by this study is limited to the Mellat bank, it is likely that the results cannot be generalized to other banks, because the challenges and factors affecting customers' intention to use of the services and facilities maybe is vary in other banks. In addition, all data were collected using a cross-sectional, so the variables and the results possibly are limited to a period of time. Hence, in the future studies can expand the study population in order to obtain more accurate results of the study; On top of that, future researchers are suggested to measuring present research model for other brands and as well as pay attention to the effect of brand personality and brand equity on other variables such as the brand performance, brand recall, brand relationship, consumer perceptions and etc.

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