THE EFFECT OF BRAND IDENTITY ON CUSTOMER BEHAVIORAL APPROACH IN BANKING

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ABSTRACT

The goal of present research is to determine the effect of Brand Identity on customers' loyalty. In this research, the effect of Brand Identity and its dimensions including .Communication Capability of Brand, Development & Expansion Capability of Brand , conformity and innovation of brand, brand meaningfulness , brand positive mental imagination capability on customers' loyalty and its dimensions including behavioral approach and attitudinal approach . The present research is of survey type in terms of method and analytical in terms of type and applied in terms of goal. The research statistical population is Sepah Bank customers of Ahar city (Iran). The sampling process is clustering method and the sample size has been obtained using Cochran formula with 385 people. The results of research show that there is a direct and significant relationship between Brand Identity and Customer Behavioral Approach in Banking and among Brand Identity dimensions ,there is no significant relationship between communication capability with customers' behavioral approach in Banking , and there is a direct and significant relationship between Development & Expansion Capability of Brand, - Conformity & Innovative capability of Brand, brand meaningfulness, brand positive mental imagination and customers' behavioral approach and factors affecting customer behavioral approach include brand positive mental imagination .

Keywords: *Brand identity, Customer behavioral approach, Communication Capability of Brand, Meaningfulness Capability of Brand, Popularity capability of Brand*

INTRODUCTION

Today, most of organizations believe that one of their most precious properties is brand of their products and services .The capability of brands are very valuable to simplify the customers' decisions , reduce the risk and define their expectations. One of the requirements of top management of each organization is the establishment of powerful brands which promote their power and capability during time while keeping promises and performing obligations, (Keler, 3, 2010). Choosing a Commercial Name needs more attention .A suitable name can play an important role in success of goods. Choosing

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the best trade name for goods is very difficult.(Kotler, 3,2007). For a potential customer, trade name is an important guide. Trade name facilitates the contract like money. Considering the nature of service where there is less information for user to evaluate purchase, trade name and trademark are an important source of information for services. (Kapferer, 20, 2006). Today, in order to define a trade name, its emphasis con identity is more important than any other case as an important and invisible factor. Identity is a factor which is invisible but has root and nobility (Behafarin,3 ,2009).When consumers consider quality of trade name and the competitors can easily copy and imitate the goods' specifications , it is very important and valuable to create powerful trade name identity to make a special value for brand (Ginous and collegues,97,2009). Identity is a key element of branding. The core of a successful branding is to understand the manner of establishment and development of brand identity (Lafort, 111, 2010). Generally, customers' loyalty is very important from different aspects. Loyal customers help the organization determine the predictable flow of sale and increase benefit. Besides, the customers who are familiar with trade name of organization, possibly recommend it to their friends and relatives and affect the result and evaluation of product in the organization and these cases are of vital importance in present workplaces (Mart et al., 541, 1999). Because of the importance of customer's loyalty for organization growth, it is of high importance to know the meanings and loyalty pattern. Lack of such knowledge may cause servicing institutes to choose incorrect indices for measuring the customer loyalty and not to communicate the customer loyalty to the functional indices and to make mistake in design of the loyalty programs and recognition of the correct behaviors of customer (James et al., 44, 2001). Having better brand is considered as a powerful device for ensuring organization to reach the competitive advantages. Most of the value of each company is in its intangible properties and about 70% of properties is related to its Brand (Keler,14-15, 2010). One of the interesting regions of brand managers is to create the meanings at user's mind by making a trade name (Holiday and Kenzel, 293, 2008).When users consider the quality of trade name and the competitors can easily copy and imitate the product specifications. Establishment of a powerful trade name identity for creation of a special value for brand is very important (Geuens et al. ,97,2009). Identity is the key element of branding. The core of a successful branding is to understand the manner of establishment and expansion of brand identity (Lafort, 111,2010). The goal of present research is, to determine the effect of Brand Identity on customer behavioral approach at Sepah Bank branches.

Brand elements- which sometimes are named as brand Identities –are devices consisting of commercialization which can introduce the brand and make it distinguished. Based on the specific value of brand from the customer's point of view, traders should choose the elements of brand in to strengthen awareness with brand in customers , to facilitate the process of making powerful ,specific and unique mental associations and provoke a positive feelings in customers. Each element of Brand should be evaluated before use to find their capabilities. The group of elements of brand which has positive effect on customers can increase the value of brand and create better answers in users.(Keler,209, 2010).The best approach to the internal meaning of a trade name is its identity symbols . These are the specifications which make it unique in special form during the time. This case requires consideration of products or services , trade name , manifestations, mark , source country , advertising contents, style and its packaging approach (Kapferer,77,2006). Traditional attitude of trade name and trademark is defined briefly by Philip Kotler: a name is a term, mark, nature, symbol or a combination of them which introduces a goods or a list which a seller, or a group of sellers provide and therefore, distinguishes them from the productions of competitive companies (Kotler,410,2003). Trademark is an important factor of goods from consumers' point of view. Trademark determination adds to the value and benefit of good(Kotler,351,2007). A Trademark means a name, term of mark, sign or design or a combination of them which is applied to recognize and distinguish goods or service of a seller or a group of sellers. Trademark distinguishes goods and services which are provided by competitors. A Trade name is a part of trademark which cannot be performed but goods can be recognized with it. The trademark is provided by a mark, design or color or letters. A trademark is the trademark or part of it which has legal rights (Kotler,352,2007). Identity is a value representative

which trade name implies. Therefore, base of identity of trade name is on the process of establishment and protection of relation with customers who are attracted to those values .This shows that the change in identity happens not only by change in customers' needs but also by change in values and internal and infrastructural sources of organization. The important point is that even if the change of infrastructural values is able to change identity, the change in identity may cause doubt about the stability and strength and also trustfulness and reliability of trade name which can reduce the relation between the target customers and trade name (Ganesen, 1, 1994).

Based on the conducted studies, the dimensions of identity of brand are:

1-Communication capability of Brand: One of the necessary conditions for establishing the special value of Brand is to reach the high level of information of Brand in customers' mind. Those elements of Brand that can help to reach this goal is an element that can be memorized easily . For this reason, remembering and identification of brand facilitates the condition of purchase and consumption (Keler,211,2010).

2-Meaningfulness capability of Brand: Every brand element includes different meanings and concepts (with explanatory or encouraging content). Brand can be named after the people, places, animals, birds, or other entities. Two important isssues in this respect are the ways of transferring the following items by brand elements: a. General information on the nature of product classification which is an important and effective index of brand significance, and b. Specific information about brand features and advantages which has a great role in creating brand imagery and its position (Keler,217,2010).

3- Popularity capability of Brand: This is important to know that: are consumers interested in attractive elements due to aesthetics of brand? Are these elements favorable visually, verbally etc. ? A memorable, meaningful and popular set of brand elements creates many advantages for organization because customers often don't investigate the partial data of product and most part of decisions and their selections are affected the elements of Brand (Keler,213,2010)

4- Development & Expansion capability of Brand: This standard evaluates the effect of each element of Brand on special value of Brand in new products. The more general the name of brand, the more easily it can be used for other ranks of product (Keler,215, 2010)

5-Positive mental imagination capability of Brand: Mental imagination of Brand is dependent on the external specifications of product or service – including the manners of enjoying the social and psychological needs of customer. This element shows the mental ways and thought of people about brand and considers to the viewpoint of people less in its real field unlike the performance of brand , (Keler,103, 2010).

6- Conformity & Innovative capability of Brand: Because of changes in values and viewpoints of users or need for conformity to time, most elements of brand should be updated. The more flexible and conforming the elements of brand, the more easily it can move with time and contact with its consumers (Keler,217,2010).

The customer's behavioral element means the repetition of purchase (Hamidizadeh,50, 2000). According to Yaccob & Kambiz's theory (1973) the loyalty which is created based on behavioral reaction is not accidental and is gradually used by decision making units either as a part of a person ,family or organization.(Abdolvand & Abdoli,7,2008). The customer's loyalty is a diagonal(accidental)behavioral(buying) response which appears during time by a decision making units such as person, family or organization in favor of a brand .This definition expressly shows the difference between buying habit or exclusivity of purchasing and loyalty.(the same source,8).Loyalty includes a psychological process which includes evaluation of different options based on different standards (Bierly and colleagues, 255,2004) .To measure loyalty from behavioral point of view , researchers use variables such as possibility to buy again and possibility to choose brand for a long term (La suna,351,2004). In behavioral approach, the permanent and longtime purchase of a trademark shows loyalty(Evans & Jamal,439,2009). Behavioral loyalty is defined as a repetitive purchase. More precisely, behavioral loyalty can be done in different procedures. As an example, customers are loyal to a name and special trademark or/and even a special shop (Smith,36,2000).

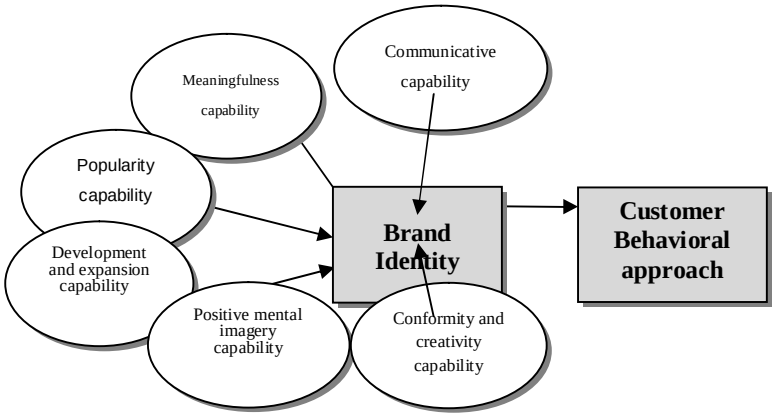
A review of literature for the foreign and local researches related to the title of research is as follow:
Sweeney & Swait (2008) conducted a study in Australia entitled "The effect of Brand Identity on Customer's loyalty" and concluded that the brand credit (brand identity) increased the positive mouth to mouth propaganda .Therefore, Brand identity has a positive effect on customer's loyalty.
Kenzel & Holiday (2008) in a study evaluated "the elements and results of brand identity " in a study. This study investigates the effect of prestige, satisfaction, loyalty and communications on brand identity. In order to show how brand identity affects mouth to mouth propaganda and re-purchase of that brand . In this research , a theoretic model is created and will be tested by a sample of owners of Britain automobile and two Brands of global automobile . For modeling, structural equations and Lisrel have been used. The results show that prestige, even after repetitive coping, satisfaction, loyalty and communication affects brand recognition. This research emphasizes that development of customer's relations with Brand leads to a mouth to mouth propaganda and repurchase of brand. In addition, it was found that brand identity is generally affected by prestige, satisfaction ,loyalty and communication related to becoming well -known and repurchase of brand.
Ebrahimi and Roodani (2010) examined motivating factors in selecting bank brands with the case study of Keshavarzi Bank, stressing effective stimulators in selecting financial institutes and banks in decision-making processes of the customers. The results showed a significant correlation between motivating factors and the selection of financial institutes and banks. Factors like transparency and honesty in infroming about brands, personal experience in using brand services, brand reputation and mouth-to-mouth interactions of the company with dissatisfied customers of the banks are the most important factors in brand selection of banking[38].
Jalal Zadeh and Ekhtiari (2010) examined brand value in banking and concluded that brand equity is important for the services like banking with two strong featueres of experience and credit. They also offered some mechanisms for operationalizing and measuring valuation and determining brand equity in the frame of 4 financial business, behavioral, psychological, and combinatory approaches[39].
Broomand et al. (2009) in a research tried "to evaluate the foregrounds and outcomes of trade name identity: A case study of trade name of HACOUPIAN. The research is of applied type in terms of goal and descriptive- survey type based on method. The statistical population of the research includes all customers of Hacoupian Company who referred to one of Hacoupian shops (6 shops) in Tehran in September 2009. To determine the sample size, one group including 20 people was selected from the statistical population and questionnaire was distributed among them. To test research hypotheses, Lisrel software and structural equations test were used. The results showed that prestige, customer's satisfaction and company's communication (identity of trade name) have positive relationship with brand identity. Also, trade name identity has positive relationship with advertisement or advice of people, the repurchase of the trademark by the customer (the outcomes of the identity of brand).
The general hypothesis of the research is: "Brand identity is effective on customer behavioral approach in banking."
Research Proprietary hypotheses as follows:

1- There is correlation between communication capability of brand and customer behavioral approach in banking.
2- There is correlation between meaningfulness capability of brand and customer behavioral approach in banking.
3- There is correlation between development and expansion capability of brand and customer behavioral approach in banking.
4- There is correlation between population capability of brand and customer behavioral approach in banking.
5- There is correlation between positive intellectual imaging of brand and customer behavioral approach in banking.
6- There is correlation between conformity and invitation capability of brand and customer behavioral approach in banking.

7- the factors affecting customer behavioral approach include : communication capability of brand , meaningfulness capability of brand, population capability of brand, development and expansion capability of brand, positive intellectual imaging of brand, conformity and invitation capability of brand.

Based on the research theoretical framework which is presented in figure 1, the effect of the independent variances that is the Brand Identity and its aspects which include communication capability of brand , meaningfulness capability of brand, population capability of brand, development and expansion capability of brand, positive intellectual imaging of brand, conformity and invitation capability of brand were determined by dependent variance that is customers' loyalty and its dimension includes behavioral approach.

Figure 1: Research theoretical framework



RESEARCH METHOD

The present research is of survey type in terms of method and analytical in terms of type and applied in terms of goal. The research statistical population includes the customers of Branches of Ahar Banks (Iran). The statistical sample size has been calculated with Cochran formula among 385 persons. The sampling method is Multistage cluster. To collect information, library and field method has been used. The instruments for collecting information are researcher-made questionnaires. For designing questionnaire, five-point Likert scale has been used. To confirm validity of the questionnaire, the ideas of the professors and theorists have been selected. The questionnaire has been measured with Cronbach's *alpha* Test. To achieve reliability, 30 persons have been selected and examined randomly from statistical population. Finally, Cronbach's *alpha* coefficient has been reevaluated for constructs of the variables after filling all research questionnaires by members of the statistical samples.

Table 1: Cronbach's *alpha* coefficient for testing variables (constructs)

variable	Number	mean	Variance	Covariance	Correlation	Cronbach's *alpha* coefficient
Communication capability of brand	6	20.52	15.48	0.514	0.527	0.606
Meaningfulness capability of branch	6	20.53	21.75	0.623	0.678	0.827
Popularity capability of brand	5	16.84	13.70	0.670	0.650	0.753
Development and expansion capability of	4	13.41	11.30	0.517	0.520	0.748

brand						
Conformity and invention capability of brand	6	19.54	19.99	0.632	0.644	0.821
Positive intellection imaging of brand	7	23.90	22.77	0.658	0.668	0.761
Identity of brand	34	114.75	239.09	0.983	0.992	0.862
Behavioral approach	7	24.68	33.56	0.309	0.307	0.846

FINDINGS

To analyze data and information, we have used descriptive and inferential statistical methods and for statistical description of the variables, frequency distribution, central and dispersion indices have been calculated. Also, for inferential test of hypotheses, ANOVA, Pearson, Linear Multiple Regression were used. For performing the related computations for information analysis, SPSS software packages were used.

In accordance with Table 2 for frequency distribution of customer's sex, it is observed that 51.9 % of the customers are men and 48.1 % are women and the highest frequency is related to the men. For frequency distribution of the customer's marital status, it was observed that 53.2 % of the customers are single and 46.8 % of the customers are married and the highest frequency is related to the single men. For frequency of the customer's education, it was observed that, 22.6 % of the customers hold secondary school degree , 20.3 % hold high school degree, 16.01 %are holders of the associate's degree , 19.0 % of the customers are holders of the bachelor's course, 17.01 % of the customers are holders of the master's degree and 4.9 % of the customers are holders of the doctorate's degree above and the highest frequency is related to the customers with the education under high school degree . For distributing the frequency of the customer's occupation, it was observed that the occupation of the 17.1 % of the customers is academic and cultural, 19.0 % of customers are physician/engineer. 15.1 % of the customer are employee/ worker, 16.9 % of the customers are self-employed, 15.1 % of the customers are student/university student, 16.9 %of the customers are housewife-unemployed and highest frequency is related to physician/engineer. For frequency of the total monthly income of the customers, it was observed that the average monthly income of 16.4 % of the customers is less than Rls. 4,000,000/- , the income of 22.9 % of the customers is between Rls. 7,000,000 and Rls. 100,000,000, the income of 17.7 % of the customers is between Rls. 10,000,000 and Rl. 15,000,000/- , the income of 13.2 % of the customers is between Rls. 15,000,000/- and 25,000,000/- and the income of 8.3 %of the customers is Rls. 25,000,000/- above, but the highest frequency is related to the customers with the income of between Rls. 4,000,000 and Rls. 7,000,000. For frequency of the additional branch of the customers, it was observed that 51.9 % of the customers , it was observed that 51.9 % of the customers had additional branch and 48.1 % have no additional branch and the highest frequency is related to the customers with additional branches.

Table 2: Frequency Distribution of the Research Demographic Variables

Sex					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Fmale	200	51.9	51.9	51.9
	Male	185	48.1	48.1	100.0
	Total	385	100.0	100.0	
Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent

Valid	Single	205	53.2	53.2	53.2
	Married	180	46.8	46.8	100.0
	Total	385	100.0	100.0	
Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than Diploma	87	22.6	22.6	22.6
	Diploma	78	20.3	20.3	42.9
	Pre-License	62	16.1	16.1	59.0
	License	73	19.0	19.0	77.9
	Master	66	17.1	17.1	95.1
	Doktorate and More than	19	4.9	4.9	100.0
	Total	385	100.0	100.0	
Job					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Collegiate/Cultural	66	17.1	17.1	17.1
	Doctor/Engineer	73	19.0	19.0	36.1
	Employee/Worke	58	15.1	15.1	51.2
	Freedom	65	16.9	16.9	68.1
	Student/Student	58	15.1	15.1	83.1
	Housekeeper/Unemployed	65	16.9	16.9	100.0
	Total	385	100.0	100.0	
Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<400 Hezar	63	16.4	16.4	16.4
	400-700 Hezar	88	22.9	22.9	39.2
	700 Hezar-1 Milyon	83	21.6	21.6	60.8
	1-1.5 Milyon	68	17.7	17.7	78.4
	1.5-2.5 Milyon	51	13.2	13.2	91.7
	2.5 Milyon and More than	32	8.3	8.3	100.0
	Total	385	100.0	100.0	
MoreBranch					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	200	51.9	51.9	51.9
	No	185	48.1	48.1	100.0
	Total	385	100.0	100.0	

For frequency distribution of the research quantitative variables in accordance with information of table III, it was observed that the average ages of the customers are equal to 35.6 with standard deviation of 13.78, the brand identity is equal to 114.75 with standard deviation of 15.46, communication capability of brand is 20.52 with standard deviation of 3.93, meaningfulness capability of brand is equal to 20.53 with standard deviation of 4.66, popularity capability of brand with standard deviation 3.70 is equal to 16.84, development and expansion capability of brand with standard deviation 3.61 is equal to 13.41, conformity & invention capability of brand with standard

deviation 4.47 is equal to 19.54, positive intellectual imaging capability of brand with standard deviation 4.77 is equal to 23.90 and customer behavioral approach with standard deviation of 5.79 is equal to 24.68.

Table 3: Dispersion distribution of research quantity variables

	N	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance	Skewness	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error
Age	385	15.00	72.00	13706.00	35.6000	13.78442	190.010	.319	.124
Brand Identity	385	53.00	161.00	44180.00	114.7532	15.46262	239.093	.096	.124
Communication Capability of Brand	385	8.00	30.00	7900.00	20.5195	3.93505	15.485	-.208	.124
Meaningfulness Capability of Brand	385	7.00	30.00	7905.00	20.5325	4.66420	21.755	-.305	.124
Popularity Capability of Brand	385	6.00	25.00	6485.00	16.8442	3.70200	13.705	-.149	.124
Development and Expansion Capability of Brand	385	4.00	20.00	5165.00	13.4156	3.36167	11.301	-.339	.124
Confirmity and Creativity Capability of Brand	385	8.00	30.00	7522.00	19.5377	4.47147	19.994	-.064	.124
Positive Mental Imagery Capability of Brand	385	8.00	34.00	9203.00	23.9039	4.77173	22.769	-.191	.124
Behavioral Approach	385	8.00	35.00	9504.00	24.6857	5.79308	33.560	-.645	.124
Valid N (listwise)	385								

In accordance with information of table (4), it was observed that Pearson correlation coefficient , meaningfulness equation of brand , popularity of brand, development and expansion of brand , positive intellectual imaging of brand , conformity and invention of brand, brand identity with customer behavioral approach has been earned less than 0.05 and significance level is less than 0.05, therefore,

there is significant relationship between meaningfulness capability of brand, popularity capability of brand, development and expansion capability of brand, positive intellectual imaging capability of brand. Whereas, for Pearson correlation coefficient, equations of communication capability with customers behavioral approach is more than 0.05 and significance level is higher than 0.05, there is no significant and direct relationship between communication capability of brand and customer behavioral approach.

Table 4: Testing Correlation between direct variables and customers behavioral approach

	N	Test	Sig. (2-tailed)	R
Behavioral Approach - Communication Capability of Brand	385	Pearson Correlation	.172	.070
Behavioral Approach - Meaningfulness Capability of Brand	385	Pearson Correlation	.001	.170**
Behavioral Approach - Popularity Capability of Brand	385	Pearson Correlation	.002	.154**
Behavioral Approach -Development and Expansion Capability of Brand	385	Pearson Correlation	.006	.140**
Behavioral Approach - Conformity and Creativity Capability of Brand	385	Pearson Correlation	.010	.131*
Behavioral Approach - Positive Mental Imagery Capability of Brand	385	Pearson Correlation	.000	.429**
Behavioral Approach - Brand Identity	385	Pearson Correlation	.000	.307**

Since both customer behavioral approach and independent variables have been measured with quantitative and interval method, as shown in table 5, stepwise multiple linear regression test has been used and among the predicted variables, positive intellectual capability of brand has remained in the model. Also, in accordance with Table 6, it was observed that multiple regression correlation coefficient is equal to R=0.429 and coefficient of determination is equal to R2=0.184 and the corrected coefficient of determination is equal to R-2=0.182. In accordance with Table 7 and ANOVA of the regression test which is equal to F=86.552 and P= 0.000, it is concluded that the regression is linear. Based on information of Table 8, it is observed that positive intellectual imaging capability Beta coefficient is equal to 0.521. Regarding the information of Table 9 , it is observed that the variables excluded from the model includes communication capability of brand, meaningfulness capability of brand , popularity capability of brand, development and expansion capability of brand, conformity and innovation capability of brand. Therefore, regression equation is in accordance with Relation I.

Behavioral approach=12.226+0.521 (positive intellectual imaging): Relation I

Table5. Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Positive Mental Imagery Capability		Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-

	of Brand		to-remove >= .100).

a. Dependent Variable: Behavioral Approach

Table6. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.429a	.184	.182	5.23882

a. Predictors: (Constant), Positive Mental Imagery Capability of Brand

Table7. ANOVA[b]

Model	Sum of Squares	df	Mean Square	F	Sig.
1	2375.452	1	2375.452	86.552	.000a
Regression	10511.519	383	27.445		
Residual	12886.971	384			
Total					

a. Predictors: (Constant), Positive Mental Imagery Capability of Brand

b. Dependent Variable: Behavioral Approach

Table8.Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12.226	1.366		8.953	.000
Positive Mental Imagery Capability of Brand	.521	.056	.429	9.303	.000

a. Dependent Variable: Behavioral Approach

Table9. Excluded Variables[b]

Model	Beta In	t	Sig	Partial Correlation	Collinearity Statistics
					Tolerance
Communication Capability of Brand	.003a	.058	.953	.003	.976
Meaningfulness Capability of Brand	.046a	.943	.346	.048	.911
Popularity Capability of Brand	-.016a	-.313	.754	-.016	.848
Development and Expansion Capability of Brand	.027a	.559	.576	.029	.928
Confirmity and Creativity Capability of Brand	.016a	.334	.739	.017	.927

a. Predictors in the Model: (Constant), Positive Mental Imagery Capability of Brand

b. Dependent Variable: Behavioral Approach

DISCUSSION AND CONCLUSION

The general result of the research is "there is a significant and direct relationship between brand identity and customer behavioral approach in banking". The special results based on research Hypothesis shows that there is no significant relationship between brand identity , communication capability of brand and customer behavioral approach in banking and there is significant relationship

between, development and expansion capability of brand , innovation and conformity capability of brand , meaningfulness capability of brand , positive intellectual imaging capability of brand and customer behavioral approach including positive intellectual imaging of brand.

The conclusion showed that positive intellectual imaging capability of brand remained in model and the others have been excluded. Therefore, for increasing customer behavioral approach, positive imaging capability of brand is one of the factors which should be considered and in accordance with the results, it has significant relationship with customer behavioral approach. If, the approach is considered and supported, it will lead to loyalty and customer behavioral approach , therefore, it will present the plans and suggestions for increasing the bank customers which can be a new service or solution for achieving productivity of the banks.

The results of the research by other researchers indicate that the brand identity is effective on customer behavioral approach. For example, the results of researches by Sewini & Swatt (2008), Kenzel & Halidi (2008) , Bromand and etal (2009) shows that the brand identity has positive effect on customer loyalty (customer behavioral approach) to brand and the brand identity is completely affected by prestige, satisfaction, loyalty and communication related to popularity and the repurchase of brand and prestige , customer satisfaction and company communication (the foregrounds of brand identity) has positive relationship with brand and brand identity has positive relationship with advertisements and repurchase of brand by the customer (the outcomes of the brand identity).

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