

The Effect of Brand Personality on Dimensions of Consumer Behavior Mediated by Brand Love

Elnaz Razgardani Sharahi ^{1*}, Ali Asghar Eivazi Heshmat ²

¹ Department of Management, Payame Noor University (PNU), P.O.Box, 19395-4697, Tehran, Iran. ² Assistant Professor, Department of Management, Payame Noor University (PNU), P.O.Box, 19395-4697, Tehran, Iran.

Abstract

The purpose of this study was to investigate the effect of brand personality on the dimensions of consumer behavior through the mediating role of brand love (Case study: Iranian Insurance Company in Tehran). The present study is a descriptive research in terms of purpose and in terms of data collection. The population of this study includes all clients of Iranian health insurance in Tehran. The sample size is selected based on the Cochran formula. Accordingly, in an unrestricted community, 384 Iranian insurance customers in Tehran were selected as the sample. The sampling method is random. Structural equation modeling is used for the analysis. Regarding the non-survey survey, the questionnaire tool was used for data collection. The results showed that brand personality had a significant effect on brand love among Iranian insurance customers in Tehran. Brand personality and brand love have a significant impact on customer loyalty among Iranian insurance customers in Tehran. Brand personality and brand love have a significant impact on positive verbal communication among Iranian insurance customers in Tehran. Brand personality has a significant impact on resistance to negative information among Iranian insurance customers in Tehran. Brand personality and brand love have a significant impact on the willingness to pay more among Iranian insurance customers in Tehran. Brand personality and brand love have a significant impact on self-disclosure among Iranian insurance customers in Tehran. Brand personality and brand love have a significant impact on active interaction among Iranian insurance customers in Tehran.

Keywords: Brand personality, Consumer behavior dimensions, Brand love

INTRODUCTION

Today, many companies are looking to attract the attention of their customers. One way to achieve this goal is to examine consumer behavior. Achieving sustainable competitive advantage for companies has made consumer behavior one of the key priorities of today's companies. In general, companies can differentiate their products from competitors by focusing on physical characteristics such as taste, design, and physical fitness, such as price, brand, and country of origin, based on the needs and wants of consumers. Branding is one of the most powerful tools for differentiating. Branding enables the manufacturer to gain the benefits offered by products of unique and excellent quality and also provides an opportunity to transfer these identifiable relationships to other products and services. Branding creates a competitive advantage because the brand reflects the quality of the quality and commitment to the buyer, which, like special features, encourages consumers to buy branded products / services ^[1]. In addition, due to the increasing variety of products, every consumer, regardless of the type of product, is faced with a huge flood of brands. Brand managers need to make appropriate and comprehensive efforts in characterizing their brands and introducing them as a reliable virtual personality that has the ability to become a communication partner ^[2].

Customers often give them a human dimension by giving brands a personality, and marketers often create or reinforce these perceptions with the help of positioning. Brand personality traits provide a symbolic concept or emotional value that can lead to customer inference from the brand and make it more sustainable and functional. Successful brand positioning in a product class requires models that are able to distinguish unique personality traits from those that are common to all brands in the product class ^[3]. In general, this perspective suggests that a strong brand identity is much more than just a product. Like a person, a brand can look funny,

Address for correspondence: Elnaz Razgardani Sharahi, Department of Management, Payame Noor University (PNU), P.O.Box, 19395-4697, Tehran, Iran.

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formal, smart, and so on; various studies have shown that a brand's personality can create a strong brand in several ways. Personality can create symbolic benefits for customers and can be used as a tool to show customers and express their personality. Customer personality can only affect the relationship between the customer and the brand, while the brand personality is the basis of the type of relationship between the customer and the brand. Brand personality can also help customers transfer product features and create functional benefits for customers. Brand personality is an important issue because consumers may choose a brand just because of their personality earlier than other brands. This suggests that the attribution of personality to the brand has attracted the attention of many researchers in the field of communication, especially in the 1980s and 1990s, and they believed that brands and products have characters that can be He built or destroyed the bazaar ^[4]. Allocating human characteristics to inanimate objects can pave the way for brands to have human characteristics as well. Thus, branding literature links human-like characteristics to commercial brands. Companies that properly use brand personality as part of their overall positioning strategy can have a much greater impact on consumer perceptions than other gradual and more sustainable ways of communicating strategies. Accordingly, this study discusses the impact of brand personality on the dimensions of consumer behavior ^[5].

In addition, another important factor that affects consumer behavior is brand love. Brand love is seen as a reflection of consumers' emotional responses to the brand and as an important mediator in the brand's behavioral responses ^[6]. Brand love is a very new and vital concept that has attracted the attention of many marketing experts in recent decades ^[7]. Today, insurance, as a powerful economic tool, provides a variety of services to different segments of society and in addition to playing a key role in strengthening the economic foundation of society, it creates security and confidence at the community level. In this industry, the customer and his interactions with companies are the key to success, and a company that can create more customer satisfaction and loyalty by adhering to ethical principles is more successful. The issue of customer behavior and the impact of various customer loyalty programs has always been an important issue for the insurance industry, especially in the stagnant and volatile economic situation of recent years. This issue has become even more important with the entry of private insurance companies into the market and the competitiveness of the work space ^[8]. Iran Insurance, as the oldest insurance company in Iran with a lot of experience and high risk, has become one of the safest insurances in the country. Providing various types of insurance and designing new insurance products and providing it, and finally commitment to pay damages, has caused Iran Insurance to gain a significant place in insurance sales charts. With its high share of the insurance market and strong financial backing as the only government insurance in Iran, Iran Insurance has the ability to support other insurance companies and is also active in this field with

its reliability support along with Central Insurance. However, Iran Insurance is not an unrivaled company, and the establishment and expansion of private insurance companies has changed the process of providing services and improving and accelerating insurance affairs, which has led to a competitive environment in the country's insurance industry. Today, along with Iran Insurance Company, other private insurance companies are trying to increase their share of the country's insurance market. In recent years, we have also seen online insurance services, either by insurance companies or companies such as BIMITO, which, as an insurance management service, try to improve and speed up insurance services. The purpose of these companies is to create simple and convenient conditions for buying, providing complete information about insurance and creating and strengthening a sense of confidence and satisfaction with the purchase of insurance. With the establishment of various private companies and the activities of online insurance service companies, we can expect significant changes in the insurance market space and hope that this space will become more dynamic than before. Accordingly, Iran's insurance has been selected as the community in question. In general, this study seeks to find the answer to the question: What effect does the brand personality have on the dimensions of consumer behavior with the mediating role of brand love among Iranian insurance customers?

Conceptual research model

Consumers are expected to create deep feelings for some brands, such as love, because brand love is one of the six dimensions of consumer relationships with the brand. The effects of different dimensions of brand personality and quality inference may reinforce these consumer relationships with the brand. A consumer can build and develop a romantic relationship with a brand with a strong personality, the more positive the personality of a brand, the more honest and competent it seems, and the more likely the consumer is to feel loved. As a result, the following hypothesis is suggested: Brand personality affects brand love.

Oliver (1999, p. 34) defines brand loyalty as "a deep commitment to re-purchasing good goods / preferred services that will be seen continuously in the future, so brand loyalty leads to The presence of situational influences, the purchase of a brand by the customer to be repeated ^[9]. Also the development of a character with a prominent brand that provides symbolic benefits to consumers can significantly help to establish a lasting relationship with consumers ^[10]. Louis and Lombart (2010) developed an integrated model of brand personality communication outcomes and did not have a positive effect on brand commitment on brand commitment. ^[11] found that competence and maturity are some aspects of a brand that affect behavioral / emotional loyalty as well as behavioral loyalty ^[3]. Therefore, we propose the following hypothesis: Brand personality has a positive relationship with brand loyalty.

The close relationship between a brand and its consumers reflects the level of positive impact and stronger emotions evoked by that brand. Albert and Merunka (2013) showed a significant effect of brand love on brand commitment, so it can be said that brand love affects mental loyalty and, consequently, affects long-term brand relationships^[12]. Therefore, loyal consumers, influenced by emotions, are those who have a strong attachment to a particular brand, and deprive other options of their consideration. Therefore, the effect of brand love is evident in the intention to buy again. Based on this, we propose the following hypothesis: brand love is positively related to brand loyalty.

Word-of-mouth communication includes information about a target (for example, a company, a brand) that is transmitted from one person to another, personally or through communication media^[13]. Effectively, word-of-mouth communication includes behaviors such as communicating positive aspects of a brand to others^[14] and giving desirable recommendations about brand products to a third party. Given that this structure plays an important role in shaping consumer attitudes and behaviors, it becomes a significant tool in integrated marketing communications. As suggested by Freling and Forbes (2005), brand personality affects consumers' emotions, perceptions, attitudes, and behaviors. Accordingly, by purchasing a brand that resembles their true personality, the consumer is communicating about the character he or she is using, which may help to spread the word of the positive.^[3] found that after the excitement of brand personality (bold, spiritual, imaginative) has a direct and positive effect on word-of-mouth communication. Character attachment to brands can make them more desirable to the consumer. As a result, we propose the following hypothesis: Brand personality has a positive relationship with word of mouth.

Brand love is associated with good post-consumption behavior, such as loyalty and positive word of mouth, and shows the importance of this structure for building an emotional relationship with consumers. Therefore, by creating an emotional connection with consumers, companies encourage customers to talk positively about their favorite brands. From this perspective, speaking positively is the emotional result of a brand's relationship with the consumer. If a consumer reinforces strong feelings such as love for a brand, the consumer is expected to say positive things about his or her favorite brand to others, which in turn will increase the brand's market share^[3]. As a result, we propose the following hypothesis: brand love is associated with positive word of mouth.

Resistance to negative information is such that consumers do not allow negative information to negatively affect their brand evaluations. In an effort to understand and ultimately predict consumers' responses to brands and their actions, marketing research examines the different types of relationships that consumers may form with brands. The results of this research showed that brand personality has an

impact on resistance to negative information^[3]. Thus, hypotheses are presented as follows: Brand personality has a positive relationship with resistance to negative information.

When a consumer loves a brand, it means that the brand is important on a personal level and integrates into the consumer's identity. That is, when a consumer identifies their favorite brand, their resistance to negative information increases. On the other hand, the level of resistance to negative information is affected by satisfied and committed customers. Because brand love shows the consumer's passionate emotional attachment^[15], a strong relationship between brand and consumer increases resistance to negative information^[16]. Accordingly, brand love is expected to have a positive relationship with resistance to negative information.

When a consumer is emotionally dependent on a brand, they engage in behaviors that lead to significant consumption of consumer resources (time, money, fame). That is, consumers make financial sacrifices to get it (for example, the desire to pay a premium). Thus, the willingness to pay more for visualizing the behavioral outcome associated with the strength of consumer brand preferences is defined as the amount a customer is willing to pay for their brand compared to comparable / less brands. Therefore, this is one of the strongest indicators of brand loyalty. Brands with positive personalities tend to influence consumer perceptions and preferences^[17] and may increase the desire to continue using a particular brand and paying higher prices for a brand^[18]. So the following hypothesis is put forward: Brand personality has a positive relationship with the desire to pay more.

In the case of brand love, research shows that the degree of emotional attachment to an object predicts the nature of the individual's interaction with that object^[19]. Thus, customer love increases over time, based on the interaction between the consumer and the brand. These interactions create intense emotions when referring to a brand^[20]. In this sense, people who are highly emotionally dependent on a brand feel that the brand is irreplaceable, so certain behaviors, such as a willingness to make financial sacrifices, such as paying a higher price for a particular brand^[20], therefore, are expected when consumers love a particular brand, even if the marketer is right. Pay your insurance, they will not change to other competing brands. Therefore, we propose the following hypothesis: brand love has a positive relationship with the desire to pay more.

Self-disclosure is a relatively new communication structure^[19]. Self-disclosure has been defined as the customer's desire to share the details of personal information leading to a more intimate relationship with a brand^[19,21]. Apparently, there has been no previous study that experimentally linked self-awareness to brand personality. However, the role of brand personality in establishing strong relationships with the consumer, through intimacy with one of the four indicators of brand relationship power (in addition to commitment,

satisfaction, and self-communication) is undeniable [21]. As a result, a consumer who has a strong relationship with a particular brand is expected to feel more comfortable sharing personal details with it. As a result, the following hypothesis is presented: Brand personality is related to self-disclosure.

The power of the consumer's emotional connection with a brand increases over time as brand interaction takes place [19]. This result of the relationship was recently investigated in a study conducted by Kim et al. (2010). Other research has provided empirical evidence that customer love has a positive effect on self-disclosure, and the results of these studies show that satisfied customers tend to provide details about their favorite brand. Based on these studies, it is expected that the combination of a strong and positive brand personality with a love for the consumer-brand will lead to more information about the brand [3]. Therefore, it is expected that: brand love is associated with self-disclosure.

Active interaction is defined when customers want to invest time, energy, money, or other resources in the brand beyond what is expected during the purchase or consumption. This structure includes a more active attitude towards the brand, including behaviors such as visiting the brand of the brand, following the news about the popular brand, as well as buying commercial goods. A positive brand character gives the consumer emotional fulfillment and may lead to an increased desire to continue using a particular brand and interact with it. [3] found that of the six brands surveyed in their research,

consumers had a stronger attitude than selfish brands than products with a more beneficial brand (ie, brands with more identification between consumers and personality. Brands, such as clothing and technology brands). From this perspective, when a brand has a strong personality, the customer may not only want to continue buying the brand, but also to visit the brand's website, buy commercial goods, follow the news about the brand, and also say positive things about it. This means that brand personality leads to active interaction [3]. As a result, the following hypothesis is presented: Brand personality is positively associated with active interaction.

When consumers believe that a brand makes their lives meaningful and valuable, they may develop a sense of love for that brand, and this shows a greater willingness to make sacrifices. So it's no surprise that popular objects and activities require significant investment of time and energy. It should be noted that, in a study conducted by Bergkowitz and Bach Larsen (2010), a positive relationship between brand love and active interaction was demonstrated experimentally. Therefore, strong and positive personality as well as love for the brand are both expected to have a positive relationship with active interaction and make the consumer behave more actively than the popular favorite brand [3]. Therefore, it is expected that: brand love has a positive relationship with active jobs. Based on what has been said, the conceptual model is presented as follows:

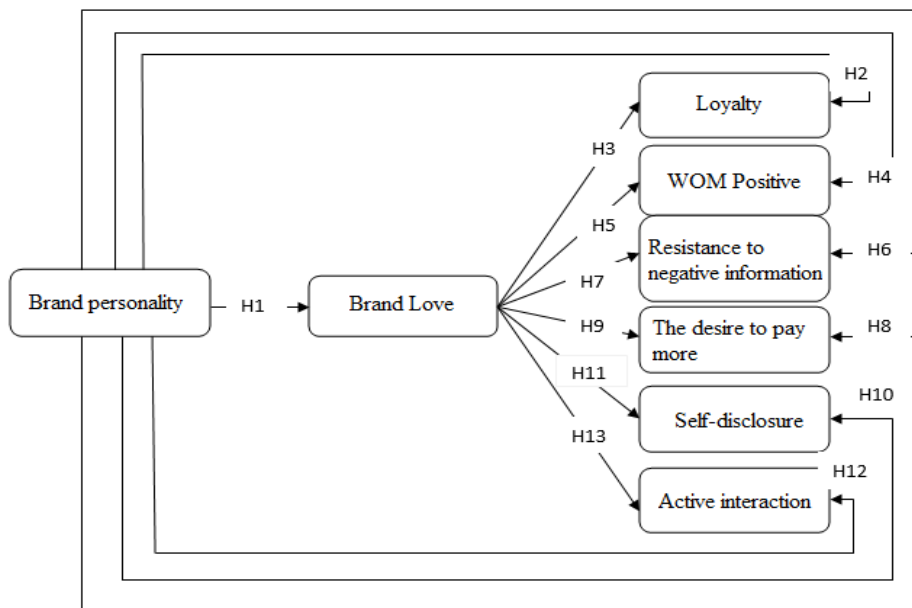


Figure 1- Conceptual research model

RESEARCH METHODOLOGY

The research method is a set of valid (reliable) and systematic rules, tools and ways to investigate the facts, discover the unknown and achieve the solution of the problems. The present study is applied in terms of purpose and descriptive-

causal in terms of data collection method, which has been used specifically for structural equation modeling. The purpose of the application is to describe the conditions or phenomena under study and also the relationship between the research variables. In this study, the effect of brand

personality on the dimensions of consumer behavior with the mediating role of brand love in the field has been done. The population of this study includes all Iranian insurance customers in Tehran. The sample size is selected based on the Cochran formula. Accordingly, in an unlimited society, 384 Iranian insurance customers in Tehran were selected as a sample. The sampling method is random. A study of descriptive statistics on the sex of respondents found that 62.2% were male and 33.9% were female. The age of most respondents (40.4%) is between 31-40 years. The education of most respondents (49%) was postgraduate and the lowest (6%) were associate and less.

Data collection methods can be divided into library methods and field methods. In this research, a field method has been used to collect information related to answering research questions. Library methods such as reading books, articles, journals and research projects, and Internet databases have also been used to compile and write the literature on subject matter and theoretical foundations. Due to the fact that the present study has 3 variables, three questionnaires have been used, each of which is explained below. Consumer Behavior: A questionnaire is used to measure this variable. This variable has 6 dimensions. These dimensions include brand loyalty, resistance to negative information, willingness to pay more, positive word-of-mouth communication, self-disclosure, and active interaction. Each of these dimensions is measured in 4, 6, 3, 4, 4, and 3 questions, respectively, in a range of 5 Likert options. Brand Character: A questionnaire is used to measure it. This variable has no dimension in the present study and is measured with 15 questions in the range of 5 Likert Scale. Brand Love: A questionnaire is used to measure it. This

variable plays a mediating role in this study and is examined with 10 questions in the range of 5 Likert options. The general framework of the questionnaire and the questions related to each variable as well as the relevant researchers are presented in Table (3-1):

Table 1- General framework of the questionnaire

Variable	Dimensions	Questions	Reference
Dimensions of consumer behavior	customer loyalty	4	Bairrada et al., (2019)
	Word-of-mouth positive	4	
	Resistance to negative information	6	
	The desire to pay more	3	
	Self-disclosure	4	
	Active interaction	3	
Brand personality	-	12	
Brand love	-	10	

FINDINGS

The data were analyzed using SMART PLS software. To measure the validity of convergent and divergent validity and to measure reliability through Cronbach's alpha and compound reliability coefficient were calculated.

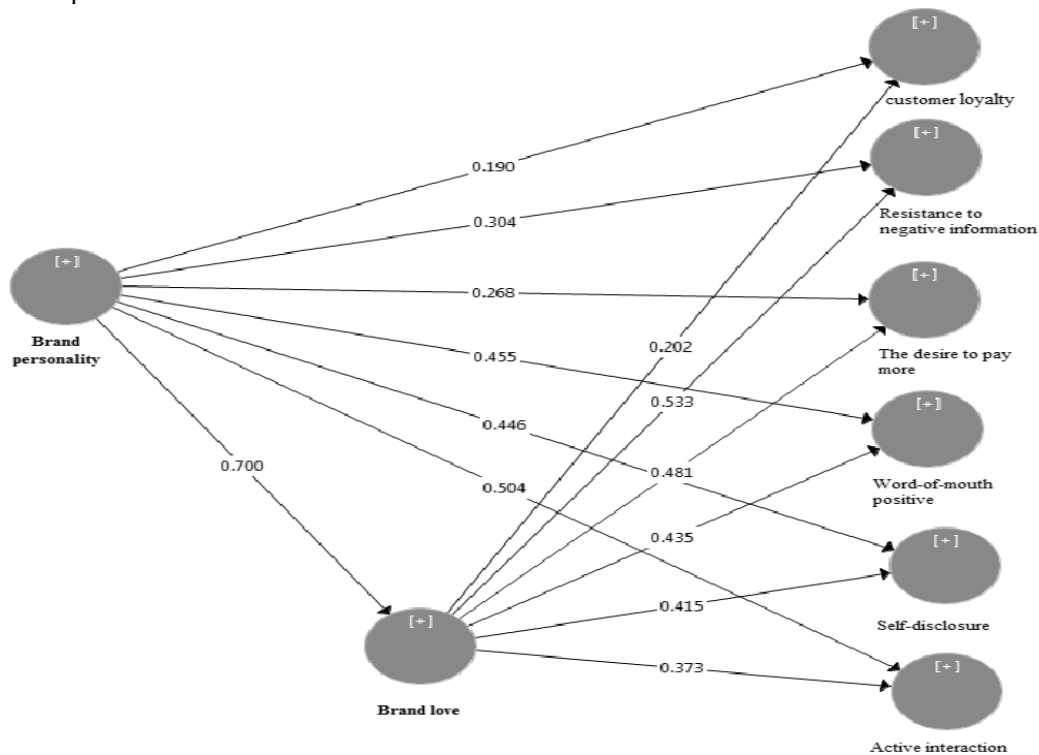


Figure 2- Output of the conceptual measurement model of the research model

Table 2. Indicators of fit (validity and reliability)

Variable	Dimensions	AVE≥0/5	CR≥0/7	CA≥0/7
Dimensions of consumer behavior	customer loyalty	0.683	0.896	0.864
	Word-of-mouth positive	0.597	0.816	0.682
	Resistance to negative information	0.394	0.755	0.698
	The desire to pay more	0.809	0.927	0.883
	Self-disclosure	0.596	0.815	0.678
	Active interaction	0.749	0.899	0.832
Brand personality	-	0.467	0.898	0.866
Brand love	-	0.360	0.822	0.765

Table 3. Fonell-Larcker criteria in research (divergent narrative)

	Word-of-mouth positive	Active interaction	The desire to pay more	Self-disclosure	Brand personality	Brand love	Resistance to negative information	customer loyalty
Word-of-mouth positive	0.892							
Active interaction	0.830	0.865						
The desire to pay more	0.741	0.724	0.900					
Self-disclosure	0.876	0.827	0.775	0.891				
Brand personality	0.760	0.765	0.604	0.737	0.782			
Brand love	0.754	0.726	0.668	0.728	0.700	0.763		
Resistance to negative information	0.792	0.744	0.713	0.806	0.677	0.746	0.865	
customer loyalty	0.315	0.344	0.268	0.320	0.332	0.335	0.307	0.826

Table 4. R Square among the samples

Variable	R Square	Result
Word-of-mouth positive	0.674	Strong
Self-disclosure	0.656	Strong
The desire to pay more	0.483	higher than average
Self-disclosure	0.631	Strong
Brand love	0.490	higher than average
Resistance to negative information	0.603	Strong
customer loyalty	0.131	Weak

Table 5. Results of the main hypothesis

Hypothesis	Route coefficient	Statistics t	Significance level	
Brand personality → brand love → dimensions of consumer behavior	Brand personality → brand love → word of mouth positive	0.305	7.859	0.000
	Brand personality → Brand Love → Active Interaction	0.261	5.883	0.000

Brand personality → Brand Love → The desire to pay more	0.337	8.307	0.000
Brand personality → brand love - self-disclosure	0.291	7.109	0.000
Brand Personality → Brand Love → Resistance to Negative Information	0.373	9.940	0.000
Brand personality → Brand Love → Customer Loyalty	0.141	2.789	0.005

Table 6- Investigation of sub-hypotheses of the research

Hypothesis	Statistics t	Route coefficient	Significance level	Result
Brand personality → brand love	20.153	0.700	0.000	Confirmation
Brand personality → Loyalty	2.598	0.190	0.000	Confirmation
Brand love → Loyalty	2.905	0.202	0.000	Confirmation
Brand Personality → Positive word of mouth	7.829	0.455	0.000	Confirmation
Brand love → word of mouth positively	7.193	0.435	0.000	Confirmation
Brand personality → Resistance to negative information	5.433	0.304	0.005	Confirmation
Brand love → resistance to negative information	9.623	0.533	0.000	Confirmation
Brand personality The desire to pay more	4.408	0.268	0.000	Confirmation
Brand love → The desire to pay more	4.421	0.481	0.000	Confirmation
Brand personality → Active interaction	7.617	0.504	0.000	Confirmation
Brand love → Active interaction	5.438	0.373	0.000	Confirmation
Brand personality → self-disclosure	7.252	0.446	0.005	Confirmation
Brand love → self-disclosure	6.736	0.415	0.000	Confirmation

DISCUSSION AND CONCLUSION

According to Tables 5 and 6, which are a summary of the hypothetical results of this study, all coefficients of the positive path are positive, ie the effects are direct. Among the variables that the brand personality has a significant effect on, The effect rate is relative to other variables, then the active interaction variable with a path coefficient of 0.504 has the effect of brand personality on it in the second place. In the case of variables that have had a significant effect on brand love, the effect of brand love on resistance to negative information with a path coefficient of 0.533 has the first rank. The results of this study on the first, third, fifth, sixth and seventh hypotheses, ninth, eleventh and thirteenth in line with the study Bairrada et al., (2019), Chow et al., (2014), Rahimnia et al., (2016), Seifi Dioclay, (2015) are in the same direction [3, 5, 7]. The results of this study on the second, fourth, eighth, tenth and twelfth hypotheses are also in line with the studies Zhou et al., (2016), Russia, (2016), Chu et al., (2014), Khanifar et al., (2017), Keyboard and Colleagues, (2017), Aliari, (2017) are in the same direction. This study emphasizes the fact that brand personality has a direct and positive effect on brand love. This study also showed a positive relationship between brand personality and resistance to negative information and other dimensions of consumer behavior. Theoretical literature also suggests that resistance to negative information may indicate strong relationships with consumers. Based on these ideas in the literature, the results of the present study complement the scattered findings. Based on this, it can be concluded that the relationship between human traits and insurance brands plays an important role in consumer resistance to negative

information and does not change their opinion about the insurance in question. Another important aspect of the study's findings is the impact of brand personality on self-disclosure, as past studies have not examined the relationship between brand personality and self-disclosure within the country. This means that respondents who understand the human characteristics of their insurance brands will be more willing to share their personal information if requested. As previous studies have shown, consumers choose and use brands with a strong personality that they interact with. Therefore, this study concludes that brand personality structure is more explicitly related to the user's personal information sharing and encourages consumers to connect with the brand. It should be noted that this study concluded that brand love has a positive effect on all variables considered in the conceptual model. The results of this study support previous findings and provide new insights into insurance brands. Given the relationship between brand love and brand loyalty, this study suggests a positive relationship between the two structures. In other words, these findings are consistent with previous studies. Therefore, passionate love for a brand indicates loyalty to the brand, which leads to behavioral points, such as continuing to buy the same brand to the detriment of competing brands. In addition to these findings, this study shows a prominent link between consumer love for a brand and positive oral advertising. This result emphasizes the great potential of brand love, which makes consumers recommend their favorite brand to friends and others. As another result of the study, consumers' love for a brand enables them to resist negative information about that particular brand. The findings also confirm that consumers are stimulating their emotions in order to create a more intimate relationship with them by

providing personal information to their favorite brand. Finally, our study shows the strong impact of brand love on active interaction. That is, customers who love their brands reveal a connection to the brand that involves investing in personal resources such as time, energy, or money. Therefore, it should be noted that the present study reinforces previous research, which inspires the inclusion of this variable in the conceptual model.

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