

Studying the Effect of Service Brand Dimensions on Verdicts of Consumers about the Brand: A Case Study of Keshavarzi Bank

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Abstract: The present study tries to investigate about the effectiveness of brand dimensions (evidences and brand hearsay) on satisfaction, attitude and verdicts of people. Results of the present research will enable marketing managers to recognize the effect of factors creating preferences for their organization's brand regarding the consumers' viewpoints in order to act better to make a more efficient use and reinforce them. The model utilized in this research is Service Brand Verdict Model (SBV). The analysis of this model is a basis through which the important dimensions of services for the customers can be discovered more. This study will focus on investigating the effectiveness of brand dimensions (evidences and brand hearsays) on satisfaction, attitude and verdicts. This research is applied regarding the goal and descriptive regarding the method and data collection has been carried out through measurement. The statistical population investigated in this research includes all customers of different branches of Keshavarzi Bank in Tehran Province that have used different services of this bank and from among 44 branches throughout Tehran, 10 branches were selected randomly by using a cluster sampling method. By using the accessible sampling method, 380 questionnaires were distributed and the tool to collect data from these people was a localized questionnaire with Likert's spectrum. The goal of this study is to investigate the effect of brand dimensions of services of Keshavarzi Bank on customers' verdict. All hypotheses were approved. The results showed that service brand dimensions in Keshavarzi Bank have had a significant effect on customers' verdicts in this bank.

Key words: Brand evidence, brand hearsay, brand attitude, brand verdict, brand satisfaction

INTRODUCTION

Rapid environmental changes and complexities, increasing demands of consumers and increasing competitions have forced business owners to have more focus on customers' needs and desires and they try to maintain the customers and then absorb new customers by presenting better services. Today, recognizing how organizations can hold long-term relations with their customers is one of the basic issues in businesses and researches are required regarding this topic. The quality of services presented and also the creation of a positive mental image for the customers is often deemed as the main factor for success and creating a constant competitive advantage, especially in service industries and noticing them can affect the status of service entities in competitive markets (Palmer, 2001; Ryu and *et al.*, 2008). Brand is known as the central nucleus and the closest variable in decision making by the customer in selection. Today, brands play a central role in marketing strategy and they are considered as a valuable asset and

differentiation resource. Regarding customer's viewpoint, brand is a resource to identify the trademark for a product. It creates legal responsibility for the manufacturer and connects customers with producers. Additionally, it seems that brands reduce the cost of search and risk perception for the consumer and are considered as the symbol for product quality. The theoretical frameworks within brand making are related to goods and the tendency to conceptualize brand is based on physical products and there has been less notice to brands within services. The growth of service programs and lack of enough studies in this field has absorbed academicians to it. This study has tried to investigate about the effectiveness of brand dimensions (evidences and brand hearsay) on behavioral variables of consumer responses, attitude towards the brand and verdicts by using brand verdict model to help firm managers regarding how to utilize these dimensions to reinforce the brand status in the minds of customers and finally make appropriate decisions for firm's constant profitability.

Research project description

Problem statement: As it is clear one of the dominant characteristics in banking industry in Iran is the great similarity between the services presented by different banks. All banks have almost the same service basket in a way that the customer is not able to differentiate the services completely. In such a situation, the mental images and attitudes severely affect the interpretation of information and the identification of the behavior type regarding marketing programs of any bank. Therefore, a basic and efficient differentiation point in such a condition is to refer to imaging and creating intangible aspects such as brand. Thus, the reinforcement and creating of a strong brand for banks can be considered as an efficient strategy to gain competitive advantage.

Several theoretical frameworks have been proposed to understand how do customers think and react against business trademarks. These frameworks tend to conceptualize business names of service sections like physical commodity specifications with the least emphasis on service trademarks. Although, some models are capable of being used in both commodity and service areas, the application of these models can be questioned regarding marketing principles and intrinsic differences between goods and services.

In service branding, brand evidences refer to a set of factors experienced both before purchase period and consumption by the consumer stage. Brand evidences affect all service brand dimensions in assessment and perception of consumers regarding service brand such as: brand name, price, service presentation environment, main services, staffs' behavior and appearance, the accordance degree of brand image with that of consumer and emotions appeared throughout the use of services. These tangible and intangible dimensions form 'brand evidence' body accessible for service customers. In pre-purchase stage, the consumers can assess evidences related to service brand through tangible and known factors such as brand name, price and service presentation environment. A positive relationship was found between brand evidences and customer satisfaction and customer outlooks towards the brand based on studies carried out by Grace and Ocass (2005).

First, models within services area were models related to goods and second, the dimensions under investigations in these models were explained regarding the marketers' viewpoints and the outlooks of consumers were ignored.

In this research, we are going to investigate about the effect of service brand dimensions (evidences and brand hearsays) on customers' verdicts based on Grace and Ocass (2005). Thus, the main question in this research has been posed as follows: do brand dimensions affect customers' verdicts?

Theoretical foundation and research literature: Branding and brand management has been administered in different forms for centuries. The main incentive for branding on the part of the industry men and other individuals is to make the results of their efforts known in a way that customers can recognize them easily. Branding (or at least the creation and introduction of trademarks) dates back to previous centuries and using unique symbols on crockery jars or stone carvings are some examples and it is used to differentiate goods from each other. Mud and crockery goods were mostly sold in markets or areas far from the production centers and thus, purchasers seek to find symbols to approve the quality of these containers. Marks and trademarks were engraved in about 1300 BC on the first China dishes produced in China, crockery dishes made in Greece and Rome and also on Indian goods and commodities. In middle ages, using marls and trademarks (in addition to crockery dishes) on bread, paper and different types of commodities became common. In most cases, these symbols and certain marks were used to absorb faithful buyers of a certain product or vendor. However, to avoid any imitation, the creation of patents for the producer and vendor and the isolation of the goods made by a producer from other less valued goods were used. It was only through the second half of the last century that using trademark was developed as a means of marketing and gradually trademarks became capable of doing a great jump forwards to achieve high quality goods instead of being limited to use low prices and localized distribution.

Brand is such an important issue that now a days, it is almost impossible to find a product without brand. Salt is packed in packages with brand, screws and beads entail the tag of the distributing company and automobile parts (spark plug, rubber and filter) have also brands that differentiate them from products of other automobile parts' manufacturers. Even fruits and vegetables have brand. Brand helps the purchaser in different ways. Brand can supply information about the quality of products to the buyer. The buyer who purchases a product with one certain brand knows well that whenever he buys these brand products, they will have certain features and qualities (Babin, 1999).

Branding plays an important role in service firms. Strong service brands increase customers' trust towards intangible and invisible purchases. Strong brands enable customers to have a better perception and understanding of the services that are somehow a type of intangible products. Strong brand represent the services presented by the company because these services do not have a tangible structure for the goods.

Designing a conceptual model for the present research: The model used in this research is called Service Brand Verdict (SBV) and it is used as a theoretical framework in

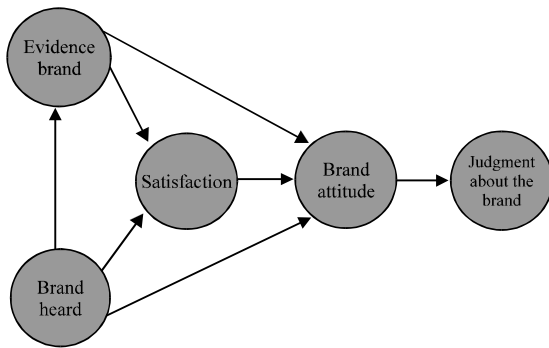


Fig. 1: The primary research model using the model posed by Grace and Ocass (2005)

branding services. The key constituents of this model were extracted from service branding literature, consumers' behaviors, and regarding the famous model posed by Grace and Ocass in 2006. This model is based on real responses of the consumers. SBV Model entails 5 key structures as follows:

- Verdict about the brand
- Brand attitude
- Satisfaction
- Brand evidences
- Brand hearsays: including the controllable information such as advertisements and sales progression, uncontrollable communications such as pseudo-advertisements and fame

Since, the model posed by Grace and Ocass is sufficiently comprehensive and entails the variables considered in the present research, this model was used as the conceptual model in the present study (Fig. 1).

Describing model variables

Verdict about the brand: On the whole, verdict about the brand is the final decision and practical response to brand stimuli (evidences and hearsays of brand). In other words, verdict about brand is the decision made by the consumer in future regarding the positive and negative attitudes about the brand to patronage certain services or to boycott them. As the verdict of a court is the result of judgments of the jury regarding the present evidences, we can judge about a brand regarding the present evidences. If the verdict about a brand is positive, there would be probable tendency to consume it and support it in future. Meanwhile, if the verdict about a brand is negative, there would not be probable tendency to consume it and support it in future (Grace and Ocass, 2005).

Brand attitude: Brand attitude is the result of brand stimuli (evidences and hearsays) and consumer satisfaction. Brand attitude is the result of consumer's satisfaction of encountering brand evidences and how it is experienced.

Satisfaction: Satisfaction is the result of the satisfaction of the expectations or not in post purchase stage. Satisfaction also occurs after purchase both in tangible and intangible products (evidences related to the brand) and is a predictor of the attitude (Ayyoubi-e-Yazdi, 2010). Many brand dimensions are categorized as brand evidences in Brand Verdict Model (SBV) and it has been recognized that they have had a strong relationship with customer satisfaction. For example, as has pointed out the service presentation environment affects both satisfaction and service quality, core services, service. Although, satisfaction is seen as a response to the characteristics, features, and data of a service (such as evidences and brand hearsays), it has been shown that it has had an outstanding effect on attitude towards the brand and faithfulness. Also, based on researches carried out, customer satisfaction leads to a positive attitude and dissatisfaction leads to negative attitude towards the brand (Grace and Ocass, 2005).

Brand hearsays: Brand hearsays all entail communications (such as those controlled by marketers and those uncontrolled by marketers in the market) related to service brands that are experienced by the customers indirectly. Controlled communications are those such as advertisement and sales progress and uncontrolled communications include those such as pseudo-advertisements and fame. Brand hearsays are different from brand evidences. Brand evidences introduce brand dimensions while brand hearsays refer to a method related to brand evidences by the customers. Brand evidences and brand hearsays are different from one another. In first case, it is so because there is a direct relationship with customers. And, the second is so because the relationship between them is an indirect one. Regarding what was pointed out the difference between these two structures does not mean the unrelated relations. In fact, the communication variables (brand hearsays) can affect the method through which the customers percept their brand evidences. Based on the researches by Grace and Ocass (2005), a positive relationship between two structures has been approved.

Brand evidences: In service branding, brand evidences refer to a set of factors experienced both before purchase period and consumption by the consumer stage. Brand evidences affect all service brand dimensions in assessment and perception of consumers regarding service brand such as: brand name, price, service

presentation environment, main services, staffs' behavior and appearance, the accordance degree of brand image with that of consumer and emotions appeared throughout the use of services. These tangible and intangible dimensions form 'brand evidence' body accessible for service customers. In pre-purchase stage, the consumers can assess evidences related to service brand through tangible and known factors such as brand name, price and service presentation environment (Grace and Ocass, 2005). A positive relationship was found between brand evidences and customer satisfaction and customer outlooks towards the brand based on studies carried out by Grace and Ocass (2005).

Regarding the research model, the following hypotheses were devised:

- H₁: Brand evidences affect customer's attitude towards the brand positively and meaningfully
- H₂: Brand hearsays affect customer's attitude towards the brand positively and meaningfully
- H₃: Brand hearsays affect brand evidences positively and meaningfully
- H₄: Brand evidences affect customer's satisfaction positively and meaningfully
- H₅: Brand hearsays affect customer's satisfaction positively and meaningfully
- H₆: Customer's satisfaction affects customer's attitude towards the brand positively and meaningfully
- H₇: Customer's attitude towards the brand affects customer's attitude verdict about the brand positively and meaningfully

MATERIALS AND METHODS

The present research is applied regarding goal and the data collection has been carried out through measurement method. The goal of the present study is to develop applied knowledge in a certain field. This research aimed at applying its findings to resolve certain problems and it was an effort to respond a certain practical problem existing in real world. Thus, the present research is considered an applied research project

regarding goal and since, we have used a questionnaire to collect data, it is called a field study regarding data collection method and it has been a measurement method study (Khaki, 1999).

The statistical population investigated was comprised of all customers of different branches of Keshavarzi Bank in Tehran Province that have used different services offered. We have used a cluster sampling method and from among 44 branches, 10 branches were selected randomly. We have used accessible sampling method and distributed 380 questionnaires among the customers. The tool used to collect data from these people was a localized questionnaire with Likert spectrum.

Questionnaire questions to measure variables were adjusted regarding Table 1. Table 1, shows the questions related to each of the variables. In designing, the questionnaire, we have used standardized questions related to the research carried out by Grace and Ocass (2005).

The description of the items extracted from the service brand model (extracted from Grace and Ocass, 2005) were shown in Table 2. In the present research, we have used Likert's indexes. The questions were arranged based on 5 alternatives according to the following (Table 3).

In order to measure reliability, we used Cronbach's alpha method by using SPSS software. To do so, a primary sample including 30 questionnaires was pretested. Then, the amount of reliability coefficient was calculated by using Cronbach's alpha method estimated for the data gained from the questionnaires and helps from SPSS statistical software. The results are represented in Table 4.

The amounts gained by using the software for Cronbach's alpha of the questionnaire variables in this research showed a high reliability of the present questionnaire. This amount is very close to 1 and it shows a good correlation between the questions. To test the hypotheses in this research, we have used LISREL and SPSS software to enter research data and statistical analysis of the data and to test the questions.

Table 1: The number of questions related to each of the variables in the questionnaire

Brand conditions	Status	References	Range
Brand evidences	Independent	Grace and Ocass (2005)	1-5
Brand hearsays	Independent	Grace and Ocass (2005)	6-10
Brand satisfaction	Intermediary	Grace and Ocass (2005)	11-15
Brand attitude	Intermediary	Grace and Ocass (2005)	16-20
Brand verdict	Dependent	Grace and Ocass (2005)	21-26

Table 2: The description of the items extracted from the service brand model

Item/questions	Structure
Core services provided by this bank accord with my needs (CN ₁)	Superior evidences
Core services provided by this bank are trustable (CN ₂)	
I can count on this bank to prepare appropriate services for me (CN ₃)	

Table 2: Continue

Item/questions	Structure
This bank provides high quality services (CN ₄)	Superior hearsays
Core services provided by this bank are superior (CN ₅)	
My friends' ideas and family ideas have affected my attitudes about this bank (WN ₁)	
My friends and family member say things that I have not noticed about this bank previously (WN ₂)	
My friends and family members have different ideas about this bank (WN ₃)	
My friends and family members really helped me to have some ideas about this bank (WN ₄)	Satisfaction
My friends and family members have affected me regarding my assessment of this bank (WN ₅)	
I am satisfied of the services provided by this bank (SN ₁)	
This bank satisfies my needs (SN ₂)	Brand attitude
Services provided by this bank are satisfying (SN ₃)	
In my opinion, using this bank is a satisfying experience (SN ₄)	
I have made a correct decision to use this bank (SN ₅)	
On the whole, I think this bank is a very good one (BN ₁)	
On the whole, I think this bank is a desirable one (BN ₂)	Brand verdict
On the whole, I think this bank is attractive (BN ₃)	
On the whole, I think this bank is pleasing (BN ₄)	
On the whole, I think this bank is lovely (BN ₅)	
On the whole, I think this bank uses innovative and high quality services (GN ₁)	
On the whole, I think this bank has a better work team than other banks (GN ₂)	Brand verdict
On the whole, I think this bank is presenting services better than before (GN ₃)	
On the whole, I think this bank proposes better services during day and night than others (GN ₄)	
On the whole, I think this bank acts better than the others regarding morals (GN ₅)	
On the whole, I think this bank acts better than the others regarding customer-orientation (GN ₆)	

Table 3: The five alternatives of arranged based answer

Answers	Numerical values
Strongly disagree	1
Disagree	2
Not agree not disagree	3
Agree	4
Strongly agree	5

Table 4: Cronbach's alpha coefficient

Variable name	Number of questions	Cronbach's alpha
Brand evidences	5	0.735
Brand hearsays	5	0.718
Satisfaction	5	0.877
Brand attitude	5	0.777
Brand verdict	6	0.818

In this way, first by using SPSS we have done agent analysis discovery on different model variables to identify the hidden structures. Then, regarding the meanings of tangible variables related with the structures, appropriate titles were determined for each of the structures. Then by using LISREL software we carried out agent analysis discovery and approval on the variables and finally the comprehensive structural model of the research was analyzed based on measured data.

Testing hypotheses: results and suggestions
Studying the data distribution by using Kolomogorov-Smirnov test:

- H₀: The data have had a normal distribution (Table 5)
- H₁: The data did not have a normal distribution

The interpretation of the table above is as follows: The meaningfulness level of all variables is equal to 0.000. Since, this amount is lower than trial and error level (0.05), the distribution of all variables is abnormal. Thus, we can investigate about the structural equations of the hypotheses now.

Agent discovery analysis of research variables: In order to have a more precise analysis of the data and achieve research results, the reduction of variables' strategy and recognition of their internal structure can be helpful. Agent discovery analysis is a method that tries to discover the main variables or agents in order to identify correlation pattern between observed variables. Here, we are looking to achieve identification of correlation relationships between tangible and extrovert variables that form measurement tools for the main research variables. By using agent discovery analysis, we would be able to recognize the hidden variables that have a major role in identifying the tangible variables and determine their relationships with each other and other variables in the form of some hypotheses. By using SPSS software, the agent discovery analysis was carried out for the variables mentioned above.

The results of KMO-Bartlett test has been represented in Table 6. The amount of KMO calculated for variables has been >0.05. Thus, the calculations showed the sampling sufficiency.

The final research model: This model has been drawn by using data in LISREL software outputs. The results of measuring the meaningfulness of the model data has been shown in Fig. 2. Based on the final model, it can be clearly seen that the relationship between all elements in the primary research model has been positive and meaningful. Thus, the final research model is approved.

Research hypotheses analysis: Based on the results gained in this stage, we can study the research hypotheses and approve or reject them (Table 7). To approve or reject the research hypotheses we could use structural equations' test.

Table 5: Data distribution by using Kolomogoror-Smimor

Normal distribution indexes	Brand evidences	Brand hearsays	Satisfaction	Brand attitude	Brand verdict
Sample volume	384	384	384	384	384
Kolomogorov-Smirmov statistic	3.112	2.697	3.268	4.988	2.279
Test's meaningfulness level	0.000	0.000	0.000	0.000	0.000
Test result	not normal	not normal	not normal	not normal	not normal

Table 6: Determination of Bartlett test

Variable name	χ^2	Degree of freedom	Meaningfulness level	Sampling sufficiency
Bartlett test				
Satisfaction	381.316	6	0.000	0.611
Brand hearsays	452.189	6	0.000	0.699
Brand evidences	811.215	3	0.000	0.748
Brand attitude	66.734	6	0.000	0.646
Brand verdict	226.625	6	0.000	0.781

Table 7: Findings resulted from testing research hypotheses

Hypothesis	t meaningfulness level	Observed meaningfulness level	Effect (covariance coefficient)	Decision
H ₁ : Brand evidences affect customer's attitude towards the brand positively and meaningfully	1.96	6.36	0.765	H ₀ is rejected
H ₂ : Brand hearsays affect customer's attitude towards the brand positively and meaningfully	1.96	5.08	0.652	H ₀ is rejected
H ₃ : Brand hearsays affect brand evidences positively and meaningfully	1.96	7.29	0.871	H ₀ is rejected
H ₄ : Brand evidences affect customer's satisfaction positively and meaningfully	1.96	2.56	0.677	H ₀ is rejected
H ₅ : Brand hearsays affect customer's satisfaction positively and meaningfully	1.96	4.77	0.423	H ₀ is rejected
H ₆ : Customer's satisfaction affects customer's attitude towards the brand positively and meaningfully.	1.96	9.07	0.715	H ₀ is rejected
H ₇ : Customer's attitude towards the brand affects customer's and meaningfully	1.96	6.71	0.317	H ₀ is rejected

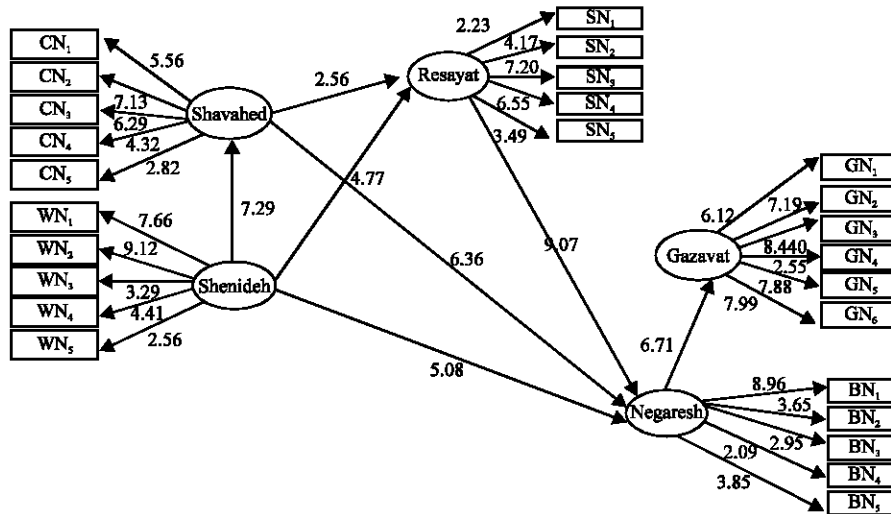


Fig. 2: t-value statistic of the results of approving final research model

RESULTS AND DISCUSSION

The results gained from studying the effect of different service brand dimensions on customers' verdict based on the table above is as follows.

First hypothesis: Brand evidences affect customer's attitude towards the brand positively and meaningfully. The meaningfulness presupposition of the relationship between the two variables of brand evidences and customer attitude with an effect level of 0.765 and

meaningfulness number of 6.36 has been approved and it shows a good and positive relationship between these two variables. This means that improvements in brand evidences will result in improvements in customers' attitude towards the brand. This result also approved the results gained in studies by Grace and Ocass (2005).

Second hypothesis: Brand hearsays affect customer's attitude towards the brand positively and meaningfully. The meaningfulness presupposition of the relationship between the two variables of brand hearsays and customer attitude with an effect level of 0.652 and meaningfulness number of 5.08 shows a good and positive relationship between these two variables. This means that improvements in brand evidences will result in improvements in customers' attitude towards the brand. This result also approved the results gained in studies by Grace and Ocass (2005).

Third hypothesis: Brand hearsays affect brand evidences positively and meaningfully. The meaningfulness presupposition of the relationship between the two variables of brand hearsays and brand evidences with an effect level of 0.871 and meaningfulness number of 7.29 has been approved and it shows a good and positive relationship between these two variables. This means that improvements in brand hearsays will result in improvements in brand evidences. This result also approved the results gained in studies by Grace and Ocass (2005). Additionally, the effect of brand hearsays on satisfaction has been weaker than the effect of brand evidences on satisfaction.

Fourth hypothesis: Brand evidences affect customer's satisfaction positively and meaningfully. The meaningfulness presupposition of the relationship between the two variables of brand evidences and satisfaction with an effect level of 0.677 and meaningfulness number of 2.56 has been approved and it shows a good and positive relationship between these two variables. This means that improvements in brand evidences will result in improvements in satisfaction. This result also approved the results gained in studies by Grace and Ocass (2005).

Fifth hypothesis: Brand hearsays affect customer's satisfaction positively and meaningfully. The meaningfulness presupposition of the relationship between the two variables of brand hearsays and satisfaction with an effect level of 0.423 and meaningfulness number of 4.77 has been approved and it shows a good and positive relationship between these

two variables. This means that improvements in brand hearsays will result in improvements in satisfaction. This result also approved the results gained in studies by Grace and Ocass (2005)

Sixth hypothesis: Customer's satisfaction affects customer's attitude towards the brand positively and meaningfully. The meaningfulness presupposition of the relationship between the two variables of satisfaction and brand attitude with an effect level of 0.715 and meaningfulness number of 9.07 has been approved and it shows a very strong and positive relationship between these two variables. This means that improvements in satisfaction will result in improvements in brand attitude. This result also approved the results gained in studies by Grace and Ocass (2005).

Seventh hypothesis: Customer's attitude towards the brand affects customer's attitude verdict about the brand positively and meaningfully. The meaningfulness presupposition of the relationship between the two variables of brand attitude and brand verdict with an effect level of 0.317 and meaningfulness number of 6.71 has been approved and it shows a good and positive relationship between these two variables. This means that improvements in customer's attitude towards the brand will result in improvements in customer's attitude verdict. This result also approved the results gained in studies by Grace and Ocass (2005).

CONCLUSION

The goal of this study is to investigate the effect of brand dimensions of services of Keshavarzi Bank on customers' verdict. All hypotheses were approved. The results showed that service brand dimensions in Keshavarzi bank have had a significant effect on customers' verdicts in this bank.

SUGGESTIONS

Suggestion regarding the first hypothesis (the effect of brand evidences on customers' attitude): Results showed that dimensions such as core service, emotions, and the environment through which the services are rendered are the most important dimensions of brand evidences considered by customers that affect customers' attitude and finally their verdicts. Therefore, it can be suggested to Keshavarzi Bank to focus on factors that have positive effects on core services such as service variety, designing new services based on customers' needs, rendering services rapidly, increasing the number of branches and

exploiting more and efficient information technologies in rendering banking services regarding the increasingly use of internet.

Suggestion regarding the second hypothesis (the effect of brand hearsays on customers' attitude): The results showed that the brand hearsays regarding customers' attitudes have had a meaningful effect on customers' attitudes towards the brand. Regarding the results in this research, it seems that customers are mostly affected by brand hearsays when forming attitudes. Keshavarzi Bank should try to create the belief and positive ideas among the customers in all age groups towards bank services and stimulate their emotions and create tendencies among them to use bank services through brand hearsays.

Suggestion regarding the third hypothesis (the effect of brand hearsays on brand evidences): Results showed that brand hearsays on the part of customers have had a meaningful effect on brand evidences. Regarding the results gained in this research, it seems that customers mostly are affected by the dimensions related to brand hearsays in forming attitudes. Keshavarzi Bank should try to create belief and positive ideas among customers towards bank services and stimulate their emotions and create tendencies among them to use bank services through brand hearsays.

Suggestion regarding the fourth hypothesis (the effect of brand evidences on customers' satisfaction): Since, satisfied and faithful customers are considered as a source of advertisement for the firms, they are highly valued. Hence, banks should try to create satisfied and faithful customers through brand evidences. Regarding the meaningful effect of brand evidences on satisfaction, Keshavarzi Bank should try to design brand evidences to increase customers' satisfaction in a way that it can maintain this effect for ever. Core services, emotions and service rendering environment are among the most important factors in brand evidences regarding customers' attitudes.

Suggestion regarding the fifth hypothesis (the effect of brand hearsays on customers' satisfaction): Since, satisfied and faithful customers are considered as a source of advertisement for the firms, they are highly valued. Hence, banks should try to create satisfied and faithful customers through brand dimensions. Regarding the meaningful effect of brand hearsays on satisfaction, Keshavarzi Bank should try to design brand hearsays to increase customers' satisfaction in a way that it can maintain this effect on friends, family and reference groups for ever.

Suggestion regarding the sixth hypothesis (the effect of brand satisfaction on customers' attitude): Regarding customers' attitudes, the results showed that brand satisfaction has had a meaningful effect on customers' attitudes. Regarding the results gained in this research, Keshavarzi Bank should try to create positive attitude, among the customers towards bank services and stimulate their emotions and create tendency among them to use bank services through desirable and reasonable decisions, satisfying the needs of customers, satisfactory services and attractive and desirable activities to absorb them and create more positive attitudes among them towards this bank.

Suggestion regarding the seventh hypothesis (the effect of customers' attitude on brand verdict): Regarding customers' attitudes, the results showed that customers' attitudes affects brand verdict meaningfully. Due to the results gained in this research, Keshavarzi Bank should try to make the verdicts of customers about Keshavarzi Bank more positive through desirable, good, attractive and satisfactory services, innovative and high quality services, and using a better working team and customer oriented activities.

Suggestions for other researchers:

- The present research can be carried out in other firms such as manufacturers and service providers
- The present research can be carried out comparatively regarding private and public banks

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