

Prioritizing the Factors Affecting the Image of Mellat Bank Customers on Their Satisfaction In The Process of Selecting Branch

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Abstract

With regard to the important role of image in maintaining current customers and attracting new customers, thus any organization to achieve the sustainable competitive advantage should pay special attention to it, so the aim of the researcher in this study has been to identify the dimensions of image affecting customers' behavior and then the pathology of its condition in Bandar Abbas Mellat Bank branches has been as a Case Study, therefore, in this study due to lack of time and resources 420 customers were selected as a sample. Research Method has been three-stage. In the first stage, variables were identified through interviews and Delphi method which included customers' convenience, speed of service, physical facilities, trust, staff's attitude and advertising, and in the second stage, a questionnaire was designed for the variables identified and distributed among customers in order that the effectiveness of these variables be confirmed and in the third stage pathology (assessment) of these variables were considered in branches of Bandar Abbas Mellat Bank that in this stage the data were also collected using a questionnaire which was designed for this purpose. The results showed that the factors mentioned are very effective in creating a positive image in the minds of customers, but assessing the bank's customers of these factors under study revealed that the bank will need to be re-examined in this area because some factors were considered less than average and some on average.

Keywords: Organizational Image, Brand Image, Brand Imagery, Brand Selection, Advertising, Customer Satisfaction.

1. Introduction

In today's competitive market, customer retention and trying to add to the amount of their purchase is necessary, because retaining the existing customers to attracting new customers is less costly. Therefore, this leads companies towards using strategies that in addition to reduce costs of maintaining current customers will increase their purchases. One of these strategies is to create a good image of the organization in the minds of customers. By the use of this strategy, in addition to maintaining current customers, many expenses such as advertising etc. will be saved.

Customer or consumer prior to take action to select and purchase has expectations that has been shaped based on his/her image and customers image is formed based on the customer's previous experience and mentality of buying, experience of those who are close to customer or interact with him/her (family, friends, colleagues, relatives, etc.) and companies advertising, in reality mental image is the result of experience, education, thought, illusion about the phenomenon themselves in mind.

One of the key issues that in today's world can be considered is the analysis of consumer's behavior or buyer after the election and the factors affecting it. Economic models of selection are usually based on the assumption that customer satisfaction is a function of the characteristics of the brand or product, appropriate mental image of it and customer attributes such as socio-demographic characteristics. Today, the banking world has adopted deep and rapid changes at the international level, the world's leading banks in addition to only think about their strategic advantage in terms of growth and size, put serious emphasize on management performance, and creating an image and finally the micro and macro-economic development within their organization. Therefore, the banks within the country have no choice but being in line with the banking thought in an international level for gaining competitive advantage and

ultimately a sustainable competition. In this case, if the banks can best benefit from image can impact on selecting their clients which determines profit in the long-term. So with regard to the importance of the consumer's mentality in choosing services as well being intangible and less frequencies that a person may use a lot of services compared to goods, making appropriate mental status among customers may be considered as an important factor affecting the image because making appropriate image of organization is an essential tool to attract and retain customers. So, creating satisfaction and image are related processes. Different people shape the images in their mind about the different properties such as products, brands, organizations and organizations' chains (networks). So customers may shape an image of the bank and/or that of the network to which they belong.

In these conditions, a pattern of competition among chains or networks is emerging. It seems that banking networks are competing not the banks themselves; in the current situation with regard to the existing competitive market among banks, especially private banks to create more profitability and providing the interests of the shareholders, directors and the bank employees take special attention to various dimensions of the relationships between the bank and the customer and increase their loyal customers.

Keaveney et al stated, 'image of an organization is shaped within class-oriented process theory, i.e. when a customer encounters a bank, he/she constitutes a mental picture (image) on whether the current bank matches the banks that customer has have the experience of encountering with them in the past? (Keaveney et al, 1994).

Therefore, given the importance of customers' image in choosing bank, so the challenge has been created in the mind of researcher that what factors are involved in the formation of the image of banks customers and if these dimensions are effective in choosing bank?

2. Literature

The status and position of marketing in the bank's organizational structure are related to development stages of its commercial activities. In a traditional society that commercial activities are undeveloped, the ultimate goal of a bank is just gaining profit. In this mode, services are provided regardless of deep and comprehensive attention to the needs of customers and, naturally, as the number of competitors is limited, without the need for an organized and comprehensive effort, the services are provided and profit is gained. In these terms, either there is a marketing department in the organizational structure of the administration, or it is just administrated in a single form or a small circle under the planning management. Gradually that the competition becomes more acute and intensive, organized efforts are needed to analyze benefit or providing more services and the bank finds out that traditional marketing department could not provide its needs. In these circumstances, making marketing is discussed in the form of a management and a par with middle managements and activities such as marketing researches, sales promotion advertising, giving credit and building a relationship with the agents of the network providing service become important. In these changes, a situation arises that bank managers find out that marketing should be seen as an assistance a par with administrative, financial, research and development or planning assistance in the organizational chart. In this situation, the marketing department has a strategic tasks, it must identify long-term goals of the bank in terms of activity type, specifications, target market, and actual and potential customers and to achieve those objectives design and implement short-term programs.

The original foundation of the concept of marketing is customer's requirements. Marketing managers need to understand how customers decide and their possible reactions against different elements of the marketing mix. An organization only with a right and comprehensive understanding of customer needs and demands can survive; this issue itself shows the importance of consumer's behavior study (Kotler, P et al., 2005). To understand the consumer behavior not only the consumer must be known, but also enough knowledge must be gained about a product or service to which it responds and the situation that occurs in response (Hawkins, Kenneth and Coney, 2006).

Managers of manufacturing and service organizations in all state, cooperative and private sectors progressively realize that product quality can not only cause their differentiation from others and positive image and attitude towards the organization is a very important factor in loyalty to the organization. Christie DA (2002) states the image of an organization is a subtle but important part in the success of a business. Image of an organization is one of the most valuable assets of the organization.

Organizations that have a positive image have often a strong set of ideal values that are clearly reflected in their strategies and decisions and help the organizational climate that led to the recruitment and survival of the employees and customers of that organization. Schroff K, (2002) states that a good image can be an obstacle to the trend of consumers to competitors' products with lower price and with the same quality. Boyle M. (2002) believes that a good image of the organization can help in modifying behavior and improving staff attitudes. Steidl P and Emery G (2007) suggest that a positive and strong image of the organization cause a sustainable competitive advantage for an organization. Conversely, a poor image can cause a loss of employees, customers and other stakeholders' confidence and not only can impose excessive costs on an organization, but it can also remove it from the market. Christie DA (2002) points out that at the time of crisis, a good reputation or image can provide a second chance for the organization to offset its lost share from the market.

Positive and powerful images increase the amount and repetition of purchases of previous customers and attract new customers. Image management requires continuous investment on research and development, skillful advertising and cases such as providing outstanding service to the customer, and to maintain awareness of the customers, proper understanding of the quality and performance of the products of the organization and other positive cases are essential.

The most important function of an image is that it causes the organization being rapidly known and shows the quality of organization services, its capabilities, service standards and other relevant attributes to stakeholders. The importance of an organization's image has been so emphasized that some authors claim that eight to fifteen percent of the shares of an organization is determined due to the favorable image of the organization.

Since 1950s, image has been an important concept in the fields of consumer behavior and marketing area which had an impact on customer's purchase decision. For the first image has been defined by Martini (1958) as an important factor in the development of retail character. Image of an organization is a general perception in memory that is related to that result of the perceived characteristics in customer's memory based on the previous exposure and the current exposure motivated directly and indirectly. Image has been proposed as a predictor factor in choosing retail (Hsu et al, 2010).

So according to what was said, it can be stated that banks managers and other institutions and organizations in Iran must give special importance to the subject of reviewing and managing image and makes this important easy by studying the consumers behavior that in the present research will be examined.

Here are some definitions for understanding of the subject matter which will be described below:

Image is the consumer's imagination of a product, organization, logo, business and/or a person that may or may not conform to reality. In business, the image of everything can be more important than its truth. Image is the perception of sensory and non-sensory properties that describes the name and the address.

Image is feeling that the people have when hearing the name of your company. An image of a business includes facts, events, personal histories and commercial advertisements that make a belief in the mind of public.

Image is a set of beliefs, ideas and influences that a person has about a subject. People's beliefs and actions are strongly influenced by his/her image of that subject (Kotler & Armstrong, 2000).

Defining image of the organization is not easy. The image is a combination of tangible and intangible dimensions and meanings and relationships among attitudes toward the organizations that is been given to them by customers in the long term (Burt and Encinas, 2003).

Comprehensive approach defines the image of the organization as: the whole image of the organization that the consumer makes in his/her mind. Usually, a semantic differential scale of organization such as: good or bad, desirable or undesirable, Pleasant or unpleasant is in the consumer's mind (Hu & Jasper, 2006).

Lindquist 1974, in his study on image literature, combining 19 studies obtained a model that along with the various elements that include merchandising, services, physical facilities, advertising, atmosphere and space of the store, comfort and convenience and satisfaction after the transaction (Alves and Raposo, 2010).

Image of the organization is experiential expression of the ways in which consumers describe organization through seeing or imagining. Different researches focus on various characteristics of the image of the organization. Understand the image of organization may lead to an understanding of the impact of organization image on marketing operations, so image of store provides added value for vendors. Positive image of the store is known as a key factor determining the economic success, choosing store and loyalty of store (Saraswat et al., 2010).

Kevin Hunt (1992) and Newman and Cullen (2002) suggest that the image of an organization is a combination of personal cognitive and emotional responses and stresses that consumers have gained in previous experience of shopping from store. (Luise, 1997) states a list of the different factors affecting image including product, services, price, place, promotion and that each factor includes what attribute (Chang & Luan, 2010).

From Kennedy's point of view, the image has two distinct components: one is functional component that is associated with subtle stimulus that can be easily measured and the other one is emotional component that is related to the mental conditions that appears in the feeling and attitude. According to mazurskie and Jakubay theory, functional component that can be mentioned includes store design, level of prices and goods; while, emotional component refers to a sense of dependency or good and bad feeling of customer or consumer to the store. In studies conducted by Kazles et al. (2001), it is suggested that organizational infrastructures are the most basic and most vital factors for people's images; although personal relationships and environmental factors have significant impact (Alves and Raposo, 2010).

2.1 Optimization of organizational image

Optimization of organizational image is the most essential and unavoidable issue in the development of organizations and the cornerstone of development and progress that changes the activities of the organization like an alchemy. Change and optimization of organizational image affect all aspects of the enterprises. Therefore, optimization of organizational image is one of the major tasks of managers. The importance of this activity, its place and methods in companies, administrative and governmental departments still have remained unknown. It is a necessity that is considered as the most important strategy of making change and some of its favorable results include higher performance and productivity, increase in the trend to survival of the organization, reduced work absence, etc. Continuous optimization is the strategic tool for continuous improvement of all working processes.

In the era of linking knowledge and information with the wisdom and assets; competition and challenge for sustainability have become a serious issue and unsuccessful organizations are quickly removed. In such circumstances, optimization of organization's image is of the most essential tool to advance programs; for the power resolves external challenges from within the organization. Optimization means changing the direction or accelerating the development of self-image from the negative to the positive. To this end, managers must in addition to understanding the importance and impact of the image on staff performance take necessary actions and make decisions for the control and elimination of negative factors and the development of positive factors.

3. Research Background

Theodoridis, and Chatzipanagiotou (2009) have done a study as "Store image attributes and customer satisfaction across different customer profiles within the supermarket sector in Greece". This research seeks to accomplish two objectives: to extend the test of the functional relationship between store image attributes and customer satisfaction in the market environment of Greece; and to investigate the stability of the structural relationships between store image attributes and customer satisfaction across different customer groups.

Che-Hui Lien, Miin-Jye Wen, Li-Ching Huang, Kuo-Lung Wu (2015) have done a study as "Online hotel booking: The effects of brand image, price, trust and value on purchase intentions". This research examines the direct and mediating effects of brand image, perceived price, trust, perceived value on consumers' booking intentions and compares the gender differences in online hotel booking. The outcomes confirm most of the direct and indirect path effects and are consistent with findings from previous studies. Consumers in Taiwan tend to believe the hotel price is affordable, the hotel brand is attractive, the hotel is trustworthy, the hotel will offer good value for the price and the likelihood of their booking intentions is high. Brand image, perceived price, and perceived value are the

three critical determinants directly influencing purchase intentions. However, the impact of trust on purchase intentions is not significant. The differences between males and females on purchase intentions are not significant as well. Managerial implications of these results are discussed.

Reinhard Grohs and HeribertReisinger (2013) have done a study as "Sponsorship effects on brand image: the role of exposure and activity involvement". This study develops and tests a framework for explaining how exposure and activity involvement moderate the effects of event image, event–sponsor fit, and event commercialization on sponsor image. Using empirical data collected at a large sporting event with multiple sponsors, the authors show that increased sponsorship exposure reduces sponsor image if respondents perceive a low fit between the event and sponsor or high levels of event commercialization. Involvement in the sponsored activity improves the sponsor's image, in that the effect of event commercialization is positive for highly involved persons. This paper concludes with some reasons for the findings, implications for the choice and design of sponsorships, and further areas for research.

Maria Sääksjärvi & SaeedSamiee (2011) have done a study as "Relationships among Brand Identity, Brand Image and Brand Preference: Differences between Cyber and Extension Retail Brands over Time". This study examines the relationships among brand identity, brand image, and brand preference in the context of cyber (pure online) and offline-based extension (traditional brick-and-mortar to online) retail brands over time. We test a conceptual model with survey data gathered over three time periods. Our results show that offline-based extension brands have an advantage over cyber brands when it comes to translating a brand identity into a successful brand image, especially in the early Internet stages (i.e., introduction and elaboration stages). Offline-based extension brands gain positive spillover effects from their offline-based counterparts, but such effects take time, and are not evident in the early Internet stage. Both types of brands have to work hard in the introductory stage to create a successful brand image that manifests into consumer preference for the brand. With regards to Internet use, we found that cyber brands have a slight disadvantage when moving from the elaboration stage to the fortification stage.

Hung-Bin Chen, Shih-ShuoYeh, Tzung-Cheng Huan (2013) have done a study as "Nostalgic emotion, experiential value, brand image, and consumption intentions of customers of nostalgic-themed restaurants". The study here uses SEM to test the hypotheses relating to nostalgia affecting consumption. The results indicate that (1) nostalgia has both direct and indirect impacts on consumption intention; (2) consumption affected by nostalgia varies depending on the individual; and (3) younger customers' predisposition to want cheap prices is an important consideration in marketing nostalgia to younger customers.

Brunner, Stöcklin, Opwis (2008) have done a study as "Satisfaction, image and loyalty: new versus experienced customers". This research, with data from one of Europe's most modern night-train companies, employs structural equation modelling to test the proposed hypotheses. Findings - Differentiating new customers from experienced ones, the results show that for new customers' satisfaction is crucial whereas image plays a much smaller role in terms of loyalty. For experienced customers, however, the importance of satisfaction decreases whereas the impact of image increases. Research limitations/implications - Satisfaction and image were both measured by a single item. Although they show high face validity, the findings should be replicated using a multiple-item approach. Future research should also consider distinguishing between transaction-specific satisfaction and cumulative satisfaction.

Practical implications - This paper concludes that customers' experience plays a decisive role in predicting loyalty. Managers should therefore be aware of the level of their customers' experience and may even consider developing different retention programs tailored to the level of customers' experience.

Nina Michaelidou, Milena Micevski, John W. Cadogan (2015) have done a study as "An evaluation of nonprofit brand image: Towards a better conceptualization and measurement". This research examines nonprofit brand image and reports findings from three empirical studies, which aim to offer a better conceptualization and measurement of the concept. Study 1 investigates the psychometric properties of the Michel and Rieunier's (2012) nonprofit brand image scales with a sample from the UK, and reports key methodological limitations. Specifically, discriminant and convergent validity tests highlight the need for further research into the dimensionality of the nonprofit brand image measures. Subsequently, studies 2 and 3 offer an improved conceptualization and measurement of nonprofit brand image and validate the scales via the use of 2 separate data sets. The new measure consists of 6 dimensions namely, usefulness, efficiency, affect, dynamism, reliability and ethicality which are significantly related to intentions to

donate money and time.

Géraldine Michel and Sophie Rieunier (2011) have done a study as “Nonprofit brand image and typicality influences on charitable giving”. This research examines the influence of nonprofit brand image and typicality on giving behaviors. To this end, the researchers create a scale to measure the brand image of charities. Four dimensions of nonprofit brands emerge in the new scale: usefulness, efficiency, affect and dynamism. Brand image explains up to 31% of intentions to give money and 24% of intentions to give time. The study also explores the role of typicality in giving behaviors. Typicality explains up to 29% of intentions to give money and 23% of intentions to give time. The theoretical contributions, in addition to the comprehensive scale, include the significant role that brand image and typicality play in affecting donation behaviors. The paper concludes with managerial implications and limitations of the study.

SharifahFaridah Syed Alwi and Philip J. Kitchen (2014) have done a study entitled “Projecting corporate brand image and behavioral response in business schools: Cognitive or affective brand attributes?” This study investigates them jointly through behavioral responses (leading to positive recommendations about the corporate brand). This is important because brand equity such as positive word-of-mouth (or mouse) is derived from both attitudinal components, rather than being based on only one component. Drawing on an empirical survey of postgraduate (MBA) students from four business schools, the findings reveal that both cognitive and affective attitudinal components appear equally important in shaping corporate brand image. Further, when the mediating effect is investigated, interestingly, students' positive recommendations to schools depended largely on the affective (prestigious, adventurous, empathy and competence) rather than upon the cognitive brand attributes. This paper contributes theoretically to the corporate brand and consumer behavior literature by investigating both attitudinal components at a corporate brand level and investigates their effects on behavioral/cognitive response. The practical contribution of the paper and its managerial implications lie in the context of defining strategy in relation to positioning business schools in an increasingly competitive higher education market.

4. Research Methodology

Since the objective of this study is to evaluate the image status of Mellat bank customers through library research and interviews with experts therefore, the present study is applied in terms of the objective and in terms of the nature and method descriptive. In addition, this research is of the branch of field researches.

4.1 Research hypotheses

The main research hypothesis includes:

- Customers' image of Mellat Bank affects their satisfaction in the process of branch selection in Bandar Abbas.

In addition, secondary research hypotheses include:

1. Convenience dimension of image affects customer satisfaction in the process of selecting branches of Mellat bank in Bandar Abbas City.
2. The speed dimension of image affects customer satisfaction in the process of selecting branches of Mellat Bank in Bandar Abbas City.
3. The physical facilities dimension of image affects customer satisfaction in the process of selecting branches of Mellat bank in Bandar Abbas City.
4. Trust dimension of image affects customer satisfaction in the process of selecting branches of Mellat bank in Bandar Abbas City.
5. Staff services dimension of image affects customer satisfaction in the process of selecting branches of Mellat bank in Bandar Abbas City.
6. Advertising dimension of image affects customer satisfaction in the process of selecting branches of Mellat bank in Bandar Abbas City.

4.2 Population sample

The population of this study consists of all customers of Bandar Abbas Mellat bank, thus as the population of this study is infinite and due to the lack of access to all the population and the lack of the researcher's resources and time, according to Morgan table we needed 384 samples that after distributing questionnaires 420 questionnaires were returned and entered the SPSS 21 software.

4.3 Data Collection

The instruments of data collection were sustentative questionnaires that has been set and designed based on 5-scale Likert. The questionnaire contained 46 questions that its validity was confirmed by several professors and its reliability was measured by Cronbach's alpha coefficient and because Cronbach's alpha coefficient has been (0.841), so its reliability is approved.

5. Research Findings

In order to examine the image status of Mellat bank's customers on their satisfaction in the process of branch selection, the t-test was used that we goes on to examine each of the tests.

5.1 Main Hypothesis Testing

Component	Number	Mean	t-statistics	Sig	Approval or rejection
Image of Customers	420	3.128	4.601	0.012	approved

Table 1. Result of Main Hypothesis Testing

5.2 Secondary Hypotheses Testing

Hypothesis test	Component	Number	Mean	t-statistics	Sig	Approval/Rejection
The first hypothesis	Convenience dimension	420	3.242	7.557	0.034	approved
Second hypothesis	Speed of services	420	2.935	1.508	0.068	rejected
Third hypothesis	Physical facilities	420	2.908	1.381	0.072	rejected
Fourth hypothesis	trust	420	3.416	9.472	0.004	approved
Fifth hypothesis	Staff services	420	2.961	1.596	0.079	rejected
Sixth hypothesis	advertising	420	3.306	7.882	0.009	approved

Table 2. Result of Secondary Hypotheses Testing

6. Conclusion

Creating an image is an essential tool for attracting and retaining customers. Therefore, creating satisfaction and image are related processes that ultimately can be effective in individual's selection. Different individuals form the images in their mind, about various holding such as products, brands, organizations and chains (networks) of the organizations. So, managers and employees of these banks should pay special attention to various aspects of the relationships between the bank and the client in order that not only maintain their loyal clients, but also by creating a positive image of the organization try to attract clients, thus commercial banks of the country are recommended measure the rate of this factor and components in their system periodically to learn their status in the minds of customers using the developed scale in this study.

6. Research Recommendation

According to the research result and findings, the researchers suggest to other banks and financial institutions:

1. Adjust performance scale with their organizational characteristics and apply final scale like private banks of the country, in order that in addition to their understanding of the above situation, take steps to improve the status of creating value.
2. The organization under study and other banks are also recommended due to the status of factor and components, in case the component's status is inappropriate take action to improve the situation to change the status of that component into appropriate mode. And in cases where the status of component is appropriate take action to strengthen it in order to preserve the status of that component and make it stronger in the appropriate mode.
3. Given that in banks, the role of human resources at all levels, including quality of service, speed of service, accuracy of the product, customer orientation etc. is undeniable and thus human resources should be paid special attention to lead to meet the timely needs of the customers through better and high-quality and timely service to bank customers and increasing the quality work of bank employees in providing services, and by attracting customers can take the lead from their competitors.
4. Finally it should be noted that with understanding, examining and considering the impacts of image dimension of customers on decision-making process, models can be developed to explain the customers' behavior in a better way. The expected overall result from this research can be summarized in the form of the following model in (Figure1).

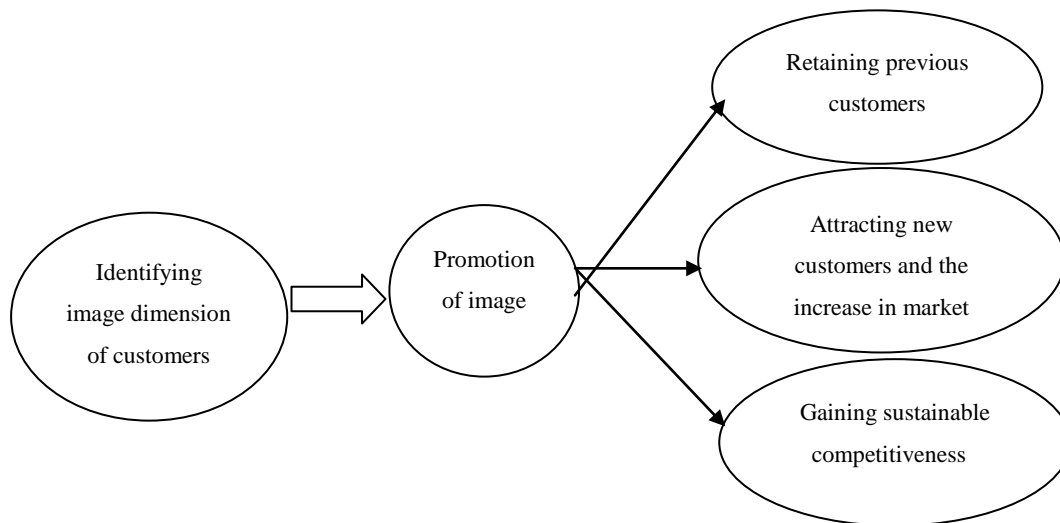


Figure 1. Research proposed model

Finally, the researchers suggest to the Mellat bank to consider the study reported below:

1. To reduce paperwork and bureaucracy as much as possible in order to improve the speed of servicing on the facilities and services
2. Try to make internet and electronic requests in order that customers use the services at any time day or night.
3. To consider in-service training for employees to increase expertise and technical skills of the bank staffs.
4. Bank management to build trust should pay special attention to the way employees behave and also consider the following:
 - 4.1 To have reliable behavior
 - 4.2 Try not to do his/her own affairs by mistake in order that the consumers do not lose his/her confidence
 - 4.3 Try to improve the transparency of his/her performance to increase customer confidence

According to the study it can be concluded that the staff attitude (Services) is effective in formation of the client image, thus officials and officers of banks are recommended to

1. Be polite to the customers

2. Staff try to not to use unconventional words in the communications between themselves
3. Staff try to not to discriminate against customers in their attitude

According to the study it can be concluded that the physical facilities affects the formation of customer image, so banks officials are recommended to:

1. Create facilities such as clean toilets
2. Make attractive decoration and plenty of light in the hall
3. Create a relaxed atmosphere in the foyer of customers

According to the study it can be concluded that convenience is effective in the formation of customer image, thus the banks officials are recommended the following:

1. Positioning the bank in the establishment of new branch because for customers the time they spend commuting to get services as well as the availability of bank are important.
2. Wide distribution of ATMs in the city

Also, given the key role of advertising on improving the image, the intended bank is recommended to

1. Introduce its bank via websites and virtual networks
2. By reviewing and considering various media try to choose the best option with regard to the benefit cost in each of the media with regard to its priority for customers.
3. Observe the effect parameters in effectiveness of promotion in advertising.

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