

Investigating the Effect of Brand Certification on Brand Reputation with the Mediating Role of Brand Attitude and Consumers' Awareness in Ansar Bank

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Abstract: In this research, we pursued to investigate the effect of brand certification on brand reputation with the mediating role of brand attitude and consumers' awareness in the bank. For this purpose, regarding the research hypotheses and foundations, a conceptual model has been offered and in accordance with its dimensions, a researcher-made questionnaire has been prepared, that has been distributed among the desired population through two ways of customers' club site and in-person. The research method was a survey of descriptive-analytical type, and two types of library and the use of electronic and field sources for data collection method in this research were applied. To analyze the questionnaire, having investigated its validity, the reliability ratio of questionnaires was calculated by 265 people and using Cronbach's alpha formula, that was obtained 0.872 for its overall indicated the desirable level of reliability, and structural equation methods and partial least squares analysis were performed, using PLS software for testing hypotheses. Finally, considering the research hypotheses investigation and analysis, the impact ratio of each one of the variables was determined. The results show that all questions are significant and their impacts are considerable. According to the proposed model, brand certification as independent variable impacts all three main variables, and brand attitude, consumer awareness, and brand certification respectively have the highest impact on brand reputation as the dependent variable. Therefore, Ansar Bank should provide the ground and context of customers' satisfaction through improving consumer attitude and awareness to improve its brand performance.

Keywords: Brand Reputation, Brand Attitude, Consumer Awareness, Brand Certification, Ansar Bank

1. Introduction

Nowadays, many organizations believe that one of their most valuable assets is the brand of their products and services. Achieving competitive advantage in today's world is not obtained only by relying on the functional characteristics of products and services, rather in the present era, the brand is the most important distinguishing factor of a business company from competitors; thus, the brand can be considered as one of the most valuable assets of every company. The higher the brand value is in the minds of customers; the company can benefit from customers more. Consumer behavior is also defined as the behavior that he/she shows of him/herself when searching, purchasing, using, evaluating, and discarding products, services, and ideas that meet his/her needs. Consumer behavior can be affected by his/her attitude towards the desired subject (Foroudi et al., 2018). In the existing literature regarding consumer behavior, an attitude has been considered as a factor in forming and directing behavior. Attitude is the expression of inner feelings that indicate a person's favorable or unfavorable view towards certain issues. The necessity to investigate the consumer attitude and how he/she thinks about our product, as well as how he reacts to him/herself according to his/her attitude, positive or negative, has forced marketers to perform research about the market. Being aware of people's attitudes is very important; because it provides the possibility of predicting and directing consumer behavior in the market (Eskandari, 2011). In general, the more favorable is a person's attitude towards a brand, there would be more probability that the person chooses that brand (Ahmadi, 2014).

Regarding the importance of brand reputation in the banking industry and its promotion according to customers, it is necessary to identify the factor that promotes this important issue. Therefore, influential factors include brand certification, brand attitude, and consumer awareness, the factors that can promote the brand reputation of the bank. Nowadays we are witnessing many changes in the values and culture of consumers. In the bank branches, considered as the intersection of the bank with the consumer, various factors can affect the consumer's purchase behavior and how he/she decides to purchase. In any community, according to its specific conditions, various environments shape people's behavior and determine their behaviors and performances. The consumption behavior of the consumer is influenced by factors such as brand attitude (cultural factors, social factors, personal factors, and psychological factors) as well as brand awareness ratio. Consumer behavior has a prominent role in providing banking services and selling and marketing them. If we know why customers like these or those services, or buy them, the bank, and the marketer of those services will do their actions more easily. Otherwise, if we do not know why the consumer does not like these or those services, and he/she does not have willingness to use them, sometimes costly investment, efforts and many activities will not reach the goal. On the other hand, for the success of brand certification, it is necessary to identify and investigate the factors affecting the evaluation of consumers' attitudes about brand reputation (Melewar et al., 2017). Currently, no study or research has been performed exactly with this title in Ansar Bank. And disregarding the issue of brand reputation can reduce market share. Also, with regard to the role of consumers' awareness, brand attitude, and brand certification in using bank services in this field, some studies can

be performed and their impact on brand reputation can be measured by identifying relevant variables. In this respect, brand reputation and brand certification play an important role in creating a competitive advantage for the bank. Today, with the increasing progress in the banking industry, it is necessary to pay special attention to the category of the brand and the factors affecting it; hence in the future, banks that pay less attention to this issue or the factors affecting it, including brand reputation, brand attitude, brand certification and consumer awareness of banking services should be well investigated and the relationships and impact of each one in Ansar Bank should be examined so that it maintains its ability in the competitive market and also pay attention to the needs of customers in this regard. With respect to the importance of the subject in the banking industry, in the present research, it has been tried to investigate the effective factors of brand certification on Ansar Bank brand reputation through the mediating variable of brand attitude and consumer awareness.

2. Research Theoretical Foundations:

Brand

A brand is a set of real and emotional features that are related to the known features of a product or service. Brand makes a seller or manufacturer identified. A brand can be a name, a trademark, a sign, or another symbol. Brand conveys a seller's permanent commitment to provide a set of specific features, advantages, and services to buyers (Cutler, 2010: 482).

Brand Importance

One of the most valuable assets of any company is the brand of that company. The more brand value is in the minds of customers; the company can obtain more benefits through it from customers. The brand and reputation of the company can have a great impact on the purchasing process. Companies should focus more on the brand than the product. Brands play a major role in many service markets as well as in businesses that need product manufacturing technology. Because nowadays people live with brands, mentalities are formed based on the brand, are selected based on the brand, and finally, judgments are based on the brand too. Therefore, a brand is a manifestation of thinking, thought, identity, creativity, innovation, skill, credibility, reputation, and capability of the company (Neumeier and Marty, 2009).

Brand Identity

One of the permanent concerns of organizations is to maintain the development of brand credibility because according to the consumers, it is considered an important part of the product, and a good brand has a consumer privilege. This means that customers show loyalty to the names. Brand loyalty can create specific competitive advantages, including marketing costs reduction, customers' more stability and loyalty against competitors' programs, and higher profits (Ghaffari Ashtiani et al., 2009: 44-45). Brand, as the pillar and basis of today's competitive game, is an element that should be carefully defined, created, and managed, so that organizations and companies can make as much profit as possible by relying on this pillar (Behabadi, 2009: 21). The world's leading organizations, with the value of their brand, in the form of a set of activities and initiatives, take steps towards the goal of promoting the level of their identity in the business world (Behabadi, 2009). In the era that consumers consider the quality of products as a certain point, and competitors can easily imitate product specifications, brand identity and personality are two extremely valuable elements to create a valuable brand (Geuens et al., 2009).

Brand Reputation

Brand reputation consists of brand elements. Brand elements are tools with commercialization capability that can introduce the brand and make it differentiated. The main elements of a brand are brand, graphic design or logo, symbols, characters, slogans, internet domains, resonance, celebrities, packaging, or any kind of unique sign or symbol (Keller, 2010: 209). The strength and remaining power of a brand depend on the ratio of reputation that makes itself distinguished from competitors (Kapferer, 2006: 63).

Brand Attitude

Brand attitude is defined as a behavior that one shows of him/herself when searching, purchasing, using, evaluating, and discarding products, services, and ideas that meet his requirements. Brand attitude can be influenced by his/her attitude towards the desired subject. Brand attitude reflects the feelings of real or future buyers towards a particular brand and has formally been defined as a desire to react uniformly, desirable or undesirable, towards a brand. Buyers' attitudes toward brands are generally a function of their attitudes toward the multiple features and advantages of the brand. These features and advantages have a difference in terms of their relative importance; although in general, they help shape the buyer's attitude toward a particular brand. Thus, the attitude towards the brand reflects the buyers' evaluations of the features and advantages of the brand, as well as their general evaluations of the brand, and thus creates the basis of buyers' evaluation and selection (Keller, 2003).

Brand Certification

In today's world, customers consider brand certification as an important part of the product or service they are purchasing. They do not just buy the physical product or the principle of service, but they buy the status, prestige, and advantages they receive through it, and this intangible quality is the same thing that can make them prefer to buy a product rather than similar products and increase that company's market share (Berman et al., 2009). A brand does not live in the packaging of products that are released by opening the packaging of products. Images that have already been created make the product package be opened. Sometimes it is also these images that close the package so that they are never opened by customers (Chang et al., 2006). The brand certification image includes symbolic associations (brand personality) and functional associations (beliefs about the brand) (Divandari et al., 2009).

Brand management is one of the major concepts studied in the marketing literature. Brand attitude is one of the decision-making stages that studies the behavioral cause of consumers to purchase a particular brand. In the research literature, regarding the numerous definitions provided for purchase intention, the factors affecting the purchase intention, including brand attitude, brand reputation, and consumer awareness are investigated. In Figure 1 the research conceptual model has been shown:

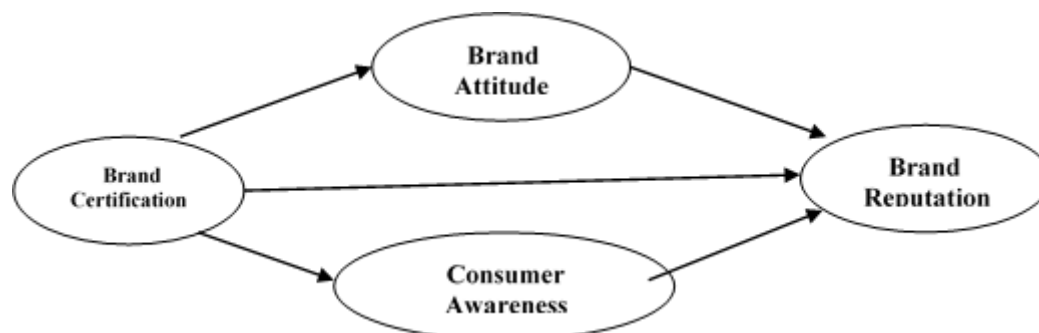


Figure 1: Research Conceptual Model

Research History

Lombort and Louis et al. (2016) conducted a study entitled "A Customer-Based Brand Equity Model and its Application" for multiple purposes in the United States. The results obtained from the research confirm the concept of customer-based brand equity, and besides show that brand awareness has a positive effect on brand value, but cannot have a direct effect on customers' loyalty to the brand. In other words, a tourist who has a positive experience, may not be a loyal customer.

The study of Foroudi et al. (2016) in an article entitled "Investigating the effect of brand dimensions on consumer purchase intention" investigated the composition of brand image, brand attitude, and brand attachment and the impact of these factors on consumers' purchase intention. The research results indicated the point that brand image was taken from brand preference and awareness, and brand attitude have a positive effect on customers' purchase intention. On the other hand, the results showed that brand attachment, which was a combination of satisfaction and trust in the brand, did not have a significant effect on the purchase intention, and finally pointed that environmental events such as government policies also have a negative effect on customers' purchase intention.

A study by Melewar et al. (2017) in an article entitled "The effect of brand certification and consumer awareness on brand preference and purchase intention in the service industries" focuses on service brands and selected 18 brands from 3 groups of services of high-speed internet (ADSL), mobile phone service, and credit card. In the analysis, brand attitude and brand image were identified as two variables affecting brand equity that the effect of brand attitude was much higher than the brand image. Finally, the findings confirmed the positive and direct effect of the main hypothesis, which is the effect of brand equity on purchase intention and brand preference.

Foroudi et al. (2018) conducted research entitled "The impact of brand certification, brand awareness, brand attitude, brand reputation on the brand performance of the hotel industry" in which the impact of brand certification, brand awareness, brand attitude, and brand reputation variables on the brand performance of the hotel industry was investigated. The results of this research showed that consumers' desire to use the hotel depends on the following factors: as much as the brand certification, brand awareness, brand attitude, brand reputation improves and the hotel has a proper position in terms of brand, the brand performance of the hotel industry, and as a result, the financial performance of the hotel, as well as the customers' preferences to use the hotel services, is highly increased.

3. Research Method

The present study is a descriptive-analytical study of correlation type. The statistical population of the research consists of 265 bank customers who work in this field.

To obtain the number of samples, considering that the number of customers of the bank is more than 10 thousand people, therefore the Cochran method and formula with an unlimited population were used. Concerning this formula, the sample amount was obtained by 267 people.

To collect the necessary information, two library studies and field methods have been used in the research.

In the present research, in the first stage of it, a questionnaire consisting of 40 closed-ended questions with the Likert's spectrum has been used to investigate the effect of brand certification on brand reputation with the mediating role of brand attitude and consumers' awareness in Ansar Bank. The structure of the questionnaire consists of two parts, that in the first part four questions about the general characteristics of the respondents have been considered, and in the second part closed questions have been used to collect information. The Likert scale was used to rank the research data.

To investigate the validity of the questionnaire, 25 questionnaires were distributed among bank experts who had activity in the field of brand management, and 23 questionnaires were collected. The demographic characteristics of these individuals have been completely described in Chapter Four. After receiving the questionnaire in the first stage, some questions with a coefficient of less than 0.7 are deleted and some others, that experts have given suggestions to be corrected, are replaced with more appropriate questions. Also, several experts consider adding some other questions to the questionnaire and thereby modifying the model, which was finally confirmed after reviewing these suggestions and changes in the questionnaire, and were added to the final questionnaire.

With regard to what was stated before, 400 questionnaires were prepared and distributed among the sample of the statistical population and 365 questionnaires were received and after investigating and analyzing the questionnaires, they were reviewed. To determine the reliability, Cronbach's alpha method has been applied using SPSS software. Considering that the total reliability value for this factor was obtained equal to 0.872, and the rest of the factors are higher than 0.7, so it can be said that the questionnaire has good reliability.

Finally, the research is conducted using a structural equation model to estimate the direct and indirect effects using PLS software.

4. Results

Statistical Description of Research Questions

According to the presented model, brand certification with the two mediating variables of brand attitude and consumer awareness with the brand reputation is investigated in Ansar Bank. The descriptive statistics of each one of the dimensions are investigated below separately.

Table 1: Frequency Distribution and Percentage of Statistical Sample Responses to Research Variables

Brand Reputation	Very High		High		Medium		Low		Very Low		Total Frequency
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	
1	81	31%	143	54%	31	12%	9	3%	1	0%	265
2	60	23%	149	56%	40	15%	14	5%	2	1%	265
3	56	21%	131	50%	60	23%	12	5%	5	2%	264
4	61	23%	115	43%	70	26%	14	5%	5	2%	265
5	47	18%	105	40%	77	29%	31	12%	5	2%	265
6	37	14%	100	38%	82	31%	38	14%	7	3%	264
7	61	23%	128	48%	51	19%	19	7%	6	2%	265
8	71	27%	110	42%	58	22%	20	8%	6	2%	265
9	39	15%	113	43%	90	34%	18	7%	5	2%	265
10	75	28%	115	43%	55	21%	16	6%	4	2%	265

11	58	22%	122	46%	54	20%	26	10%	5	2%	265
12	60	23%	87	33%	77	29%	33	13%	7	3%	264
13	34	13%	94	36%	94	36%	32	12%	10	4%	264
14	63	24%	108	41%	61	23%	21	8%	12	5%	265
15	48	18%	90	34%	96	36%	22	8%	8	3%	264
16	58	22%	100	38%	71	27%	29	11%	6	2%	264
17	44	17%	98	37%	92	35%	25	9%	6	2%	265
18		15%	97	37%	73	28%	40	15%	16	6%	265
Brand Certification	Very High		High		Medium		Low		Very Low		Total Frequency
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	
1	37	14%	60	23%	93	35%	54	20%	21	8%	265
2	46	17%	83	31%	65	25%	38	14%	32	12%	264
3	58	22%	117	44%	61	23%	18	7%	11	4%	265
Consumer Awareness	Very High		High		Medium		Low		Very Low		Total Frequency
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	
1	61	23%	105	40%	52	20%	40	15%	7	3%	265
2	45	17%	94	35%	80	30%	34	13%	12	5%	265
3	62	23%	116	44%	47	18%	29	11%	11	4%	265
4	46	17%	104	39%	78	29%	31	12%	6	2%	265
5	47	18%	118	45%	72	27%	23	9%	5	2%	265
6	53	20%	125	47%	58	22%	23	9%	6	2%	265
7	49	18%	139	52%	48	18%	22	8%	7	3%	265
Brand Attitude	Very High		High		Medium		Low		Very Low		Total Frequency
	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	Frequency	Percentage	
1	33	12%	104	39%	99	37%	23	9%	6	2%	265
2	57	22%	103	39%	70	26%	28	11%	7	3%	265
3	39	15%	129	49%	66	25%	22	8%	9	3%	265
4	49	18%	107	40%	70	26%	36	14%	3	1%	265
5	40	15%	102	38%	88	33%	26	10%	9	3%	265
6	33	13%	122	46%	67	25%	36	14%	6	2%	264

7	61	23%	116	44%	58	22%	25	9%	5	2%	265
8	55	21%	120	45%	55	21%	25	9%	10	4%	265
9	62	23%	117	44%	58	22%	21	8%	7	3%	265
10	57	22%	99	37%	75	28%	29	11%	5	2%	265
11	56	21%	118	45%	63	24%	22	8%	6	2%	265
12	80	30%	118	45%	47	18%	23	5%	6	2%	265

Inferential Statistics

Investigating Data Distribution

Hypothesis H₀: There is no significant difference between the distribution of variables and the normal distribution (Distribution of variables is normal).

Hypothesis H₁: There is a significant difference between the distribution of variables and the normal distribution (The distribution of variables is not normal).

Table 2: Testing Normal Distribution of Variables

Variables	Kolmogorov Value	Sig	Error Probability Level	Result
Brand Reputation	2.985	0.013	0.05	Non-Normal
Brand Certification	2.012	0.030	0.05	Non-Normal
Consumer Awareness	2.512	0.00	0.05	Non-Normal
Brand Attitude	3.419	0.01	0.05	Non-Normal

In Table 2, according to the obtained Kolmogorov-Smirnov statistic value, as well as the significance level value, it can be inferred that there is a significant difference between the expected distribution (normal distribution) and the observed distribution for all variables and their distribution is not normal. Therefore, we use the partial least squares method and Smart PLS software.

Evaluating the Appropriateness and Quality of Structural Model Estimates

Some criteria for investigating the quality of the structural model in measuring latent variables and estimating coefficients between latent variables have been reported in Table 3 by the partial least squares method. Most of these indicators are calculated for measurement models or the same as latent variables by considering the corresponding indicators of each one.

Table 3: Model Fit Indicators

Structure	AVE	CR	Alpha	R-Square	Communality
Brand Reputation	0.66	0.88	0.82	---	0.66
Brand Certification	0.61	0.89	0.84	0.60	0.61
Consumer Awareness	0.81	0.935	0.88	0.72	0.81
Brand Attitude	0.69	0.90	0.85	0.47	0.69

1- For the AVE index, a minimum value of 0.5 has been considered. According to Table 3, the AVE values for all latent variables are higher than 0.5.

2 - An acceptable value of the CR index for each latent variable has been suggested to be at least 0.7. According to Table 3, the CR values for all latent variables are higher than 0.7.

3 - According to Table 3, the alpha values for all latent variables are higher than 70%. Therefore, it indicates that the variables have a good level of reliability.

4 - Explanation coefficient or R²: It calculates the degree of prediction or description ratio of the dependent latent variable by independent latent variables. Values higher than this index indicate a proper relationship between latent variables.

5 - The ratio of share or commonality: It is the same as AVE.

6- In this research, considering that the distributions were non-normal, Spearman's correlation was used. Table 4 determines the relationships between the components of the model:

Table 4: Relationships between the Main Dimensions of the Model and Spearman Correlation Test

Model Validation Dimensions	Brand Reputation	Brand Certification	Consumer Awareness	Brand Attitude
Brand Reputation	0.81	0.451	0.354	0.382
Brand Certification	----	0.78	0.528	0.329
Consumer Awareness	----	----	0.90	0.385
Brand Attitude	----	----	----	0.83

The relationship between the dimensions of the variables with each other according to Spearman's correlation in the proposed model is significant. Among the variables, the relationship between perceived justice on customer satisfaction and complaint reduction and also customer satisfaction on complaint reduction has the highest relationship. Therefore, to reduce users' complaints and also to increase the satisfaction level of users, employees, managers, and so on, we must have the perceived justice increase in the library.

7 – Goodness of Fit Index: The fit index of the model is the squared multiplication of the two values of the mean of communality values and the mean of the determination coefficients. The value of this coefficient that is higher than 0.36 is accepted as a good fit. For the above structural model, the GOF value = 0.64, indicating an acceptable fit.

8- Commonality Value Index (CV Com)

This index measures the ability of the model in predicting observable variables through their corresponding hidden variable values. Positive values of the communality index indicate the appropriate quality of the reflective measurement model. As it is clear, here all the indicators are positive values too.

Table 5: Communality Index (CV Com)

Research Main Variable	Communality Index (CV Com)
Brand Reputation	0.42
Brand Certification	0.41
Consumer Awareness	0.59
Brand Attitude	0.48

9 -SRMR Index

The SRMR index varies between 0 and 1, which is $0.05 \leq$ for models with a good fit. Values lower than 0.08 are also acceptable. In this research, the SRMR has become equal to 0.04, indicating a good fit of the model.

Research Hypotheses Test

According to the research model, 7 hypotheses have been determined in the research model, of which 2 main hypotheses and 5 minor hypotheses have been defined. In the following, the hypotheses and results of testing hypotheses have been presented.

Investigating Research Minor Hypotheses

Minor Hypothesis 1:

Brand certification affects the brand reputation of Ansar Bank.

Minor Hypothesis 2:

Brand certification affects the brand attitude of Ansar Bank.

Minor Hypothesis 3:

Brand certification affects the consumer awareness of Ansar Bank.

Minor Hypothesis 4:

Brand attitude affects the brand reputation of Ansar Bank.

Minor Hypothesis 5:

Consumer awareness affects the brand reputation of Ansar Bank.

Table 6: Research Hypotheses Results

Hypothesis Title	Impact Value or β	T-Test Statistics	Test Result
Brand certification affects the brand reputation of Ansar Bank.	0.37	2.79	Hypothesis Is Confirmed
Brand certification directly has a positive effect on the brand attitude of Ansar Bank.	0.43	3.14	Hypothesis Is Confirmed
Brand certification directly has a positive effect on the consumer awareness of Ansar Bank.	0.46	2.23	Hypothesis Is Confirmed
Brand attitude directly has a positive effect on the brand reputation of Ansar Bank.	0.51	3.58	Hypothesis Is Confirmed
Consumer awareness directly has a positive effect on the brand reputation of Ansar Bank.	0.49	3.62	Hypothesis Is Confirmed

According to the results of the calculations in Table 6 for the first minor hypothesis, the path coefficient of the effect of brand certification on the brand reputation of the bank is equal to 0.37, and the test statistics value for this effect is equal to 2.79. Considering that this value is higher than the threshold value of 1.96, the zero hypotheses is rejected with 95% confidence. Regarding that this coefficient is significant and positive, it can be concluded that the brand certification has a positive effect on the brand reputation of Ansar Bank and the research hypothesis is accepted.

According to the results of the calculations in Table 6 for the second minor hypotheses, the brand certification directly has a positive effect on the brand attitude of the Ansar Bank that is equal to 0.43, and the test statistics value for this effect is equal to 3.14. Considering that this value is higher than the threshold value of 1.96, so the zero hypothesis is rejected with 95% confidence. Regarding that this coefficient is significant and positive, it can be concluded that the brand certification directly has a positive effect on the brand attitude of Ansar Bank and the research hypothesis is accepted.

According to the results of the calculations in Table 6 for the third minor hypothesis, the effect of brand certification on the consumer awareness of the Ansar Bank is equal to 0.46, and the test statistics value for this effect is equal to 2.23. Considering that this value is higher than the threshold value of 1.96, so the zero hypothesis is rejected with 95% confidence. Regarding that this coefficient is significant and positive, it can be concluded that the brand certification directly has a positive effect on the consumer awareness of Ansar Bank and the research hypothesis is accepted.

According to the results of the calculations in Table 6 for the fourth minor hypotheses, the brand attitude directly has a positive effect on the brand reputation of the Ansar Bank that is equal to 0.51, and the test statistics value for this effect is equal to 3.58. Considering that this value is higher than the threshold value of 1.96, so the zero hypothesis is rejected with 95% confidence. Regarding that this coefficient is significant and positive, it can be concluded that the brand attitude directly has a positive effect on the brand reputation of Ansar Bank and the research hypothesis is accepted.

According to the results of the calculations in Table 6 for the fifth minor hypotheses, the path of consumer awareness directly has a positive effect on the brand reputation of the Ansar Bank that is equal to 0.49, and the test statistics value for this effect is equal to 3.62. Considering that this value is higher than the threshold value of 1.96, so the zero hypothesis is rejected with 95% confidence. Regarding that this coefficient is significant and positive, it can be concluded that consumer awareness directly has a positive effect on the brand reputation of Ansar Bank and the research hypothesis is accepted.

Investigating the Research Main Hypotheses

Main Hypothesis 1:

Brand certification has an effect on brand reputation with the mediating role of brand attitude in Ansar Bank.

Main Hypothesis 2:

Brand certification has an effect on brand reputation with the mediating role of consumers' awareness in Ansar Bank.

Table 7: Research Main Hypotheses Results

Hypothesis Title	Impact Value or β	Test Result
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Brand certification has an effect on brand reputation with the mediating role of brand attitude in Ansar Bank.	0.28	Hypothesis Is Not Confirmed
Brand certification has an effect on brand reputation with the mediating role of consumers' awareness in Ansar Bank.	0.32	Hypothesis Is Confirmed

Based on the results of the calculations in Table 7 for the first main hypothesis, the effect of brand certification on brand reputation with the mediating role of brand attitude in Ansar Bank has been calculated equal to 0.28. Considering that this value is lower than the effective value (0.3), and the test statistic of all variables in this path is higher than the threshold value of 1.96, therefore the impact ratio is lower than the allowable limit. Thus, it can be concluded that brand certification has a lower impact on brand reputation with the mediating role of brand attitude in Ansar Bank, and the research hypothesis is not accepted.

Based on the results of the calculations in Table 7 for the second main hypothesis, the effect of brand certification on brand reputation with the mediating role of consumer awareness in Ansar Bank has been calculated equal to 0.32. Considering that this value is higher than the effective value (0.3), and the test statistic of all variables in this path is higher than the threshold value of 1.96, therefore the impact ratio is acceptable, and hence it can be concluded that brand certification has an effect on brand reputation with the mediating role of consumer awareness in Ansar Bank and the research hypothesis is accepted.

Investigation and Analysis of Research Dimensions

Investigating the Brand Reputation Dimension

Table (8) shows the results of the investigation and analysis for the brand reputation dimension of the original model. The calculated factor load values for all indicators have been higher than the acceptable limit of 0.50. Also, the t-index for testing the values of factor loads is higher than the limit of 1.96, indicating the significance of the factor loads or the ratio of explaining the brand reputation structure of the indicators.

Investigating the Brand Attitude Dimension

Table (8) shows the results of the investigation and analysis for the brand attitude dimension of the original model. The calculated factor load values for all indicators have been higher than the acceptable limit of 0.50. Also, the t-index for testing the factor load values is higher than the limit of 1.96, indicating the significance of the factor loads or the ratio of explaining the mental image structure of the indicators.

Investigating the Consumer Awareness Dimension

Table (8) shows the results of the investigation and analysis of the reliability for the consumer awareness dimension. The calculated factor load values for all indicators of consumer awareness have been higher than the acceptable limit of 0.50. Also, the t-index for testing the factor load values is higher than the limit of 1.96, indicating the significance of the factor loads or the ratio of explaining the consumer awareness dimension structure of the indicators.

Investigating the Brand Certification Dimension

Table (9) shows the results of the investigation and analysis of the reliability for the brand certification dimension. The calculated factor load values for all indicators of user satisfaction have been higher than the acceptable limit of 0.50. Also, the t-index for testing the factor load values is higher than the limit of 1.96, indicating the significance of the factor loads or the ratio of explaining the brand certification dimension structure of the indicators.

Table 8: Results of Research Variables Dimensions Analysis

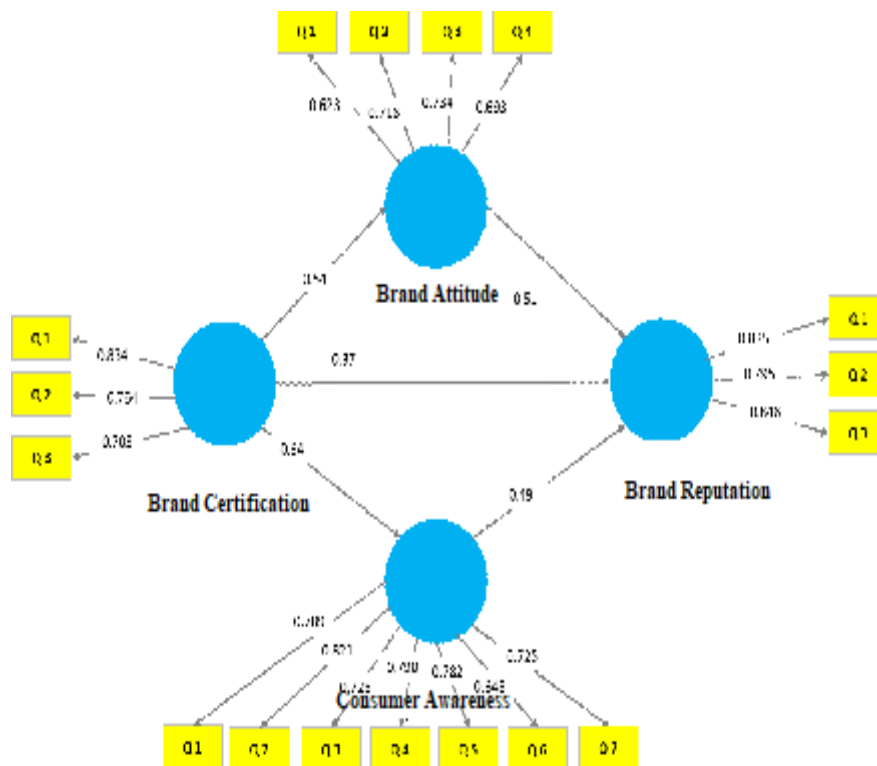
No.	Brand Reputation Dimensions	Factor Load	T-statistics
1	Brand Name	0.835	24.920
2	Logo and Symbol	0.795	15.615
3	Slogan And Resonance	0.846	23.652
No.	Brand Attitude Dimensions	Factor Load	T-statistics
1	Service Delivery	0.623	16.275
2	Employees	0.716	18.712
3	Overall Perception	0.734	21.536
4	Social Responsibility	0.693	17.274

No.	Indicators of Consumer Awareness Dimension	Factor Load	T-statistics
1	This brand has attractiveness compared to other brands in terms of the cost I pay and the service it provides.	0.789	12.815
2	In the past, I have received more value compared to other brands for the cost, time, and energy I spent.	0.821	18.984
3	In the future, I will receive more value and quality than other brands compared to the cost I pay.	0.726	15.164
4	Understanding the position of each customer in the bank is observed.	0.790	14.278
5	Employees have the necessary authority to respond to customers' demands.	0.782	16.218
6	Understanding customers' problems by bank employees	0.648	19.267
7	Employees' efforts to attract customers' satisfaction in terms of their position for the bank	0.725	21.376

No.	Indicators of Brand Certification Dimension	Factor Load	T-statistics
1	This brand has special and unique features compared to its competitors.	0.834	16.628
2	In general, this is a good brand.	0.764	18.756
3	This brand is reputable in the market.	0.703	13.742

Investigating the Dimensions and Components of the Model

Concerning the objectives of the research, the very important factors are first investigated as the more important factors in this research.



A

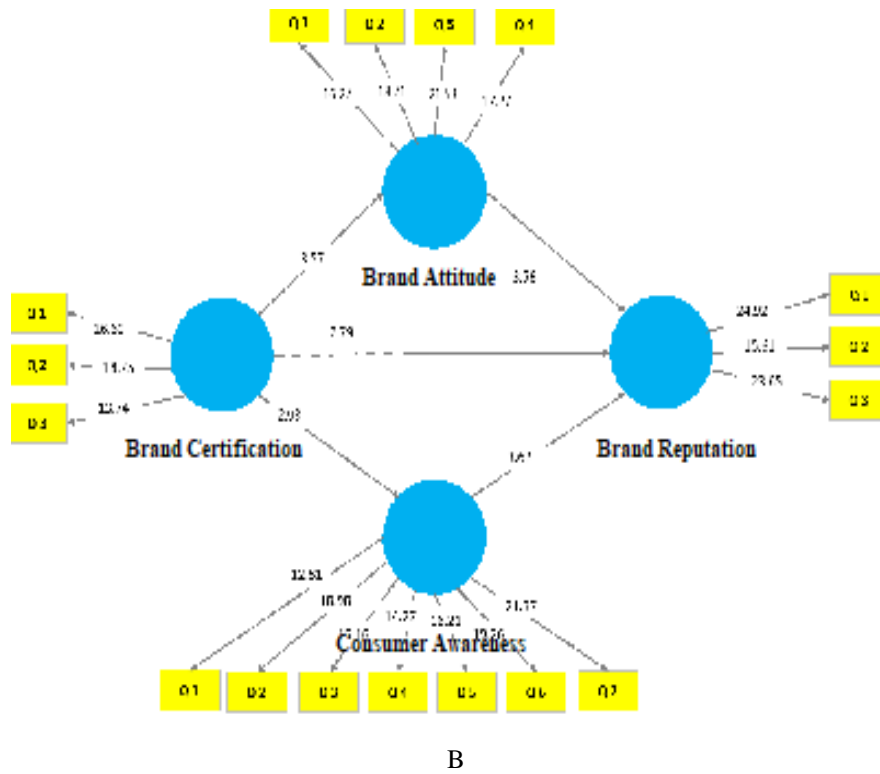


Figure 2: A) The Results of the Tested Conceptual Model and the Estimated Standard Effects in the Model, B) The Results of T-Statistics Values for Testing the Significance of Calculated Estimates

According to the research findings, all test statistic values are higher than the threshold value of 1.96, so the relationships between the variables are significant and the proposed model has a good confidence level. On the other hand, the ratio of impact level of all research variables is higher than 0.3, so the ratio of impact level of the research main variables on the brand reputation variable is considerable, and among them, the impact of brand attitude on brand reputation with a score of 0.51, and brand certification on brand reputation with a score of 0.37 have the highest and the lowest impact, respectively.

5. Conclusion:

In this research, the effect of brand certification on brand reputation with the mediating role of brand attitude and consumer awareness in Ansar Bank was investigated. The obtained results are as follows:

Main Hypothesis 1:

✓ Brand certification has an effect on brand reputation with the mediating role of brand attitude in Ansar Bank.

Since the relationship between the two variables of brand certification and brand attitude is significant and also the impact ratio is 0.54, and on the other hand, there is a significant relationship between brand attitude and brand reputation and the impact ratio is 0.51, so the indirect relationship between the two variables of brand certification and brand reputation through the mediating variable of brand attitude is significant and the impact ratio was calculated to be 0.28, which is less than the effective basis (0.3). Since the variable of brand certification on brand reputation is directly 0.37, and this number is higher from the indirect path, therefore, the brand certification has a lower effect on brand reputation through the mediating variable of brand attitude than the direct relationship between the two variables, so the first hypothesis is rejected.

Main Hypothesis 2:

✓ Brand certification has an effect on brand reputation with the mediating role of consumer awareness in Ansar Bank.

Since the relationship between the two variables of brand certification and consumer awareness is significant and also the impact ratio is 0.56, and on the other hand, there is a significant relationship between consumer awareness and brand reputation and the impact ratio is 0.49, so the indirect relationship between the two variables

of brand certification and brand reputation through the mediating variable of brand attitude is significant and the impact ratio was calculated to be 0.32, which is lower than the effective basis (0.3). Therefore, brand certification affects brand reputation through the mediating variable of consumer awareness. Hence, the second hypothesis is confirmed. Since the brand certification indirectly has a 0.37 effect on brand reputation, but it is also effective through the mediating variable of consumer awareness.

First Minor Hypothesis: Brand certification affects the brand reputation of Ansar Bank.

According to the obtained results, the test statistic value for this effect is equal to 2.79. Considering that this value is higher than the threshold value of 1.96, so it can be concluded that these relationships have a significant level and its impact ratio is 0.37. Therefore, it can be concluded that the brand certification has a positive effect on the brand reputation of Ansar Bank and the research hypothesis is accepted.

The study of Melewar et al. (2017) in an article has investigated "The effect of brand certification and consumer awareness on brand preference and purchase intention in the service industries".

Second Minor Hypothesis: Brand certification directly has a positive effect on the brand attitude of Ansar Bank.

According to the obtained results, the test statistic value for this effect is equal to 3.14. Considering that this value is higher than the threshold value of 1.96, so it can be concluded that these relationships have a significant level and its impact ratio is 0.54. Therefore, it can be concluded that the brand certification directly has a positive effect on the brand attitude of Ansar Bank and the research hypothesis is accepted.

Similar to this hypothesis, a study was conducted by Mr. Foroudi (2018) in research entitled "The impact of brand certification, brand awareness, brand attitude, brand reputation on the brand performance of the hotel industry" which confirmed the same hypothesis.

Third Minor Hypothesis: Brand certification directly has a positive effect on consumer awareness of Ansar Bank.

According to the obtained results, the test statistic value for this effect is equal to 2.23. Considering that this value is higher than the threshold value of 1.96, so it can be concluded that these relationships have a significant level and its impact ratio is 0.64. Therefore, it can be concluded that the components of brand certification directly have a positive effect on consumer awareness of Ansar Bank and the research hypothesis is accepted.

Similar to this hypothesis, Mr. Pourzamani (2013) in his research confirms the effect of brand certification on consumer awareness, using the word of mouth advertising in Zamzam Company.

Fourth Minor Hypothesis: Brand attitude directly has a positive effect on the brand reputation of Ansar Bank.

According to the obtained results, the test statistic value for this effect is equal to 3.58. Considering that this value is higher than the threshold value of 1.96, so it can be concluded that these relationships have a significant level and its impact ratio is 0.51. Therefore, it can be concluded that the components of brand attitude directly have a positive effect on the brand reputation of Ansar Bank and the research hypothesis is accepted.

Feyz Mohammadi et al. (2013) in research entitled "Investigating the effect of brand attitude on the loyalty of the customer of Samsung home appliances" reviewed the effect of brand attitude on customers' loyalty and finally brand reputation, which confirmed the hypothesis of this research.

Fifth Minor Hypothesis: Consumer awareness directly has a positive effect on the brand reputation of Ansar Bank.

According to the obtained results, the test statistic value for this effect is equal to 3.62. Considering that this value is higher than the threshold value of 1.96, so it can be concluded that these relationships have a significant level and its impact ratio is 0.49. Therefore, it can be concluded that the components of consumer awareness directly have a positive effect on the brand reputation of Ansar Bank and the research hypothesis is accepted. Mr. Eskandari (2012) in his research investigated the effect of customer awareness of the brand on customer loyalty concerning the perceived value of the customer, which the result is the confirmation of such an effect.

According to the results of the factor analysis investigation, the impact ratio of each of the dimensions of the main variables has been investigated, then the dimensions of the brand attitude variable, according to the diagram below which shows the impact ratio, have been investigated.

According to the diagram above, the factors of the general perception of customers and employees' attitudes and then social responsibility with the impact ratio of 0.73, 0.71, 0.69, respectively, have the highest impact. This analysis shows that to improve brand attitude in Ansar Bank in Qom province, the highest focus should be on the factors that have the highest impact; for example, by precisely defining the procedure and criteria, and also aligning

with the overall strategy of the bank and the exact identification of customers' needs, their overall perception is improved, which then leads to brand attitude improvement.

To improve the brand reputation of the bank, the impact ratio of each of the variables was prepared and the factors of reputation and resonance, brand name and logo, and symbol have the highest impact ratio which is 0.85, 0.83, and 0.79 respectively. Therefore, this analysis shows that to increase the brand reputation in Ansar Bank of Qom province, we should perform the highest focus on slogan and resonance, respectively.

Finally, according to the analysis and investigation on the proposed model, the rest of the research main variables were investigated and the impact ratio of each one of the questions on the variables was determined. The results show that all questions are significant and their impact is considerable. Finally, the ratio of the significance level of the proposed model and also their impact on each other have been presented according to the research hypotheses.

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