

**IN SEARCH OF THE MOST SIGNIFICANT DETERMINANT OF  
EMOTIONAL BRAND ATTACHMENT IN THE BANKING SECTOR**

**GÜLRU ÖNAL FINDIKKAYA**

**113689006**

ISTANBUL BILGI UNIVERSITY  
INSTITUTE OF SOCIAL SCIENCE  
MA IN MARKETING GRADUATE PROGRAM

Prof. Dr. Selime Sezgin

2017

## **ABSTRACT**

Consumers are still important for the brands, however it is getting harder to gain the attention of the consumers and sustain close relations. Consumers have lots of alternative in terms of products and services that are provided by the brands and they are almost identical. If brands want to create a long lasting relationship with the consumer and to prevent them switching to another brand, they should understand the way to keep the consumer emotionally attached. The determinants of emotional brand attachment are consumer-brand identification, brand personality and brand experience. In this study, banking sector was taken as an example and analysis was made in order to understand the most significant determinant of emotional brand attachment in the banking sector. Moreover, with the analysis it was analyzed if the positive outcomes of emotional brand attachment, which are positive word of mouth, willingness to use again and brand love, apply in banking sector. Accordingly, a survey was conducted and analysis was made by using the 212 respondents' answers. The results showed that not all the determinants that are proposed in the literature are effective on creating emotional brand attachment in banking sector. The most influential determinant of emotional brand attachment in the banking sector is found to be affective experience, behavioral experience, self-congruity and social congruity. Also, it was found out that if emotional brand attachment is achieved in banking sector, banks would enjoy the positive outcomes of the emotional brand attachment. By considering the results, recommendations were made for the banks. In addition, limitations and possible further studies were discussed.

## ÖZET

Müşteriler markalar için hala önemli bir yere sahip fakat gün geçtikçe markaların müşterileri memnun etmesi, onların dikkatini çekmesi ve müşteriler ile uzun vadeli ilişki kurmaları zorlaşmaya başlıyor. Artık müşterinin önünde çok fazla alternatif olması, markaların sunduğu hizmet ve ürünlerin neredeyse birbirinin aynı olması bu duruma neden olan etkenlerden en önemlileridir. Eğer markalar müşterileri ile uzun vadeli ve kalıcı ilişkiler kurmak, müşterilerinin kullandıkları markayı değiştirmesini engellemek istiyorlarsa, müşterileri nezdinde duygusal marka bağlılığı yaratan faktörleri iyi anlamaları gerekiyor. Duygusal marka bağlılığını yaratan etkenler müşteri- marka uyumu, marka kimliği ve marka deneyimi olarak sıralanabilir. Bu çalışmada bankacılık sektörü örnek olarak alınmış olup, bu sektörde duygusal marka bağlılığını etkileyen en önemli belirleyenler bulunmaya çalışılmıştır. Ayrıca, duygusal marka bağlılığının yarattığı olumlu sonuçların, pozitif kulaktan kulağa pazarlama, yeniden kullanma isteği ve marka sevgisi, bankacılık sektöründe de etkili olup olmadığı anlaşılmak istenmiştir. Bu kapsamda, bir anket yapılmış olup, 212 katılımcının yanıtları dikkate alınarak analiz yapılmıştır. Yapılan analizin sonuçları literatürde duygusal marka bağlılığını sağlamak adına önerilen tüm belirleyenlerin bankacılık sektöründe etkili olmadığını göstermektedir. Bankacılık sektöründe duygusal marka bağlılığını sağlayan en önemli faktörler benlik-marka imajı uyumu, sosyal benlik-marka imajı uyumu, davranışsal marka deneyimi ve duygusal marka deneyimidir. Bununla beraber, bankacılık sektöründe duygusal marka bağlılığı oluşturulduğu zaman, bankaların duygusal marka bağımlılığının olumlu sonuçlarından da faydalanacağı görülmektedir. Çıkan sonuçlar doğrultusunda çalışma sonunda bankalar için öneriler sunulmuştur. Son olarak ise, çalışma kapsamında karşılaşılan kısıtlamalar ve ileriki dönemlerde yapılabilecek çalışmalar ele alınmıştır.

## **ACKNOWLEDGMENT**

I would like to thank to my advisor, Prof. Dr. Selime Sezgin for her guidance and contribution during this master program. I am honored to know her and to be her student. Most importantly, I want to thank my dear husband, Bahadır Fındıkkaya, who always brightens and make my days happy and encourages me for what I do, to my loving and dear parents, Levoş and Azmi Önal, who always stand with me, help me to raise as a strong person, to my beloved second parents Şenay and Mustafa Fındıkkaya and to my little brother Barış Fındıkkaya, who always support me and believe in me, to my grandparents for their faith in me, to my loving friends for being there for me. Also, I would like to thank to Prof. Dr. Beril Durmuş who supported and guided me, to my managers and colleagues who showed understanding and support.

Thank you all, I am glad and honored that you are all in my life!

## **TABLE OF CONTENTS**

<b>ABSTRACT</b>	<b>i</b>
<b>ÖZET</b>	<b>ii</b>
<b>ACKNOWLEDGMENT</b>	<b>iii</b>
<b>1. INTRODUCTION</b>	<b>1</b>
1.1. PURPOSE AND IMPORTANCE OF THE STUDY	1
1.2. RESEARCH QUESTION AND OBJECTIVES	3
1.3. KEY CONCEPTS OF THE STUDY	5
1.4. RESEARCH MODEL	7
<b>2. LITERATURE REVIEW</b>	<b>10</b>
2.1. OVERVIEW	10
2.2. WHAT IS BRAND?	10
2.3. EMOTIONAL BRAND ATTACHMENT	13
2.3.1. ATTACHMENT	13
2.3.2. EMOTIONAL BRAND ATTACHMENT	15
2.4. CUSTOMER-BRAND IDENTIFICATION	18
2.4.1. SELF- IDENTIFICATION	20
2.4.2. SOCIAL- IDENTIFICATION	23
2.5. BRAND PERSONALITY	27
2.6. BRAND EXPERIENCE	31
2.7. OUTCOMES OF EMOTIONAL BRAND ATTACHMENT	36
2.7.1. BRAND LOVE	36
2.7.2. WILLINGNESS TO USE (PURCHASE) AGAIN	38
2.7.3. POSITIVE WORD OF MOUTH	40

<b>2.8. MODEL SUMMARY</b>	<b>40</b>
<b><u>3. RESEARCH METHODOLOGY</u></b>	<b><u>43</u></b>
3.1. OVERVIEW	43
3.2. RESEARCH DESIGN	43
3.3. MEASUREMENTS AND SCALES	44
3.3.1. BRAND PERSONALITY	44
3.3.2. BRAND EXPERIENCE	45
3.3.3. CONSUMER – BRAND IDENTIFICATION	46
3.3.4. EMOTIONAL BRAND ATTACHMENT	47
3.3.5. BRAND LOVE	48
3.3.6. POSITIVE WORD OF MOUTH AND WILLINGNESS TO USE (PURCHASE) MORE	48
3.4. SAMPLING AND DATA COLLECTION	49
<b><u>4. ANALYSIS AND RESULTS</u></b>	<b><u>51</u></b>
4.1. OVERVIEW	51
4.2. DEMOGRAPHIC PROFILE OF THE RESPONDENTS	51
4.2.1. GENDER	51
4.2.2. EDUCATION LEVEL	52
4.2.3. MARITAL STATUS	53
4.2.4. AGE GROUPS	53
4.2.5. OCCUPATION	54
4.2.6. TOTAL MONTHLY INCOME	55
4.2.7. THE MOST LOVED BANK BRAND	56
4.2.8. THE LENGTH OF BEING CUSTOMER OF THE MOST LOVED BANK BRAND	56
4.3. FACTOR AND RELIABILITY ANALYSIS	57
4.3.1. FACTOR AND RELIABILITY ANALYSIS FOR BRAND EXPERIENCE	58
4.3.2. FACTOR AND RELIABILITY ANALYSIS FOR CONSUMER – BRAND IDENTIFICATION	62

4.3.3.	FACTOR AND RELIABILITY ANALYSIS FOR BRAND PERSONALITY	63
4.3.4.	FACTOR AND RELIABILITY ANALYSIS FOR EMOTIONAL BRAND ATTACHMENT	67
4.3.5.	FACTOR AND RELIABILITY ANALYSIS FOR BRAND LOVE	68
4.3.6.	FACTOR AND RELIABILITY ANALYSIS FOR POSITIVE WORD OF MOUTH	69
4.3.7.	FACTOR AND RELIABILITY ANALYSIS FOR WILLINGNESS TO USE (PURCHASE) MORE	70
4.3.8.	CONCLUSION	71
<b>4.4.</b>	<b>REGRESSION ANALYSIS</b>	<b>72</b>
4.4.1.	MULTIPLE LINEAR REGRESSION BETWEEN EMOTIONAL BRAND ATTACHMENT AND THE INDEPENDENT VARIABLES	72
4.4.2.	SIMPLE LINEAR REGRESSION BETWEEN EMOTIONAL BRAND ATTACHMENT, BRAND LOVE AND NEUTRALITY	75
4.4.3.	SIMPLE LINEAR REGRESSION BETWEEN EMOTIONAL BRAND ATTACHMENT AND WILLINGNESS TO USE (PURCHASE) MORE	77
4.4.4.	SIMPLE LINEAR REGRESSION BETWEEN EMOTIONAL BRAND ATTACHMENT AND POSITIVE WORD OF MOUTH	77
4.4.5.	SUMMARY OF REGRESSION	78
<b>5.</b>	<b><u>DISCUSSION AND CONCLUSION</u></b>	<b>80</b>
5.1.	OVERVIEW	80
5.2.	SUMMARY OF LITERATURE AND PURPOSE OF THE STUDY	80
5.3.	SUMMARY OF METHODOLOGY	82
5.4.	DISCUSSION	87
5.5.	RECOMMENDED STRATEGIES FOR THE BANKS	90
5.6.	LIMITATIONS AND IMPLICATIONS FOR FUTURE RESEARCH	91
5.7.	CONCLUSION	93
<b>6.</b>	<b><u>REFERENCES</u></b>	<b>96</b>

## **LIST OF TABLES**

<i>Table 1-1 Key Conceptual Definitions</i>	5
<i>Table 2-1 List of Research Hypotheses</i>	41
<i>Table 3-1 Scale Items for Brand Experience</i>	46
<i>Table 3-2 Scale Items for Consumer – Brand Identification</i>	47
<i>Table 3-3 Scale Items for Consumer – Emotional Brand Attachment</i>	47
<i>Table 3-4 Scale Items for Brand Love</i>	48
<i>Table 3-5 Scale Items for Consumer – Positive Word Of Mouth and Willingness to Use More</i>	48
<i>Table 4-1 Frequency distribution of Gender</i>	51
<i>Table 4-2 Frequency distribution of Education</i>	52
<i>Table 4-3 Frequency distribution of Marital Status</i>	53
<i>Table 4-4 Frequency distribution of Age Groups</i>	53
<i>Table 4-5 Frequency distribution of Occupation</i>	54
<i>Table 4-6 Frequency distribution of Monthly Income Groups</i>	55
<i>Table 4-7 Frequency distribution of the most loved bank brand</i>	56
<i>Table 4-8 Frequency distribution of the length of being customer</i>	57
<i>Table 4-9 Factor Analysis Results for Sensory Brand Experience</i>	59
<i>Table 4-10 Factor Analysis Results for Intellectual Brand Experience</i>	59
<i>Table 4-11 Factor Analysis Results for Behavioral Brand Experience</i>	60
<i>Table 4-12 Factor Analysis Results for Affective Brand Experience</i>	61
<i>Table 4-13 Factor Analysis Results for Self-Congruity</i>	62
<i>Table 4-14 Factor Analysis Results for Social-Congruity</i>	63
<i>Table 4-15 Factor Analysis Results for Sincerity</i>	64
<i>Table 4-16 Factor Analysis Results for Excitement</i>	65
<i>Table 4-17 Factor Analysis Results for Competence</i>	65
<i>Table 4-18 Factor Analysis Results for Sophistication</i>	66
<i>Table 4-19 Factor Analysis Results for Ruggedness</i>	67
<i>Table 4-20 Factor Analysis Results for Emotional Brand Attachment</i>	67

<i>Table 4-21 Factor Analysis Results for Brand Love</i>	69
<i>Table 4-22 Factor Analysis Results for Positive Word Of Mouth</i>	70
<i>Table 4-23 Factor Analysis Results for Willingness to use (purchase) more</i>	71
<i>Table 4-24 Regression for emotional brand attachment and the independent variables</i>	75
<i>Table 4-25 Regression for emotional brand attachment and brand love</i>	76
<i>Table 4-26 Regression for emotional brand attachment and neutrality</i>	76
<i>Table 4-27 Regression for emotional brand attachment and willingness to use (purchase) more</i>	77
<i>Table 4-28 Regression for emotional brand attachment and positive word of mouth</i>	78
<i>Table 4-29 Supported Hypotheses</i>	78

## **LIST OF FIGURES**

<i>Figure 1-1 Proposed Model</i>	7
<i>Figure 1-2 Revised Model 1</i>	8
<i>Figure 1-3 Revised Model 2</i>	9
<i>Figure 2-1 General Conceptual Framework</i>	42
<i>Figure 3-1 Brand personality dimensions</i>	45
<i>Figure 4-1 Gender frequency pie chart</i>	52
<i>Figure 4-2 Education Frequency Pie Chart</i>	52
<i>Figure 4-3 Marital Status frequency pie chart</i>	53
<i>Figure 4-4 Age group frequency pie chart</i>	54
<i>Figure 4-5 Occupation Status Pie Chart</i>	54
<i>Figure 4-6 Monthly Income group frequency pie chart</i>	55
<i>Figure 4-7 The most loved bank brand frequency pie chart</i>	56
<i>Figure 4-8 The length of being customer of the most loved bank brand frequency pie chart</i>	57
<i>Figure 4-9 Revised Model</i>	72
<i>Figure 4-10 Results of Hypothesis Testing – Revised Model</i>	79
<i>Figure 5-1 Proposed Model</i>	85
<i>Figure 5-2 Revised Model</i>	87

# 1. INTRODUCTION

## 1.1. Purpose and importance of the study

Since early twentieth century, the statement of “the customer is always right” has been a motto. Even though there is an ambiguity, it is claimed that the successful merchants first used it at late nineteenth century. It is suggested that this saying attributes to high quality service and products where the customer is in the core of the business (Toister, 2013). Today, the customer is still in the core of the business; however the expectations of the customers started to change. Day by day, the alternatives that lay before the customer is growing and making choices are becoming harder and complicated. As it was not enough, the messages sent by the brands are growing because they can now reach the customer not only from traditional channels but also from digital channels. Consumers are getting tired and having a hard time to understand the differences from the products and the services given by the brands. This is a tough challenge for the brands since they are eager to retain the customer and build strong relations with them in order to prevent them from switching from one brand to another.

However, is it really clear what the secret of keeping the customers is? The answers may be customization, personalization, giving better promotions. However, the efficiency of those activities alone is controversial. Some may claim that price of a product or a service is the core determinant when a customer needs to choose something. Nevertheless, the price of the services and the products are becoming similar. Also, playing with the price may lead the sector into a harsh competition, which may eventually decrease their margins. If the company starts to lose profits, it

will soon stop the innovations and new product launches. This will eventually create discontent for the customer towards that company.

One other option may be to understand the customer and to customize the products or the services according to their needs. However, every brand is almost capable of doing so. The brands need to strengthen the bond with the customers in order to step ahead and eliminate the competitors. One way to do so can be to build strong emotional connections with the customers. Human beings are emotional creatures, thus emotions are influential on their decisions, attitudes and perceptions (Atwal & Williams, 2009). Thus, it is believed that the positive emotions that a consumer feels towards a brand are significant in terms of creating an attachment to the brand. Darly Travis (2000) in his book claims something similar; he states that in the core of the decisions of the customer, there are feelings. Accordingly, reaching to the customer with any kind of interaction and evoking the positive emotions of the customer towards that brand may be effective in creating strong emotional attachment to the brand. However, the number of brands that a customer feels emotionally attached to is limited. In other words, they can only be bonded emotionally only to some brands, not all the brands that evoke emotions (Thomson et al., 2005). Thus, it is significant to understand what really creates the emotional brand attachment.

The main target in this study was to understand the concept of emotional brand attachment and to understand how it is developed and how it results. In order to find an answer, a sector was chosen from Turkey where there is a harsh competition and customers are sensitive about the quality of services. The chosen sector was banking. It is thought that, when it is about finances of the customers, they become more fragile and anxious. It is their gain, savings and maybe a tool to realize their dreams.

Customers go to banks mainly for two reasons, which are to borrow money or to invest their money for extra gain. However, the relation between a bank and a customer can't be that simple. Especially, when they are investing money, they leave all their belongings to a bank. This action may carry a type of trust. Accordingly, it is claimed that when choosing a brand to work with, consumers choose the brand which they can gain more from but also which they feel more trust and confidence that their savings won't be lost. This attitude of the customers involves a lot of emotions. Also, sometimes the trust they feel about the bank may be more important than the realized gain of the customer. This insight led to a way to analyze the emotional brand attachment in the banking sector. This study is important to illustrate the ways for banks to create an emotional brand attachment with their customers in order to strengthen their relations with them and to prevent customers from switching to another bank. In order to make an analysis via banking sector, first the term emotional attachment has to be understood and the antecedents and the result of it should be analyzed.

## **1.2. Research Question and Objectives**

In order to start the study, first of all it was needed to understand what brand is and what attachment is. Afterwards, a literature analysis was conducted to find what are claimed to be determinants of emotional brand attachment. First, it was seen that consumers seek for congruity between themselves and the brands. If this congruity is strong, then they begin to develop emotional attachment to the brands (Aaker, 1997; Malar et al., 2011; Japutra et al., 2014). Congruity is important because consumers use brands to express themselves, to define themselves and to show themselves to others and to bond with others (Kleine & Baker, 2004; Carroll & Ahuvia, 2006;

Escalas & Bettman, 2005). It may be said that brands are used to build a self-brand of a person.

In addition, it is claimed that the personality of a brand is effective to develop emotional attachment. Consumers tend to attribute personal traits to the brands and the personality of a brand differentiates them from others. Also, consumers choose brands by considering their personalities, in other words the personal traits that they carry. Personality of brand helps the brand to gain an emotional aspect. The emotions that are evoked and consumers' perception of similarity between the personality of the brand and himself / herself creates emotional attachment (Goldsmith & Goldsmith, 2012; Maehle et al., 2011; Aaker & Fournier, 1995).

The last determinant of emotional brand attachment, which is taken into consideration for this study, is brand experience. It is suggested that consumers are having a hard time to choose from the growing alternatives and the brand that can create a unique and memorable experience is ahead in creation of emotional attachment between themselves and the consumers (Meyer & Schwager, 2007; Japutra et al., 2014). Experiences evoke positive thoughts, attitudes and feelings towards a brand and create a positive memory if the experience is positive and memorable. Accordingly, brand experiences may turn customers into emotionally attached beings to the brands (Brakus et al., 2009).

Moreover, this research revealed the positive outcomes of emotional brand attachment for the brand. First of all, it was found out that emotionally attached customers are more likely to create positive word of mouth. If the consumer feels emotionally attached to brand, he or she will be eager to talk about the positive sides of the brand to others (Whan Park et al., 2010; Anderson, 1998 and Japutra et al., 2014). Secondly,

it is claimed that if a consumer is emotionally satisfied and feels attached to a brand, he or she will prefer to purchase from that particular brand or will continue to use the services of that brand (Grisaffe & Nyugen, 2010; Thakur & Kaur, 2016). Lastly, brand love may be a consequence of emotional brand attachment (Carroll et al., 2006). The existence of love between the consumer and the brand will strengthen the relationship, because when people seek for emotional attachment, they also seek for love (Thomson et al., 2005; Roberts, 2004).

In order to find out the answer the following research questions were formulated in this study:

1. Does consumer-brand identification affect the emotional brand attachment?
2. Does brand experience have a positive impact on the creation of emotional brand attachment?
3. Does brand personality determines the emotional brand attachment of a customer towards a brand?
4. Does emotional brand attachment result in willingness to use (purchase) more, create positive word of mouth and brand love?

### **1.3. Key Concepts of the Study**

In order to show the important concepts that are discussed in the study, a table was prepared.

***Table 1-1 Key Conceptual Definitions***

<b>Concept</b>	<b>Definition</b>
Brand	A name, term, design, symbol, or a combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from competitors. (www.ama.com)

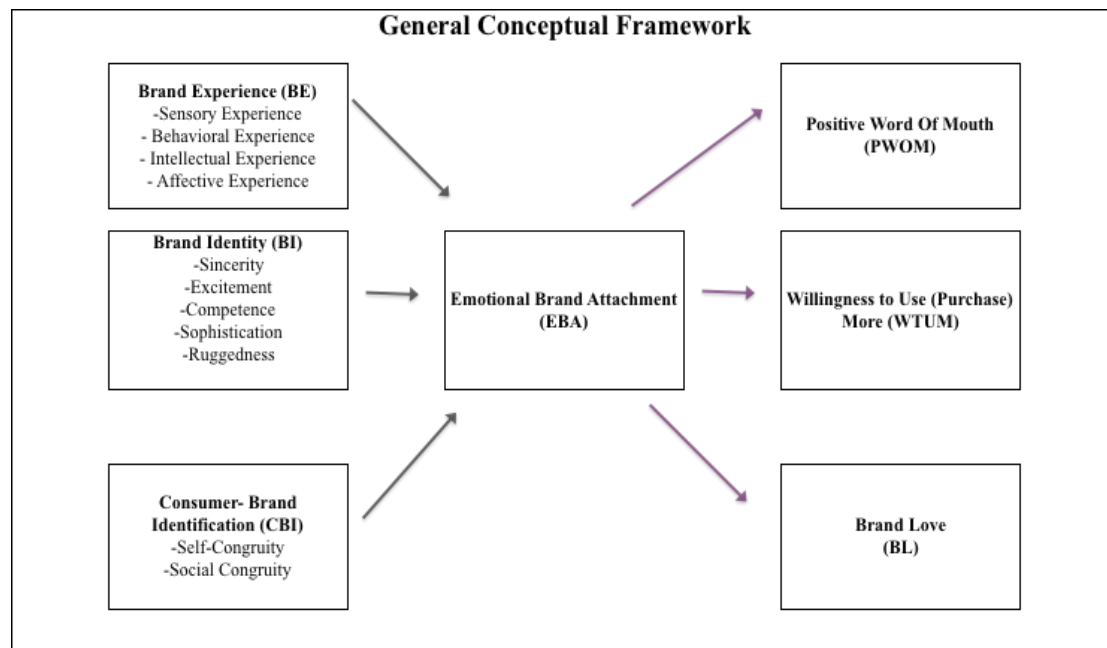
Concept	Definition
Attachment	<ul style="list-style-type: none"> <li>• A multidimensional property of material object possession, which represents the degree of linkage perceived by an individual between himself and a particular object. (Schultz et al., 1989)</li> <li>• A lasting psychological connectedness between people (Bowlby, as cited in Loroz et al., 2015)</li> <li>• Consistency of a person's target specific emotional bond with a brand. (Thomson, 2006)</li> <li>• Emotion-laden target-specific bond between a person and an object. (Bowlby as cited in Thomson &amp; Park, 2005)</li> </ul>
Emotional Brand Attachment	<ul style="list-style-type: none"> <li>• A degree of passion for a brand felt by a satisfied customer. (Carroll et al., 2006)</li> <li>• There are 3 dimensions that construct emotional brand attachment: (1) Affection, (2) Passion and (3) Connection. (Thomson and Park, 2005)</li> </ul>
Identification	An emotional tie with another person" (Freud & Hyperlink, 2013)
Brand Identification	<ul style="list-style-type: none"> <li>• A customer's psychological state of perceiving, feeling and valuing his or her belongingness with a brand. (Lam et al., 2010)</li> <li>• Tendency to perceive a congruity between themselves and the brand. (Tuškej et al., 2013)</li> <li>• Customers' perception of being one with the brand. (Stokburger-Sauer, et al., 2012)</li> <li>• Feeling belonged to an organization. (Bhattacharya, et al., 1995)</li> </ul>
Self	<ul style="list-style-type: none"> <li>• Totality of the individual's thoughts and feelings having reference to himself as an object. (Rosenber, as cited in Sirgy, 1982)</li> <li>• Self-aspect has three dimensions, which are actual self, ideal self and social self. (Sirgy, 1982)</li> </ul>
Self-Congruity	The perception of the fit between the self and the brand's personality. (Malar et al., 2011)
Social- Congruity	Search of placing themselves in a group and feeling being belonged to that group, which one identifies himself with. (Bhattacharya et al., 1995).
Brand Personality	The set of human characteristics associated with the brand. (Aaker, 1997)
Brand Experience	Subjective internal consumer responses (sensations, feelings and cognitions) and behavioral responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communication and environment. (Brakus et al., 2009)
Brand Love	The degree of passionate emotional attachment a satisfied customer has for a particular trade name. (Carroll et al., 2006)

Concept	Definition
Willingness to Use	The degree to which consumers intend to purchase a firm's products/ services in the future. (Maxham and Netemeyer, 2002)
Word Of Mouth	The informal communications of goods and services among consumers concerning evaluation of the brands. (Anderson, 1998)

#### 1.4. Research model

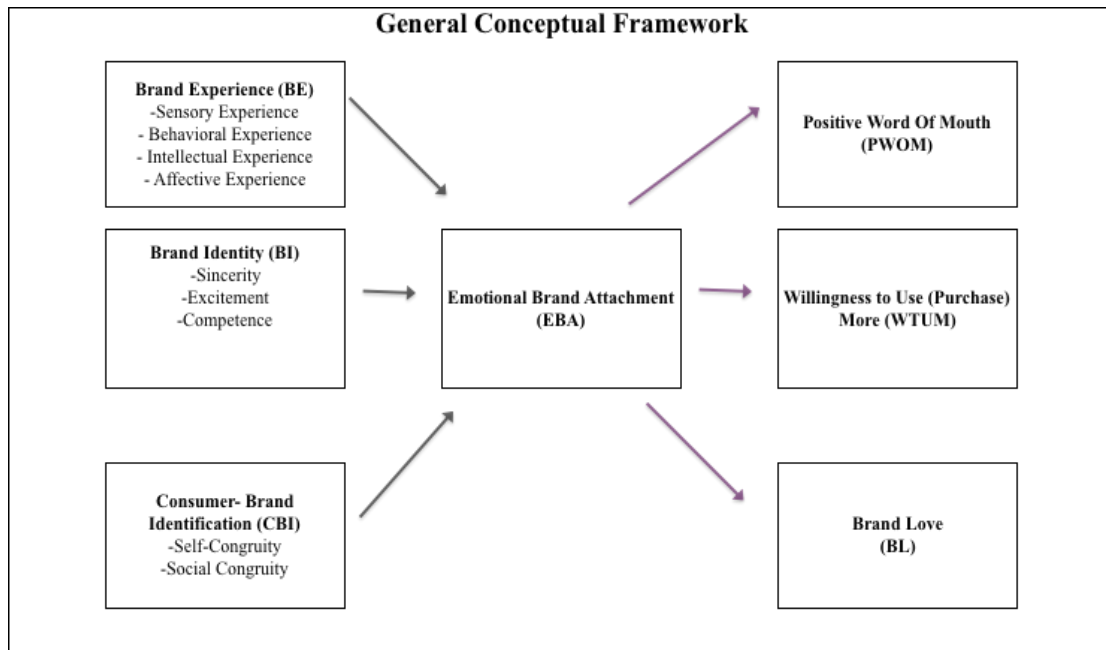
In order to understand the determinant and the results of emotional brand attachment, literature review was made and accordingly a model was proposed.

*Figure 1-1 Proposed Model*



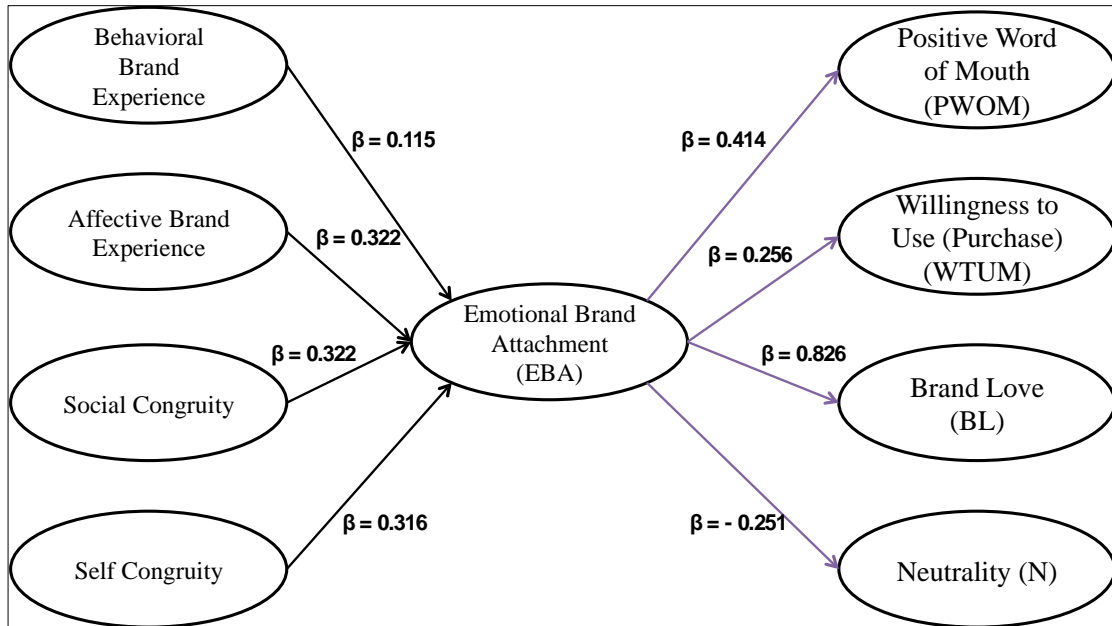
After the literature review, the answers that are collected from the survey were analyzed and a factor analysis was conducted. As a result of the factor and reliability analysis, it was seen that two sub dimensions of brand personality was excluded because they failed the reliability test. Excluded sub dimensions were sophistication and ruggedness. Accordingly, the model was revised by removing those two sub dimensions as showed below.

**Figure 1-2 Revised Model 1**



In addition, in order to measure the hypotheses, regression analysis was conducted. As a result, it was seen that only 4 factors are effective on creating emotional brand attachment. The regression analysis illustrated that affective experience, behavioral experience, self-congruity and social congruity were influential on building emotional brand attachment. The other factors were removed from the model and it was revised accordingly, as showed below.

*Figure 1-3 Revised Model 2*



## **2. LITERATURE REVIEW**

### **2.1. Overview**

The purpose of this chapter is to review the literature about emotional brand attachment and to understand the antecedents and the outcomes of it. However, it is thought that first of all it is significant to understand what brand is and what attachment is. This is important because emotional brand attachment contains two parts, brand and the consumer. Thus, the brand is one of the core concepts in this study. Moreover, emotional brand attachment is derived from the attachment theory. Accordingly, it is efficient to understand what attachment means in order to deeply analyze the attachment between the consumer and the brand.

Moreover, in this chapter one other purpose was to put out the determinants of emotional brand attachment, which are self-identity, brand identity and brand experience. Also, the outcomes of emotional brand attachment were reviewed. The outcomes are as follows, (1) brand love, (2) positive word of mouth, (3) willingness to use (purchase). Finally, in parallel with the literature review, the hypotheses are developed and presented. At the end, the conceptual model of this research was illustrated.

### **2.2. What is brand?**

Brands are everywhere. They are in the clothes we wear, in the car we drive, in the phone we talk and even in the financial transactions that we do. Moreover, it is possible to say that we describe ourselves with the brands that we use, choose and purchase. In other words, as Maurya & Mishra (2012) puts out “brands penetrate every aspect of our lives”.

Brand is gaining importance as the customer behavior and preferences change. However, the need for brand or the use of brand is not a new concept. In the time of Mesopotamia or in ancient Greece, people were using marks or names to describe and pinpoint the gifts they offer. Moreover the word of brand was adjusted from the word “brandr” which meant to use hot iron to put a mark on something (Maurya & Mishra, 2012). It may be said that even in the old times where there were a lack of choices of products and services, people were in need of differentiating their belongings. In today’s complex world, “brands” do not only serve to name a product or service. They have a lot more complex duty to accomplish in an environment where there are lots of branded products and services that the customers have to choose from. With gaining importance, brands are becoming more effective and influential in determining the customers’ choices.

The definition of brand by American Marketing Association ([www.ama.com](http://www.ama.com)) is as follows:

*“American Marketing Association defines brand as “A name, term, design, symbol, or a combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from competitors”*

As it may be seen in the definition, the basis of brand is basically to differentiate the goods and services from the competitors. However, in the literature brand is defined in twelve different terms, which are as legal terms, as logo, as company, as shorthand, as risk reducer, as identity system, as image in consumer minds, as value system, as personality, as relationship and as an evolving entity (de Chernatony & Riley, 1998).

Even though all the aspects of the brand are significant, in this study, brands are taken as a relationship partner, which the consumers identify themselves with. In other

words, the study accepts the brand personality and the brand as a relationship partner. Moreover, as the emotional attachment between the customers and the brand is tried to being explained, brand as an image in the customers mind should be taken into account. Accordingly, it is important to mention about the definitions of the brand as a personality, as a relationship partner and as an image in the customers' mind. Aaker's (1960) definition to brand personality is as follows:

*“Brand personality can help brand strategist by enriching their understanding of people's perceptions of and attitude toward the brand, contributing to a differentiating brand identity, getting the communication effort and creating brand equity”.*

Customers tend to attribute personal traits to brands. This leads to a relationship between the customers and the brands that the customers see as a partner. In other words, it can be claimed that brand is a way to express the relationship between the customers and the product. As mentioned, customers attribute personal traits to brands, but also customers tend to create functional and psychological attributes to brands in their minds. It is stated that the brand is actually just an idea in the customers' mind, which is created by the brand's perceived reality, by customers (Maurya & Mishra, 2012). Fournier (1998) puts out that “brands are simply a collection of perceptions held in the mind of the customer”. As the brand is just perceptions of the customer, it is significant for the companies to figure out how they want to be perceived. This is why brand's personality and the experience that the customers have through using a specific brand has a significant role in connecting emotionally with the customers.

## **2.3. Emotional Brand Attachment**

The role of the brands is changing. Companies no longer use the brands only to mark an object to be recognized by others but they now use it to be differentiated among the competitors. It is significant to understand the aspect of the change. This change basically occurs to grasp the attention of the customers and ultimately affect the choices of the customers, which positively affect the brand. However, there are a plenty numbers of brands in the market which the customer faces daily and maybe every minute. Companies are seeking to be chosen by the customers and to create the emotional customer attachment. Nevertheless, the number of the brands that a customer becomes strongly and emotionally attached is limited (Thomson et al., 2005). How this emotional attachment occurs is a significant question to be answered because building brand attachment is effective in creating positive behaviors of consumers because it is suggested that emotional brand attachment directly influences the customer behaviors (Japutra et al., 2014). Moreover, it is suggested that emotional brand attachment results in brand repurchase (Grisaffe & Nguyen, 2011; Japutra et al., 2014), brand love (Batra et al, 2012), positive word of mouth or recommend (Japutra et al., 2014).

### **2.3.1. Attachment**

In order to understand the emotional attachment concepts, it is significant to go through attachment concept. Bowlby (1982) in his work states that the people are seeking to create and maintain proximity with someone who is thought to be dealing with the world better is the basis of the attachment behavior. He adds that if this attachment figure can claim to give the security feeling to the person, the person will be eager to continue the relationship. Any kind of disconnection in the relationship

may result in high distress and anxiety. In addition, Schultz et al. (1989) include the self-aspect and describe attachment as “a multidimensional property of material object possession, which represents the degree of linkage perceived by an individual between himself and a particular object”.

Attachment can also be claimed as two different parts coming together. If a specific object is perceived as familiar to a person’s self, the attachment towards that object will be expected to be stronger. The strength of the attachment to a particular object is closely related to the person’s feeling, ideas and behaviors toward that object. When a strong attachment occurs to an object, the person tends to maintain this attachment for a period of time or for good. Moreover, being attached to an object is directly related to expressing one’s self. A person may become attached to an object in terms of defining himself more clearly (Schultz et al., 1989).

In addition, attachment includes emotions. From the thoughts and the event, emotions are triggered and create a mental state, which is called attachment. The real reason behind how the emotions are produced is the perception and the interpretations of the customers about an object. In this study, this object is a brand. There are some other definitions in the literature for attachment. For example, Bowlby (as cited in Loroz et al., 2015) puts attachment as a lasting psychological connectedness between people. In addition; Thomas (2006) adds the emotion concept, applies it to the brand and suggests that attachment is the consistency of a person’s target specific emotional bond with a brand. Bowlby (as cited in Thomson & Park, 2005) also adds emotion aspect of emotion and defines attachment as an “emotion-laden target-specific bond between a person and an object”. People’s interaction with the objects can be

understood by understanding the degree of emotional attachment of the person to that object.

Grisaffe & Nguyen (2011) apply the attachment theory to brand context and states that emotional attachment to brands involves the desire of the customer to protect the security that the brand provides in the relationship. This tendency makes the customer to avoid any kind of separation or prevent the customer to switch to other brands.

### **2.3.2. Emotional Brand Attachment**

Building attachment with the customers is becoming even more important for the marketers. That is because they are all eager to benefit from the positive consequences of the brand attachment. It is claimed that attachment to a brand is an effective and salient construct because it is influential to reveal favorable customer behaviors (Japutra et al., 2014). When a customer is emotionally bonded to a brand, it is more likely that the customer will be eager to maintain the relationship with the brand and the customer will be more devoted and profitable. Moreover, this emotional bond with the brand will eventually result in positive thoughts towards the brand, which will form positive attitudes (Grisaffe & Nguyen, 2010).

In addition to creating positive thoughts, the companies are seeking to enjoy other favorable consequences of emotional brand attachment. Some of these positive consequences are trust, commitment, satisfaction and loyalty (Jimenez & Voss, 2014). Moreover, the more the customer is bonded to the brand, the more he will repeat the purchases from that particular brand (Grisaffe & Nguyen, 2010). Lastly, it may be claimed that strong emotional attachment with the brand results in feeling love to the brand (Carroll et al. 2006).

Thomson and Park (2005) differentiate emotional brand attachment from attitude, satisfaction and involvement. Emotional brand attachment occurs over time and any kind of interaction that the customer and the brand are involved in, the emotion of the customers is evoked. Moreover, if a customer is emotionally attached to a brand, he will be more likely to preserve the relationship and in this relationship the customer mostly considers the brand as irreplaceable. However, attitudes of a customer towards a brand are formed mostly as a result of the evaluation process of the customer and these attitudes are usually context related. Even though the customer has a positive attitude toward a brand, he may still be willing to replace the brand with another one. Also, satisfaction may be a result of an immediate evaluation and do not require time to develop (Thomson & Park, 2005).

Patwardhan (2011) explains emotional attachment with three other factors, which are trust, dependability and consistency. In addition, Carroll et al. (2006) also puts a passion dimension to emotional brand attachment and claims that emotional brand attachment is a degree of passion for a brand felt by a satisfied customer. Thomson and Park (2005) suggest that there are 3 dimensions that construct emotional brand attachment: (1) Affection, (2) Passion and (3) Connection. Those three concepts reflect the different aspects of the emotional attachment. Affection stands for consumers' warm feelings towards a brand. Intense feelings and evoked positive feelings are reflected by the passion factor. Lastly, connection reflects feelings of the customer evoked as results of customers' involvement with the brand. All those factors that construct emotional brand attachment are claimed to result in customer loyalty, satisfaction, willingness to pay premium price (Thomson & Park, 2005).

In addition, Kleine and Baker, (2004) include the self- extension factor when defining emotional brand attachment. The more the customer feels similar to the brand, the more the customers feel attached to a specific brand. If the consumer feel a brand familiar to his self, it is possible that the consumer will feel a comfort zone. Moreover, this familiarity creates a feeling of consistency for the customer and if a customer feels the consistency and the comfort with a brand, the chances of building a strong attachment to a brand is higher (Patwardhan et al., 2013). In addition Malar et al. (2011) claim that self- congruence, in other words, the similarity between the brand and the customer may enhance the attitudes and the behaviors of the customer towards the brand and result in emotional brand attachment. In this respect, brand personality is a significant determinant of emotional brand attachment. If the brand personality is effectively used, the brand may be differentiated in the eyes of the customer from the other brands (Aaker & Fournier, 1995). People tend to express themselves with the brands; in this manner brand personality is important for a customer. Customers will attribute personal traits to brands and will see the brands as a partner in their relationship, which will ultimately create emotional attachment (Swaminathan et al., 1999).

Emotional attachment is influential in developing the relationship between the customer and the brand. This relationship contributes in the development of positive thoughts of the customer towards the brand. Positive thoughts that are evoked by the relationship may conclude in passion and love and ultimately turn into brand love (Loureiro et al., 2012). Also, positive experiences have highly important impact on creating emotional brand experience. Experiences involve emotions and emotions may influence the evaluations of the customers. Accordingly, it is claimed that if the brand provides a positive experience to the customers, it is more possible that the

customer will be attached emotionally to that particular brand (Huaman-Ramirez, 2015). In the following section, the determinants of the emotional brand attachment including brand experience will be deeply discussed.

#### **2.4. Customer-Brand Identification**

Customers tend to attach to only limited number of brands (Malär et al., 2011) but they are bombarded with numerous brands of various services and products. In this competitive environment, it is important to know how customers choose within those brands and become attached to them. This is an important question to answer in order to understand how to capture the customer's attention and create attached customers in an environment where there are plenty of alternatives lying before the customer.

Customer satisfaction and loyalty are no longer enough for companies. It is stated that even though a customer is highly satisfied, there is still a chance that he may switch to another brand (Thomson and Park, 2005). In order to create customer retention and preventing customers to switch to another brand, a highly effective strategy is required. One of those strategies is to form an emotional connection with the customer and make the customer attached to that brand (Malar et al., 2011).

Human beings are emotional creatures and it may be claimed that they are consciously or unconsciously affected by their emotion when they make decisions. In his book *Darby Travis* (2000) suggests that feelings are the core determinant of a customer while buying a particular brand. Thus, how a brand makes the customer feel or which emotions of customer they evoke is significant. In addition, it is suggested that in marketing and branding strategies the use of the emotions are inevitable. One of the determinants of emotional brand attachment of a customer to a brand is

customer- brand identification. This identification is evoked by the emotions of the customer and those emotions appear as a result of any kind of interaction with the brand (Lam et al., 2010).

In order to understand the triggering factor of the customer's self – identification with a brand, it is significant to understand what identification is. The psychological definition of identification by Sigmund Freud can be a point of reference for explaining this specific customer behavior. Sigmund Freud in his book *Group Psychology and the Analysis of the Ego* defined identification as “an emotional tie with another person” (Freud & Hyperlink 2013). When this definition of identification is applied to brand-consumer relationship, it may be claimed that when a customer identifies himself with a brand, it is more likely that he would become emotionally attached to that particular brand. Lam et al. (2010) define the brand identification in term of psychology. The definition is as follows: “A customer's psychological state of perceiving, feeling and valuing his or her belongingness with a brand” (Lam et al., 2010).

The term brand identification stands for the customers' tendency to perceive a congruity between themselves and the brand (Tuškej et al., 2013). Also, it can be defined as the customers' perception of being one with the brand (Stokburger-Sauer, et al., 2012) or feeling belonged to an organization (Bhattacharya, et al., 1995). Consumer- brand identification consists of emotions, which strengthen customers' emotional brand attachment. Brand identification directs the choice of the consumer, helps to create a deep and long lasting relations with the brand (Rubio et al., 2015). Within this relationship, if the bond between the brand and the customer is intense and if customers find congruity with the brand, it will lead a strong emotional

attachment (Malär et al., 2011). Moreover, it is suggested that if the feeling of congruency of a customer with a brand is strong, customer will tend to prefer that specific brand continuously (Aaker, 1997).

Identification with the brand of a customers is determined by the fact that how that person perceives the brand. In her study, Stokburger-Sauer et al. (2012) address three factors that affect the perception of the customers. First of all, customer and the brand should have similarities in terms of personality. Second, customers tend to identify themselves with the brands, which are unique or distinctive in a way. Last but not least, customers are attracted to brands, which are prestigious.

Brand identification of a customer may be analyzed under two topics, which are self-identification and social identification of a customer. A customer may find similarities with the brand not only in terms of his or her self- identity. Social self of a customer also plays a significant role in the identification process (Japutra et al., 2014). Self-identification is mostly about the search of an answer to the “Who am I?” question. On the other hand, social identification is mostly about being a part of a group, to feel associated and involved (Lam et al., 2010). Accordingly, in this study brand identification as an antecedent of emotional brand attachment will be divided into two topics, which are self- identification and social identification.

#### **2.4.1. Self- Identification**

Self-congruence between a brand and a customer is important as a determinant of customer behavior. Self-congruity may be defined as “the perception of the fit between the self and the brand’s personality”. If self- congruence is high, it will positively affect the attitudes and the behaviors of the customer towards a brand.

Also, it is influential in creating an emotional attachment between the customer and the brand (Malar et al., 2011). However, in order to understand the importance of self in the brand- consumer relationship, it is critical to first emphasize the self- concept.

In his work Sirgy (1982) states that the agreed definition of self-concept is not sufficient to fully understand it. He refers to the definition of Rosenberg which is “Self – concept is totality of the individual’s thoughts and feelings having reference to himself as an object” and claims this definition of self-concept is not properly covering the concept. He argues that the self- concept has various dimensions and should be analyzed accordingly. Those dimensions are actual self, ideal self and social self (Sirgy, 1982). In this study actual and ideal self will be analyzed as one and the social self will be defined separately.

In addition, it may be also efficient to know the fact that people tend to personalize the inanimate objects in order to ease their relationship with the nonmaterial worlds. In other words, people may react to the nonliving objects as they have a character and may affiliate them with humane features. Accordingly, consumers tend to personalize the brands and they assign human characteristics to the brands that they interact with. Moreover, consumers accept the fact that the advertisers are reflecting the brands, as they are living objects. This two-sided situation facilitates the relationship between the brand and the customers, since brands become to act as a living actor in the ongoing relationship (Fournier, 1998).

As brands are affiliated with a set of personality traits, they play a significant role for a person in expressing his/ her self (Aaker, 1999). It is claimed that personality of the customers can be understood via analyzing the product, in this case brands, that they use. In other words, it is stated that the brands that a customer choose is a way to

define the self of the customer (Sirgy, 1982). On the other hand, customers may use or purchase a particular brand because the created identity of the brand may appeal to the customer. If the appeal is strong or in other words if the perceived similarity between the brand and the customer is high, the chances that the customer will identify himself with the brand is high too (Stokburger-Sauer et al., 2012).

Moreover, as customers are eager to find resemblance with the brands, brands also use this as a way of communication with the customer. Customers may occasionally be willing to express themselves not as how they are but as how they would like to be (Aaker, 1999). Brands try to touch the actual self of the customers, but also they try to emphasize attracting the ideal self of the customers. In other words, brands do not try to target the actual self of the customers but rather they try to attract the ideal vision of one self (Malär et al., 2011). In addition, through their choice of brand, customers may try to express their actual self or ideal self (Swaminathan et al., 2009). Moreover, it is a fact that people tend to define themselves with the things they own, with what they buy and with what they consume (Stokburger et al., 2012). Escalas & Bettman (2005) also claim that while defining their self-identities, consumers tend to show themselves to others by using their brand choices. In other words choices that the consumers make are used to give a message to others about their identities and personalities.

Lately, customers are prone to be more conscious about their self -identities and also they are in search of being authentic and expressing themselves better and more clearly (Muniz et al., 2001). Identification with the brand also contributes to customers in terms of expressing and defining themselves more precisely and authentically (Bhattacharya & Sen, 2003). Also, humans are struggling to find a sense

of self or in other words they are enthusiastic to find the answer of the question of “Who am I?” (Stokburger et al., 2012). In the search of answering the question of “Who am I?”, customers tend to use the brands because it is accepted that the brands has a role of reflecting whom they really are and how their personality is (Japutra et al., 2014).

Behind customers’ purchases, there is the fact that human beings tend to see their belongings as part of themselves. In other words, customers purchase things in order to express themselves, to create a story about them-selves (Belk, 1988). Accordingly, customers search for the brands which are suitable for their identity or which fit with their ideal identity that they create for themselves (Malär et al., 2011).

As brands are a way to reflect one’s self, customers become attached to brands (Japutra et al., 2014). Customers’ are in search for finding who they are or whom they want to be and within this process brands are tools for them to use in identifying themselves. As this is an emotional process for the customers, if a customer’s self-congruency is strong towards a brand, emotional attachment to that particular brand will occur. Accordingly, in this study the suggestion is as follows:

***H1: Self-identification plays a significant role in creating emotional brand attachment.***

#### **2.4.2. Social- Identification**

Humans are social beings. They coexist together and they are in need of each other. In his book Martin Lindström (2008) suggests that people actually copy themselves and this is one of the reasons behind their purchase tendencies. Thus, brand identification of a customer should also be analyzed by considering the social needs

and expectations. Self-identity is mostly about the interests, tendencies and abilities of the person. However, social identity is usually about the group classifications. In other words, in self-identity a person seeks for congruity between the brand and itself. He defines himself with the characteristics of the brand personality. On the other hand, in social identification customers are in search of placing themselves in a group and feeling being belonged to that group, which he identifies himself with. In other words, social identification occurs when someone feels himself as a member of a particular group. It may be in the form of identifying with an organization (Bhattacharya et al., 1995). However, in addition to becoming a member of a social group, brands have a significant role in helping the consumer to enhance their social self (Carroll & Ahuvia, 2006).

In the literature, the identification of a customer with a brand in terms of social needs is analyzed under the concept of Social Identity Theory. Social identity theory was introduced by Henri Tajfel in 1978 (Rodriguez, 2015). Human beings are eager to segment themselves in different social categories and those social categories reflect the characteristics of the members. This social classification process also helps people to identify themselves with the members of that specific group and the group itself. As a consumer embraces a definition of himself in the social environment, it enables that consumer to answer the question of “Who am I?” (Ashfort et al., 1989).

A customer identifies himself with a brand and he purchases a product from that specific brand in order to extend his self-esteem. In addition, purchasing from that brand is also being a member of an organization, which involves the other customers that identify themselves with that specific brand. It is suggested that being a member of a group or an organization also is a way to identify and define one's self

(Bhattacharya et al., 1995). Also, it is suggested that customers' need of acceptance into a group is one of the determinants of their brand choices (Dommer et al., 2013).

Moreover, the things that a human being purchases are also used to create social bonds, for example to get involved with brand communities (Escalas & Bettman, 2005). Brand community is the followers of a specific brand with no geographical boundaries and depends on the social relations created by those followers (Muniz et al., 2001). The reference group, which consumers think they belong to, is effective on the choice of the customer. Since the customer feels connected and similar to the reference group, he will tend to purchase the goods, which is also consumed by the reference group members (Escalas & Bettman, 2005). In addition, it is claimed that customers by using the brands try to avoid social exclusion. In other words, in order to feel belongingness to a social group, customers use brands and try to connect with others (Dommet et al., 2013). The desire to be unique and the need to be similar to others lead the customers to identify themselves with the groups that may satisfy those needs (Stokburger- Sauer et al, 2012).

Schlenker (as cited in Escalas & Bettman 2003) in his study claims that people are in need of self-appreciation and want to create a positive image of themselves in the eyes of the others. Customers may tend to achieve their personal goals by becoming a member of specific social groups (Bhattacharya et al., 1995). Moreover, in order to identify themselves as a global personality, people may seek to purchase global brands and be attached to those brands. This is also to become a member of a global community. Consumers may see themselves as global citizens and as global brands, which usually have superior quality, social prestige and conformity, consumers may affiliate this features with themselves. This is the way to enhance the social

identification by embracing the global community's common group norms (Bartsch et al., 2016).

It is claimed that people are influenced by the social groups that they refer to in terms of their brand choices and decision-making processes. Moreover, it is a fact that customers tend to give importance to the people's thoughts and assessments on a product that are in their reference group during their decision journey. In addition, it is claimed that marketers also use this reference group concept in order to catch the attention of the customers and turn the attention into product purchase. Reference groups has strong influence on the behaviors and lifestyle of the people who are in it (Baerden & Etzel, 1982)

In addition, it is suggested that people may use brands to differentiate themselves from a specific group. In this way, one may show that her personality, tastes and preferences are different from that particular group. It may be claimed that customers tend to segment themselves by putting out their preferences and try to strengthen their status by their purchase behavior. Attachment to a brand is also affected by the tendency of the customers of social inclusion in or social exclusion from a social group, which, determine their behavior toward the brands. Moreover, it is claimed that if a brand affiliate or connecting the customer to a specific group, it is more likely that an attachment will be found between the brand and the customer (Dommer et al., 2013).

***H2: The search of people to realize their social identities is a significant determinant of emotional attachment to brands.***

## **2.5. Brand Personality**

In this study, brand personality concept was examined under a separate topic from consumer-brand identification because human personality and brand personality differs from each other. It is thought that consumer-brand identification is related to how the consumer sees himself as well as culture, demography and social group that the consumer comes from. On the other hand, companies may develop brand personality over time and are affected by the managers, customers and the market. Accordingly, it is suggested that human personality is affected by a lot of factors, which can be demographic, behavioral, physical characteristics and beliefs. However, brand personality can be shaped by any kind of consumer contact (Aaker, 1997).

Aaker (1997) defines brand personality as the set of human characteristics associated with the brand. Moreover, she groups brand personality into five dimensions, which are sincerity, excitement, competence, sophistication and ruggedness. Reasons that show the importance of brand personality are as follows. First, it helps the brand to differentiate from other brands and this differentiation is significant in terms of determining the customer behavior. When choosing a brand, consumers take the difference of the brand into account and make decisions accordingly. Second, consumers may form connections with the brand, which result in engagement with the brand (Goldsmith & Goldsmith, 2012). In order to be able to communicate easily with the non-material world, people tend to attribute human characteristics to brands (Maehle et al., 2011). Consumers look for and prefer brands, which may reflect their self-identity. As consumers are willing to engage with the brand, which they feel close to, the personality of brand is a significant determinant to understand their choices (Goldsmith & Goldsmith, 2012). Moreover, it is suggested that brand

personality plays a significant role in terms of strengthening the relationship and may create and influence the bond between the brand and the customer (Helena et al., 2010).

It is suggested that brand identity has two dimensions, which are emotional and rational. Price, distribution channel, packaging or quality can be mentioned as the rational characteristics of the brand, which actually show the functionality of the brand. Those characteristics can be copied by another competitor in the market, which may eventually result in customer's shift from a brand to another. Thus, emotional dimension of the brand image has gained importance in order to create an emotional connection between the customer and the brand which may result in long lasting relationship between them (Seimiene, 2012).

Companies should use branding strategies considering the creation of personality and identity for their products and the brand itself. It is necessary to differentiate the products from the others, which are in the same market, to create a personality for the product, to define an identity for the brand, to create a company reputation and to ease the interactions built with the customers. These strategies to give brand a personality will eventually make customers to start to find familiarity between themselves and the brands. Moreover, it is claimed that brand personality has an important role in terms of brand management as brand personality if effectively used can differentiate the brand from other ones. Also, it helps the brand gain an emotional aspect and to develop personal attributes of a brand in the eyes of the customer (Aaker & Fournier, 1995). As people look for the brands which they feel congruence between their selves and the brand's identity, brand personality gains a significant role in creating attachment with the customers (Malar et al., 2011). Accordingly, in other to

understand and strengthen the brand personality, it is critical for a company to analyze what the customer perceive and think about their brands (Goldsmith & Goldsmith, 2012).

Patwardhan et al. (2013) also claim in their study that consumers need self-enhancement in order to accomplish their self-goals. In this enhancement process, brands help consumers to identify themselves better. The perspectives, resources and the identities of a brand play an important role in this process. It is also claimed that a person's self can be reshaped according to the environment and situations. In her study Jennifer Aaker (1999) expresses that the finding of the studies show that the self is malleable and brand personality may have an effect on the self of a consumer. Accordingly, this may shape the attitudes of a consumer towards that particular brand and brand personality may affect the preferences of the customers (Aaker, 1999). In addition, brand personality is a tool for customer in terms of expressing various features of her or his self (Swaminathan et al., 2009). On the other hand, brand's personality can be influenced by the experience and the perceptions of the customer. The relationship that a customer binds with the brand may also be one of the determinants of brand personality (Helena et al., 2010). It can be said that brand personality has two sides. It does not only influence the customers' choices, perceptions and the behaviors, it can be also reshaped by the actions taken by the customers towards that particular brand.

Allen and Olson (as cited in Aaker & Fournier, 1995) describe personality as "set of meanings constructed by an observer to describe the inner characteristics of another person". Accordingly, they claim that brand personality is also created by the judgments and perceptions of the customers about the brand characters. In addition, it

is suggested that the brand personality is also influenced by the characteristics of the representatives of brands. That's why brands may carry the personal traits of the representatives such as the owner of the company, CEO or an actor in its commercial. Moreover, it is suggested that factors that affect the brand personality are factors at the company level, symbolic and customer- based. As mentioned above, company-based factors are the company's possessions about the brand and its physical features such as employees, stores, products, price and so on. Brand name and brand logo are the symbolic factors, which are a part of brand personality. Lastly, the experience that is created in the consumption process of a customer is the customer- based factor of brand personality (Maehle & Supphellen, 2011).

Without any interference, a brand has a meaning on its-own. In other words, there is a meaning in very brand. Besides that, as brands act like a partner in their relationship with the customers, they tend to contribute to customers' life in terms of search for meaning. Moreover, as mentioned before, brands are affected by the perceptions of the customer and vice versa customers are influenced by the brands' personality. As human beings are using brands to express themselves, they are also influenced by the brands' personality, which ultimately creates the brand attachment. Moreover, as the customers tend to refer human characteristic to brands, brand personality is effective in building strong customer- brand relationship. Also, brands use brand personality to simplify the interactions with the customers (Swaminathan et al., 1999). So, if a customer finds brand personality pleasing enough, an emotional attachment may be formed between the brand and the customer (Dickinger & Lalicic, 2015).

***H3: If the brand's personality fits with the traits that the customers attribute to that brand, an emotional attachment may occur between the brand and the customer.***

*H3a – Sincerity of a brand personality has a positive effect on building emotional brand attachment*

*H3b - Excitement of a brand personality has a positive effect on building emotional brand attachment*

*H3c – Competence of a brand personality has a positive effect on building emotional brand attachment*

*H3d- Sophistication of a brand personality has a positive effect on building emotional brand attachment*

*H3e – Ruggedness of a brand personality has a positive effect on building emotional brand attachment*

## **2.6. Brand Experience**

In today's complex world, customers are lacking time and meanwhile getting under too much pressure to decide what to buy, what to choose. The numbers of alternatives that are being presented to customers daily are rapidly increasing and customers are facing hard time to choose from those enormous amounts of alternatives (Meyer & Schwager, 2007). Thus, it is inevitable for the companies to differentiate themselves in order to gain the customers' attention. However, grasping the attention of the customers will not be enough to retain them. Brands should shape strategies, which will provide them both customer retention and eventually customer attachment. Creating a unique experience may be counted as one of the strategies. It is suggested that attachment to a brand can also be determined by the experience that the customer has with the brand (Japutra et al., 2014). Consumers' frequently encounter the brand-related stimuli. Advertisements, store environment, package, design, identity are some

of those brand-related stimuli that the customer faces. So it may be suggested that for a brand to create an experience, in addition to purchase and usage of a product, brand-related stimuli should also be taken into account. Accordingly, Pine and Gilmore (as cited in Iglesias et al., 2010) defines experience as a distinct economic offering, as distinct from services as services from goods. Brand experience is stated as consumers' responses not only to a purchase and usage but also to brand-related stimuli Brakus et al. (2009) define brand experience as follows:

*“Subjective internal consumer responses (sensations, feelings and cognitions) and behavioral responses evoked by brand-related stimuli that are part of a brand’s design and identity, packaging, communication and environment.”*

In other words, it can be said that any kind of interaction that the customer has with the brand is actually an experience that is created by the brand. Experiences may create negative or positive consequences, emotions and feelings. If an experience is positive and generates positive emotions, it is more likely that the customer may become attached to that brand (Huaman-Ramirez, 2015). Even though it may be thought that the human beings are rational decision makers, they are also emotional creatures. When making a purchase decision, they are actually affected by their emotions in the pursuit of pleasure (Clegg et al., 2014). Moreover, it is suggested that customers begin to purchase not the products or the services but emotional experiences that the brand has created for them. The emotional experience is becoming as significant as the service or the product itself (Morrison & Crane, 2007). Creating a unique experience is also a way to provide value to the customers. Value here may be defined as the advantageous feeling that the customer perceive from what is offered by the brand (Ching-Jui et al., 2013).

Customers are in search for unique experiences and they expect the brand to provide them attractive, exciting and emotional experiences (Schmitt, 2009). Moreover, the experiences that the consumer has with the brand are stored in the customer's memory. If the experiences evoke positive senses and emotions, it is more likely that the customer may engage in long-lasting relationship with the brand (Brakus et al., 2009). Thus, it is significant for brands to understand the customers' need for experience and manage their strategies accordingly. Moreover, in addition to understanding this search, brands also emphasize on analyzing how the customer experience the brand, how they perceive the experience and what kind of experience they are after (Hee Jung & Myung Soo, 2012). One of the determinants behind the choice process of the customers is the experiential factor (Schmitt, 1999). As mentioned before, experiential factors of a brand will help them to differentiate among other brands in the eyes of the customer; in addition to that it will be efficient in increasing the sales and promoting the brand (Morrison & Crane, 2007).

Experience may take place in any kind of interaction between the consumer and the brand. It may happen when the customers are searching for a specific product, when they are buying it, when are consuming it (Hee Jung & Myung Soo, 2012). Accordingly, brand experience can be classified into 4 categories (1) Product Experience, (2) Shopping Experience, (3) Service experience and (4) Consumption experience (Brakus et al., 2009). When consumers search for the products or when they begin to evaluate them, product experience occurs. In other words, it may be said that in product experience there is a direct or an indirect interaction with the product (Hoch, 2002). The interaction with the product does not necessarily need to be a physical one. Even an advertisement or any kind of virtual object about the brand may be stated as a product experience (Brakus et al., 2009). Service experience is defined

as the emotions, which are evoked during any kind of encounter of consumer with the service. Physical environment and surroundings, the personnel, customer complaint management and perceived quality of the shopping process evoke the shopping experience (Kerin et al, 1992). Consumption experience is a result of consumers' consumption or usage of the products or the services (Brakus et al., 2009).

In their study, Brakus et al. (2009) divide brand experience into four dimensions, which are sensory, affective, behavioral and intellectual. The first dimension, which is sensory, is related to the senses of the customer. It refers to stimulations of tactile, auditory, gustatory, visual and olfactory, which are created by the brand. Affective dimension of the experience is related to the emotions and the feelings of a customer, which are evoked when interacted with the brand. In other words, it may be said that affective experience is a result of what a customer has felt after any kind of interaction with the brand. The third dimension, which is intellectual experience, consists of the analytical and imaginative thoughts of the customers (Brakus et. al, 2009). The last dimension is behavioral experience, which reflects the bodily experiences, lifestyle aspects and active interactions with the brand (Ishikawa, 2013). This classification was made because it is suggested that consumers do not only interact with the brand directly but they also encounter a brand-related stimuli. In other words, while purchasing a product or using it, consumers are exposed to utilitarian attributes of the product. However, brand identity, brand logo, design, slogans, package and shapes can also effect the customer perception even though the customer does not intentionally get in touch with the brand.

It is understood that customers do not necessarily need to purchase a product or use a product to be affected by the brand or to develop feelings and attitudes towards a

brand. Customers encounter brand in several touch points, so the experience creating is becoming even more crucial for brands to create connections with the customers (Lemon & Verhoef, 2016). For a brand experience to occur, it is not necessary for a customer to have direct interaction with the brand such as consuming the brand. Even an indirect interaction may result in an experience. In other words, it can be said that experiences can take place when both expected and not expected (Brakus et al., 2009). Both business professionals and the scholars are emphasizing the change in experience creation and the necessity of changing dynamics and the importance of consumer experience (Lemon & Verhoef, 2016). Brands need emotional attachment that's why they have to emphasize on creating emotional experiences and it is suggested that brands are capable enough to create emotional experiences for their customers (Iglesias et al, 2011). However, brand experiences do not reflect the emotional relationship; they are the overall responses, feelings and the emotions of a consumer. If the experiences that the consumer has with the brand evokes the emotions of the customers and create a positive memory, brand experience may result in emotional brand attachment (Brakus et al., 2009).

***H4: Positive brand experience has a direct effect on emotional brand attachment***

*H4a- Sensory experiences positively affect customer and lead to emotional brand attachment*

*H4b - Affective experiences positively affect customer and lead to emotional brand attachment*

*H4c- Behavioral experiences positively affect customer and lead to emotional brand attachment*

*H4d - Intellectual experiences positively affect customer and lead to emotional brand attachment*

## **2.7. Outcomes of Emotional Brand Attachment**

One of the arguments in this study is that in today's complex world, consumers are facing a hard time in choosing among various products and services. They are encountering different brands in different categories on a daily or maybe hourly basis. However, for customers choosing a product or a service is not only related to the fulfillment of their needs. They are actually trying to shape their life and create a life style for themselves or as Fournier (1998) puts out "Consumers do not choose brand, they choose lives". From this perspective, it may be said that brands are tools for consumers to express themselves, so it is inevitable for a consumers to include brands in their lives. The important question in here is "Which brand?". Each and every brand wants to be the answer of this question. Accordingly, they are trying to connect with the customers, retain them and build a long-lasting relationship with them. In order to achieve this, a foundation of an emotional brand attachment between the brand and the customer is essential.

As it was mentioned at the beginning of the study, emotional brand attachment has favorable consequences for the brand. In this study, three consequences will be analyzed: (1) Brand Love, (2) Willingness to use (purchase) more, (3) Positive word of mouth.

### **2.7.1. Brand Love**

Kevin Roberts (2004) in his book states that there are 2 types of brands. The first type of brand is the one that the consumers use but not necessarily talk about it to others or

do not feel incomplete when they lack it. On the other hand, the second type of brand is the brand that the consumer has passion about. These are the love marks. Consumers literally love those brands and they live with them. Those brands, which are called as “lovemarks” are being prized by measuring the consumers’ love towards them. It is claimed that one of the core elements of a consumer and brand relationship is love and also it is one of the determinants of long- lasting relationship between the brand and the consumer (Fournier, 1998). Carroll et al. (2006) describe brand love as:

*“The degree of passionate emotional attachment a satisfied customer has for a particular trade name”*

In other words, it may be said that brand love is one of the dimensions of emotional attachment (Bergkvist & Bech-Larsen, 2010).

Roberts (2004) claims that even though the consumers are looking for a rational reason when they need to purchase a product or a service, eventually they make decisions with their emotions. That is one of the reasons that show the importance of the emotions of consumers evoked by the brands. People may claim that they are rational but they are still searching for emotional connections. As it was stated before, consumers tend to humanize the brands; they attribute human characteristics to them. Accordingly, consumers may develop love towards the brands. It is supported that love towards a brand has similarities with interpersonal love (Albert et al., 2008). On the contrary, Batra et al. (2012) claims that as brand love actually is not a real love, interpersonal love differs from brand love. In addition, they categorize love into 2 dimensions, which are love as an emotion and love as a relationship. They claim that love as an emotion is related to affection, it is a single feeling and may last for a short term. On the other hand, love as a relationship is similar to a friendship and may last

for a very long time. Also, it includes not only affective experience but also cognitive and behavioral experiences (Fournier, 1998). Thus, it may be claimed that emotional brand attachment results in love as a relationship because positive attachment to a brand increase the possibility of the relationship to last longer and stronger. Moreover, it is suggested that people are in search of emotional connection or in other words they are searching for love. Thus, love is a significant component of a relationship between the brand and the consumer (Roberts, 2004). It is suggested that if a consumer loves a particular brand, he will become emotionally attached to that brand (Fournier & Alvarez, 2012). Moreover, being emotionally connected and to feel bonded to a brand are the significant aspects of brand love (Thomson et al., 2005). Feelings, sense of connectedness are stated as the dimensions of brand love (Batra et al., 2012).

However, in this study the opposite is suggested. In other words, it is claimed that love occurs after developing a strong emotional attachment. This suggestion is driven from the definition of Carroll et al. (2006), which stated love as a passionate emotional attachment. The definition itself includes the reason and the conclusion.

***H5: Emotional brand attachment has a direct influence on brand love.***

### **2.7.2. Willingness to use (purchase) again**

Brands are looking for consumers who repeatedly purchase them because this contributes to their profit and consistent revenue streams. One of the ways to provide this is to create emotional attachment with the brand. It is suggested that if a consumer is emotionally bonded to a brand, it is more likely for him to continue purchasing that brand and it is less vulnerable to disruption (Grisaffe & Nguyen, 2010). Moreover, it is claimed that consumers with strong emotional attachment have

the intention to protect the relationship and accordingly continue to buy from that particular brand (Japutra et al, 2014). Maxham and Netemeyer (2002) defines purchase intent as follows:

*“The degree to which consumers intend to purchase a firm’s products/ services in the future.”*

It is suggested that a consumer would tend to reflect their preferences in their purchase. When the attachment between the brand and the consumer is strong, this reflection develops and the consumers start to prefer a particular brand and resist purchasing from another one. Moreover, if the attachment is higher, consumers may delay their purchase if a product of a specific brand is not unavailable (Park et al., 2006).

It is stated that behind the purchase behavior of a consumer, there are 4 dimensions: (1) psychological, (2) social, (3) cultural, (4) personal. All those aspects drive and affect the behaviors of a consumer when purchasing a product or a service of a brand. Emotions and the feelings that are evoked as a result of consumer- brand relationship have direct influence on the purchase behavior. Thus, to create an emotional attachment to the brands is gaining importance as it has positive consequences for the brands such as the repeated purchase behavior of a customer from that brand. Moreover, emotional attachment plays a significant role when purchasing but also it determines and shapes the future purchase intentions (Thakur & Kaur, 2016). In addition, it is stated that if the attachment is strong enough, the consumers will be willing to dedicate their resources to purchase that particular brand and also they will be eager to develop and maintain the relationship with the brand (Whan Park et al., 2010).

*H6: Emotional brand attachment is affective to create willingness to use (purchase).*

### **2.7.3. Positive Word of Mouth**

Word of mouth is defined as “the informal communications of goods and services among consumers concerning evaluation of the brands”. Word of mouth can be positive, negative or neutral. Negative word of mouth is a result of unpleasant experiences of feeling. Positive word of mouth is about pleasant, delightful experiences and includes the tendency to recommend the brand to others (Anderson, 1998; Japutra et al., 2014).

When there is a strong emotional relation between the brand and the consumer, consumers tend to support the brand and also sacrifice from their personal resources. These result in consumer behaviors, which are in favor of the brand. One of those behaviors is the positive word of mouth (Whan Park et al., 2010). In other words, consumers become so attached to the brands that they willingly talk about the brand and recommend it to others. Basically they create a positive word of mouth (Park et al., 2006).

*H7: Emotional brand attachment is influential in terms of creating positive word of mouth.*

## **2.8. Model Summary**

The purposes of this research are first to analyze the determinant of emotional brand attachment and second to understand the most effective determinant in the creation of emotional brand attachment. Accordingly, in the general conceptual framework

(Figure 2-1) illustrates the independent variables, which are brand experience, brand identity and self- identity.

The model was designed to show the examination of independent variables’ effects on emotional brand attachment. It is suggested that brand experience, brand identity and self-identity separately affect the emotional brand attachment. It is claimed that all those factors have influence on creating emotional brand attachment and they strengthen the attachment between the consumers and the brands.

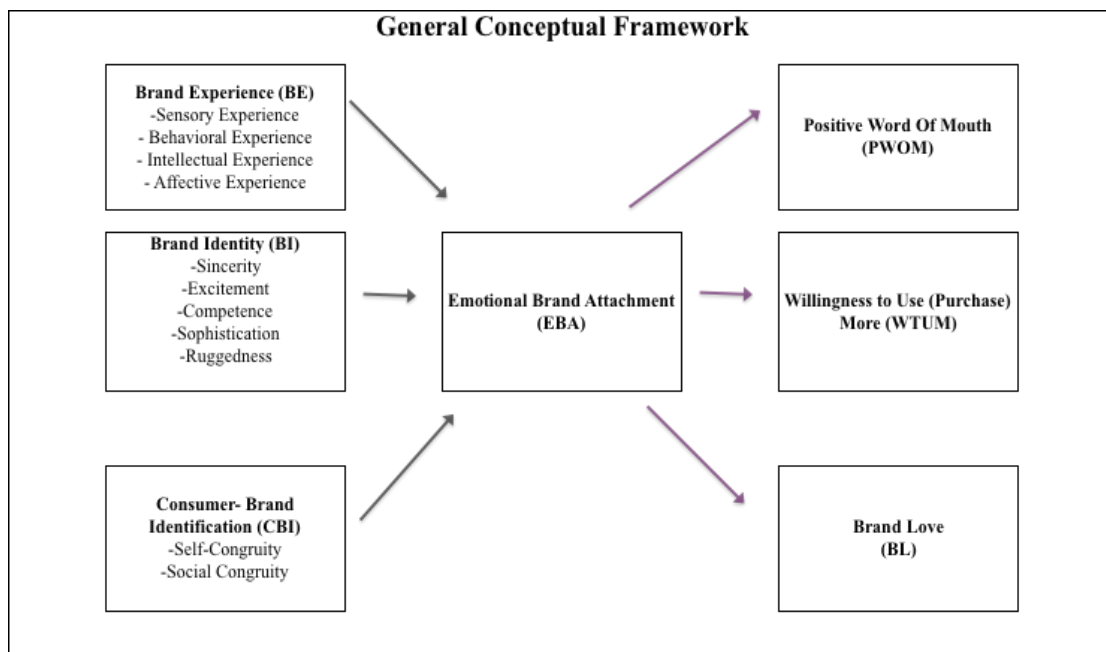
In addition, as it can be seen on the general conceptual framework, it is suggested that emotional brand attachment has three outcomes, which are brand love, willingness to use (purchase) again and positive word of mouth. The general conceptual framework is presented in Figure 2-1 and the hypotheses are listed in Table 2-1.

**Table 2-1 List of Research Hypotheses**

	<b>Research Hypotheses</b>
H1	Self-identification plays a significant role in creating emotional brand attachment.
H2	The search of people to realize their social identities is a significant determinant of emotional attachment to brands.
H3	If the brand’s personality fits with the traits that the customers attribute to that brand, an emotional attachment may occur between the brand and the customer.
H3a	Sincerity of a brand personality has a positive effect on building emotional brand attachment.
H3b	Excitement of a brand personality has a positive effect on building emotional brand attachment.
H3c	Competence of a brand personality has a positive effect on building emotional brand attachment.
H3d	Sophistication of a brand personality has a positive effect on building emotional brand attachment.
H3e	Ruggedness of a brand personality has a positive effect on building emotional brand attachment.
H4	Positive brand experience has a direct effect on emotional brand attachment.
H4a	Sensory experiences positively affect customer and lead to emotional brand attachment.
H4b	Affective experiences positively affect customer and lead to emotional brand attachment.
H4c	Behavioral experiences positively affect customer and lead to emotional brand attachment.

Research Hypotheses	
H1	Self-identification plays a significant role in creating emotional brand attachment.
H2	The search of people to realize their social identities is a significant determinant of emotional attachment to brands.
H3	If the brand's personality fits with the traits that the customers attribute to that brand, an emotional attachment may occur between the brand and the customer.
	attachment.
H4d	Intellectual experiences positively affect customer and lead to emotional brand attachment.
H5	Emotional brand attachment has a direct influence on brand love.
H6	Emotional brand attachment is affective to create willingness to use (purchase).
H7	Emotional brand attachment is influential in terms of creating positive word of mouth.

**Figure 2-1 General Conceptual Framework**



### **3. RESEARCH METHODOLOGY**

#### **3.1. Overview**

In this chapter, the research methodology that is used in this study was analyzed in detail. This chapter includes 3 parts, which are research design, measurements and scales and data collection. Those were divided into 3 parts in order to analyze all separately and explain all clearly. In research design part, the sample characteristics were explained. The scales and the methods of measurement were detailed in the second part, which is “measurements and scales”. Finally how the survey was conducted and how the data was collected is told in the last part, which is data collection.

#### **3.2. Research Design**

In this study, the aim is to understand consumers’ emotional brand attachment to brand, how this attachment is founded and what the most effective determinant is. Accordingly, literature about these issues was reviewed and the hypotheses were put out in chapter 2. It is suggested that, emotional brand attachment is developed between the consumer and the brand, being affected by brand experience, brand identity and the self- identity. Those are the determinant of emotional brand attachment and when emotional brand attachment is developed, brands favor from the consequences of it which are positive word of mouth, willingness to use (purchase) and brand love. The hypotheses were constructed accordingly and in order to measure those, a survey conducted. In other words, it may be said that the antecedents and the

outcomes of emotional brand attachment was investigated and analyzed. In this study, descriptive research approach was embraced and accordingly a survey was conducted. In order to measure the hypotheses mentioned above, banking sector is chosen.

### **3.3. Measurements and Scales**

The hypotheses that are put out in this study include 7 major constructs, which are consumer- brand identification, brand identity, brand experience, emotional brand attachment, brand love, willingness to use (purchase) more and positive word of mouth. Consumer –brand identification is analyzed under two sub constructs, which are self-identity and social- identity. Scales and items for those constructs are shared below under the relevant topic. In order to measure those, literature was review and the previously developed scales were determined and used. For all scales, five points Likert scale was adopted and the respondents were expected to determine the extent of agreement or disagreement.

In order to understand which bank that the respondents prefer, related questions were added to the survey. With these questions it was aimed to understand if the bank they love and the bank that the customers use frequently are the same or if it shows any differences.

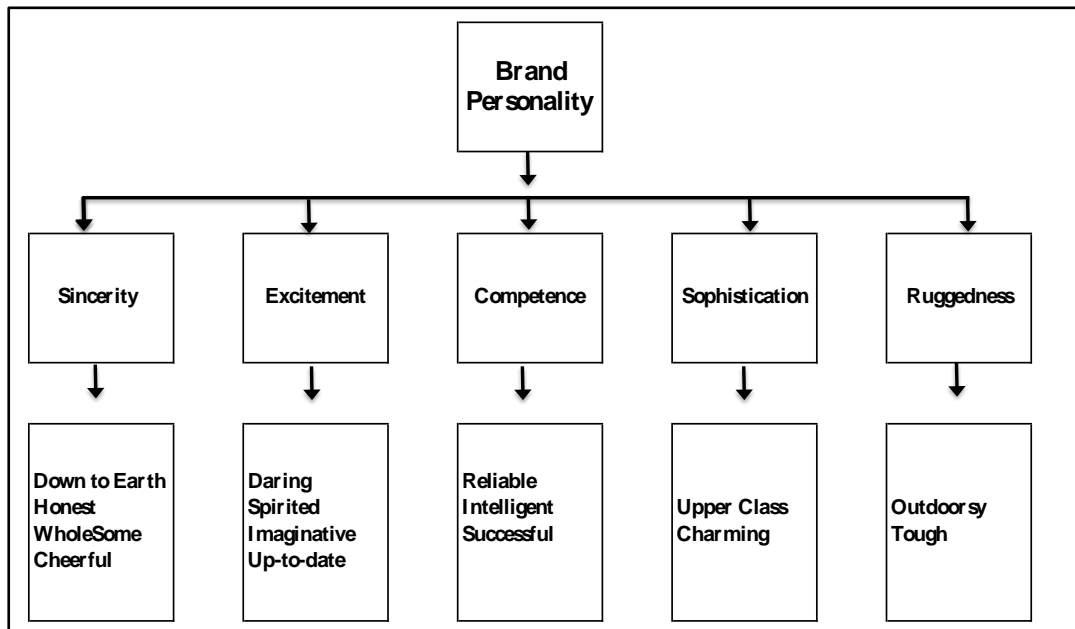
#### **3.3.1. Brand Personality**

Brand personality is an important determinant in the choices of the customers. Customers look for congruency between the brand identity and their own identity, and they select the brand they use accordingly. Moreover, people tend to affiliate brands

with personal traits. In addition, brand personality is a way of self- expression. In order to measure brand personality, the brand personality scale was used (Aaker, 1997).

Aaker (1997) has divided brand personality into five dimensions, which are sincerity, excitement, competence, sophistication and ruggedness. For each dimension she has determines personal traits. The personality traits for each dimension can be seen in the table below:

**Figure 3-1 Brand personality dimensions**



### 3.3.2. Brand Experience

In order to measure brand experience, the scale was used which is built by Brakus et al. (2009) was adopted.

Brakus et al. (2009) developed a brand experience scale with four dimensions, which are sensory, affective, intellectual and behavioral. Each dimension consist three items. When the questions were translating into Turkish, a master thesis was taken as source and the Turkish wording were used as they are (Kara, 2015).

**Table 3-1 Scale Items for Brand Experience**

<b>Dimension</b>	<b>Items</b>
<b>Sensory</b>	This brand makes a strong impression on my visual sense or other senses. I feel this brand interesting in a sensory way. This brand does not appeal to my senses.
<b>Affective</b>	This brand induces feeling and sentiments. I do not have strong emotions for this brand. This brand is an emotional brand.
<b>Intellectual</b>	I engage in a lot of positive thinking when I encounter this brand. This brand does not make me think. This brand stimulates my curiosity and problem solving.
<b>Behavioral</b>	I engage in physical actions and behaviors in a positive way when I use this brand. This brand results in bodily experience. This brand is not action oriented.

### **3.3.3. Consumer – Brand identification**

Consumer- brand identification construct was divided into two sub- constructs and the analysis was done accordingly. The sub-constructs are self- identity and social identity. The aim is to understand the congruency between the consumer and the brand. In order to measure self-congruity and social-congruity, Self-expressive brand scale of Carroll & Ahuvia (2006) was used. In this study the self-congruity was divided into two parts, (1) Self- identity, (2) Social- identity. In Carroll & Ahuvia (2006)'s scale both self and social identity is measured under the names of inner self and social self. For both concepts four questions are asked and the respondent were

expected to answer the questions by expressing the extent of their agreement or disagreement. In order to achieve it five points Likert scale was adopted.

**Table 3-2 Scale Items for Consumer – Brand Identification**

<b>Dimension</b>	<b>Items</b>
<b>Self- Identity (Inner Self)</b>	This brand symbolizes the kind of person I really am inside This brand reflects my personality. This brand is an extension of my inner self. This brand mirrors the real me.
<b>Social Identity</b>	This brand contributes to my image. This brand adds to a social ‘role’ I play. This brand has a positive impact on what others think of me. This brand improves the way society views me.

### **3.3.4. Emotional Brand Attachment**

In order to measure emotional brand attachment, Whan Park et al. (2010)’s brand attachment scale was use. In their study, the items were used in question format. For this survey, the questions were turned into sentences in order to fit the format of the questionnaire.

**Table 3-3 Scale Items for Consumer – Emotional Brand Attachment**

<b>Dimension</b>	<b>Items</b>
<b>Emotional Brand Attachment</b>	This brand is a part of me and who I am. I feel personally connected to this brand. I feel emotionally bonded to this brand. This brand is part of me. This brand says something to other people about who I am.

### 3.3.5. Brand Love

Carroll et al. (2006)'s model was used in order to measure one of the outcomes of emotional brand attachment, which is brand love. Carroll et al. (2006) have developed ten items in order to measure the brand love.

**Table 3-4 Scale Items for Brand Love**

<b>Dimension</b>	<b>Items</b>
<b>Brand Love</b>	This is a wonderful brand. This brand makes me feel good. This brand is totally awesome. I have neutral feelings about this brand. This brand makes me very happy. I love this brand. I have no particular feelings about this brand. This brand is a pure delight. I am passionate about this brand. I'm very attached to this brand.

### 3.3.6. Positive Word of Mouth and Willingness to Use (Purchase) More

In order to measure positive word of mouth, the scale of Maxham and Netmeyer (2003) was adopted. Last but not least, in order to measure willingness to use more, the scale of purchase intent in Maxham and Netmeyer (2002) was adopted. In their study, Maxham and Netmeyer have questions to measure the purchase intention for banking services. These questions were used.

**Table 3-5 Scale Items for Consumer – Positive Word Of Mouth and Willingness to Use More**

<b>Dimension</b>	<b>Items</b>
Positive Word Of Mouth	I would likely to spread positive word of mouth about bank I would recommend bank to my friends. If my friends were looking to work with a bank, I would tell them to try this bank.
Willingness to Use	In the future I intend to use banking services from this

(Purchase) More	<p>bank.</p> <p>If you were in the market for additional banking service, how likely would you be to use those services from this bank?</p> <p>In the near future, I will not use this bank as my provider.</p>
-----------------	---

### 3.4. Sampling and Data Collection

In this study, the aim is to understand the emotional brand attachment to brands and the most affective determinant of this attachment. In order to understand this a web based survey was conducted. The online questionnaire was developed using Survey Monkey, which is an online web site that offers data collection with surveys. The web site enables the user to choose from the templates according to the format of the questionnaire. Also, it gives a link for the survey, which can be easily sent to the participants.

In this study, no specific group was chosen. On the contrary, the aim was to send the survey to people with different demographics because almost everyone uses the services and the products of the banks. Moreover, finance and banking sector employees were not included in the survey. A screening question was asked at the beginning of the survey in order to eliminate people who work in financial or banking sector. They were excluded because it was thought that as they work in bank or work closely with banks, they may have biases and the answers can be manipulated and misleading.

At the beginning of the survey, demography questions were asked in order to gather information from the participants about themselves and to be able to analyze the participants afterwards. Also, the biggest five privately owned banks were selected

and listed, which are Türkiye İş Bankası, Garanti Bankası, Akbank, Finansbank and Yapı Kredi Bankası ([www.tbb.org.tr](http://www.tbb.org.tr)). Participants were asked to select the bank brand that they love most. However, in order to allow participants to specify any other bank if they do not want to choose among those, a field was provided for them to write any other bank.

In order to collect data about the subject of this study, participants were asked questions related to the mail model constructs, which are emotional brand attachment (EBA), brand identity (BI), consumer- brand identification (CBI), brand experience (BE), brand love (BL), willingness to use (purchase) again (WTU) and positive word of mouth (PWOM).

At the end of the data collection, it was seen that 329 people attended to the survey. However, only 212 of them completed all the questions. Accordingly, in the analysis only the answers of the 212 respondents were taken into account and the other data was deleted. Thus, demographic and data analysis were made by considering only 212 respondents.

## 4. ANALYSIS AND RESULTS

### 4.1. Overview

In this chapter, the answers that are collected from 212 respondents were analyzed. First, in order to find the demographic profile of the attendants, an analysis was made and the distribution of gender, education level, marital status, age, occupation, total monthly income was showed. Moreover, according to answers the most loved bank was found out and the distribution of the length of being customer to most loved band was showed.

Second, a factor analysis was made for all the scales in the study. Factor analysis was done in order to understand the reliability of the scales and to see if the model needs any revision. Lastly, after revising the model with considering the results of factor analysis, regression was conducted in order to test the hypotheses.

### 4.2. Demographic profile of the respondents

In order to understand the profile of the respondents, demographic profile of the 212 attendants of the survey is analyzed

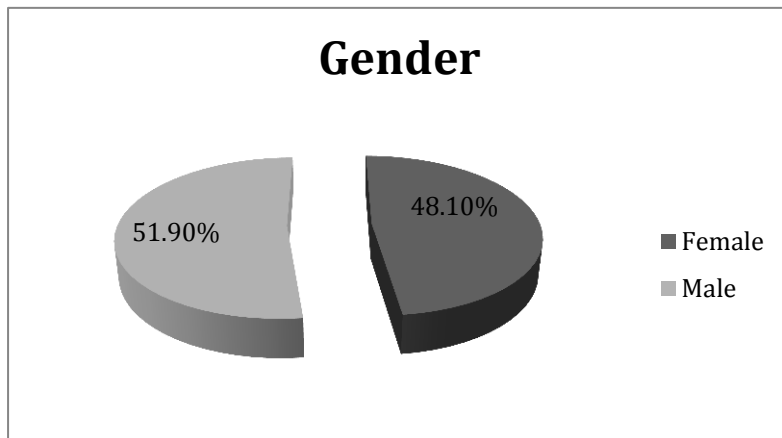
#### 4.2.1. Gender

%48 of the respondents who attended to the survey was female and %52 of them was male.

*Table 4-1 Frequency distribution of Gender*

Gender	Frequency	Percent
Female	102	48.10 %
Male	110	51.90 %
<b>Total</b>	<b>212</b>	<b>100%</b>

**Figure 4-1 Gender frequency pie chart**



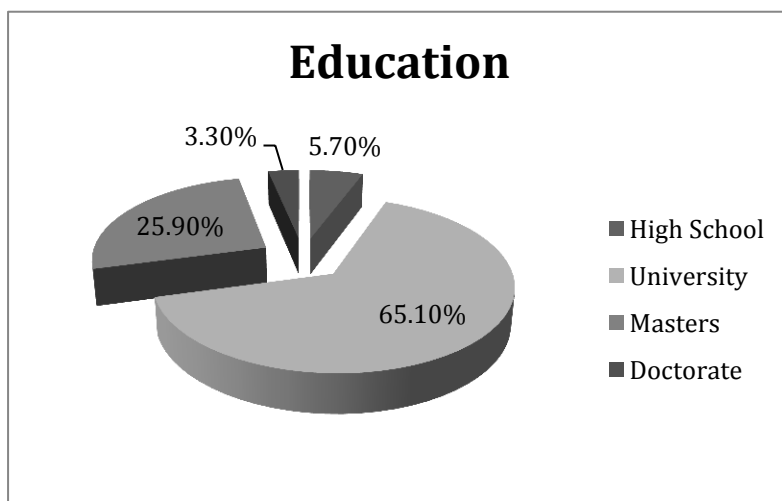
**4.2.2. Education Level**

Of all the respondents in this survey, %5.70 are High School, %65.10 are University, %25.90 are Master, % 3.30 are Doctorate.

**Table 4-2 Frequency distribution of Education**

Education	Frequency	Percent
High School	12	5.70%
University	138	65.10%
Masters	55	25.90%
Doctorate	7	3.30%
<b>Total</b>	<b>212</b>	<b>100%</b>

**Figure 4-2 Education Frequency Pie Chart**



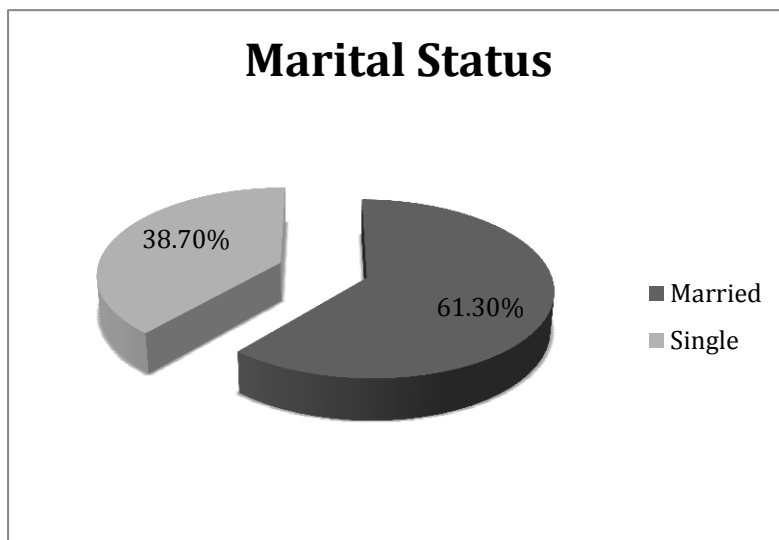
#### 4.2.3. Marital Status

Of all the respondents in this survey, 61.3% are married, 37.7% are single.

**Table 4-3 Frequency distribution of Marital Status**

Marital Status	Frequency	Percent
Married	130	61.30%
Single	82	38.70%
Total	212	100%

**Figure 4-3 Marital Status frequency pie chart**



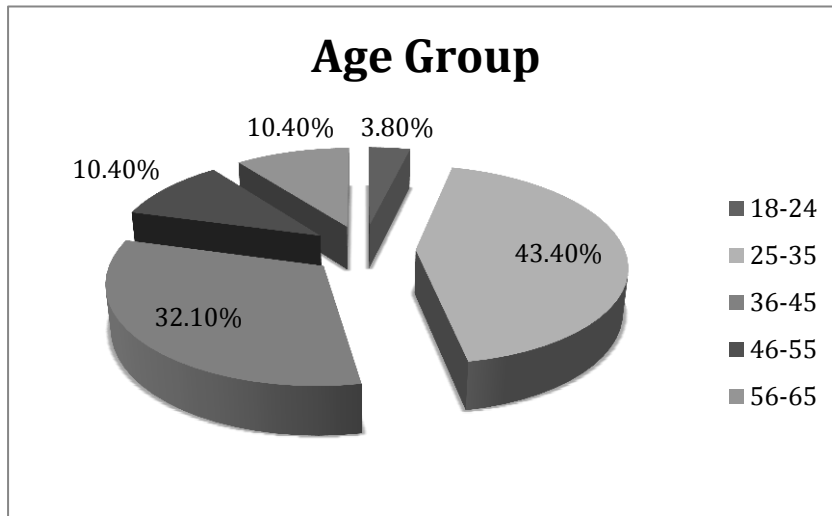
#### 4.2.4. Age Groups

Of all the respondents in this survey, %3.80 are between 18-24, %43.40 are between 25-35, %32.10 are between 36-45, %10.40 are between 46-55 and %10.40 are between 56-65.

**Table 4-4 Frequency distribution of Age Groups**

Age Range	Frequency	Percent
18-24	8	3.80%
25-35	92	43.40%
36-45	68	32.10%
46-55	22	10.40%
56-65	22	10.40%
<b>Total</b>	<b>212</b>	<b>100%</b>

**Figure 4-4 Age group frequency pie chart**



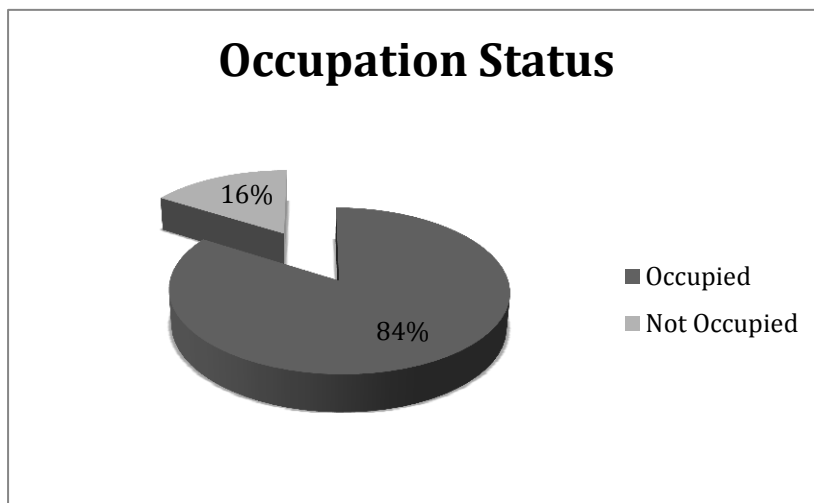
**4.2.5. Occupation**

Of all the respondents in this survey, %84 are occupied and %16 are not occupied.

**Table 4-5 Frequency distribution of Occupation**

Occupation Status	Frequency	Percent
Occupied	178	84%
Not Occupied	34	16%
<b>Total</b>	<b>212</b>	<b>100%</b>

**Figure 4-5 Occupation Status Pie Chart**



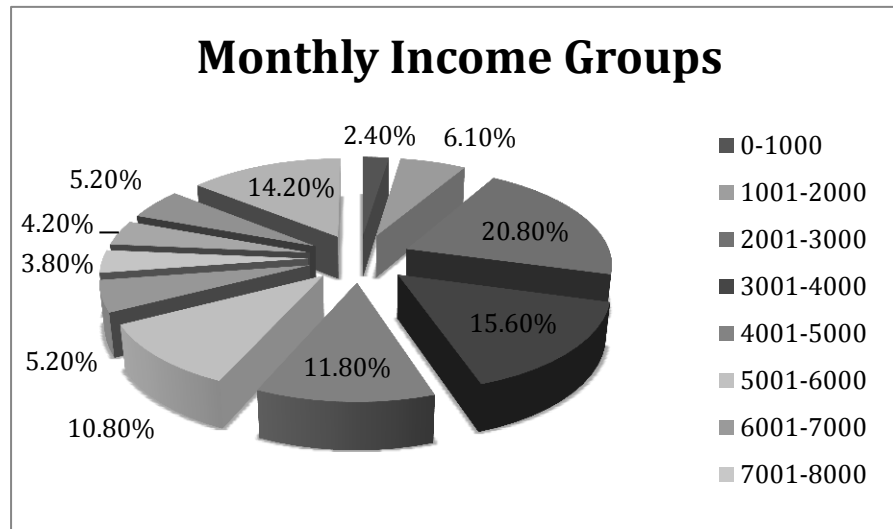
#### 4.2.6. Total Monthly Income

Of all the respondents in this survey, %56.40 have monthly income lower than or equal to 5,000 TL and %43.40 have monthly income higher than 5,000 TL.

**Table 4-6 Frequency distribution of Monthly Income Groups**

Monthly Income	Frequency	Percent
0-1,000	5	2.40%
1,001-2,000	13	6.10%
2,001-3,000	44	20.80%
3,001-4,000	33	15.60%
4,001-5,000	25	11.80%
5,001-6,000	23	10.80%
6,001-7,000	11	5.20%
7,001-8,000	8	3.80%
8,001-9,000	9	4.20%
9,001-10,000	11	5.20%
10,000+	30	14.20%
<b>Total</b>	<b>212</b>	<b>100%</b>

**Figure 4-6 Monthly Income group frequency pie chart**



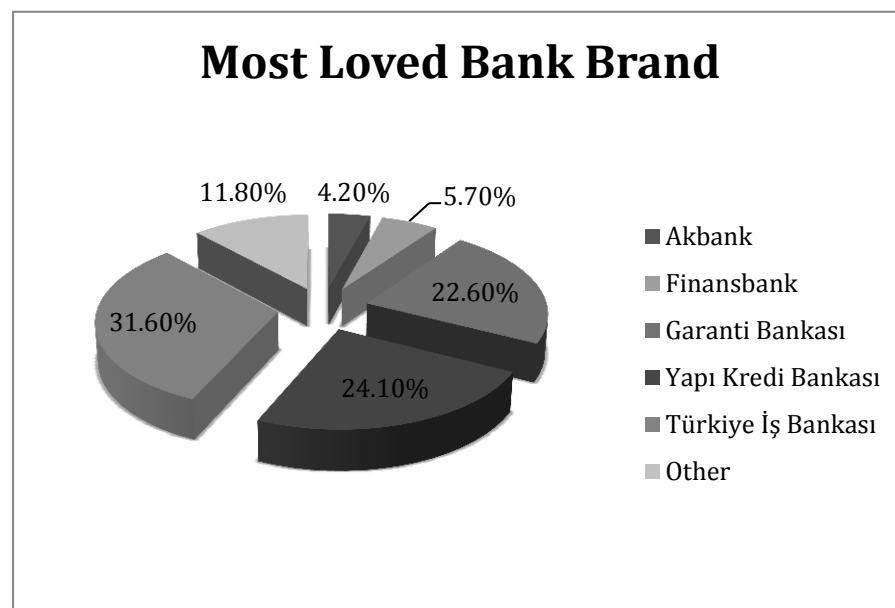
#### 4.2.7. The most loved bank brand

According to the choices of the respondents, the most loved bank brand is Türkiye İş Bankası (%31.60), the second most loved bank brand is Yapı Kredi Bankası(%24.10) and the third most loved bank brand is Garanti Bankası (%22.60).

*Table 4-7 Frequency distribution of the most loved bank brand*

Bank Brand	Frequency	Percent
Akbank	9	4.20%
Finansbank	12	5.70%
Garanti Bankası	48	22.60%
Yapı Kredi Bankası	51	24.10%
Türkiye İş Bankası	67	31.60%
Other	25	11.80%
<b>Total</b>	<b>212</b>	<b>100%</b>

*Figure 4-7 The most loved bank brand frequency pie chart*



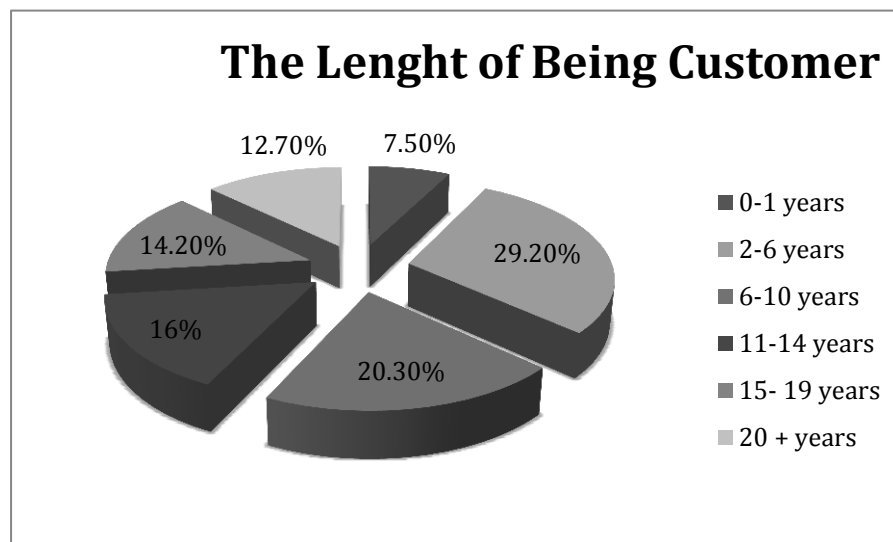
#### 4.2.8. The length of being customer of the most loved bank brand

It is seen that most of the respondents are customers of their most loved brand bank for 2-10 years (%49.50). %43 of them are customers for 11 and more years. %7.50 of them is customer for less than 1 year.

**Table 4-8 Frequency distribution of the length of being customer**

Length	Frequency	Percent
0-1 years	16	7.50%
2-6 years	62	29.20%
6-10 years	43	20.30%
11-14 years	34	16%
15- 19 years	30	14.20%
20 + years	27	12.70%
<b>Total</b>	<b>212</b>	<b>100%</b>

**Figure 4-8 The length of being customer of the most loved bank brand frequency pie chart**



### 4.3. Factor and Reliability Analysis

In this part, factor analysis and reliability analysis were conducted. In order to make factor analysis, Kaiser-Meyer-Olkin and Barlett’s tests were used. KMO is acceptable if is equal to or more than 0.500. Also, a minimum score of Barlett’s test should be 0.05 (Sharma, 2012).

Moreover, in order to measure the reliability of the factors Cronbach’s Alpha test was ran. Commonly accepted Cronbach’s Alpha score should be minimum 0.700 (Sharma, 2012).

### **4.3.1. Factor and Reliability Analysis for Brand Experience**

Brakus et al. (2009)'s brand experience was used in order to measure brand experience in this study. Brand experience scale has 4 dimensions, which are sensory, affective, intellectual and behavioral. All 4 dimensions were taken separately when doing factor analysis. That's because, in their study Brakus et al (2009) explain that in their factor analysis more than 1 dimensions were grouped under a single factor and they had to do another factor analysis regrouping the dimensions. In order to avoid different dimensions grouping in a single factor, factor analysis was done separately for all 4 dimensions.

#### **4.3.1.1. Sensory Experience**

First of all a factor analysis was done for sensory experience. For sensory experience, there were 3 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO = 0.500, (2)  $\chi^2$  Bartlett test = 140.803. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When eigenvalues are analyzed, only one of the items has value over 1. In the component matrix table, the item SBE3 (This brand does not appeal to my senses.) was excluded because the factor loading was below 0.500. The item SBE3 is a negatively asked question, so it was recoded. After the transformation, the factor loading was still below 0.500. As a result of the factor analysis of sensory brand experience, one factor was found.

**Table 4-9 Factor Analysis Results for Sensory Brand Experience**

Factor Name	Factor Item	Factor Loading	Reliability	%Variance	Number of Items
Sensory Brand Experience	This brand makes a strong impression on my visual sense or other senses.	0.916	0.806	3.635	2
	I feel this brand interesting in a sensory way.	0.916			

**4.3.1.2. Intellectual Experience**

For intellectual experience, there were 3 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett’s tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO = 0.500, (2)  $\chi^2$  Bartlett test = 57.646. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. In the component matrix table, the item IBE2 (This brand does not make me think.) was excluded because the factor loading was below 0.500. The item IBE2 is a negatively asked question, so it was recoded. After the transformation, the factor loading was still below 0.500. As a result of the factor analysis of intellectual brand experience, one factor was found.

**Table 4-10 Factor Analysis Results for Intellectual Brand Experience**

Factor Name	Factor Item	Factor Loading	Reliability	%Variance	Number of Items
Intellectual Brand Experience	I engage in a lot of positive thinking when I encounter this brand.	0.863	0.658	2.990	2
	This stimulates my curiosity and problem solving.	0.863			

#### 4.3.1.3. Behavioral Experience

For behavioral experience, there were 3 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO = 0.553, (2)  $\chi^2$  Bartlett test = 140.986. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. In the component matrix table, the factor loading of item BBE3 (This brand is not action oriented.) was -0.516. As it was a negatively asked question, so it was recoded. After the transformation, the factor loading changed to 0.516. As a result of the factor analysis of behavioral brand experience, one factor was found.

**Table 4-11 Factor Analysis Results for Behavioral Brand Experience**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Behavioral Brand Experience	I engage in physical actions and behaviors in a positive way when I use this brand.	0.888	0.654	5.769	3
	This brand results in bodily experience.	0.869			
	This brand is action oriented.	0.516			

#### 4.3.1.4. Affective Experience

For affective experience, there were 3 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO = 0.500, (2)  $\chi^2$  Bartlett test = 59.138. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. In the component matrix table, the factor loading of item ABE2 (I do not have strong emotions for this brand.) is a negatively asked question but the factor loading was 0.564. However, in the reliability test, Cronbach's Alpha was 0.019, so item ABE2 was excluded in order to raise Cronbach's Alpha to 0.660. Factor analysis was re-conducted for the items ABE1 and ABE3. As a result of the factor analysis of affective brand experience, one factor was found.

**Table 4-12 Factor Analysis Results for Affective Brand Experience**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Affective Brand Experience	This brand induces feeling and sentiments.	0.865	0.660	3.538	2
	This brand is an emotional brand.	0.865			

**4.3.1.5. Summary of Brand Experience**

Factor analysis was done separately for all four sub-dimensions of brand experience because when a factor analysis was run together for all of them, the results were not reliable and meaningful. As this brand experience scale is validated and trusted scale in the literature, the factor analysis was done separately in order to reach a meaningful consequence.

As a result of the factor analyses, it was seen that all sub dimensions, which are sensory, affective, behavioral and intellectuals create single factors for their own. The results of all factor analyses were satisfactory and reliable.

### 4.3.2. Factor and Reliability Analysis for Consumer – Brand Identification

In order to measure consumer- brand identification, the scale of self-expressive brand of Carroll & Ahuvia (2006) was used. In this study, the identification of consumer with the brands was analyzed under two sub-constructs, which are self-congruity and social congruity. In their scale, Carroll & Ahuvia (2006) names self-congruity as inner congruity. Self-congruity and social-congruity are taken as separate factors and the factor analysis for them are made separately.

#### 4.3.2.1. Self-congruity

For self -congruity, there were 4 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO = 0.808, (2)  $\chi^2$  Bartlett test = 717.635. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0,500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. As a result of the factor analysis of affective self-congruity, one factor was found.

**Table 4-13 Factor Analysis Results for Self-Congruity**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Self-Congruity	This brand symbolizes the kind of person I really am inside	0.811	0.919	15.121	4
	This brand reflects my personality.	0.923			
	This brand is an extension of my inner self.	0.919			
	This brand mirrors the real me.	0.936			

#### 4.3.2.2. Social-congruity

For social-congruity, there were 4 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.809, (2)  $\chi^2$ Bartlett test =436.022. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. As a result of the factor analysis of social-congruity, one factor was found.

**Table 4-14 Factor Analysis Results for Social-Congruity**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Social - Congruity	This brand contributes to my image.	0.858	0.870	14.393	4
	This brand adds to a social 'role' I play.	0.775			
	This brand has a positive impact on what others think of me.	0.899			
	This brand improves the way society views me.	0.866			

#### 4.3.3. Factor and Reliability Analysis for Brand Personality

In order to measure brand personality, the scale of Aaker (1997) was used. She divides brand personality into 5 dimensions, which are sincerity, excitement, competence, sophistication and ruggedness. For every dimension, the factor analysis was done separately.

#### **4.3.3.1. Sincerity**

Sincerity dimension includes the personal traits, which are down-to-earth, honest, wholesome and cheerful.

For sincerity there were 4 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.763, (2)  $\chi^2$ Bartlett test =406.301. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. As a result of the factor analysis of sincerity, one factor was found.

**Table 4-15 Factor Analysis Results for Sincerity**

<b>Factor Name</b>	<b>Factor Item</b>	<b>Factor Loading</b>	<b>Reliability</b>	<b>% Variance</b>	<b>Number of Items</b>
Sincerity	Down-to-earth	0.900	0.833	9.842	4
	Honest	0.886			
	Wholesome	0.830			
	Cheerful	0.662			

#### **4.3.3.2. Excitement**

Excitement dimension includes the personal traits, which are daring, spirited, imaginative and up-to-date.

For excitement there were 4 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.707, (2)  $\chi^2$ Bartlett test =306.646. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. As a result of the factor analysis of excitement, one factor was found.

**Table 4-16 Factor Analysis Results for Excitement**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Excitement	Daring	0.749	0.805	9.290	4
	Spirited	0.828			
	Imaginative	0.858			
	Up-to-date	0.737			

**4.3.3.3. Competence**

Competence dimension includes the personal traits, which are reliable, intelligent and successful.

For competence there were 3 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett’s tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.672, (2)  $\chi^2$ Bartlett test =246.647. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. As a result of the factor analysis of competence, one factor was found.

**Table 4-17 Factor Analysis Results for Competence**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Competence	Reliable	0.846	0.813	5.729	3
	Intelligent	0.821			
	Successful	0.910			

#### **4.3.3.4. Sophistication**

Sophistication dimension includes the personal traits, which are upper class and charming.

For sophistication there were 2 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.500, (2)  $\chi^2$ Bartlett test =42.215. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. However, the factor has failed the reliability test. Reliability was 0.599, which is below 0.700. The factor of sophistication is removed from the model.

**Table 4-18 Factor Analysis Results for Sophistication**

<b>Factor Name</b>	<b>Factor Item</b>	<b>Factor Loading</b>	<b>Reliability</b>	<b>% Variance</b>	<b>Number of Items</b>
Sophistication	Upper Class	0.845	0.599	2.514	2
	Charming	0.845			

#### **4.3.3.5. Ruggedness**

Ruggedness dimension includes the personal traits, which are outdoorsy and though.

For ruggedness there were 2 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.500, (2)  $\chi^2$ Bartlett test =27.800. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.500. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. However, the factor has failed the reliability test. Reliability was 0.599, which is below 0.700. The factor of ruggedness is removed from the model.

**Table 4-19 Factor Analysis Results for Ruggedness**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Ruggedness	Outdoorsy	0.822	0.500	2.503	2
	Though	0.822			

#### 4.3.4. Factor and Reliability Analysis for Emotional Brand Attachment

In order to measure emotional brand attachment, brand attachment scale of Whan Park et al. (2010) was used.

For brand attachment, there were 5 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.898, (2)  $\chi^2$  Bartlett test =23.244. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.50. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. As a result of the factor analysis of emotional brand attachment, one factor was found.

**Table 4-20 Factor Analysis Results for Emotional Brand Attachment**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Emotional Brand Attachment	This brand is a part of me and who I am.	0.858	0.898	23.244	5

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
	I feel personally connected to this brand.	0.850			
	I feel emotionally bonded to this brand.	0.829			
	This brand is part of me.	0.855			
	This brand says something to other people about who I am.	0.821			

#### 4.3.5. Factor and Reliability Analysis for Brand Love

In order to measure brand love, Carroll & Ahuvia (2006)'s brand love scale was used. They have developed a 10 items for their scale in order to analyze the love that a consumer has towards a brand.

For brand love, there were 10 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.896, (2)  $\chi^2$  Bartlett test =1341.053. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.50. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. As a result of factor analysis it is seen that there are 2 factors. The second factor includes the items BL4 (I have neutral feelings about this brand.) and BL7 (I have no particular feelings about this brand.). It can be seen that both questions express the neutrality of the consumer towards a brand love. However, the other 8 items reflect the positive and emotional feelings towards a brand. That is why two factors were accepted as a result of factor analysis.

As a result of the factor analysis of brand love, two factors were found. The first factor is named, as brand love after the name of scale and the second factor is named as neutrality as it shows the neutrality of the consumers.

**Table 4-21 Factor Analysis Results for Brand Love**

Factor Name	Factor Item	Factor Loading	Reliability	%Variance	Number of Items
Brand Love	This is a wonderful brand.	0.853	0.930	49.232	8
	This brand makes me feel good.	0.834			
	This brand is totally awesome.	0.873			
	This brand makes me very happy.	0.868			
	I love this brand.	0.714			
	This brand is a pure delight.	0.787			
	I am passionate about this brand.	0.794			
	I'm very attached to this brand.	0.775			
Neutrality	I have neutral feelings about this brand.	0.906	0.799	4.326	2
	I have no particular feelings about this brand.	0.901			

#### 4.3.6. Factor and Reliability Analysis for Positive Word of Mouth

Positive Word of mouth was measured by using the scale of Maxham & Netmeyer (2003).

For positive word of mouth, there were 3 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Barlett's tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.711, (2)  $\chi^2$  Bartlett test =390.826. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.50. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. As a result of the factor analysis of positive word of mouth, one factor was found.

**Table 4-22 Factor Analysis Results for Positive Word Of Mouth**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Positive Word Of Mouth	I would likely to spread positive word of mouth about bank	0.923	0.888	6.035	3
	I would recommend bank to my friends.	0.932			
	If my friends were looking to work with a bank, I would tell them to try this bank.	0.853			

**4.3.7. Factor and Reliability Analysis for Willingness to use (purchase) more**

In order to measure the willingness to use (purchase) more, the purchase intent scale of Maxham & Netmeyer (2002) was used.

For willingness to use (purchase) more, there were 3 items. In order to test sample adequacy and sphericity of collected data, Kaiser-Meyer-Olkin and Bartlett’s tests were conducted (Sharma, 1996). The results of the factor analysis were as follows (1) KMO =0.575, (2)  $\chi^2$  Bartlett test =165.958. The results were accepted as satisfactory.

Anti-image correlation matrix diagonals were all over 0.50. The result is supportive in terms of inclusion of each item in factor analysis. When the eigenvalues are analyzed, only one of the items has value over 1. As a result of factor analysis, the reliability test failed (Cronbach’s Alpha=0.078). Accordingly, the W3 item (In the near future, I will not use this bank as my provider.) was recoded, as it was a negatively asked

question. After the transformation, factor analysis was conducted again and the Cronbach's Alpha was found as 0.678.

As a result of the factor analysis of willingness to use (purchase) more, one factor was found.

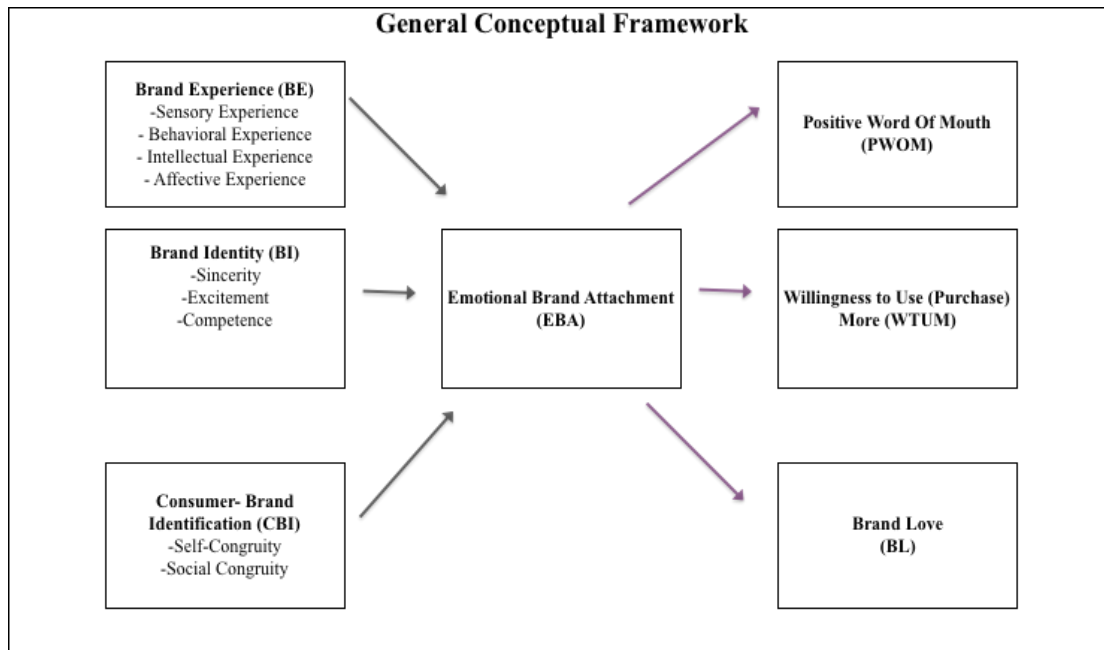
**Table 4-23 Factor Analysis Results for Willingness to use (purchase) more**

Factor Name	Factor Item	Factor Loading	Reliability	% Variance	Number of Items
Willingness to use (purchase) again	In the future I intend to use banking services from this bank.	0.895	0.678	4.677	3
	If you were in the market for additional banking service, how likely would you be to use those services from this bank?	0.863			
	In the near future, I will not use this bank as my provider.	0.601			

**4.3.8. Conclusion**

As a result of factor analysis, the research model was revised as shown below. A revision was needed because the reliability of two factors, which are the sub dimensions of the brand identity, were below 0.700. The commonly accepted minimum score of Cronbach's Alpha is 0.700. Thus, in this study, the factors with Cronbach's Alpha lower than 0.700 were accepted as unreliable and removed from the model. The sub dimensions are Sophistication and Ruggedness.

**Figure 4-9 Revised Model**



#### **4.4. Regression Analysis**

In this study the aim was to understand the most effective determinant of emotional brand attachment towards the brands of the banks. Also, one other objective was to understand the positive outcomes of emotional brand attachment for the brand.

In order to test the hypotheses, first a hierarchical regression was conducted to understand the relation between emotional brand attachment and the independent variables, which are consumer- brand identification, brand –identity and brand experience. Second, in order to understand the relation between the dependent variables and emotional brand attachment, regression analysis was conducted for each.

##### **4.4.1. Multiple Linear Regression Between Emotional Brand Attachment and the independent variables**

In order to find out the relationship between consumer- brand identification, brand identity and brand experience with emotional brand attachment, a hierarchical regression was conducted. All those three independent variables have sub dimensions and the factor analysis was conducted for each sub dimension. Thus, when conducting regression the factors of sub dimensions are taken into account, which are shown in the revised model. According to the revised model:

- Consumer- brand identification has 2 sub dimensions, which are self-congruity and social –congruity,
- Brand experience has 4 dimensions, which are behavioral experience, intellectual experience, sensory experience and affective experience,
- Brand identity has 3 dimensions, which are sincerity, excitement and competence.

The hypotheses were as follows:

**H1: Self-identification plays a significant role in creating emotional brand attachment.**

**H2: The search of people to realize their social identities is a significant determinant of emotional attachment to brands.**

**H3:If the brand’s personality fits with the traits that the customers attribute to that brand, an emotional attachment may occur between the brand and the customer.**

H3a: Sincerity of a brand personality has a positive effect on building emotional brand attachment.

H3b: Excitement of a brand personality has a positive effect on building emotional brand attachment.

H3c: Competence of a brand personality has a positive effect on building emotional brand attachment.

**H4: Positive brand experience has a direct effect on emotional brand attachment.**

H4a: Sensory experiences positively affect customer and lead to emotional brand attachment.

H4b: Affective experiences positively affect customer and lead to emotional brand attachment.

H4c: Behavioral experiences positively affect customer and lead to emotional brand attachment.

H4d: Intellectual experiences positively affect customer and lead to emotional brand attachment.

As a result of the hierarchical regression, it was found out that, only 4 factors have a direct influence on emotional brand attachment. They are social congruity and self – congruity, which are sub dimensions of consumer – brand identification; affective experience and behavioral experience, which are sub dimensions of brand experience. Emotional brand attachment can be explained by social-congruity ( $\beta = 0.322$ ,  $t = 6,088$ ,  $p = 0,000$ ), self-congruity ( $\beta = 0.316$ ,  $t = 5.767$ ,  $p = 0.000$ ), affective experience ( $\beta = 0.285$ ,  $t = 7.777$ ,  $p = 0.000$ ) and behavioral experience ( $\beta = 0.115$ ,  $t = 2.845$ ,  $p = 0.000$ ). A significant regression was found for social congruity ( $F(1.210) =$

639.653,  $p < .000$  ), with an  $R^2$  of 0.753; for affective experience ( $F(2.209) = 468.899$ ,  $p < .000$  ), with an  $R^2$  of 0,818; for self- congruity ( $F(3.208) = 404.820$ ,  $p < .000$  ), with an  $R^2$  of 0.852; for behavioral experience ( $F(4.207) = 315.994$ ,  $p < .000$  ), with an  $R^2$  of 0.753. Accordingly, H1, H2, H4b and H4c were confirmed which means that the results supported the assumption.

H1: The relation between self- congruity and emotional brand attachment is positive.

H2: The relation between social-congruity and emotional brand attachment is positive.

H4b: The relation between affective brand experience and emotional brand attachment is positive.

H4c: The relation between behavioral brand experience and emotional brand attachment is positive.

**Table 4-24 Regression for emotional brand attachment and the independent variables**

**Dependent variable:** Emotional Brand Attachment

<b>Independent variables:</b>	<b>Beta</b>	<b>t-value</b>	<b>p-value</b>
Social-Congruity	0.322	6.028	0.000
Self-Congruity	0.316	5.767	0.000
Affective Experience	0.322	6.088	0.000
Behavioral Experience	0.115	2.845	0.005

#### **4.4.2. Simple Linear Regression Between Emotional Brand Attachment, Brand**

##### **Love and Neutrality**

It was claimed that brand love is a result of emotional brand attachment. As a result of factor analysis of brand love, two factors were found which are brand love and neutrality. Accordingly, regressions were made both for brand love and neutrality separately. The hypothesis for brand love was as follows:

H5: Emotional brand attachment has a direct influence on brand love.

As a result of the regression analysis, it was seen that emotional brand attachment has an effect on brand love. The relationship was found to be positive and statistically significant ( $\beta = 0.826$ ,  $t = 21.201$ ,  $p = 0.000$ ). Accordingly, H5 were confirmed which means that the results supported the assumption. A significant regression was found ( $F(1,210) = 449.481$ ,  $p < .000$ ), with an  $R^2$  of 0.682.

Also, a regression was made in order to measure the relationship between emotional brand attachment and neutrality. The result showed that there is a negative relationship between emotional brand attachment and neutrality ( $\beta = -0.251$ ,  $t = -3.761$ ,  $p = 0.000$ ). A significant regression was found ( $F(1,210) = 14.146$ ,  $p < .000$ ), with an  $R^2$  of 0.063. It supports the positive relation between emotional brand attachment and brand love. It may be said that, if an emotional brand relation is constructed, brand love exists and people may not be neutral.

H5: There is a positive relation between emotional brand attachment and brand love.

Neutrality doesn't exist if there is an emotional brand attachment.

**Table 4-25 Regression for emotional brand attachment and brand love**

Dependent variable: Brand Love

Independent variable	Beta	t-value	p-value
Emotional Brand Attachment	0.826	21.201	0.000

**Table 4-26 Regression for emotional brand attachment and neutrality**

Dependent variable: Neutrality

Independent variable:	Beta	t-value	p-value
Emotional Brand Attachment	-0.251	-3.761	0.000

#### 4.4.3. Simple Linear Regression Between Emotional Brand Attachment and Willingness to Use (Purchase) More

It was claimed that willingness to use (purchase) more is a result of emotional brand attachment. In order to understand the relation between emotional brand attachment and willingness to use more, a stepwise regression was made. The hypothesis was as follows:

H6: Emotional brand attachment is affective to create willingness to use (purchase).

As a result of regression, it was seen that emotional brand attachment has an affect on willingness to use (purchase) more. The relationship was found to be positive and statistically significant ( $\beta = 0.256$ ,  $t = 3.877$ ,  $p = 0.000$ ). A significant regression was found ( $F(1.210) = 14.726$ ,  $p < .000$ ), with an  $R^2$  of 0.063. Accordingly, H6 were confirmed which means that the results supported the assumption.

H6: The relation between emotional brand attachment and willingness to use (purchase) more is positive.

**Table 4-27 Regression for emotional brand attachment and willingness to use (purchase) more**

**Dependent variable:** Willingness to Use (Purchase) More

<b>Independent variable:</b>	<b>Beta</b>	<b>t-value</b>	<b>p-value</b>
Emotional Brand Attachment	0.256	3.837	0.000

#### 4.4.4. Simple Linear Regression Between Emotional Brand Attachment and Positive Word of mouth

It was claimed that positive word of mouth is a result of emotional brand attachment. In order to understand the relation between emotional brand attachment and positive word of mouth, a stepwise regression was made. The hypothesis was as follows:

H7: Emotional brand attachment is influential in terms of creating positive word of mouth.

As a result of regression, it was seen that emotional brand attachment has an affect on positive word of mouth. The relationship was found to be positive and statistically significant ( $\beta = 0.414$ ,  $t = 6.597$ ,  $p = 0.000$ ). A significant regression was found ( $F(1,210) = 43.553$ ,  $p < .000$ ), with an  $R^2$  of 0.172. Accordingly, H7 were confirmed which means that the results supported the assumption.

H7: The relation between emotional brand attachment and positive word of mouth is positive.

**Table 4-28 Regression for emotional brand attachment and positive word of mouth**  
**Dependent variable: Positive Word of Mouth**

<b>Independent variable:</b>	<b>Beta</b>	<b>t-value</b>	<b>p-value</b>
Emotional Brand Attachment	0.414	6.597	0.000

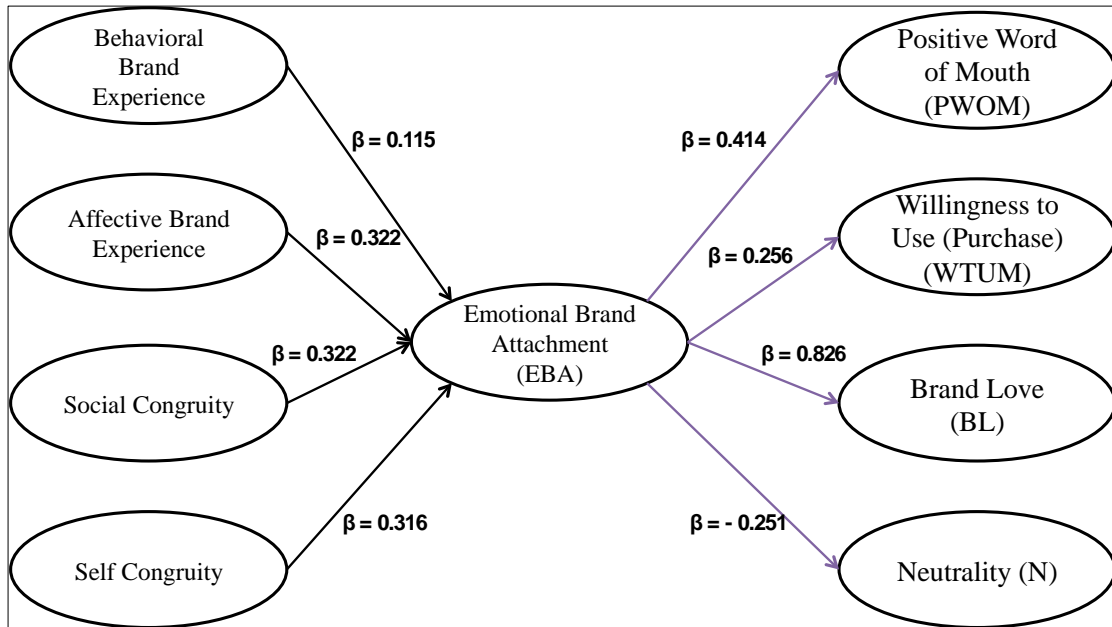
#### 4.4.5. Summary of regression

As a result of the regression the hypotheses, which are listed above is supported.

**Table 4-29 Supported Hypotheses**

<b>Research Hypothesis</b>	<b>Beta (<math>\beta</math>)</b>	<b>t- value</b>	<b>p- value</b>
H1: Self-identification plays a significant role in creating emotional brand attachment.	0.316	5.767	0.000
H2: The search of people to realize their social identities is a significant determinant of emotional attachment to brands	0.322	6.028	0.000
H4b: Affective experiences positively affect customer and lead to emotional brand attachment.	0.322	6.088	0.000
H4c: Behavioral experiences positively affect customer and lead to emotional brand attachment.	0.115	2.845	0.005
H5: Emotional brand attachment has a direct influence on brand love.	0.826	21.201	0.000
H6: Emotional brand attachment is affective to create willingness to use (purchase).	0.256	3.837	0.000
H7: Emotional brand attachment is influential in terms of creating positive word of mouth.	0.414	6.597	0.000

**Figure 4-10 Results of Hypothesis Testing – Revised Model**



## **5. DISCUSSION AND CONCLUSION**

### **5.1. Overview**

In this chapter, a summary of the study is presented with a discussion of the findings. First, a brief summary is given in order to remember the objectives of the study and to recall the methodology and the results. After, implications of the study are discussed and the limitations are presented. Finally, a conclusion is made briefly.

### **5.2. Summary of Literature and Purpose of The Study**

Regardless of the sector, product or the service, all companies are facing harsh competition within the market in terms of keeping customers close to their brands and maintaining strong and long-lasting relations. In this harsh competitive environment where customers have plenty of choices that are almost similar, it is significant for a company to find the best way to get the attention of the customer and to differentiate themselves from their competitors. In the literature, it is stated that building emotional brand attachment is effective in creating positive behavior of customer towards brands, repurchase of that brand, love towards the brand and positive word of mouth for that brand (Japutra et al., 2014; Grisaffe & Nguyen, 2011; Batra et al., 2012).

As emotional attachment seems to be crucial for a brand in order to strengthen the relationship with the customer, to build an emotional bond with the customer and to benefit from the positive outcomes of it, it is crucial to understand the main determinant of emotional brand attachment. Accordingly, in this study, the antecedents of the emotional brand attachment were analyzed. In the literature it is suggested that, if consumer feels resemblance between the brand and himself/ herself, in other words if self-congruity exists, it is more likely to become emotionally

attached to the brand (Kleine & Baker, 2004; Patwardhan et al., 2013; Malar et al., 2011; Thomson & Park, 2005). Moreover, personality of a brand is suggested to be a determinant of the emotional brand attachment. If a brand can successfully manage to differentiate its personality and get the attention of the customers, then the brand may succeed to create an emotional bond with the customers. The customers consider the brands as living beings and attribute personal traits to brands and may see the brands as their partners in this emotional relationship which they would unlikely to abandon (Aaker & Fournier, 1995; Swaminathan et al., 1999). Last but not least, experiences that one brand creates for a customer is also affective in creating an emotional brand attachment. As experiences result in emotions, if the experience is positive, the customer will tend to develop positive feelings towards the brand, which will ultimately end in emotional attachment (Huuman- Ramirez, 2015; Japutra et al., 2014; Brakus et al., 2009; Schmitt, 1999).

It is seen that there are lots of determinant for emotional brand attachment. However, the question of which factor is the most effective determinant seems to be unanswered. Accordingly, in this study banking sector was taken as an example and an analysis was made in order to understand what really is important for a consumer to develop emotional attachment towards a brand of the bank. In order to find out the answer the following research questions were formulated in this study:

1. Does consumer-brand identification affect the emotional brand attachment?
2. Does brand experience has a positive impact on the creation of emotional brand attachment?

3. Does brand personality determines the emotional brand attachment of a customer towards a brand?

In addition, in this study it is suggested that emotional brand attachment has benefits for a brand, which are positive word of mouth, willingness to use (purchase) more and brand love. In order to understand if those consequences also apply for the banking sector, the following question was also asked:

4. Does emotional brand attachment result in willingness to use (purchase) more, create positive word of mouth and brand love?

### **5.3. Summary of Methodology**

The questions of the study, which are stated above were examined by the hypotheses that were developed accordingly. The hypotheses were as follows:

**H1: Self-identification plays a significant role in creating emotional brand attachment.**

**H2: The search of people to realize their social identities is a significant determinant of emotional attachment to brands.**

**H3: If the brand's personality fits with the traits that the customers attribute to that brand, an emotional attachment may occur between the brand and the customer.**

H3a: Sincerity of a brand personality has a positive effect on building emotional brand attachment.

H3b: Excitement of a brand personality has a positive effect on building emotional brand attachment.

H3c: Competence of a brand personality has a positive effect on building emotional brand attachment.

H3d: Sophistication of a brand personality has a positive effect on building emotional brand attachment.

H3e: Ruggedness of a brand personality has a positive effect on building emotional brand attachment.

**H4: Positive brand experience has a direct effect on emotional brand attachment.**

H4a: Sensory experiences positively affect customer and lead to emotional brand attachment.

H4b: Affective experiences positively affect customer and lead to emotional brand attachment.

H4c: Behavioral experiences positively affect customer and lead to emotional brand attachment.

H4d: Intellectual experiences positively affect customer and lead to emotional brand attachment.

**H5: Emotional brand attachment has a direct influence on brand love.**

**H6: Emotional brand attachment is affective to create willingness to use (purchase).**

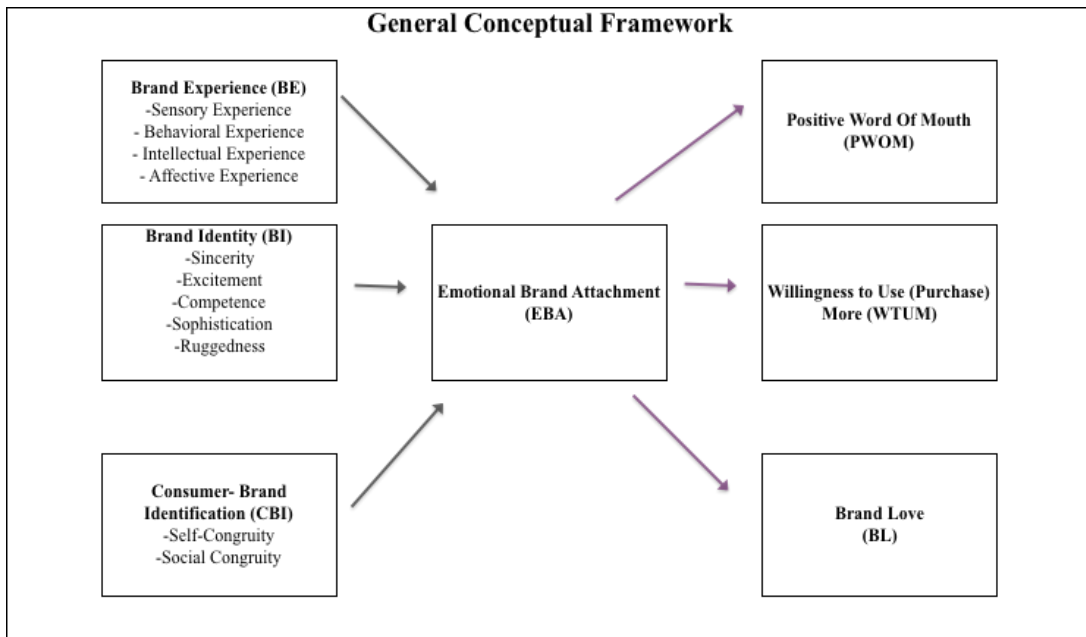
**H7: Emotional brand attachment is influential in terms of creating positive word of mouth.**

In order to analyze and test the hypotheses, an online survey was conducted. 329 people participated in the survey, however, only 212 of them completed. Thus, analysis was done with the answers of 212 respondents. In the survey, the biggest five privately owned banks were selected and listed, which are Türkiye İş Bankası, Garanti Bankası, Akbank, Finansbank and Yapı Kredi Bankası ([www.tbb.org.tr](http://www.tbb.org.tr)). Attendants were asked to choose the best loved brand of the banks within those list. For the ones who did not prefer one of those banks, the option “other” was put in the choices.

The proposed model was examined by first doing a factor and reliability analysis for each factor and sub – dimensions that are mentioned in the study, which are as follows:

- Brand Experience  
Sub dimensions: Sensory, Intellectual, Affective and Behavioral
- Consumer- Brand Identification  
Sub dimensions: Self-congruity and Social- congruity
- Brand Personality  
Sub-dimensions: Sincerity, Excitement, Competence, Sophistication and Ruggedness
- Emotional Brand Attachment
- Brand Love
- Positive Word of Mouth
- Willingness to Use (Purchase) More

**Figure 5-1 Proposed Model**



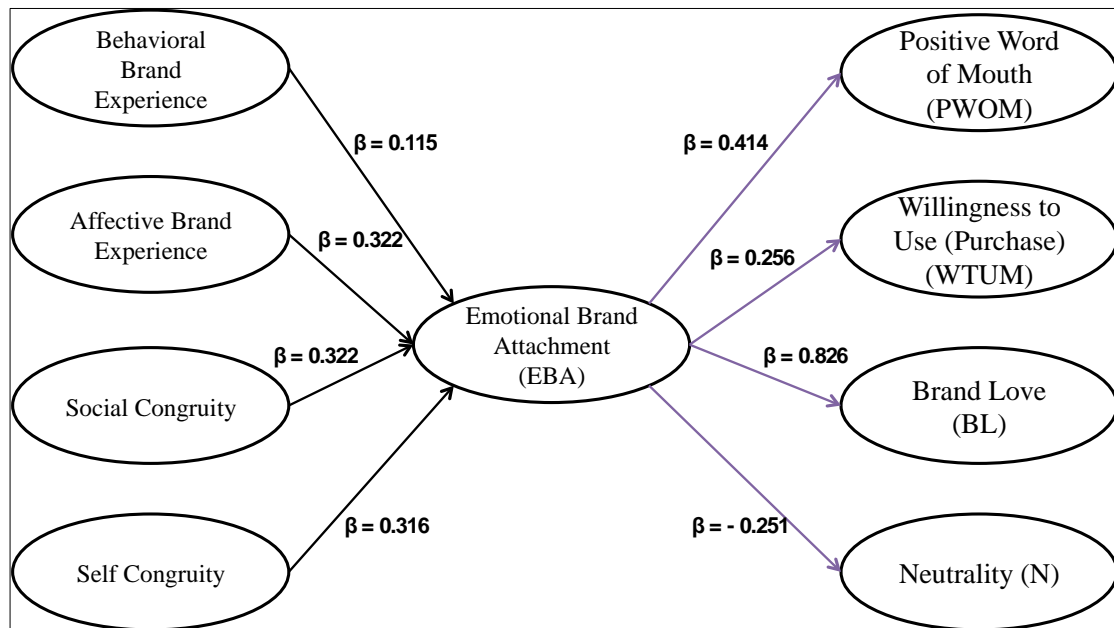
As a result of the factor and reliability analysis, two factors were excluded from the model, which are the sub-dimensions of the brand personality: Sophistication and Ruggedness. Moreover, as a result of brand love analysis, two factors were introduced which are brand love and neutrality. So neutrality was included to the model. Afterwards, regression analysis was conducted in order to analyze the relations between:

1. Emotional Brand Attachment and the independent variables (self-congruity, social congruity, intellectual experience, affective experience, behavioral experience, sensory experience, sincerity, excitement, competence)
2. Emotional brand attachment and positive word of mouth
3. Emotional brand attachment and willingness to use (purchase) more
4. Emotional brand attachment, brand love and neutrality

First of all, a multiple linear regression was done to analyze the relation between the emotional brand attachment and the independent variables. As a result of regression analysis, it was found that emotional brand attachment towards the brands of the banks is affected by 4 factors, which are affective experience, behavioral experience, self-congruity and social-congruity. Any significant relation was not found between brand personality factors, intellectual experience, sensory experience and emotional brand attachment. Thus those factors were removed from the model. One of the main objects of this study was to understand the most effective determinant of emotional brand attachment in the banking sector. Regression analysis revealed the answer. It may be suggested that consumers' thoughts, ideas and attitudes are significantly affected by the affective and behavioral experiences that the brand has created for them. Also, the strength of the resemblance between the consumer and the brand in terms of social and self-aspects are influential on creating emotional attachment.

Secondly, four simple linear regression analyses were done for each dependent variable in order to understand their relation with emotional brand attachment. As a result, it was found out that there is a positive relation between emotional brand attachment and willingness to use (purchase) again; between emotional brand attachment and positive word of mouth; between emotional brand attachment and brand love. Also, negative relation was found between neutrality and emotional brand attachment, which actually supports the positive relationship between brand love and emotional brand attachment. Accordingly, it may be said that in the banking sector, emotional attachment that is developed between the consumer and the brand may lead to positive consequences which are positive word of mouth, willingness to use (purchase) again and brand love.

**Figure 5-2 Revised Model**



#### **5.4. Discussion**

In this study, the main aim was to figure out the most effective determinant on emotional attachment in the banking sector. Building emotional attachment with the customer is significant and needed; because it is suggested that customer satisfaction alone is no more sufficient to hold the customers (Aldlaigan & Buttle, 2005). Moreover, it is claimed that even though the satisfaction is high, consumers may still switch to another brand (Thomson & Park, 2005). Banking sector offers financial services and customers are cautious about their finances. They are eager to earn more from their investment, but pay less for the services they get. Moreover, the feeling of security is crucial when it comes to financial matters, the money that the customers have. Accordingly, it is not unexpected that customers move from one bank to other to reach their goals in earning more and paying less.

Like in any other industry, banks also need to keep their customers and sustain their relationships for a long period of time. Results of this study show that emotional brand attachment in banking sector is possible, which eventually trigger the willingness to use (purchase), positive word of mouth and brand love. Also, a study of Aldlaigan & Buttle, 2005 illustrates that positive attachment to banks can exist and as a result customers' intention to recommend the bank increases. It is crucial for banks to develop emotional attachment with their customers.

Moreover, the most effective factors in determining emotional brand attachment have been found. It is seen that, in the banking sector, customer do not really look for the brand's personality on its own, but they search for the resemblances between their own and the brand. It was suggested that if consumers feel close to the brand, it is more likely that they build positive attitudes towards a brand. Thus, this will create an emotional attachment to the brand (Malar et al., 2011). The brand a customer use is a way of expressing himself, a way of describing who he is (Stokburger et al., 2012; Swamitnathan et al., 2009; Bhattacharya & Sen, 2003; Japutra et al., 2014). Moreover, consumers use brands to enhance their social self, to identify themselves in their social environment and to get involved in social groups (Carroll & Ahuvia, 2006; Ashfort et al., 1989; Bhattacharya et al., 1995; Escalas & Bettman, 2005). The results of this study show that in the banking sector, consumer- brand identification is influential on creating an emotional attachment. Two factors in the creation emotional attachment is found out to be social – congruity and self-congruity. In other word, it may be said that when choosing a bank, customers tend to identify themselves with the brand image. Also they use the brand of the bank to as a symbol of themselves in their social lives.

In addition to consumer and brand identification, it is found out that behavioral and affective experience that a brand creates for a customer is significant in creating emotional attachment. In the beginning of the study, brand experience was analyzed under four dimensions, which are intellectual, affective, sensory and behavioral. Sensory experience is about the senses of the customers. Affective experience is about the emotions and the feelings of a customer that are evoked when he interacts with the brand. Intellectual experience is analytic and imaginative thoughts of the customers. Lastly, behavioral experience reflects the bodily experience, life aspects and active interactions (Brakus et al., 2009). The study showed that when customers interact with the brand of a bank, they develop some emotions and feelings towards a brand. Also, they are involved in active interactions. However, their senses are not evoked or they are not forced to think imaginatively. If the banks' position in a customer's life is considered, it may be seen that the results are not surprising but on the contrary it is to be expected. Banks offer services from their branches, digital channels and call centers. The main topic in all of the channels is the financial services, which are critical topic for the customers. The way that the service is given, the trust that is felt by the customer, a nice word from the employees may evoke emotions and feelings towards a bank. Also, if the bank offers a unique experience in its services, a consumer may want to interact with the bank more often and be satisfied with the experience that is created. Accordingly, the study illustrates that behavioral and affective experience that a customer encounter is influential in creating emotional attachment.

## **5.5. Recommended Strategies for The Banks**

From the traditional point of view, customers search for the benefits and decide rationally by considering their needs. However, human beings are emotional creatures; they are affected by how they feel when they are making a decision. In other words, it can be said that consumers are not really rational (Atwal & Williams, 2009). Accordingly, touching the emotions of the customers is crucial. As this study illustrates, consumers are acting in favor of the branded banks that they emotionally bond to. Thus, not just marketers, but also all the employees in a bank should develop a sense in order to understand the emotions in their relations with the customers. Emotional attachment results in positive consequences for the banks, so involving emotions in their services in becoming inevitable.

One of the results of the study was that affective experience is an important factor that creates the emotional attachment. Affective experience involves the emotions and feelings of the customers. Accordingly, banks need to understand how financials affect the customers emotionally and design their processes and services to ease the unpleasant emotions such as indecision, insecurity or sense of being illiterate; and to evoke the positive emotions such as trust, sense of gain, success, sense of being protected. Moreover, one other finding was the influence of behavioral experience in creating emotional attachment. As behavioral experience includes interactions with the brand, banks need to find ways to involve the customers in their processes. For example, one way can be integrating gamification in their processes. Gamification is a new phenomenon. It can be defined as gaming the non-game situations or applying game – design to non-game processes, such as business processes. Companies use

gamification to increase the engagement and create experiences, which consumers can involve and interact with the brand more closely (Robson et al., 2015).

In addition, as a result of the analysis, it was found out that emotional attachment occurs if a consumer finds congruity between himself / herself and the brand. Accordingly, banks should try to understand how the consumers define themselves, what they use to express themselves in both self-aspect and social aspect. The insights that they receive from the customers should be used in their communications in order to grasp the attention of the customers to make them feel the congruency. Lastly, consumers see the brands, which they love as a partner in their relationship (Maurya & Mishra, 2012; Aaker, 1960), so banks need to convince the consumer that they are their life companion not only in terms of their financial needs but also personal needs.

## **5.6. Limitations and Implications for Future Research**

First of all, this study was carried on the Turkish banking sector and all participants were Turkish nationals. In Turkish banking sector, there are 47 banks with little to no major differentiation between products and services ([www.tbb.org.tr](http://www.tbb.org.tr)). Moreover, all banks in the sector are trying to identify their brands as trustworthy or as leaders in the use of technology. In other words, there is no observable difference between brands of banks. Banking system, banks' approach towards their brands and customers' attitudes towards the brands of banks do differ in the rest of the world.

In addition, questions were addressed to retail banking customers. Banks tend to segment their consumers due to their income, credit card spending, and total amount deposited or total amount credited and behave differently to each segment according to their needs. Therefore, banks may invoke different emotions to customers with

different segments and they may have different levels of attachments. However, in this research, retail banking consumers are treated as one. Segmentation rules are not publicly known and it may be different for all banks, therefore it is impossible to mimic segmentation rules of the banks. However, asking more questions about customers and coming up with a simple segmentation would lead to more sensitive results. In order to find out emotional attachment in different segments and find out in which segment it works better, this research can be repeated in the future.

Moreover, commercial customers are completely neglected in the research. There is a certain difference between the needs and desires between retail and commercial banking consumers. Products and services that commercial customers use are more comprehensive. Brand of the bank is more visible in business-to-business rather than business-to-consumer relations. Also, commercial customers prefer a bank for their commercial benefits more than personal finance management. Repeating the study for the commercial consumers may reveal different results.

A bank has a lot of different products and services for the retail customers. Banks has a main brand and many sub brands for their products and services. In Turkish banking sector, one bank can create many brands for one typical product. Credit cards can be an appropriate example for this argument. The biggest private bank in Turkey, which is Türkiye İş Bankası, has two main brands for credit cards Maximum and Maximiles ([www.isbank.com.tr](http://www.isbank.com.tr)). It is made clear that participants should take the branded bank as a whole and not its products. However, it is not possible to be sure that what the participants exactly understood from it. They might have considered the branded bank but answered the questions by thinking about one of the products they use, for example a credit card. The study may be repeated asking the participant to determine

the product and the brand themselves. In this way, the factors that create the emotional attachment may be evaluated again and observe if it changes when participants don't choose from a list of brands but they state the branded product of banks they use. In addition, this may give a hint about which products are more useful in creating emotional brand attachments.

## **5.7. Conclusion**

This study aimed to investigate the most effective determinant of emotional brand attachment in banking sector. In order to do so, an online survey was conducted and the results were analyzed by factor and regression analysis. The results showed that not all the factors that are stated in the literature were influential on creating emotional attachment for banks. However, emotional attachment exists for the bank's customers and customers' attitude are more positive when they develop emotional attachment. Even though the study included only retail customers and was conducted for Turkish citizens, the results supported the suggestion that brands need to go for building emotional attachment in order to benefit from the valuable positive consequences. The study has found the following:

- Consumer – brand identification is influential for the creation of emotional brand attachment between the brand and the customer. Brands should be aware how consumers define themselves both in self and social aspect.
- Behavioral and affective brand experience is effective on developing an emotional attachment. Consumers seek for experiences and brands should design memorable experiences.

- Emotional brand attachment is found to have a direct effect in creating positive word of mouth, willingness to use (purchase) again and developing brand love.

The study presented that customers are in pursue for the brands that they feel close to themselves. They prefer the brands, which facilitate to express themselves and define themselves. It would be thought that it is odd to use banks to define one's self. However, banks also have a reputation in the sector for being technological, trustworthy, and environmentally responsible. Consumers presumably consider the reputation of the branded banks and develop positive feelings, which they feel close to their presence. Moreover, it may be said that humans are social animals and they want to get involved in social groups, which they find resemblance to. The study indicates that customers become emotionally attached to brands, which help them to reveal how they define themselves to others, or how they fit to the others in the recognized social group.

Moreover, customers are in need for experiences. They want to be a part of the experiences and the study showed that the experiences that the customers get involved which evoke their emotions and create a will for engagement are influential on building emotional attachment. Experiences are memorable, they are the stories of the consumers, thus a unique experience that is designed by the brands for the customer to engage will turn into personal stories of the customers, they will be unforgettable and when remembered, it is possible that the brand will also be recalled. Human beings grow with emotions, they need emotions and they need to be recognized by others. Brands are tools for this need, so as brands success to touch the feelings of the

customers, they will also success to build emotional attachment with the brands, which is more likely to stand for a long period of time.

## 6. REFERENCES

Aaker, DA 1996, *Building Strong Brands*, n.p.: New York : Free Press, c1996., Bilgi Library Catalog, EBSCOhost, viewed 22 October 2016.

Aaker, JL 1999, 'The Malleable Self: The Role of Self-Expression in Persuasion', *Journal Of Marketing Research (JMR)*, 36, 1, pp. 45-57, Business Source Complete, EBSCOhost, viewed 2 October 2016.

Aaker, JL 1997, 'Dimensions of Brand Personality', *Journal Of Marketing Research (JMR)*, 34, 3, pp. 347-356, Business Source Complete, EBSCOhost, viewed 3 October 2016.

Aaker, J, & Fournier, S 1995, 'A Brand as a Character, A Partner and a Person: Three Perspectives on the Question of Brand Personality', *Advances In Consumer Research*, 22, 1, pp. 391-395, Business Source Complete, EBSCOhost, viewed 3 October 2016.

Albert, N, & Valette-Florence, P 2010, 'Measuring the Love Feeling for a Brand using Interpersonal Love Items', *Journal Of Marketing Development & Competitiveness*, 5, 1, pp. 57-63, Business Source Complete, EBSCOhost, viewed 15 October 2016.

Albert, N, Merunka, D, & Valette-Florence, P 2008, 'Conceptualizing and Measuring Consumers' Love towards their Brands', *Society For Marketing Advances Proceedings*, pp. 108-111, Business Source Complete, EBSCOhost, viewed 10 November 2016.

Aldlaigan, A., & Buttle, F. 2005, 'Beyond satisfaction: customer attachment to retail banks', *International journal of bank marketing*, 23,4, pp. 349-359.

Anderson, E. W. 1998, 'Customer satisfaction and word of mouth', *Journal of service research*, 1,1, pp. 5-17.

Ashforth, B, & Mael, F 1989, 'Social Identity Theory and the Organization', *Academy Of Management Review*, 14, 1, pp. 20-39, Business Source Complete, EBSCOhost, viewed 26 September 2016.

Atwal, G, & Williams, A 2009, 'Luxury brand marketing -- The experience is everything!', *Journal Of Brand Management*, 16, 5/6, pp. 338-346, Business Source Complete, EBSCOhost, viewed 13 December 2016.

Bartsch, F, Diamantopoulos, A, Papatoidamis, N, & Chumpitaz, R 2016, 'Global brand ownership: The mediating roles of consumer attitudes and brand identification', *Journal Of Business Research*, 69, pp. 3629-3635, ScienceDirect, EBSCOhost, viewed 25 September 2016.

Batra, R, Ahuvia, A, & Bagozzi, R 2012, 'Brand Love', *Journal Of Marketing*, 76, 2, pp. 1-16, Business Source Complete, EBSCOhost, viewed 22 October 2016.

Bearden, W, & Etzel, M 1982, 'Reference Group Influence on Product and Brand Purchase Decisions', *Journal Of Consumer Research*, 9, 2, pp. 183-194, Business Source Complete, EBSCOhost, viewed 11 October 2016.

Bhattacharya, C, Rao, H, & Glynn, M 1995, 'Understanding the bond of identification: An investigation of its correlates among art museum..', *Journal Of Marketing*, 59, 4, p. 46, Business Source Complete, EBSCOhost, viewed 7 September 2016.

Bhattacharya, C, Rao, H, & Glynn, M 1995, 'Understanding the bond of identification: An investigation of its correlates among art museum..', *Journal Of Marketing*, 59, 4, p. 46, Business Source Complete, EBSCOhost, viewed 19 September 2016.

Bhattacharya, C, & Sen, S 2003, 'Consumer--Company Identification: A Framework for Understanding Consumers' Relationships with Companies', *Journal Of Marketing*, 67, 2, pp. 76-88, Business Source Complete, EBSCOhost, viewed 6 September 2016.

Belk, RW 1988, 'Possessions and the Extended Self', *Journal Of Consumer Research*, 15, 2, pp. 139-168, Business Source Complete, EBSCOhost, viewed 5 September 2016.

Bergkvist, L, & Bech-Larsen, T 2010, 'Two studies of consequences and actionable antecedents of brand love', *Journal Of Brand Management*, 17, 7, pp. 504-518, Business Source Complete, EBSCOhost, viewed 10 November 2016.

Brakus, J. J., Schmitt, B. H., & Zarantonello, L. (2009). Brand experience: what is it? How is it measured? Does it affect loyalty? *Journal of Marketing*, 73(3), 52–68.

Carroll, B, & Ahuvia, A 2006, 'Some Antecedents and Outcomes of Brand Love', *Marketing Letters*, 2, p. 79, JSTOR Journals, EBSCOhost, viewed 25 September 2016.

Ching-Jui, K, Van- Dat, T, & Tuyet Mai Le, T 2013, 'Relationships among Brand Experience, Brand Personality, And Customer Experiential Value', *Contemporary Management Research*, 9, 3, pp. 247-262, Academic Search Complete, EBSCOhost, viewed 5 November 2016.

Cleff, T, I Chun, L, & Walter, N 2014, 'Can You Feel It? - The Effect of Brand Experience on Brand Equity', *IUP Journal Of Brand Management*, 11, 2, pp. 7-27, Business Source Complete, EBSCOhost, viewed 3 November 2016.

Bowlby, J 1982, 'Attachment and loss: Retrospect and prospect', *American Journal Of Orthopsychiatry*, 52, 4, pp. 664-678, PsycARTICLES, EBSCOhost, viewed 22 October 2016.

Caprara, G, Barbaranelli, C, & Guido, G 2001, 'Brand personality: How to make the metaphor fit?', *Journal Of Economic Psychology*, 22, pp. 377-395, ScienceDirect, EBSCOhost, viewed 9 October 2016.

Clifton, R, Simmons, J, & Ahmad, S 2004, *Brands And Branding*, n.p.: Princeton, NJ : Bloomberg Press, 2004., Bilgi Library Catalog, EBSCOhost, viewed 5 November 2016.

DOMMER, S, SWAMINATHAN, V, & AHLUWALIA, R 2013, 'Using Differentiated Brands to Deflect Exclusion and Protect Inclusion: The Moderating Role of Self-Esteem on Attachment to Differentiated Brands', *Journal Of Consumer Research*, 40, 4, pp. 657-675, Business Source Complete, EBSCOhost, viewed 27 October 2016.

de Chernatony, L, & Riley, F 1998, 'Defining A "Brand": Beyond The Literature With Experts' Interpretations', *Journal Of Marketing Management*, 14, 4-5, pp. 417-443, Business Source Complete, EBSCOhost, viewed 22 October 2016.

Dickinger, A, & Lalicic, L 2016, 'An analysis of destination brand personality and emotions: a comparison study', *Information Technology And Tourism*, 15, 4, p. 317-340, Scopus®, EBSCOhost, viewed 2 November 2016.

Edson Escalas, J 2004, 'Narrative Processing: Building Consumer Connections to Brands', *Journal Of Consumer Psychology*, 14, pp. 168-180, ScienceDirect, EBSCOhost, viewed 8 September 2016.

Elbedweihy, A, Elsharnouby, M, Elsharnouby, T, & Jayawardhena, C 2016, 'Customer relationship building: The role of brand attractiveness and consumer-brand identification', *Journal Of Business Research*, 69, 8, p. 2901-2910, Scopus®, EBSCOhost, viewed 9 October 2016.

Escalas, J, & Bettman, J 2005, 'Self-Construal, Reference Groups, and Brand Meaning', *Journal Of Consumer Research*, 32, 3, pp. 378-389, Business Source Complete, EBSCOhost, viewed 22 September 2016.

Escalas, J, & Bettman, J 2003, 'You Are What They Eat: The Influence of Reference Groups on Consumers' Connections to Brands', *Journal of Consumer Psychology*, 3, p. 339, JSTOR Journals, EBSCOhost, viewed 22 September 2016.

Fedorikhin, A, Park, C, & Thomson, M 2008, 'Beyond fit and attitude: The effect of emotional attachment on consumer responses to brand extensions', *Journal Of*

Consumer Psychology, 18, pp. 281-291, ScienceDirect, EBSCOhost, viewed 16 October 2016.

Fournier, S, & Alvarez, C n.d., 2012 'Brands as relationship partners: Warmth, competence, and in-between', *Journal Of Consumer Psychology*, 22, 2, pp. 177-185, Social Sciences Citation Index, EBSCOhost, viewed 8 November 2016.

Fournier, S 1998, 'Consumers and Their Brands: Developing Relationship Theory in Consumer Research', *Journal Of Consumer Research*, 24, 4, pp. 343-373, Business Source Complete, EBSCOhost, viewed 6 September 2016.

Freud, S, & Hiperlink, 2013, *Group Psychology And The Analysis Of The Ego*, İstanbul: Hiperlink, eBook Collection (EBSCOhost), EBSCOhost, viewed 4 September 2016.

Goldsmith, Ronald E., Goldsmith, Elizabeth B., (2012) 'Brand Personality and Brand Engagement', *American Journal of Management*, 12, 1, pp. 11 - 20

Grisaffe, D, & Nguyen, H 2011, 'Antecedents of emotional attachment to brands', *Journal Of Business Research*, 64, pp. 1052-1059, ScienceDirect, EBSCOhost, viewed 8 September 2016.

Grubb, E, & Grathwohl, H 1967, 'Consumer Self-Concept, Symbolism and Marketing Behavior: A Theoretical Approach', *Journal Of Marketing*, 31, 4, pp. 22-27, Business Source Complete, EBSCOhost, viewed 25 October 2016.

Haji, I, Evanschitzky, H, Combe, I, & Farrell, A 2012, 'The Forgotten Brand Personality Dimension', *Advances In Consumer Research*, 40, pp. 442-453, Business Source Complete, EBSCOhost, viewed 3 October 2016.

Havlena, W, & Holbrook, M 1986, 'The Varieties of Consumption Experience: Comparing Two Typologies of Emotion in Consumer Behavior', *Journal Of Consumer Research*, 13, 3, pp. 394-404, Business Source Complete, EBSCOhost, viewed 5 November 2016.

Hee Jung, L, & Myung Soo, K 2012, 'THE EFFECT OF BRAND EXPERIENCE ON BRAND RELATIONSHIP QUALITY', *Academy Of Marketing Studies Journal*, 16, 1, pp. 87-98, Business Source Complete, EBSCOhost, viewed 5 November 2016.

Helena M., N, Kip, B, & Carlos, B 2010, 'Brand Relationships: A Personality-Based Approach', *Journal Of Service Science And Management*, 02, p. 206, Directory of Open Access Journals, EBSCOhost, viewed 3 October 2016.

Hoch, SJ 2002, 'Product Experience Is Seductive', *Journal Of Consumer Research*, 29, 3, pp. 448-454, Business Source Complete, EBSCOhost, viewed 5 November 2016.

Hollenbeck, C, & Kaikati, A 2012, 'Consumers' use of brands to reflect their actual and ideal selves on Facebook', *International Journal Of Research In Marketing*, 29, Special Issue on Consumer Identities, pp. 395-405, ScienceDirect, EBSCOhost, viewed 25 September 2

Holbrook, M, & Hirschman, E 1982, 'The Experiential Aspects of Consumption: Consumer Fantasies, Feelings, and Fun', *Journal of Consumer Research*, 2, p. 132, JSTOR Journals, EBSCOhost, viewed 5 November 2016.

Hirschman, E, & Holbrook, M 1982, 'Hedonic Consumption: Emerging Concepts, Methods and Propositions', *Journal Of Marketing*, 46, 3, pp. 92-101, Business Source Complete, EBSCOhost, viewed 5 November 2016.

Huaman-Ramirez, R 2015, 'Brand Experience: Impact on Brand Trust and Brand Attachment', *Society For Marketing Advances Proceedings*, pp. 160-166, Business Source Complete, EBSCOhost, viewed 23 October 201

Hui, M, & Bateson, J 1991, 'Perceived Control and the Effects of Crowding and Consumer Choice on the Service Experience', *Journal Of Consumer Research*, 18, 2, pp. 174-184, Academic Search Complete, EBSCOhost, viewed 5 November 2016.

Iglesias, O, Singh, J, & Batista-Foguet, J 2011, 'The role of brand experience and affective commitment in determining brand loyalty', *Journal Of Brand Management*, 18, 8, pp. 570-582, Business Source Complete, EBSCOhost, viewed 5 November 2016.

Ishikawa, K. 2013, 'Brand dynamics: The effects of brand personality and brand experience on emotional brand attachment. '

Japutra, A, Ekinci, Y, & Simkin, L 2014, 'Exploring brand attachment, its determinants and outcomes', *Journal Of Strategic Marketing*, 22, 7, p. 616-630, Scopus®, EBSCOhost, viewed 7 September 2016.

Japutra, A 2014, 'Drivers and outcomes of brand attachment', *British Library EThOS*, EBSCOhost, viewed 15 November 2016.

Jimenez, F, & Voss, K 2014, 'An Alternative Approach to the Measurement of Emotional Attachment', *Psychology & Marketing*, 5, p. 360, Academic OneFile, EBSCOhost, viewed 2 October 2016.

Kara, G. (2015). Marka deneyimi ve tekrar satın alma niyeti arasındaki ilişkide müşteri tatmininin rolü.

Keller, KL 1993, 'Conceptualizing, Measuring, Managing Customer-Based Brand Equity', *Journal Of Marketing*, 57, 1, pp. 1-22, Business Source Complete, EBSCOhost, viewed 3 October 2016.

Kerin, R, Jain, A, & Howard, D 1992, 'Store Shopping Experience and Consumer Price-Quality-Value Perceptions', *Journal Of Retailing*, 68, 4, p. 376, Business Source Complete, EBSCOhost, viewed 5 November 2016.

Kleine, S, & Kernan, J 1993, 'Mundane Consumption and the Self: A Social-Identity Perspective', *Journal of Consumer Psychology*, 3, p. 209, JSTOR Journals, EBSCOhost, viewed 3 October 2016.

Kressmann, F, Sirgy, M, Herrmann, A, Huber, F, Huber, S, & Lee, D 2006, 'Direct and indirect effects of self-image congruence on brand loyalty', *Journal Of Business Research*, 59, pp. 955-964, ScienceDirect, EBSCOhost, viewed 23 October 2016.

Lam, S, Aharne, M, Hu, Y, & Schillewaert, N 2010, 'Resistance to Brand Switching When a Radically New Brand Is Introduced: A Social Identity Theory Perspective', *Journal Of Marketing*, 74, 6, pp. 128-146, Business Source Complete, EBSCOhost, viewed 7 September 2016.

Landon Jr., EL 1974, 'Self Concept, Ideal Self Concept, and Consumer Purchase Intentions', *Journal Of Consumer Research*, 1, 2, pp. 44-51, Business Source Complete, EBSCOhost, viewed 23 October 2016.

Lemon, K, & Verhoef, P 2016, 'Understanding Customer Experience Throughout the Customer Journey', *Journal Of Marketing*, 80, 6, pp. 69-96, Business Source Complete, EBSCOhost, viewed 5 November 2016.

Lindström, M 2008, *Buy-Ology : Truth And Lies About Why We Buy*, n.p.: New York : Doubleday , c2008., Bilgi Library Catalog, EBSCOhost, viewed 26 October 2016.

Loureiro, S., Ruediger, K. & Demetris, 2012, ' Brand emotional connection and loyalty', *Journal of Brand Management*, 20,1, pp.13-27

Loroz, P, & Braig, B 2015, 'Consumer Attachments to Human Brands: The "Oprah Effect"', *Psychology & Marketing*, 32, 7, pp. 751-763, Business Source Complete, EBSCOhost, viewed 2 October 2016.

Malär, L, Krohmer, H, Hoyer, W, & Nyffenegger, B 2011, 'Emotional Brand Attachment and Brand Personality: The Relative Importance of the Actual and the Ideal Self', *Journal Of Marketing*, 75, 4, pp. 35-52, Business Source Complete, EBSCOhost, viewed 4 September 2016.

Maehle, N, & Supphellen, M 2011, 'In search of the sources of brand personality', *International Journal Of Market Research*, 53, 1, pp. 95-114, Business Source Complete, EBSCOhost, viewed 4 October 2016.

Maehle, N, Otnes, C, & Supphellen, M 2011, 'Consumers' perceptions of the dimensions of brand personality', *Journal Of Consumer Behaviour*, 10, 5, pp. 290-303, Business Source Complete, EBSCOhost, viewed 5 October 2016.

Maurya, U. K., & Mishra, P. 2012, 'What is a brand? A Perspective on Brand Meaning', *European Journal of Business and Management*, 4,3, pp. 122-133.

Maxham III, J, & Netemeyer, R 2003, 'Firms Reap What They Sow: The Effects of Shared Values and Perceived Organizational Justice on Customers' Evaluations of Complaint Handling', *Journal Of Marketing*, 67, 1, pp. 46-62, Business Source Complete, EBSCOhost, viewed 16 October 2016

Maxham, I, & Netemeyer, R 2002, 'Modeling customer perceptions of complaint handling over time: the effects of perceived justice on satisfaction and intent', *Journal Of Retailing*, 78, pp. 239-252, ScienceDirect, EBSCOhost, viewed 16 October 2016.

Meyer, C, & Schwager, A 2007, 'UNDERSTANDING CUSTOMER EXPERIENCE', *Harvard Business Review*, 85, 2, pp. 116-126, Business Source Complete, EBSCOhost, viewed 3 November 2016.

Mittal, B 2015, 'Self-concept clarity: Exploring its role in consumer behavior', *Journal Of Economic Psychology*, 46, pp. 98-110, ScienceDirect, EBSCOhost, viewed 23 October 2016.

Morrison, S., & Crane, F. G. 2007, Building the service brand by creating and managing an emotional brand experience, *Journal of Brand Management*, 14(5), 410–421.

Muniz, A, & O'Guinn, T 2001, 'Brand Community', *Journal Of Consumer Research*, 4, p. 412, RePEc, EBSCOhost, viewed 8 September 2016.

Orth, U, Limon, Y, & Rose, G 2010, 'Store-evoked affect, personalities, and consumer emotional attachments to brands', *Journal Of Business Research*, 63, Thought leadership in Brand Management, pp. 1202-1208, ScienceDirect, EBSCOhost, viewed 23 October 2016.

Park, C. W., MacInnis, D. J., & Priester, J. R. 2006, 'Beyond attitudes: Attachment and consumer behavior' *Seoul National Journal*, 12,2, pp. 3-36.

Patwardhan, H, & Balasubramanian, S 2013, 'Reflections on emotional attachment to brands: Brand romance and brand love', *Journal Of Customer Behaviour*, 12, 1, pp. 73-79, Business Source Complete, EBSCOhost, viewed 25 September 2016.

Reed II, A 2002, 'Social Identity as a Useful Perspective for Self-Concept-based Consumer Research', *Psychology & Marketing*, 19, 3, pp. 235-266, Business Source Complete, EBSCOhost, viewed 25 September 2016.

Reed, I, Forehand, M, Puntoni, S, & Warlop, L 2012, 'Identity-based consumer behavior', *International Journal Of Research In Marketing*, 29, Special Issue on Consumer Identities, pp. 310-321, ScienceDirect, EBSCOhost, viewed 25 September 2016.

Reingen, P, Foster, B, Brown, J, & Seidman, S 1984, 'Brand Congruence in Interpersonal Relations: A Social Network Analysis', *Journal Of Consumer Research*, 11, 3, pp. 771-783, Business Source Complete, EBSCOhost, viewed 22 September 2016.

Roberts, K 2004, *Lovemarks : The Future Beyond Brands*, n.p.: New York, N.Y. : PowerHouse Books, 2004., Bilgi Library Catalog, EBSCOhost, viewed 7 November 2016.

Robson, K, Plangger, K, Kietzmann, J, McCarthy, I, & Pitt, L 2015, 'Is it all a game? Understanding the principles of gamification', *Business Horizons*, 58, pp. 411-420, ScienceDirect, EBSCOhost, viewed 13 December 2016.

Rodriguez, J 2015, 'Social identity theory', *Salem Press Encyclopedia Of Health, Research Starters*, EBSCOhost, viewed 19 September 2016.

Rubio, N, Villaseñor, N, & Oubiña, J 2015, 'Article: Consumer identification with store brands: Differences between consumers according to their brand loyalty', *BRQ Business Research Quarterly*, 18, pp. 111-126, ScienceDirect, EBSCOhost, viewed 5 September 2016.

Ruffolo, R. (2014). Emotional branding--can you feel it? Explore the connection between beauty products and experiences through the 'scentsational' collaboration between H2O Plus and Disney. *Global Cosmetic Industry*, (5). 18.

Ruvio, A, & Shoham, A n.d., 'Aggressive Driving: A Consumption Experience', *Psychology & Marketing*, 28, 11, pp. 1089-1114, Social Sciences Citation Index, EBSCOhost, viewed 5 November 2016.

Schau, H, Muñiz, A, & Arnould, E 2009, 'How Brand Community Practices Create Value', *Journal Of Marketing*, 73, 5, pp. 30-51, Business Source Complete, EBSCOhost, viewed 2 October 2016.

Schembri, S 2009, 'Reframing brand experience: The experiential meaning of Harley-Davidson', *Journal Of Business Research*, 62, pp. 1299-1310, ScienceDirect, EBSCOhost, viewed 5 November 2016.

Schmitt, B 2009, 'The concept of brand experience', *Journal Of Brand Management*, 7, p. 417, Academic OneFile, EBSCOhost, viewed 5 November 2016.

Schouten, J, & McAlexander, J 1995, 'Subcultures of Consumption: An Ethnography of the New Bikers', *Journal Of Consumer Research*, 22, 1, pp. 43-61, Business Source Complete, EBSCOhost, viewed 27 September 2016.

Schultz, S, Kleine III, R, & Kernan, J 1989, "'These Are A Few of My Favorite Things" Toward an Explication of Attachment as a Consumer Behavior Construct', *Advances In Consumer Research*, 16, 1, pp. 359-366, Business Source Complete, EBSCOhost, viewed 27 September 2016.

Seimiene, E 2012, 'EMOTIONAL CONNECTION OF CONSUMER PERSONALITY TRAITS WITH BRAND PERSONALITY TRAITS: THEORETICAL CONSIDERATIONS', *Economics & Management*, 17, 4, pp. 1472-1478, Business Source Complete, EBSCOhost, viewed 1 November 2016.

Sirgy, MJ 1982, 'Self-Concept in Consumer Behavior: A Critical Review', *Journal Of Consumer Research*, 9, 3, pp. 287-300, Business Source Complete, EBSCOhost, viewed 23 October 2016.

SHARMA, N 2012, 'An Empirical Study of Rural Customer's Satisfaction from E-Banking in India', *Journal Of Internet Banking & Commerce*, 17, 3, pp. 1-17, Business Source Complete, EBSCOhost, viewed 4 December 2016.

Stokburger-Sauer, N, Ratneshwar, S, & Sen, S 2012, 'Drivers of consumer-brand identification', *International Journal Of Research In Marketing*, 29, Special Issue on Consumer Identities, pp. 406-418, ScienceDirect, EBSCOhost, viewed 4 September 2016.

SURUGIU, F, & SURUGIU, G 2012, 'CONSUMERS' IDENTITY - THE ROLE OF THE 'SELF' CONCEPT IN THE CONSUMER BEHAVIOR', *Analele Universitatii Maritime Constanta*, 13, 17, pp. 299-301, Academic Search Complete, EBSCOhost, viewed 23 October 2016.

Swaminathan, V, Stilley, K & Ahluwalia, R 2009, 'When Brand Personality Matters: The Moderating Role of Attachment Styles', *Journal Of Consumer Research*, 35, 6, pp. 985-1002, Business Source Complete, EBSCOhost, viewed 4 October 2016.

SWAMINATHAN, V, PAGE, K, & GÜRHAN-CANLI, Z 2007, "'My" Brand or "Our" Brand: The Effects of Brand Relationship Dimensions and Self-Construal on Brand Evaluations', *Journal Of Consumer Research*, 34, 2, pp. 248-259, Business Source Complete, EBSCOhost, viewed 31 October 2016.

ȘOICA, S 2013, 'CONSUMPTION EXPERIENCE, ESSENTIAL FACTOR IN DESTINATION BRANDING: A SEMIOTIC APPROACH', *Bulletin Of The Transilvania University Of Brasov. Series VII: Social Sciences. Law*, 6, 2, pp. 323-332, Academic Search Complete, EBSCOhost, viewed 5 November 2016.

Thakur, A, & Kaur, R 2016, 'An Empirical Examination of Relationship Between Emotional Attachment and Attitudinal Brand Loyalty Towards Luxury Fashion Brands', *DLSU Business & Economics Review*, 26, 1, pp. 70-80, Business Source Complete, EBSCOhost, viewed 13 November 2016.

Thomson, M 2006, 'Human Brands: Investigating Antecedents to Consumers' Strong Attachments to Celebrities', *Journal Of Marketing*, 70, 3, pp. 104-119, Business Source Complete, EBSCOhost, viewed 2 October 2016.

Thomson, M, MacInnis, D, & Whan Park, C 2005, 'The Ties That Bind: Measuring the Strength of Consumers' Emotional Attachments to Brands', *Journal Of Consumer Psychology*, 15, pp. 77-91, ScienceDirect, EBSCOhost, viewed 8 September 2016.

Toister, J 2013, *Service Failure. [Electronic Resource] : The Real Reasons Employees Struggle With Customer Service And What You Can Do About It*, n.p.: New York : AMACOM, c2013., Bilgi Library Catalog, EBSCOhost, viewed 17 December 2016.

Travis, D, 2000, 'Emotional Branding- How Successful Brands Gain The Irrational Edge', California: Prima Publishing, 2000, viewed 5 September 2016

Tuškej, U, Golob, U, & Podnar, K 2013, 'The role of consumer–brand identification in building brand relationships', *Journal Of Business Research*, 66, (1)Thought leadership in brand management(2)Health Marketing, pp. 53-59, ScienceDirect, EBSCOhost, viewed 4 September 2016.

Zarantonello, L, & Schmitt, B 2010, 'Using the brand experience scale to profile consumers and predict consumer behaviour', *Journal Of Brand Management*, 17, 7, pp. 532-540, Business Source Complete, EBSCOhost, viewed 5 November 2016.

Whan Park, C, MacInnis, D, Priester, J, Eisingerich, A, & Iacobucci, D 2010, 'Brand Attachment and Brand Attitude Strength: Conceptual and Empirical Differentiation of Two Critical Brand Equity Drivers', *Journal Of Marketing*, 74, 6, pp. 1-17, Business Source Complete, EBSCOhost, viewed 16 October 2016.

<https://www.ama.org/resources/Pages/Dictionary.aspx?dLetter=B&dLetter=B>

<https://www.tbb.org.tr/tr/bankacilik/banka-ve-sektor-bilgileri/4>

<http://www.isbank.com.tr>