


THE IMPACT OF BRANDING IN BUILDING AND ENHANCING CUSTOMER LOYALTY FOR BANKING SERVICES: AN APPLIED STUDY OF COMMERCIAL BANK CUSTOMERS IN JORDAN

Zakarya Ahmad Alatyat^A, Hadi Saleh Atiat^B, Manar Ibrahim Al-Qatawneh^C, Nour Hussien Yousef Alrahamneh^D, Mohammad Awad Alzyadat^E, Mohammad Mansour Abu Jalil^F



ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 31 January 2023</p> <p>Accepted 22 March 2023</p>	<p>Purpose: The aim of this study is to examine the impact of branding in building and enhancing customer loyalty for banking services.</p> <p>Theoretical framework: branding dimensions are the first factors, which affect a customer's opinion of the quality and features a particular product, including brand recognition, mental image, trust, satisfaction, market value, and perceived quality. A large number of studies indicate that customer loyalty influences brand value (Janghyeon & Yuksel, 2011).</p> <p>Design/methodology/approach: The research reports on field study that operationalizes a theoretical framework to examine the impact of branding in building and enhancing customer loyalty for banking services.</p> <p>Findings: Evidence from the study indicates that the dimensions of branding have a statistically significant impact in building and enhancing customer loyalty for banking services in Jordan</p> <p>Research, Practical & Social implications: the study suggests improving customer trust in their brand and banking services, because such trust is one of the most important dimensions that enhances customer satisfaction, and persuades them to have the desired level of loyalty for these services.</p> <p>Originality/value: The results indicate the role of the branding can build and enhance customer loyalty for banking services in commercial bank in Jordan.</p>
<p>Keywords:</p> <p>Brand; Branding; Customer Loyalty; Banking Services; Commercial Banks; Jordan.</p> <div data-bbox="172 1099 480 1346">  </div>	<p>Doi: https://doi.org/10.26668/businessreview/2023.v8i4.1138</p>

^A PhD in Business Administration, Department of Planning and Project Management, Faculty of Business, Al-Balqa Applied University, E-mail: atyat.za@bau.edu.jo Orci: <https://orcid.org/0000-0003-1568-2860>

^B PhD in Marketing, Khawarizmi University Technical College, Jordan, E-mail: hatiat@gmail.com
Orcid: <https://orcid.org/0009-0001-9755-1831>

^C PhD in Management, Department of Business Administration, Faculty of Business, Al-Balqa Applied University, Jordan, E-mail: manar.qatawneh@bau.edu.jo Orcid: <https://orcid.org/0000-0003-2128-2353>

^D PhD in Business Administration, Part Time Lecturer, Al-Balqa Applied University, Jordan, E-mail: nour.ra@bau.edu.jo Orcid: <https://orcid.org/0009-0000-8800-7167>

^E PhD in Marketing, Department of Marketing, Faculty of Business, Al-Balqa Applied University, Jordan. E-mail: drmohammadzyadat@bau.edu.jo Orcid: <https://orcid.org/0000-0002-4284-766X>

^F PhD in Marketing, Faculty of Business, Philadelphia University, Jordan, E-mail: mabujalil@philadelphia.edu.jo
Orcid: <https://orcid.org/0009-0006-8255-6812>

EL IMPACTO DE LA MARCA EN LA CONSTRUCCIÓN Y MEJORA DE LA LEALTAD DEL CLIENTE PARA LOS SERVICIOS BANCARIOS: UN ESTUDIO APLICADO A LOS CLIENTES DE BANCOS COMERCIALES EN JORDANIA

RESUMEN

Objetivo: El objetivo de este estudio es examinar el impacto de la marca en la creación y mejora de la fidelización de los clientes para los servicios bancarios.

Marco teórico: las dimensiones de la marca son los primeros factores que afectan la opinión del cliente sobre la calidad y las características de un producto en particular, incluyendo el reconocimiento de la marca, la imagen mental, la confianza, la satisfacción, el valor de mercado y la calidad percibida. Un gran número de estudios indican que la lealtad del cliente influye en el valor de la marca (Janghyeon & Yuksel, 2011).

Diseño/metodología/enfoque: Los informes de investigación sobre el estudio de campo que pone en funcionamiento un marco teórico para examinar el impacto de la marca en la creación y mejora de la lealtad del cliente para los servicios bancarios.

Conclusiones: La evidencia del estudio indica que las dimensiones de la marca tienen un impacto estadísticamente significativo en la construcción y mejora de la lealtad de los clientes para los servicios bancarios en Jordania

Investigación, implicaciones prácticas y sociales: el estudio sugiere mejorar la confianza del cliente en su marca y servicios bancarios, ya que dicha confianza es una de las dimensiones más importantes que mejora la satisfacción del cliente, y lo persuade de tener el nivel deseado de lealtad para estos servicios.

Originalidad/valor: Los resultados indican el papel de la marca que puede construir y mejorar la fidelidad del cliente para los servicios bancarios en el banco comercial en Jordania.

Palabras clave: Marca, Marca, Fidelización de Clientes, Servicios Bancarios, Bancos Comerciales, Jordania.

O IMPACTO DA ATRIBUIÇÃO DE MARCAS NA CRIAÇÃO E NO AUMENTO DA FIDELIDADE DO CLIENTE PARA SERVIÇOS BANCÁRIOS: UM ESTUDO APLICADO DE CLIENTES DE BANCOS COMERCIAIS NA JORDÂNIA

RESUMO

Objetivo: O objetivo deste estudo é examinar o impacto da marca no desenvolvimento e no aumento da fidelidade do cliente para serviços bancários.

Estrutura teórica: as dimensões da marca são os primeiros fatores que afetam a opinião do cliente sobre a qualidade e as características de um determinado produto, incluindo o reconhecimento da marca, a imagem mental, a confiança, a satisfação, o valor de mercado e a qualidade percebida. Um grande número de estudos indica que a lealdade do cliente influencia o valor da marca (Janghyeon & Yuksel, 2011).

Projeto/metodologia/abordagem: os relatórios de pesquisa sobre estudo de campo que operacionaliza um quadro teórico para examinar o impacto da marca no desenvolvimento e aumento da lealdade do cliente para serviços bancários.

Constatações: Evidências do estudo indicam que as dimensões da marca têm um impacto estatisticamente significativo na construção e no aumento da lealdade do cliente para serviços bancários na Jordânia

Investigação, implicações práticas e sociais: o estudo sugere melhorar a confiança do cliente na sua marca e serviços bancários, porque tal confiança é uma das dimensões mais importantes que aumenta a satisfação do cliente, e persuade-os a ter o nível desejado de lealdade para esses serviços.

Originalidade/valor: os resultados indicam que o papel da marca pode criar e aumentar a lealdade do cliente para serviços bancários em banco comercial na Jordânia.

Palavras-chave: Marca, Branding, Fidelidade do Cliente, Serviços Bancários, Bancos Comerciais, Jordânia.

INTRODUCTION

Branding is crucial to enhance customer interest in a bank's services; such interest has increased in line with a growth in spending rates, and the variety of consumption phenomena, which has led clients to choose specific products, based on trust of a specific brand. This in turn

has become a feature, which provides certification of good quality, and decreases the efforts required for marketing and promotion (Atulker, 2020; Chan, 2022).

Brands are a formal expression or verbal related to customer experience of a company's products. Moreover, branding takes the monetary value of products, which are similar to other products in the same sector into consideration; this represents a moral value of the customer's connection to the brand, and the level of confidence in the company and its products. Furthermore, branding dimensions are the first factors, which affect a customer's opinion of the quality and features a particular product, including brand recognition, mental image, trust, satisfaction, perceived market value, and perceived quality. A large number of studies indicate that customer loyalty impacts brand value (Janghyeon & Yuksel, 2011, p: 109).

Brand loyalty for services and products services produced by companies is an important pointer of their success in delivering products which are compatible with the desire and needs of customers. The concept of brand loyalty is considered a vital issue when implementing marketing plans and strategies, due to the competition faced by products in the market. Customer loyalty remains a vital issue to ensure the survival, growth, and sustainability of an organization and its brand, and is often one of the most effective strategies for retaining existing customers. This is an extremely important factor, as the cost of attracting new customers is five times the cost of retaining existing customers (Aljuhmani, et al., 2022; Samarah, et al., 2021).

RESEARCH PROBLEM

Companies exert considerable effort to maintain their customer base, while competitors offer many temptations to attract customers from other companies, and persuade as many as possible to buy the products they offer. Customers have a large number of purchasing options, and will choose the brand they believe will satisfy their requirements, while providing the highest value for money when compared to other similar products.

Current marketing theories, based on the thought that the client is at the top of the organizational pyramid, and has become a focus of attention, state that the customer is in control of the market and the formation of data, and thus requires companies to increase the resources allocated to study and analyze customers in terms of brand loyalty, on the grounds that a brand is the first aspect which customers think of in terms of qualities and features of any trademark for a particular product.

In addition, there are now many diverse and well-known banking operators in the banking market, providing customers with increased opportunity to choose between brands and

products. This has intensified the challenge for banks to augment and maintain customer loyalty, which has in turn driven commercial banks in Jordan to significantly increase marketing, in order to maintain customer brand loyalty. Based on this, the study attempts to answer the question “Do brand dimensions, including confidence, perceived quality, mental image, and perceived value, impact on building and fostering customer loyalty to banking services?” Evidence used to determine the answer is based on data related to repeat product purchase and positive word of mouth advertising.

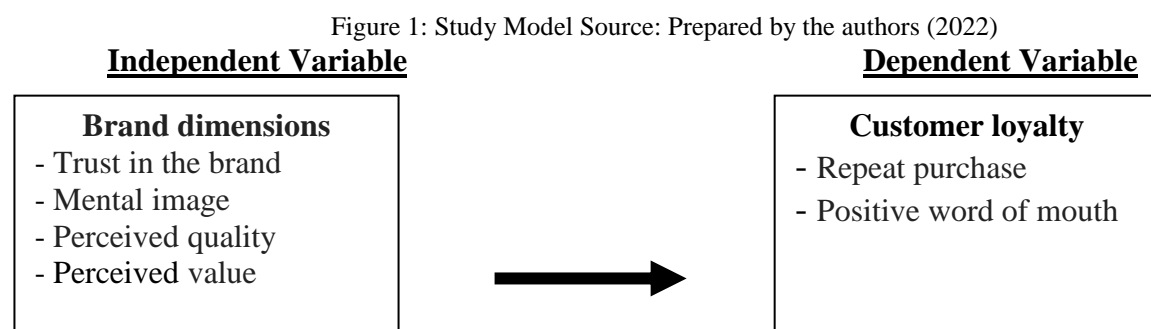
The Importance of The Study

This study deals with an important topic, as the researchers believe that brand dimensions and customer loyalty are linked, based on the assumption that brand value reflects positively on building and enhancing customer loyalty in Jordan’s commercial banks. It also aspires to increase knowledge of brand dimensions and customer loyalty, by addressing some of the practices and practical aspects which have not been dealt with in previous studies; consequently, there is no evidence regarding their validity or worth available in the current literature. The current study thus enhances the knowledge available to researchers regarding new relationships which link the variables of the study in all dimensions.

The Study Hypothesis

There is no statistically significant effect of the dimensions of branding, including the indicators of confidence in the brand, mental image, perceived quality and perceived value, at the level of significance ($\alpha = 0.05$) on building and enhancing customer loyalty for banking services (measured by repeat purchase and positive word of mouth indicators) among customers of commercial banks in Jordan.

Study Model



Operational Definitions

Brand: A name, logo, term, symbol, color, design, or combination of these, or any links which enable customers to recognize and distinguish a specific banking service from other services. It is legally registered, which grants protection from imitation.

Trust in the Brand: refers to the extent to which customers trust the credibility of a brand (in this instance, commercial banks in Jordan), they intend to deal with. Trust is built from previous knowledge and experiences of dealing with a specific branded product or service.

Mental image: This is stored in the client's memory of past dealings with specific commercial banks in Jordan, which in turn reflects the bank's identity for each customer; includes goodwill, reliability, quality, differentiation from competitors, preference, modernity, development and customer orientation.

Perceived quality: Intangible feeling or sense about a brand, based on measuring an individual customer's judgment of the overall superiority or quality of a brand, rather than judging quantifiable elements of quality. For the purposes of this study, the overall perception of superiority and quality of the banking services provided by commercial banks in Jordan. Data was collected by comparing customer opinions of individual banks and their services with alternative banks and services.

Perceived value: Intangible feeling or sense of the benefit one brand provides in relation to cost compared with other commercial banks in Jordan. It is based on customer valuations of previous experiences, on what has been acquired and what has been abandoned, and the customer's choice of a particular brand based on the perceived balance between the cost of the service and its benefits. Perceived value of a bank's brand is related to perceived value and quality.

Customer loyalty: The degree of customer preference and repeat purchases over time for a specific brand; in this instance, of commercial banks in Jordan. It reflects a client's positive attitudes towards a specific brand, their commitment to it, and their intention to repeat purchasing banking services or products from this bank in the future, thus retaining customers over a long period of time.

Repeat purchase: Commitment which drives a customer to remain steadfast with a specific bank, and continuing to choose its products and services, rather than moving to one of the alternative companies available in the market.

Positive word of mouth: Behavior associated with the transfer of positive customer experiences of a specific bank's products and services to other people.

Limits of the Study

Spatial limit: This study is limited to commercial banks in Jordan.

Time Limit: This study was conducted between 1-7-2017 and 31-8-2017.

Human limit: This study is limited to the opinions of a random sample of customers from Jordanian commercial banks.

MATERIAL AND METHODOLOGY

A field study in which the researchers followed the descriptive analytical method, in order to investigate the impact of the brand in enhancing the loyalty of customers of commercial banks in Jordan.

The study population is comprised of all thirteen commercial banks operating in Jordan . The total number of clients in the study sample is 400 individuals, who were selected randomly.

Primary data: field survey data obtained using a questionnaire.

Secondary data: includes data, sources related to branding, loyalty, scientific and methodological books, specialized publications in marketing science which examine and analyze brands and loyalty.

Data was collected from a questionnaire designed, developed and implemented by the researchers to provide information which would allow the hypotheses on which the study is based to be answered. The questionnaire was presented to a number of Jordanian university professors who are recognized as experts in the specialization of marketing science; all received from them were taken into consideration when designing the tool and conducting the fieldwork.

Cronbach's Alpha coefficient of internal consistency was used to test the reliability of the questionnaire. The Cronbach alpha coefficient was extracted to test the internal consistency of all measurement scales and paragraphs. The reliability of the solution is estimated as 88.71% according to the Cronbach Alpha scale, which is rated excellent.

The significance of the items in the questionnaire was determined using arithmetic mean, the extent of the dispersion of responses from the arithmetic mean was determined using standard deviation, and the effect of independent variables on the dependent variables was tested using multiple linear regression analysis.

LITERATURE REVIEW

Brand Concept: A brand is defined as a set of specific dimensions for a particular product, which distinguishes it from other similar products, which organizations use to meet

the need of their customers. These dimensions may be intangible, tangible, rational, symbolic or emotional (Keller, 2013, P: 4).

On the grounds that the brand is the first element in terms of qualities and features which customers think of when a trademark is mentioned for a particular product, Davis (2012, p. 503) views brands as the term, name, design, symbol, or combination of these dimensions that helps to clearly and accurately define products offered by one organization, and indisputably distinguishes them from a competitor's products, brands may be identified as shops, goods, services, famous people, places, ideas or organizations.

The Jordanian Trademarks Law No. 33 of 1952, as amended by Law No. 29 of 2007, defines brands in Paragraph 2 as "any visible sign used, or intended to be used, by any person [or organization] to distinguish services, goods, or products from [the] goods, products or services of others" (Al-Rashdan, 2016, p. 12).

This study defines brands as names, colors, letters, symbols, or any other visible or invisible signs which are used to distinguish one bank from other commercial banks. The name, logo and colors are considered to be visible, while value, symbol and personality are not visible.

Brand dimensions: Landa (2005, p. 10) believes that brand dimensions are important tools used to distinguish products and maximize their value. However, building a brand is one of the most difficult challenges marketers face, because they constitute the total sum of an organization's emotional, functional and symbolic assets, which distinguish their service, product, or organization from their competitors in a customer's mind. Therefore, they are comprised of a set of mental connections and expectations which are called upon or remembered from previous experience of the products or the organization.

The dimensions of a brand are brand recognition, trust in the brand, perceived value, mental image, satisfaction, and perceived quality; a large number of studies indicate that customer loyalty impacts the value of the brand:

Trust in the brand: Refers to the extent of customer credibility for the brand intends to purchase or deal with. It is based on knowledge and previous experiences of the customer of this brand, as well as what other customers say about it. It is rare for clients who display brand loyalty to buy alternative, similar products, thus limiting the purchasing behavior of the customer while enhancing the strength of the chosen brand. The reason for this is that the process associated with repetitive purchasing behavior is based on consumer loyalty for a brand, which emanate from trust towards that particular brand (Osselaer, 2013, p. 539).

Mental image: The mental links stored in the customer's memory about a brand; the value of a brand is strongly supported by positive links made by the customer towards it, and contributes to building a strong mental image of a specific brand, and the customer's belief that the brand is the best that can be found by the market. Alternatively, it can be formed by the customer from direct experience of the product or based on existing links. Therefore the beliefs of customers towards their preferred brands will influence their intentions to choose and buy the brand (Aaker, 2015, p. 27).

Perceived quality: Measures the subjective value judgment of the customer regarding the superiority of a product or service compared to its competitors, or a total belief that one brand is the best, rather than an objective judgement based on the elements of quality. For the purposes of this study, an overall perception of the quality and superiority of the banking services provided by one particular commercial bank in Jordan, compared to alternative services or products from other banks. The perceived quality of a brand results from customer reactions during the purchase decision-making process; high quality perception occurs when customers believe their brand of choice is distinct from and superior to competing brands. The result of this is that perceptions of quality affects consumer choice and increases the value of the brand (Rajendran, 2011, p. 111-112).

Perceived value: The perceived value of a brand does not relate only to its name or logo; its importance extends further, as it represents the customer's attitude towards the performance of a product; when perceived value is high, it results in preferential purchasing and product loyalty. Brands which are perceived as valuable by large numbers of consumers add value to the product itself, thereby further increasing consumer acceptance and allowing companies to sell at a higher cost than their competitors who provide similar products or services. This is confirmed by academic studies, which have verified that some consumers pay a higher price for their favorite products instead of a competitor's products (Jeffrey, 2013, p. 32).

Brand loyalty: It is "the positive image the customer has towards the brand, and the degree of commitment which prompts the customer to repurchase the service or product in the future", extending to a situation where the customer does not consider any alternative products or services, regardless of price or quality. In other words, retention of a customer for the longest period of time (Mowen & Minor, 2016, p: 210).

The notion of brand loyalty is biased towards specific brand preferences, involving behavioral responses regarding a customer's intention to repurchase the same brand. Total

loyalty occurs when the client resists marketing or word of mouth pressure to switch to alternative products or services (Abbas, 2016, p. 36).

Brand loyalty is a strong commitment by a consumer to repurchase his favorite brand and recommend others to buy it, continuing to repurchase even if there are strong promotional efforts to encourage him to shift to another brand, or alternatives are considerably cheaper than the preferred brand (Kotler & Keller, 2014; Yohanes Totok Suyoto, & Tannady, 2022).

John & Esther (2011, p. 25) state that brand loyalty is a profound commitment of a customer to consistently choose his bank over its competitors. The outcome is reflected in real behaviors regarding purchases of products or services, regardless of the effects of marketing from other banks.

Jeffrey (2013, p. 39) avers that, regardless of increasing customer satisfaction from brand loyalty, there are additional benefits for organizations which are extremely important, especially when customer awareness of the brand is in a growth stage. As a result, complementary services linked with the sale of well-known brands are necessary.

The researchers believe that brand loyalty is the degree of preference customers demonstrate towards the commercial bank they have chosen, and their continued purchase of specific banking services, which represents their positive attitude and commitment to the bank, and the intention to continue to choose the same bank and its services and products in the future; that is, the process of retaining customers for as long a time as possible.

Dependent Variables

Repeat purchase: The strong commitment which prompts a customer to continue to purchase products and services from a specific bank chosen from the range of alternatives available. The difference between the distinct behaviors of repetitive purchasing and loyalty must be taken into consideration; repeat purchase behavior does not require that purchases are consecutive, whereas loyalty does. In addition, existing studies have established a significant positive correlation between the level of satisfaction and intention to repeat purchases in the future (Abu Jalil, 2017, p. 145).

Positive word of mouth: The behavior associated with transferring positive customer experiences of a bank and its brand to other people. One of the cheapest and most effective types of marketing, this sort of communication is a very effective means of attracting new customers, by directing their behavior in a positive direction towards the service or product. Conversely, banks must remain aware that unsatisfied customers also inform others of their

negative impression, thus persuading others not to purchase the product or service (Abu Jalil, 2017, p. 145).

Previous Studies

The study of Janghyeon & Yuksel (2011) verifies the intermediate factors between consumer satisfaction and loyalty to the brand for the Hospitality Industry, and that that customer satisfaction has an effect on loyalty to a commercial brand. It also illustrates the relationship between product satisfaction and customer loyalty, because a positive attitude towards products leads to a heightened sense of pleasure and satisfaction when consuming the product of choice.

Akroosh (2011) determines the impact of brand dimensions regarding satisfaction for mobile phone products. The research substantiates the positive and significant impact of a brand's dimensions, both individually and combined with the satisfaction of customers. According to this study, the strongest brand dimensions which impact on customer satisfaction are perceived confidence in the brand, value, and perceived quality.

Brink (2014) attempts to examine the impact of marketing strategies on consumer brand loyalty. Results confirm the relationship between consumer awareness and brand loyalty as a result of marketing strategies. Moreover, the study substantiates that the elements of a brand, represented by marketing programs together with service and non-service benefits, vary the degree of effect on brand loyalty.

Alhadeed et. al (2015) study determines the influence of perceived value and confidence on customer loyalty within the Jordanian banking sector. Results indicate a statistically significant relationship between the customer's confidence in a bank and the perceived value of their loyalty. Furthermore, the customer's confidence also impacts on the customer's behavioral loyalty.

Almasaafih's (2017) study identifies the effect of brand value in the formation of mental image for customers of Jordanian banks. The results indicate that the brand's value has an impact in determining the mental image of customers; results prove that use of a bank logo which has positive connotations within the target market is meaningful, by reminding customers of the quality of service provided by the bank.

RESULTS AND DISCUSSION

Table 1: Means and standard deviations (SD) of confidence in the brand

Question	Mean	Std. D.
I am very familiar with the commercial bank brands available in Jordan	3.78	.692
I had a previous perception of the brand I deal with	3.50	.672
I am prepared to wait in the bank for the service I require, and have confidence in the service provided	3.85	.633
I will continue to deal with commercial bank brands in the future	3.69	.725
I will repeatedly use the banking services because of their credibility	3.92	.531
I will repeatedly use banking services because of their speed of service	3.65	.691
Perceived trust in commercial bank brands in Jordan	3.73	

Source: Prepared by the authors (2022)

Table 1 indicates that the mean of the brand confidence variable has reached a high level, with averages of 3.922–3.500. The statement "I will repeatedly use this banking service because of its credibility" ranked highest, with an average of 3.92, while the statement "I have a previous perception of the brand I am dealing with" is lowest, with an average of 3.50. The general result indicates a high level of approval for the confidence variable in the brand according to the study sample, with an arithmetic mean of 3.73. The low standard deviation values indicate the responses for the majority of the study sample are fairly close.

Table 2: Mean and standard deviations (SD) for mental image of the brand

Question	Mean	Std. D.
The mental image of a commercial bank brand is a strong motivation for the decision to buy it	3.82	.629
I depend on the information available to me to select a bank brand	3.74	.730
I am convinced that the commercial bank brands available in Jordan are high quality	3.54	.703
I have good knowledge and a mental image of the bank brands available in Jordan	3.87	.641
I have sound knowledge of the brand I deal with	3.75	.705
Perceived mental image of the brand	3.747	

Source: Prepared by the authors (2022)

Table 2 shows that the mean of the variable "mental image" of the brand is at a high level, with an arithmetic mean of 3.87–3.52. The statement "I have good knowledge and a mental image of this bank's brand" is the highest, with an average of 3.87, while the statement "I am convinced that this bank brand is high quality" is lowest, with an average of 3.54.

The general result indicates a high level of approval for this variable by the study sample, with an arithmetic mean of 3.75. The low standard deviation values indicate the responses of the study sample are fairly close.

Table 3: The means and standard deviations (SD) of the perceived quality variable of the brand

Question	Mean	Std. D.
Quality is an important determinant of my decision to buy a brand	3.98	.517
I deal with this brand of bank because it meets my needs and desires	3.78	.740
I always receive cooperation and attention if making complaints or suggestions about this brand of bank	3.86	.621
I deal with this brand of bank because it is distinctive	3.75	.725
I deal with this brand of bank because it is highly efficient compared with other competitive brands	3.78	.716
Perceived quality of the brand	3.83	

Source: Prepared by the authors (2022)

Table 3 indicates that mean averages of perceived quality of the brand are at a high level, with an average of 3.98–3.75. The statement that "Quality is an important determinant of my decision to buy a brand" is highest, with an average of 3.98, while the statement "I deal with this bank's brand because it is distinctive" is lowest, with an average of 3.75. The general result indicates a high level of approval for the perceived quality variable of the brand from the perspective of the study sample, with an arithmetic mean of 3.83. The low standard deviation values indicate the responses of the study sample are fairly close.

Table 4: Means and standard deviations (SD) for the perceived value variable of the brand

Question	Mean	Std. D.
I consider the commercial bank brands available in Jordan have a high value	3.73	.686
I feel a sense of pride when I tell my friends about dealing with a commercial bank	3.75	.685
I feel comfortable when dealing with this commercial bank's brand	3.72	.725
This commercial bank's brand has a good reputation	3.68	.705
This commercial bank's brand was an important and influential factor in my purchase decision	3.63	.685
Perceived value of the brand	3.71	

Source: Prepared by the authors (2022)

Table 4 indicates the mean of the perceived value variable for the brand is at a high level, with an arithmetic mean of 3.75–3.63. The statement that "I feel a sense of pride when I tell my friends about dealing with a commercial bank" is highest, with an average of 3.75, while "This commercial bank's brand was an important and influential factor in my purchase decision" is lowest, with an average of 3.63. The general result indicates a high level of approval

of the perceived value variable of the brand, according to the study sample, with an arithmetic mean of 3.71. The low standard deviation values indicate the responses of the study sample are similar.

Table 5: Mean and standard deviations (SD) of the repeat purchase variable

Question	Mean	Std. D.
I have a positive tendency to use this commercial bank brand	3.79	.680
I am committed to frequent dealings with this bank	3.50	.672
I always defend the bank I deal with	3.85	.633
I justify any negative qualities of the bank I deal with	3.73	.726
I always deal with this bank, despite external influences to change to another bank	3.92	.505
I prefer to deal with this commercial bank brand despite its high prices	3.67	.686
Repeat purchase variable of the brand	3.75	

Source: Prepared by the authors (2022)

Table 5 indicates the mean of the repeat buy variable is at a high level, with an average of 3.92–3.50. The statement "I always deal with this bank, despite external influences to change to another bank" is highest, with an average of 3.92, while "I am committed to frequent dealings with this bank" is lowest, with an average of 3.50. The general result indicates a high level of approval of the Frequency of Purchase dependent variable, according to the study sample, with an arithmetic mean of 3.75. The low standard deviation values indicate the responses of the study sample are similar.

Table 6: Mean and standard deviations (SD) of the positive word of mouth variable

Question	Mean	Std. D.
I always recommend the commercial bank I deal with to my friends and relatives	3.84	.627
I will continue to talk positively about this bank in the future	3.78	.741
My continuous dealings increase my knowledge of this commercial bank's brand	3.79	.764
The good service I receive from the bank's employees is a motivation for continuing to recommend it	3.74	.764
I have conducted a number of transactions with this bank	3.51	.969
My knowledge of this bank's services assists me to talk about it with others	3.73	.774
Positive word of mouth variable of the brand	3.73	

Source: Prepared by the authors (2022)

Table 6 indicates the mean values for the positive word of mouth dependent variable are at a high level, with an average of 3.84–3.51. The statement "I always recommend the commercial bank I deal with to my friends and relatives" is highest, with an average of 3.84,

while "I have conducted a number of transactions with the bank" is lowest, with an average of 3.51. The general result indicates a high level of approval for the positive word of mouth dependent variable, according to the study sample, with an arithmetic mean of 3.73. The low standard deviation values indicate the responses for the study sample are fairly close.

The hypothesis states "There is no statistically significant effect of the dimensions of branding, including indicators of confidence in the brand, mental image, perceived quality and perceived value, at the level of significance ($\alpha = 0.05$) on enhancing and building customer loyalty for banking services (measured by repeat purchase and positive word of mouth indicators) among customers of banking services in Jordan".

Table 7: Test results of the impact of brand dimensions in promoting loyalty

Dependent Variable	Independent Variable	Regression coefficient (β)	Calculated T value	Significance level Sig
Customer loyalty (Repeat purchase Positive word of mouth)	Trust in the brand	-.190	-3.00	0.003
	Mental image	-.066	-1.07	0.260
	Perceived quality	.382	8.71	0.000
	Perceived value	-.067	-1.79	0.075

R = .423 R² = .179 F = 21.20 Sig = 0.000

Source: Prepared by the authors (2022)

Table 7 demonstrates that the effect of the independent variables (brand dimensions) on the dependent variables of "building and strengthening customer loyalty for banking" is statistically significant, with a calculated F value of 21.20 and a level of significance (Sig = 0.000) less than 0.05. Correlation of the coefficient value is (R = .423), which indicates a positive relationship between the independent variables and the dependent variables. The coefficient of the determination value is 0.179, which confirms the significance of the regression. The determined variance of 1.77% for the variable customer loyalty can be explained by variation in the combined brand dimensions, provided that the other variables remain constant.

The result confirms that the coefficient of "Mental Image" is not significant when studying the combined brand dimensions to strengthen loyalty; the value of β for the variable "mental image" is -.066, while the T value is -1.07, with Sig = 0.285. It also confirms that "Perceived value" is not significant when studying the combined brand dimensions to build and enhance the loyalty of customers for banking services; the value of (β) for the variable "Perceived value" is 0.067, while the T value is -1.79, with Sig = 0.075.

The variable “perceived quality” is confirmed as significant when studying the combined dimensions of the brand for building and enhancing customer loyalty in banking; the value of β “perceived value” is 0.382, while the T value is 8.71, with Sig = 0.000. The variable “Trust in the brand” is confirmed as significant when studying the combined dimensions of the brand for building and enhancing customer loyalty in banking; the value of β “perceived value” is 0.190, while the T value is -3.00, with Sig = 0.003.

Results do not accept the initial negative hypothesis, but accept an alternative hypothesis which states: "There is a statistically significant effect of the dimensions of branding, including the indicators of confidence in the brand, mental image, perceived quality and perceived value, at the level of significance ($\alpha = 0.05$) on building and enhancing customer loyalty for banking services (measured by repeat purchase and positive word of mouth indicators) among for banking services in Jordan”.

CONCLUSION

The hypothesis test proved the statistically significant effect of brand dimensions (with trust in the brand, mental image, perceived quality and perceived value as independent variables) to enhance customer loyalty for banking services (with repeat purchase and positive word of mouth as dependent variables) of the commercial banks in Jordan. This result supports the findings of the previous studies (Alhadeed et. al, 2015; Almasaafih’s, 2017; Brink, 2014; Janghyeon & Yuksel, 2011). For example, Almasaafih’s (2017) found that the brand's value has an impact in determining the mental image of customers; and proved that use of a bank logo that has positive connotations within the target market is meaningful, by reminding customers of the quality of service provided by the bank. Further, Akrush study (2011), which states that brand dimensions, both individually and combined, have a positive and significant impact on overall customer satisfaction.

A descriptive analysis of this study’s variables verify that:

1. The mean of the brand confidence variable is deemed as high, with positive responses. Commercial bank customers in Jordan repeat their use of banking services because of a belief in their credibility, they are willing to wait in a bank because of their strong trust in the service provided, and they have a good working knowledge of the commercial bank brand of their choice.
2. The mean for the mental image variable is deemed as high, with positive responses. Commercial bank customers in Jordan have a good working knowledge and mental

image of the various brands in the banking sector, which provides strong motivation for their purchase decisions. They also demonstrate strong knowledge of the bank brand they choose to deal with.

3. Mean averages for perceived brand quality are deemed as high, with positive responses. Quality is considered an important determinant of the decision to purchase for commercial bank customers in Jordan. It also verifies that customers receive interest when submitting complaints or suggestions about the bank's brand.

4. The mean for the perceived value variable is deemed as high, with positive responses. Commercial bank customers proudly tell their friends about their dealings with a commercial bank brand. It verifies that the commercial bank brand is viewed as high value by customers, and they feel comfortable when dealing with it.

5. The mean of the repeat-purchase variable are deemed as high, with positive responses. This study has established that the brand dimensions are sufficient to persuade customers to continue to deal with the bank, despite the presence of external impacts intended to divert them. Furthermore, it has also determined that customers protect the bank they deal with, because of their positive attitude towards the bank's brand.

6. The arithmetic mean for the positive word of mouth variable is deemed as high, with positive responses. The brand dimensions encourage customers to recommend the bank they deal with to their friends and acquaintances. Their ongoing conversations about the banks also raise their brand knowledge and they will continue to recommend these banks in the future.

Study conclusions have noted the following marketing considerations, which could be used by banks to increase sales of products and services. The dimensions of the brand (trust in the brand, mental image, perceived quality and perceived value) have a statistically significant effect with regards to increasing the customer base and enhancing the loyalty of customers for banking services in Jordan, based on the dependent variables of repeat purchase and positive word of mouth. These findings confirm the following:

1. Banks should consider the importance of brand dimensions as a tool which contributes to the creation of differentiation between services provided by banks, by creating an intangible symbolic value in the minds of bank customers. The symbolism and meanings conveyed reflect the degree of customer awareness of the provided services, thus establishing the concept of modern marketing, which is based on

promotion of brand value. Therefore, this concept could be used to increase the target market.

2. Commercial bank customers in Jordan pay attention to the quality of the perceived brand as a determinant for purchasing decisions regarding banking services. Therefore, commercial banks in Jordan should design banking services which are consistent with customer preferences.

3. Within a marketing context, the mental image the customer holds of the bank, which comes to mind when the name of the bank is mentioned, is one of the strongest motivations which persuades customers to deal with a specific bank rather than a competitor. Consequently, commercial banks in Jordan should increase efforts to maintain and keep a positive mental image of the brand within its customers, and perhaps undertake research to determine the symbolic character of its banking services, which aspects are more likely to persuade customers to deal with them, and to discover exactly what the customer wants from the specifications of their brand.

The study recommends commercial banks in Jordan to:

1. Improve customer trust in their brand and banking services, because such trust is one of the most important dimensions that enhances customer satisfaction, and persuades them to have the desired level of loyalty for these services.

2. Pay attention to the importance of the constituent dimensions of their brand, as these contribute to enhance the loyalty of their customers.

3. Pay attention to maintaining the quality of the brand, while ensuring it meets the needs of customers and is compatible with their desires; this will increase trust in the bank and build its identity in accordance with the mental image held by its customers.

4. Focus on conducting appropriate market research, in order to identify the weaknesses and strengths of the perceived value of the brand, particularly when introducing or expanding new services to the banking market.

5. Banks should enhance perceived brand quality, as customers will choose quality banking services which meet their financial needs.

6. Focus on providing high value, distinctive services, which will exploit their attraction, and attract customers to their brand rather than to the competition.

7. Keep adding value to their banking services, work proactively to develop additional services, and increase customer benefits to exceed their expectations.

8. Adopt marketing programs designed to increase customer loyalty and satisfaction, as such programs provide persuasive justifications and reasons for modifying behavior towards the banking services they promote.

REFERENCES

Aaker, D. (2015). *Managing Brand Equity: Capitalizing on the value of a brand name*. New York, The Free Press

Abbas, Ali Alaa (2016). *Consumer Loyalty*. University House for Publishing and Distribution, Alexandria

Abu Jalil, Mohammed Mansour (2017). *Customer Relationship Management: Concepts, Assets and Applications*. Dar Al Ghaya Publishing & Distribution, Amman, Sweileh

Al-Hadid, et.al (2015). "The Factors Affecting Customer Loyalty in the Jordanian Banking Sector: An empirical study". *Administrative Science Quarterly*, vol. 41, no. 2, pp. 332-325.

Aljuhmani, H.Y., Elrehail, H., Bayram, P. and Samarah, T. (2022), "Linking social media marketing efforts with customer brand engagement in driving brand loyalty", *Asia Pacific Journal of Marketing and Logistics*, Vol. ahead-of-print No. ahead-of-print.

Almssafi, Louay Mohamed (2019). "The Impact of Brand Components in Formulating Image from Clients' Perspective on the Banking Sectors in Jordan". *Al-Jinan University Journal*, Al-Jinan University, Tripoli., No. 11, pp. 175-202

Al-Rashdan, Mahmoud Ali (2009). *Brands*. Dar Al Masirah for Publishing and Distribution, Amman.

Akroush, Emad (2011). "The Impact of the Brand on Customer Satisfaction of Cellular Products: A field study on Jordanian university students". *Jordanian Journal of Business Administration*, Volume 1, Issue 1, pp. 101-119

(2016). *Annual Report*. Association of Jordanian Banks, Amman

Brink, Douwe (2014). "The Effect of Strategic Tactical Cause-Related Marketing on Consumers Brand Loyalty". *Journal of Consumer Marketing*, Vol. 23, No. 1, pp. 15-41

Chan, A. (2022). Brand Element: Exploring the Effect on City Branding. *International Journal of Professional Business Review*, 7(4), e0750.

Davis, S. (2012). "Implementing your BAM Strategy: 11 steps to making your brand a more valuable business asset", *Journal of Consumer Marketing*, Vol. 19, No.6, pp: 503-513

Janghyeon, M. & Yuksel, D. (2011). "Brand equity, brand loyalty and consumer satisfaction". *Annals of Tourism Research*, Vol. 38, No. 3, pp. 109–130

Jeffrey Randell (2013). *How to create a brand for your products and promote them*. 1st ed. Trans. by Emad Haddad. Dar Al-Farouk for publication and distribution, Cairo

- Johnny, L. T. P. & Esther, T. P. Y. (2011). "An Integrated Model of Service Loyalty". *Proceedings of the International Conference Brussels, Belgium*. 23-25 July, pp. 1-25
- Keller, K. (2013). *Strategic Brand Management: Building, Measuring, and Managing Brand Equity*, 2nd Ed. Pearson Education, New Jersey
- Kotler, P. and Keller, K. (2014) *Marketing Management*. 15th Edition, Prentice Hall, Saddle River.
- Landa, R. (2005). *Designing Brand Experience: Creating powerful integrated brand solutions*. Cengage Learning
- Mowen, J. C. & Minor, M. S. (2016). *Consumer behavior: A framework*. Prentice-Hall, New Jersey
- Rajendran, C. & Kamalanabhan, T.J. (2011). "Customer Perceptions of Service Quality". *Total Quality Management*, Vol.12, Issue 1. pp.111-114
- Samarah, T., Bayram, P., Aljuhmani, H.Y. and Elrehail, H. (2021), "The role of brand interactivity and involvement in driving social media consumer brand
- Van Osselaer, S. M. J. & Alba, J. W. (2013). "Locus of equity and brand extension". *Journal of Consumer Research*, Vol. 29, pp. 539-550
- Yohanes Totok Suyoto, & Tannady , H. (2022). Ideal Self-Congruence: Its Impacts on Customer Love and Loyalty to Luxury Brands in Indonesia. *International Journal of Professional Business Review*, 7(6), e0769.
<https://doi.org/10.26668/businessreview/2022.v7i6.e769>