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**Study the Influence of Services Quality and
Brand Equity on Trust of Customers (Case
Study: Refah Bank in Iran)**

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Abstract

The present study aimed to explain the effect of quality of services and brand equity on trust of customers (case study: Refah bank). The study method is descriptive-correlation, of path analysis. The study population is customers of Refah bank of Tehran branches, 388 participated in the study. They responded the questionnaires of quality of services and brand equity and brand trust. For data analysis, path analysis with Lisrel software is applied. The results showed that quality of services had positive and significant effect on brand equity and brand trust. The indirect effect of quality of services on brand trust via brand equity is positive and significant. The indirect effect of quality of services via brand equity and brand trust is positive and significant. The results emphasize on the role of quality of services in brand equity and brand trust.

Keywords: Brand equity, Brand trust, Quality of services.

Introduction

Today, successful organizations have one common thing, they consider customer mostly and are committed seriously to marketing. They have high commitment in recognition of customer needs and their satisfaction, they recognize their target market well, and marketing mostly deals with customers. The recognition of what is important for customer and its delivery to customer and his satisfaction is at the center of marketing. Achieving marketing goal as delivery of value to customer is with profitability and is fulfilled with marketing management and it means creation and maintenance of profitable trading with required buyers to achieve organization goals (Kotler & Armstrong, 1998). The effort of marketing is to affect the methods of consumer behavior. These efforts for organizations, customers and society have some effects. Thus, recognition and perception of consumer behavior is of great importance for all of us. The companies attempt to keep the customers as it is the less costly advertisement. Indeed, organizations need the customers acting beyond a customer and they perform voluntarily activities. In addition, in new business trend, customer satisfaction and customers trust, have important position in goals of organization. Top managers know that their success to achieve macro goals of organization depends upon attracting the satisfaction and customers trust. Based on the competitive space between the banks, challenge of customer satisfaction is manifested and by resorting to new marketing strategies, banks try to attract satisfaction of customers. One of the most famous current marketing concepts as formed in the first time in 1980s is brand equity concept. Aker (1991) considers brand equity as “asset (debt) of brand as linked with brand (trade market) increases goods value/services or its reduction. Also, it is awareness to brand, received quality, brand links and other brand-relevant assets. Brand equity has great advantages for companies and manufacturers. For example, if a brand has high equity, the target consumer has positive behavior to brand and tries to pay high price for product and repeats the purchase, word of mouth advertisement can be done for product (Kim & Hyun, 2010). Indeed, services quality is evaluated based on empirical quality and its reliability, the quality that is intangible and gives theoretical aspect to customer evaluation. A service is the result customers want and is required for attraction in an interaction process with customer and can give validity and increase brand value of goods among the buyers (Valarie, 1999). Services quality is one of the most important factors of success of services organizations in competitive environment. Any reduction in customer satisfaction is due to low quality of service and it creates some concerns for service organizations. Thus, most of marketing experts believe that service organizations should consider the expectations of customers of service quality (Parasuraman et al., 1985). ON the other hand, in recent years, significance of services in global economy is developed continuously and the significance of goods is reduced (Berry et al., 2006). 70% of cumulative production and employment of OECD member states in 2005 were in service sector. Based on the researches regarding service as services innovation can be on attention

center of economic policy making researches (Hipp & Grupp, 2005). In the present study the role of innovation of services on consumer's behavior is explained and the general purpose of this study is explanation of the effect of service quality and brand equity on customers trust.

Theoretical Basics

No acceptable definition is presented as widely in services definition (Cook et al., 1999). Along consistency and adaptation, researchers have presented different definitions of services. The first efforts regarding the presentation of nature of services are based on the fact that what are not services. Services are the economic activities that their main output is neither a product nor a manufacturing process. A service is a process composed of a set of intangible activities that normally is presented in interaction between customer and employees of services/ or physical resources or goods / or service providing systems as presented like solutions to solve customer problems (Grönroos, 2000). Quality of services is a relatively young academic field about two decades of its researches in this regard. Definition of quality is important not only from meaning aspect but also it directs efforts of employees to achieve high quality services. International standard organization defines quality as: Integrity of features of product or service as fulfilling the needs of customers (Zeithaml, 1988). Brand equity is defined as the power a brand is achieved in market via trademark, symbol or logo (Lee & Back, 1991). Brand equity is a set of assets and commitments linked with trade mark as increasing or decreasing value provided by a product or service for company or customers (Aaker, 1991). Brand equity refers to intrinsic value of a brand. Brand equity is occurred when the customers are inclined to pay money for equal level of brand quality by the interesting name of brand and its belonging (Karimi et al., 2011). Brand equity has great advantages for companies and manufacturers. For example, if a brand has high equity, the target consumer has positive behavior to brand and he tries to pay high price for product, repeats the purchase, performs word of mouth advertisement (Kim et al., 2010). One of the important factors to improve brand equity is marketing activities. Brand equity is the result of investment in marketing activities in the past. Indeed, four resources of brand equity include 1- Brand loyalty, 2- Brand awareness, 3- Perceived quality of brand, 4-Brand association. Trust in each period of business history is one of the major concepts for trading. Today, by concepts as long-term communication with partners, customers and competitors, information community and service-based economy, this concept is of great importance. Brand trust is defined as tendency of a consumer to brand ability to perform the commitments. Trust reduces uncertainty in the environment in which consumers are vulnerable and they know, they can rely on reliable brand (Chaudhuri & Holbrook, 2001). We should consider that many mutual behaviors are effective as cognitive. One method to deal with this complexity is that we assume others show a behavior in a process as acceptable socially

and don't show unexpected behavior suddenly. Thus, trust is a multi-dimensional social concept dependent upon the conditions that relevant dimensions depend upon the contrast conditions (Bolter, 1991) and it includes behavioral intentions and cognitive elements (McKnight et al., 2002).

Review of Literature

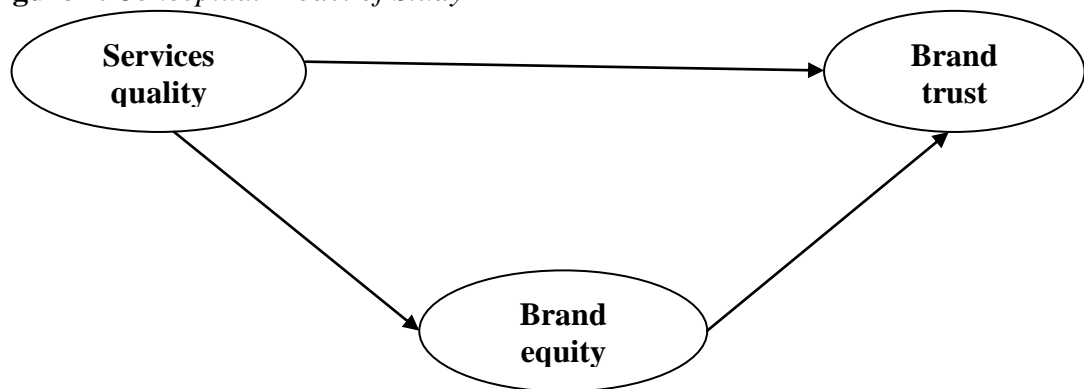
Afkhami & Torabi (2011) in a study evaluated the “effect of quality dimensions of e-services on customers’ satisfaction in e-commerce”. Shaemi et al., (2012) conducted a study “classification of Web Qual variables based on Cano model to evaluate customers’ satisfaction of quality of internet banking services”. Sajedifar et al., (2012) performed a study “evaluation of the effect of quality of electronic services on trust of on-line customers of brokerage companies of Tehran city”. Rahimnia & Fatemi (2012) performed a study “evaluation of the mediating role of brand equity based on customer in the effective of successful relationship with customer and brand image in 5 star hotels of Mashahd. Cronin, Brady & Hult (2000) in a study explained the effect of quality, value and customer satisfaction on behavioral decisions of customers. Aymansoliman (2013) in a study explained SERQUAL model scale and its effect on customer satisfaction level in Maskan bank of Karak city of Jordan. Jahanzeb et al., (2013) in a study explained the effect of services quality on brand equity with emphasis on the mediating role of company validity and perceived value. The results showed that company validity and perceived value in relationship between quality of services and brand equity, played mediating role.

Boil et al., (2001) in a study evaluated the effect of brand equity on response of consumers among customers of Sony, Panasonic and BMV company and the results showed that brand equity had positive effect on brand preference and customers purchase intention. In addition, brand preference had mediating role between brand equity and purchase intention.

Conceptual Model and Study Hypotheses

The present study aimed to explain the effect of quality of services and brand equity on trust and loyalty of customers (case study: Refah bank). Thus, subject scope of present study is marketing management. The study area is Refah Bank of Tehran city branches and time scope is Day 2014 to Mordad 2015. Figure 1 shows conceptual model of study. In this Figure, services quality is independent variable, brand equity as mediating variable and brand trust as dependent variable. The study hypotheses are shown in the following:

Figure 1. *Conceptual Model of Study*



- 1- Quality of services is effective on brand equity.
- 2- Quality of services is effective on brand trust.
- 3- Brand equity is effective on brand trust.

Study Method

Generally, different types of studies are classified based on two criteria a) Goal and nature of study, b) Data collection method . Based on the results of present study, we can use the effect of services quality and brand equity on loyalty and trust of customers. It can be applied study in terms of goal and nature. As applied studies aim to develop applied knowledge in a specific field. In terms of data collection method, the present study is correlation-path analysis. In addition, the type of study data is quantitative as collected by questionnaire.

Study Population, Sample and Sampling Method

The study population of present study is customers of Refah bank of Tehran branches. In the present study, the study sample is infinite and when the study sample is infinite, the samples by Cochran’s formula are 384. To be sure of the return of 384 questionnaires, due to exclusion of some of people, 450 questionnaires are distributed among customers of Refah Bank. Cochran’s formula for infinite population:

n=Sample size

Z=Normal variable of standard unit as 95% at confidence interval is 1.96.

P=The existing attribute in services, if it is not given, it is 0.5 and variance value reaches maximum.

q=The percent of people without the attribute in services (q =1-p)

d=Allowed mistake

q =1-p

$$n_0 = \frac{(1/96)^2 (0/5 \times 0/5)}{(0/05)^2} = 384$$

Sampling method is as Tehran city is divided into 5 sections of north, south, east, west and center and of each section, 2 branches of Refah bank are selected randomly. The questionnaires are distributed among 450 customers.

Study Measures

The study variables of present study are quality of services, brand equity and brand trust. To evaluate each of variables, standard questionnaires are used and each of them are introduced. For data collection, to measure services quality, standard questionnaire of Kiew, & Chee (2002) is applied. This survey has 21 items. The scoring is done by 5-item Likert scale (very low=1 to very much=5). To measure brand equity, formulated questionnaire based on Yoo & Donthu (2001) and Boil et al., (2001). This survey is composed of 4 items as scored based on five-item Likert scale totally disagree (1) to totally agree (5). To measure brand trust, questionnaire of Izengrich & Bell (2007) and Hiss (2006). This scale is composed of 7 questions. The questions are scored in 5-item Likert scale from totally disagree (1) to totally agree (5).

Reliability and Validity of Study

In this study, to evaluate reliability, Cronbach's alpha is used. By data of questionnaire and statistical software SPSS, reliability is computed by Cronbach's alpha. Before general distribution of scale, 30 questionnaires are sent to 30 study population for pre-testing. After collection of these questionnaires, reliability of survey is measured. To evaluate validity of measure, from face, content and construct validity can be applied. In this study, to evaluate content validity, the questionnaire is presented to some experts in study field to evaluate questionnaire in terms of content validity. To evaluate face validity of scale, the opinion of expert is applied. To evaluate construct validity, confirmatory factor analysis is used.

Data Analysis Methods

To analyze the data of this study, descriptive-inferential tests are used. In descriptive section, percent, mean and standard deviation and in inferential section, Pearson correlation and path analyses tests are used. To analyze data of study, SPSS and LISREL software is used. The data analysis method is confirmatory factor analysis and path analysis by LISREL software.

The Evaluation of Demographic Features of Study Sample

In this section, we describe demographic properties of customers in study sample, gender, education and work experience. In terms of gender, the study findings show that 36% of respondents are women and 63% men. In terms of education, the study findings show that about 4% of respondents are Diploma, 64% BA, 31% MA and 3% Ph.D. degree. From age aspects, the study findings show that people with work experience 1-5 years 13%, 6-10 ye ars 33.75%, 11-20 years as 46% and more than 21 years, 7% of study sample.

Confirmatory Factor Analysis

To enter path analysis, the study measures are analyzed to determine construct validity. To support each of the variables and relevant items, Confirmatory factor analysis is used. To evaluate model, there are various indices as introduced in three general types absolute, relative and adjusted. These indices are shown in Table 1. For better understanding, some of the indices in this study are investigated.

Table1. Fit Indices

Adjusted indices	Relative indices	Absolute indices
PGFI	Normed fit index NFI	Chi-square
Parsimony Normed Fit Index PNFI	Non-normed fit index NNFI	X^2/df
	Incremental fit index IFI	Root mean residual RMR
	Comparative fit index CFI	GFI
	-	AGFI

Confirmatory Factor Analysis of Quality Of Services

To determine construct validity of quality of services, confirmatory factor analysis is used. Question 21 is excluded due to low factor load and non-significance. The results of Table 2 show factor loads and variance of service quality variable.

Table 2. *Factor Loads and Explained Variance of Service Quality Items*

Explained variance	Factor load	Question	Explained variance	Factor load	Question
45%	0.67	11	31%	0.56	1
48%	0.69	12	34%	0.58	2
49%	0.70	13	28%	0.53	3
36%	0.60	14	45%	0.67	4
41%	0.64	15	56%	0.75	5
40%	0.63	16	17%	0.41	6
28%	0.53	17	35%	0.59	7
23%	0.48	18	38%	0.62	8
22%	0.47	19	20%	0.45	9
26%	0.51	20	41%	0.64	10

As shown in Figure 3, chi-square to degree of freedom ratio and the **Root Mean Square Error of Approximation (RMSEA)** are acceptable and GFI, AGFI, CFI, NFI are acceptable based on the value. Thus, data of study has good fit based on factor structure of this scale.

Table 3. *The Fit Indices of Services Quality Variable*

Feature	Estimation
(χ^2/df)Chi-square to degree of freedom	2.03
Root Mean Square Error of (RMSEA) Approximation	0.052
Goodness of fit index (GFI)	0.94
Adjusted goodness of fit index (AGFI)	0.91
Comparative fit index (CFI)	0.99
Normed fit index (NFI)	0.98

Confirmatory Factor Analysis of Brand Equity

To determine brand equity, confirmatory factor analysis method is applied. The results of Table 4 show the factor load and variance of brand equity items.

Table 4. *Factor Loads, Explained Variance of Brand Equity Items*

Explained variance	Factor load	Question
49%	0.70	1
46%	0.68	2
56%	0.75	3
28%	0.53	4

Based on Lisrel output in Table 5, calculated df^2/x is 2.21. df^2/x smaller than 3 indicates good fit of model. Also, RMSEA should be less than 0.08 and in the model, this value is 0.056. The indices of GFI, AGFI, CFIT, NFIT should be higher than 0.9 as higher than determined value in the model. Thus, the data of the study have good fit with factor structure of this scale. This indicates consistency of questions with brand equity variable.

Table 5. Fit Indices of Brand Equity Scale

Feature	Estimation
(χ^2/df) Chi-square to degree of freedom	2.21
Root Mean Square Error of (RMSEA) Approximation	0.056
Goodness of fit index (GFI)	0.97
Adjusted goodness of fit index (AGFI)	0.94
Comparative fit index (CFI)	0.99
Normed fit index (NFI)	0.97

Confirmatory Factor Analysis of Brand Trust

To determine construct validity of brand trust, confirmatory factor analysis is applied. The standardized coefficients are inserted on factor load paths. Results of Table 6 show factor loads and explained variance of empowerment variable. Each of computed factor loads is significant at level 0.01 based on t-scores.

Table 6. Factor Loads and Explained Variance of Brand Trust Items

Question	Factor load	Explained variance
1	0.77	59%
2	0.90	81%
3	0.86	73%
4	0.74	55%
5	0.73	54%
6	0.73	53%
7	0.45	20%

As shown in Table 7, chi-square to degree of freedom and RMSEA are at acceptable level. GFI, AGFI, CFI, NFIT are acceptable. Thus, data of this study have good fit with the factor structure of this scale.

Table 7. Fitness Indices of Brand Trust Variable

Feature	Estimation
(χ^2 /df)Chi-square to degree of freedom	2.02
Root Mean Square Error of (RMSEA) Approximation	0.051
Goodness of fit index (GFI)	0.99
Adjusted goodness of fit index (AGFI)	0.96
Comparative fit index (CFI)	1
Normed fit index (NFI)	0.99

Correlation coefficient between variables

After determining the validity of measures, identification of the relationship between variables is the next step to enter the path analysis issue. To identify the relationship between present variables, Pearson correlation coefficient is applied. The findings of study of correlation coefficient between variables are shown in Table 8. The findings show that correlation coefficient of quality of services had significant and positive association with brand equity ($r=0.49$) and brand trust ($r=0.57$) at level $p<0.01$. The correlation coefficient of brand equity has positive and significant association between brand equity and brand trust ($r=0.38$) at level $p<0.01$.

Table 8. Correlation Matrix of Study Structures

Variables	1	2	3
1-Quaity of services	1		
2-Brand equity	**0.49	1	
3-Brand trust	**0.57	**0.38	1

* $p < 0.05$ ** $p < 0.01$

Table 9. The Results of Coefficients of Direct Effect, Indirect, Total and Explained Variance

Path	Direct effect	Indirect effect	Total effect	Explained variance
On brand trust from Brand equity Services quality	**0.18 **0.47	- *0.06	**0.18 **0.53	35%
On brand equity Services quality	**0.32	-	**0.32	32%

* $p < 0.05$ ** $p < 0.01$

As shown in Table 9, indirect effect of quality of services via brand equity and trust is positive and significant. In addition, quality of services via brand equity has indirect effect positive and significant effect on brand trust. As shown in Table 5, 40% of customer loyalty variance, 35% of brand trust variance and 32% of equity brand variance are explained by existing variables in the present study. The fit indices for tested model in Table 10 show that RMSEA in the estimated model with 0.063 has acceptable level and other fit indices as RMSEA in the estimated model with 0.063 has acceptable level and other fit indices as CFI, GFI, NFIT, NNFI, AGFI are 0.99, 0.99, 0.99, 0.98, 0.96, respectively as in good level and the goodness of fit indices show that the data of this study have good fit with factor structure of this model.

Table 10. *Fit Features of Fitted Model*

x/df	RMSEA	CFI	GFI	NNFI	NFI	AGFI
2.51	0.063	0.99	0.99	0.98	0.99	0.96

Conclusion and Discussion

First hypothesis of findings shows that effect coefficient of quality of services on brand equity ($0.32\beta =$) is positive and significant at level $P < 0.01$. Thus, first hypothesis of study is supported and quality of services has direct, positive and significant effect on brand equity. This finding is consistent with the results of study (Hay & Lee, 2011; Jensen & Klastrup, 2008) and Aaker view as considering the perceived quality as one of the most effective factors on brand equity. This finding shows that one of the important factors on brand equity is perception of customer of quality of services and the brands giving high quality services o customers increased their brand equity to customers considerably. Farquhar (1989) in the study finding showed that services quality was necessary to create and develop positive brand equity in memory of customers. Second hypothesis, the results showed that effect coefficient of quality of services on brand trust ($0.47\beta =$) was positive and significant at level $p < 0.01$. Thus, second hypothesis is supported and quality of services has direct, positive and significant effect on brand trust. This finding is consistent with the results of Sajedifar et al., (2012). This finding shows that if services are presented well, it has positive effect ton beliefs of customers to quality of services and customer trust to bank is increased. Generally, we can say quality of services causes that trust of customers is increased or reduced and presenting services as exact and reliable can increase good behavior with customer and trust of customers to bank is also increased. Third hypothesis shows that effect coefficient of brand equity on brand trust ($0.18\beta =$) is positive and significant at level $P < 0.01$. Thus, third hypothesis is supported and brand equity has direct, positive and significant effect on brand trust. In other words, the more the value capital of company, the higher the trust of customers of the services of company. This finding is consistent with the results of study of Boil et al., (2001). According to this finding, the higher the value of a product or service

for consumers and customers, the higher the trust to Refa Bank. Thus, brand equity via creating value for customers increases reliability among them. The results showed that effect coefficient of services quality was positive and significant on brand equity. The effect coefficient of quality of services on brand trust was positive and significant. The indirect effect coefficient of quality of services on brand trust was positive and significant. Brand equity regarding the relationship between quality of services with brand trust plays mediating role. Regarding the explained variance, it was shown that the highest explained variance was about brand trust (35%).

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