
THE EFFECTS OF SATISFACTION AND BRAND IDENTIFICATION ON BRAND LOVE AND BRAND EQUITY OUTCOME: THE ROLE OF BRAND LOYALTY

Methaq Ahmed Sallam

College of Administrative Sciences, Najran University
PO box 1988, 11001 Najran, Saudi Arabia
Tel: 966-565732028
E-mail: methaq68@hotmail.com
Or: methaq68@yahoo.com

ABSTRACT

Brand love is a recent marketing construct, which has been shown to influence important marketing variables such as word-of-mouth and purchase decision making. The aim of this study is to explore the antecedents variables effect e.g. (satisfaction and brand identification) on brand love and the impact of brand love on brand equity outcome when brand loyalty is mediating. When the customers focus on the positive aspects of a company, and they love its brand, they usually form loyalty toward the company and its brand, and this lead them to build positive brand equity outcome toward the products and services of the company. This study develops an integrated framework that explains how antecedents variables e.g. (satisfaction and brand identification) effect on independent variable which is called brand love. In addition, that framework shows that brand love effect on dependent variable which is namely brand equity outcome when brand loyalty is mediating. A study carried out in Saudi Arabia surveyed 110 respondents as consumers who use insurance services. Path analysis confirmed that, brand identification had more positive impact on brand love than satisfaction. In addition, the study illustrated that brand loyalty had significant impact on brand equity outcome. In terms of mediating role of brand loyalty, the result found that brand loyalty is partial mediating between brand love and brand equity outcome.

Keywords: Satisfaction, Brand Identification, Brand Love, Brand Loyalty and Brand Equity Outcome.

Paper type: Research paper

1. Introduction

Brand equity is regarded as a very important concept in business practice as well as in academic research because marketers can gain competitive advantages through strong brands (Wang et al., 2008). Previous studies (Bergkvist, et al., 2009; Ismail, et al., 2012) mentioned that there are few antecedent of brand love e.g. (self-expressive Brands, hedonic product category, brand identification and customer satisfaction). Customer's satisfaction and brand identification play an important role in building the costumer's brand love, which is lead to form his/her loyalty toward company and its brand and that is reflected on brand equity outcome. This study try to explain how antecedents variables e.g. (satisfaction and brand identification) effect on independent variable which is called brand love. In addition, that framework shows that brand love effect on dependent variable which is namely brand equity outcome when brand loyalty is mediating.

2. Problem Statement

Although many studies have been conducted on this issue, there are still gaps that need to be filled in the literature review. Studies conducted by previous researchers only focused on certain aspects of brand equity outcome process, and the variables used in this study were segmented in natural in previous studies. In other words, the model proposed in this study is an integrative one come from four separate models found in the area related literature, e.g. study of (Royet al., 2012) explored the relationship between customer's satisfaction and brand love, study of (Bergkvist, et al., 2009) explored the relationship between brand identification and brand love, study of (Carroll, et al., 2006) explored the effect of brand love on brand loyalty, while study of (Arjunet al., 1999) illustrated the effect of brand loyalty on brand equity outcome. This means, that four main models of this study were segmented in four different studies, and each one was separated alone, and this study tries to integrate them in one framework, and this is the contribution of this study, second contribution it will be done in developing country.

3. Literature Review

One of the most essential topics in marketing management is the subject of brand equity (Severiet al., 2013). Research interest in brand equity and branding has been an important topic of research in the marketing area (Rioset al., 2008). In addition, consumer satisfaction and brand identification play an important role in the success of the business of the company, and they also contribute in building customer's brand love, customer's brand loyalty and his/ her brand equity outcome. This study tries to explore how antecedents variables e.g. (satisfaction and brand identification) effect on independent variable which is called brand love. In addition, that framework shows that brand love effect on dependent variable which is namely brand equity outcome when brand loyalty is mediating, and these issues are discussed in details to allay concepts of these concerns here.

3.1 satisfaction

Yorket al., (2009) mentioned that customer satisfaction's importance, specifically service encounters, is well documented in the marketing and management literature, it is recognized as an important goal largely because empirical studies establish a relationship between customer satisfaction, customer loyalty and long-term profitability. Specifically, during the past two decades, research centered around exploring customer satisfaction's impact on customer retention and loyalty, branding, profits, market share and growth (Ammar et al., 2008). Therefore, it is not surprising that organizations spend substantial resources measuring and managing customer satisfaction (Hasin, 2001; Lee, 2005).

Aburoub et al., (2011) mentioned that customers satisfaction in the first place in interested in defining of buying behavior. The research stressed the customer's satisfaction role in focusing on expectation, performance achieved, and satisfaction. Comparison between expectation and performance achieved leads either to customers satisfaction or dissatisfaction of customer.

Almossawi (2012) said that many previous studies has been extensively focused on customer's satisfaction e.g. (Oliver, 1980). Kotler and Keller (2008) define satisfaction as “a person’s feeling of pleasure or disappointment resulting from comparing a product’s perceived performance (or outcome) in relation to his/her expectations”. This definition is supported by many other studies, for example, Oliver (1980). Others define customer satisfaction as the feeling or attitude of customers toward a product/service after it has been used (Hansemark & Albinsson, 2004).

3.2 brand Identification

Consumers choose products and brands not only for their utilitarian values but also for their symbolic benefits. Brands possess deep meaning (MacCraken, 1989) and serve to build consumers’ self-concept or identities. Consumers use brands to construct their selves, present themselves to others or achieve their identity goals (Escalas and Bettman, 2003). Kuenzelet al., (2010) mentioned that the concept of brand identification is built on social identity theory, which has been employed widely in other disciplines. Identification based on social identity theory is in essence a perception of oneness with a group of persons. Brands possess deep meaning (Albert et al., 2013) and serve to build consumers’ self-concept or identities. Brewer (1991) Informed that brand identification has been emphasized that identification fulfils the need for social identity and self - identification. Using the identification concept in a brand-customer context can be justified in terms of the social identity theory itself, where identification with an organization can also happen without a need to interact or have formal ties with an organization. Consumers with stronger brand identification are more prone to engage in pro-brand activities, such as supporting the company goals, protecting its reputation, supporting its products and brand loyalty (Bhattacharya and Sen, 2003).

Brand identification is defined as ‘ the extent to which the consumer sees his or her own self-image as overlapping the brand ’ s image (e.g. Sternberg, et al., 1987; Bagozzi, et al., 2006). Brand identification is also known as self-image congruence Sirgy , M . J . et al., (1997) and self-connection. Although a number of previous studies (e.g. Algesheimer, et al., 2005; Brown, et al., 2005) have investigated the role of brand identification, none has investigated the relationship between brand identification and brand love. Bergkvist, et al., (2009) informed that brand identification influences consumer's brand love, and they considered that brand identification as antecedents of brand love. Bergkvist, et al., (2009) cited from (Ahuviaet al., 2006) that loved objects are central to people’s identity. The informants in his study use objects they love to boost their identity and reconcile conflicting identities. Although Ahuvia does not explicitly discuss causality or causal order, his study suggests that a consumer is more likely to love a brand, the stronger, he or she identifies with. For example, Ahuvia reports how one of his informants requires a ‘ deep connection with what she sees as her desired identity as a culturally sophisticated bohemian ’ for her to love a product.

3.3 Brand Love

Since it was introduced by Shimp and Madden (1988), brand love has been a topic of great interest for brand managers. Customers can view a brand as an individual, so they can love a brand as they love a person (Ranjbarianet al., 2013). On the basis of Sternberg’s (1986) tripartite conceptualization of interpersonal love, Shimp and Madden (1988) conceptualized consumer–brand relationship along three dimensions: liking, yearning and decision/commitment, which correspond to Sternberg’s (1986) intimacy, passion and decision/commitment components of inter-personal love. liking and yearning represent the feelings of intimacy with and passion for a brand, respectively. Similarly, on a cognitive level, decision refers to the individuals recognition of the liking and yearning for the brand in the short-term; whereas commitment is reflected in purchasing the same brand repeatedly over time.

Today companies have recognized that feeling of love toward a brand is a vital factor in establishing a good relationship with a customer, those brands which can make customers love their brands are more successful in gaining sustainable advantage and beating their competitors (Roberts,2006). Marketing researchers have investigated the concept of brand love (Ahuvia, 2005; Fournier, 1998). Fournier (1998) answers the question of whether consumers can experience a feeling of love toward a brand, she established that such a feeling may exist and consumers may develop strong relationships with brands. Carroll and Ahuvia (2006) have stated that brand love is a blend of emotion and passion of an individual for a brand, in addition, they defined love for a brand as “the degree of passionate emotional attachment that a person has for a particular trade name.” Consumers’ love includes the following characteristics: “(1) passion for a brand, (2) brand attachment, (3) positive evaluation of the brand, (4) positive emotions in response to the brand, and (5) declarations of love toward the brand” (Albert et al., 2008).

Ahuvia et al., (2005) defined brand love as ‘ the degree of passionate emotional attachment a satisfied consumer has for a particular trade name. Bergkvist, et al., (2009) mentioned that brand love and interpersonal love differ in that brand love is unidirectional, whereas interpersonal love is bi-directional and that consumers are not expected to yearn for sexual intimacy with brands, a feeling generally associated with passionate interpersonal love. Moreover, love is generally regarded as qualitatively different from liking, that is, love is not extreme liking but rather a construct that is different from, but related to, liking, (Sternberg, 1987).

Carroll and Ahuvia (2006) defined brand love as individual emotion and passion for a trade name.

Bergkvist, et al., (2009) informed that brand love is important in a marketing context because it is positively related to brand loyalty.

3.4 Brand Loyalty

Brand loyalty is a concept that has garnered considerable interest over recent years from both marketing practitioners and academics (Worthington et al., 2009). Brand loyalty has had a rich tradition of research in the field and the construct is identified as being a complex mixture of attitudinal and behavioral elements, brand loyalty might be viewed as a special case of relationship marketing where the customer has significant psychological attachment to the brand consumed (Jacoby et al., 1973; Fournier, 1998). The importance of brand loyalty has been recognized in the marketing literature for at least three decades (Howard and Sheth 1969, p. 232).

Developing and building brand equity is gaining significant attention among the academicians and practitioners. Strong brand with positive equity provides benefits like customer loyalty, higher market share, higher margins, communication effectiveness etc to the firms (Bala et al., 2010). Today world's top brands namely Microsoft, IBM, GE, INTEL, Nokia etc. are well recognized world over and their brand value is much higher than any other brand (Interbrand, 2007). Brand loyalty is the final destination of brand management, and if a company wants to test the weakness or strength of its customers' loyalty, it can easily check whether consumers still favor its product in contrast to competitors (Kuanget al., 2009).

According to Aaker (1991) brand loyalty reflects how likely a customer will be to switch to another brand, especially when that brand makes a change, either in price or product features. There are many advantages of brand loyalty. According to Delgado-Ballester and Munuera-Aleman (2001) the interest in brand loyalty derives from the value that loyalty generates to companies in terms of:

- * A substantial entry barrier to competitors,
- * An increase in the firm's ability to respond to competitive threats,
- * Greater sales and revenue, and
- * A customer base less sensitive to the marketing efforts of competitors.

Further, Rowley (2005) identifies the benefits of brand loyalty, * Lower customer price sensitivity, * Reduced expenditure on attracting new customers, and * Improved organizational profitability.

Brands have become valuable assets while the efficiency of brand management is considered essential for any company's success. Therefore, the development and longterm enhancement of brand loyalty is a target function of any business that wishes to maintain a competitive position in the market and increase the overall brand equity and enterprise's market value (Ovudiet al., 2011). Jacoby and Chestnut (1978) note that more than 50 different operational definitions of brand loyalty have been employed in hundreds of studies on the subject. Some confusion undoubtedly stems from inherent attitudinal and behavioral aspects of the concepts. Brand loyalty refers not only to one's tendency to repurchase the same brand time after time, but also to have a psychological commitment or attitudinal bias toward the brand (Deniseet al., 2004), thus, the brand loyal customer not only buys the brand, but refuses to switch even when a better offer comes along.

Upamannyet al., (2012) mentioned that brand loyalty can be defined as relative possibility of customer shifting to another brand in case there is a change in product's features, price or quality. As brand loyalty increases, customers will respond less to competitive moves and actions. Brand loyal customers remain committed to the brand, are willing to pay higher price for that brand, and will promote their brand always. A company having brand loyal customers will have greater sales, less marketing and advertising costs, and best pricing. This is because the brandloyal customers are less reluctant to shift to other brands, respond less to price changes and self- promote the brand as they perceive that their brand have unique value which is not provided by other competitive brands.

Brand loyalty also reflects an attitudinal aspect (Newman and Werbel, 1973). Jacoby and Kyner (1973) first defined brand loyalty as having six necessary conditions. These are that brand loyalty is:

(1) the biased (i.e. nonrandom);(2) behavioral response (i.e. purchase);(3) expressed over time;(4) by some decision-making unit;(5) with respect to one or more alternative brands out of a set of such brands; and(6) is a function of psychological processes.Oliver (1999, p. 34) defines brand loyalty as a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior.

3.5 Brand Equity

The content and meaning of brand equity have been debated in a number of different ways and for a number of different purposes, but so far no common viewpoint has emerged (Vazquez et al, 2002; Keller, 2003).Developing and building brand equity is gaining significant attention among the academicians andPractitioners (Chahalet al., 2010). Initially brand equity was recognized by Farquhar (1989, p. 24), he stated that brand equity brought added value to the product.Brand equity is often created by products or services that bring value directly or indirectly (Kapferer, 2005 and Keller, 2003).

Brand equity is an important intangible asset of a company therefore creating it is a wise investment. Some companies such as Coca Cola, Amazon.com and eBay, are believed to be worth substantially more because of this intangible asset rather than other measurable tangible benefits (Interbrand, 2006).

A memorable, unique and sustainable experience with a brand creates strong brand equity, especially for credence-attribute dominated service like healthcare. Building strong brandequity is essential for differentiating a firm's offerings from its competing brands (Yoo et al., 2000). The greater the credence attributes of service, the greater is the importance of brand equity as a source of competitive advantage (Bharadwaj et al., 1993).Brand equity empowers companies to negotiate lower costs of distribution, increased effectiveness in marketing communication, and expanded growth opportunities from brand extensions andlicenses (Yoo and Donthu, 2001).The "brand equity" refers to the added value a brandname gives to a product or service (Aaker, 1991). Various definitions of brand equity have been proposed, some defined from a psychological point of view under the assumption that brand equity is constructed in the

mind of individuals, whilst others define it from a financial perspective. Brand equity, as first defined by Farquhar (1989, p. 24), is “the added value to the firm, the trade, or the consumer with which a given brand endows a product”, and market facts conceive brand equity, similarly to loyalty, as “the willingness for someone to continue to purchase your brand or not”. Perhaps the most widespread definitions are those suggested by Aaker (1991) and Keller (2003).

Arjun (1999) said, Almost all conceptualizations of brand equity agree today that the phenomenon involves the value added to a product by consumers' associations and perceptions of a particular brand name, this, in turn, results in greater value for the brand name from the firm's perspective, thus, there are two aspects to brand equity - one from the point of view of the firm and the other from that of the consumer. The firm/trade aspect of brand equity appears to be built around brand equity outcomes such as price and market share, whereas customerbased brand equity (Keller, 1993) appears to have attitudinal associations at its core.

A causal modeling approach is used to analyze the direct and indirect influences of brand attitudes, habit and brand loyalty on brand equity outcomes such as market share, shelf facings and price (Arjun, 1999). The outcome of brand equity in this study are: price and market share.

Brand equity is defined as the marketing effects or outcomes that accrue to a product with its brand name compared with those that would accrue if the same product did not have the brand name, the authors state that these outcomes can be related to consumers (e.g. attitudes, awareness, image and knowledge) or at a firm level (e.g. price, market share, revenue and cash flow) (Cravens et al., 2001).

Aaker (1991) divides brand equity into five major asset categories: brand name awareness, perceived quality, brand associations, brand loyalty and other proprietary brand assets. The aim of this study is to illustrate the antecedents variables effect e.g. (satisfaction and brand identification) on brand love and the impact of brand love on brand equity outcome (e.g. price and market share) when brand loyalty is mediating.

Fouladivanda et al., (2013) mentioned that there is another important area of considerable analysis in the extent literature is the concepts of brand loyalty, because it constitutes the heart of brand equality. So, in next, the study explains the relationship between variables.

3.6 The Relationship between Satisfaction, Brand Identification and Brand Love

Previous studies considered customer's satisfaction and brand identification as antecedents to brand love e.g. (Bergkvist et al., 2009; Royet et al., 2012). In terms of customer's satisfaction and brand love in general, many previous studies referred that consumer satisfaction leads to brand love, and also they pointed at the same time that the love of the brand leads to consumer satisfaction e.g. (Alber, et al., 2011). But in terms of specific relationship between consumer satisfaction leads to brand love, few previous studies insure that there is strong relationship between customer's satisfaction and brand love, for example, (Royet et al., 2012; Bulik, 2012) found positive and significant effect of customer's satisfaction on brand love. In terms of brand identification and brand love, also, previous studies found there is strong relationship between brand identification and brand love, for example, (Bergkvist et al., 2009; Kressman et al., 2006; Albert et al., 2013) found that brand identification had positive effect on brand love.

According to what mentioned above, this study proposes that both customer's satisfaction and brand identification have positive effect on brand love.

3.7 The Relationship between Brand Love and Brand Loyalty

Loureiro, et al., (2012) referred that brand love had strong relationship and significant effect on loyalty. Bergkvist, et al., (2009) informed that brand love is important in a marketing context because it is positively related to brand loyalty. Carrol and Ahuvia (2006) model the relationships between brand love and both its antecedents and consequences. They propose that brand love is influenced by a hedonic

product and self-expressive brand and has a positive effect on brand loyalty and positive word-of-mouth. Anyway, many previous studies explored the relationship between brand love and brand loyalty and they found that brand love had positive effect on brand loyalty e.g. (Carroll and Ahuvia 2006; Royet et al., 2012; Bergkvist, et al., 2009).

According to what mentioned above, this study proposes that brand love has positive effect on brand loyalty.

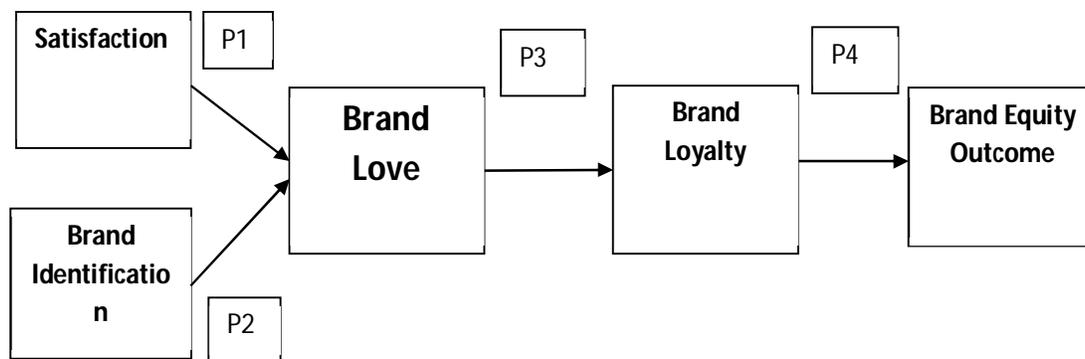
3.8 The Relationship between Brand Loyalty and Brand Equity Outcome

Allaway et al., (2011) mentioned that one of the most visible themes in the marketing literature in recent years has been a merging of the research streams linking consumer-based brand equity, customer equity, and loyalty. If customer has loyalty toward the brand, this leads him/her to build brand equity, and the companies must help to form this asset. Few previous studies explored the relationship between brand loyalty and brand equity, e.g. (Juntunen, et al., 2010) found that corporate brand loyalty had positive effect on corporate brand equity. According to study carried out by (Atilgan et al., 2005) he asserted that brand loyalty affect both positive and negative the brand quality of a products. Arjun (1999) found that there is positive relationship between brand loyalty and brand equity outcome such a price and market share.

According to what mentioned above, this study proposes that brand loyalty has positive effect on brand equity outcome.

4. The Proposed Framework and Hypotheses

The conceptual framework below is proposed to ensure that customer's satisfaction and brand identification are as antecedents of the independent variable which is namely brand love e.g. (Bergkvist, et al., 2009; Roy et al., 2012). Brand love impacts on dependent variable which is called brand equity outcome when brand loyalty is mediating. Based on what have been presented in the literature above, the following framework (Figure 1) and three hypotheses have been developed for the study.



Conceptual Framework of the study

H1. *There is a positive relationship between Brand identification and brand love.*

H2. *There is a positive relationship between Satisfaction and brand love.*

H3. *There is a positive relationship between brand love and brand loyalty.*

H4. *There is a positive relationship between brand loyalty and brand equity outcome.*

5. Research Methodology

5.1 Sampling

Based on the Sekaran (2008) sampling refers to the procedures of choosing a enough mount of elements from existing population, so that a research of the sample and a finding of its properties or features would make it possible to generalize such properties or features to the population elements. Customers who are living in Jeddah City and using any services provided by insurance companies are a planed group to use the study's instrument. Most of these customers have experience by using insurance serviceat least two-year. The study uses samples randomly chosen among the targeted population. The total of 135 questionnaires were distributed to participants, of which 25 questionnaires were incomplete or there were missing data that could not be used. So, a total of 110 questionnaires were analyzed and the findings are presented in the next part.

5.2 Variable measurement

A five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree were used to measure responses for all satisfaction, brand identification, Brand love, brand loyaltyand brand equity outcome variables in the study. This study tried to adopt measurements from previous studies as shown here, and in the same time tried to adapt them to be suitable with this study. For example, six items to measure brandidentification were adopted from Becerra et al., (2013) study. Three Items to measure satisfaction were adopted from Moshe, (2003)study. Ten Items to measure brand love were adopted from **Barbara** et al., (2006) study.Also, four Items to measure brand loyalty were adopted from **Barbara** et al., (2006) study. For brand equity outcome, four items were adopted from the study of Yoo et al., (2001).

6. Results

6.1 Respondents' Background

Respondents' Background Of the total 110 respondents surveyed, most were not married (78.2%), while (21.8%) married, and were in the age between 20-30 years (67.3 %), and were in the age between 31- 40 years (30.9%) while (1.8%) were in the age over 40 years. Duration is an important item and the table below shows how the respondents are categorized based on their period of using insurance service. Duration is an important item and the table (1) below shows the respondents category based on their using time of insurance service.

	Duration	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 years	15	13.6	13.6	13.6
	3 years	42	38.2	38.2	51.8
	4 years	53	48.2	48.2	100.0
	Total	110	100.0	100.0	

6.1 Multiple Regression Analysis

The multiple regression analysis is the statistical technique used to analyze the relationship between a single dependent (criterion) variable and several independent (predictor) variables (Hair et al., 1998; 2000). In order to test the hypothesis, both variables Satisfaction and Brand Identification seem to have an effect on brand love with a significant value of $\beta = 0.14$ ($p > 0.01$) and $\beta = 0.20$ ($p > 0.05$) sequential. These results indicate that H1 and H2 are accepted and Table 2 below shows that.

Table 2: Multiple Regression Analyses: the Relationship between Satisfaction, Brand Identification and Brand Love

Brand Love	Beta	t-test	Sig	VIF	tolerance
Satisfaction	.14*	1.1	.000	1.99	.504
Brand Identification	.20**	3.5	.000	1.99	.504
R ²	.097				
Adjusted R Square	.080				
F Value	5.765				

6.3 Simple Regression Analysis

6.3.1 Brand love and brand loyalty

The simple regression analysis is the statistical technique used to analyze the relationship between a single dependent (criterion) variable and single independent (predictor) variables.

Brand love has been hypothesized in H3 to have positive relationship with brand loyalty. Table 3. illustrates that brand love explained (0.15) of the variance in brand loyalty ($R^2=0.15$). The variable of brand love was found to be positively and significantly associated with brand loyalty as ($\beta=0.39$, $p < .01$). It is obvious then that H3 which has proposed the positive relationship of brand love on brand loyalty is accepted. This finding seems to be in line with the previous studies e.g. (Carroll and Ahuvia 2006; Roy et al., 2012; Bergkvist, et al., 2009).

Table 3: Simple Regression Analyses: the Relationship between Brand Love and Brand Loyalty

Brand Loyalty	Beta	t-test	Sig	VIF	tolerance
Path c					
Brand Love	.39*	4.34	.000	1.000	1.000
R ²	.15				
Adjusted R Square	0.14				
F Value	18.8				

6.3.2 Brand loyalty and brand equity outcome

Brand loyalty has been hypothesized in H3 to have positive relationship with brand equity outcome. Table 4. illustrates that brand loyalty explained (0.16) of the variance in brand equity outcome ($R^2=0.16$). The variable of brand loyalty was found to be positively and significantly associated with brand equity outcome as ($\beta=0.40$, $p < .01$). It is obvious then that H4 which has proposed the positive relationship of brand loyalty on brand equity outcome is accepted. This finding seems to be in line with the previous study of Arjun (1999).

Table 4: Simple Regression Analyses: Relationship between Brand Loyalty and Brand Equity Outcome.

Brand Equity Outcome Path <i>c</i>	Beta	t-test	Sig	VIF	tolerance
Brand Loyalty	.40*	4.6	.000	1.000	1.000
R ²	.16				
Adjusted R Square	.15				
F Value	20.8				

7. Discussion and Implications

The objective of this study as stated earlier is to investigate the brand identification, satisfaction with brand love, the effect of brand love on brand loyalty, and to illustrate the effect of brand loyalty on brand equity outcome. In addition, the study tries to explore the mediating role of brand loyalty between brand love and brand equity outcome. The study found that the both antecedents variables e.g. (brand identification and satisfaction) have a positive effect on brand love, but the brand identification variable seems to have more significant effect on brand love more than satisfaction. This result reflects that Saudi consumer is impacted by brand identification to trigger him to be more love with brand. In addition, the study explored that brand love has significant effect on brand loyalty, and brand loyalty also has significant impact on brand equity. In terms of mediating role of brand loyalty, the result found that brand loyalty is partial mediating between brand love and brand equity outcome.

8. Conclusions

This study has undertaken an in-depth review of brand identification and satisfaction and their effect on brand love, and beside that it explored the effect of brand love on brand equity outcome when brand loyalty is mediating. The findings provide an understanding of Saudi's consumer behavior and thus gave practitioners some ideas in understanding how to use the brand identification and satisfaction factors to enhance the customer to form love brand. It is hoped that the study can provide insights for further research in this area and help policy makers of companies to employ the implementation of the role of brand identification and satisfaction as they are found to be the main directors of consumer love toward brand. However, the limitations of the study need to be noted. For instance, using a sample size of only 110 consumers means that the results cannot be generalized for all Saudi consumers.

The study was the first in Saudi Arabia context that examine the effect of brand identification and satisfaction on brand love and brand equity outcome with reference to insurance services companies in Saudi markets. It is highly clear, by this study, that the concepts of brand identification and satisfaction are indeed an important factors for insurance services operating and generally for other service providers. The significant relationship between brand identification and satisfaction with brand love were found in a clear way. In the second part of the model, the results explored that relationship between brand loyalty and brand equity outcome were significant.

9. Recommendation

Based on what was mentioned above, it can be argued that the brand identification and satisfaction Influence on brand love. In addition, the brand loyalty was shown to be influential on brand equity outcome. Companies in Saudi Arabia should pay more attention to brand identification, to form customers' love toward brand, this is due to the fact that brand love would affect greatly on brand loyalty, and then brand loyalty lead to brand equity, which is considered the cheapest alternative way to attract the new customers instead of spending much of money on different media, e.g. TV ads, news papers, brochure, billboards, etc. This study will be useful for the managers in any company, especially the marketing managers - who present the company's services to different types of customers - to understand how to stimulate customers by focusing on their brand identification to form customer's love toward the brand and this in turn will lead the customer to build his loyalty toward the brand, and lastly, the customers try to create value for the best brand.

10. Limitation and future research

It is hoped that the study can provide insights for further research in this area and help policy makers of companies to employ the implementation of the role brand identification as it is found to be the main director of brand love in marketing. However, this study is limitations, for instance, a sample size is only 110 consumers and this means that the results cannot be generalized for all Saudi consumers. In terms of collecting data, the study collected the data in one point in time, but the concepts of brand identification and satisfaction change from time to time and the better for this to measure them as strategies marketing variables and needs long time to be built and this needs to use longitudinal approach to get more valid and reliable results. In addition, The study focused on insurance services while other researches need to focus in other service industries that have long-term relationship with their customers such as Tourism and hotels' services. Lastly, this study is conducted in a developing country.

References

1. Aaker, D. (1991), *Managing Brand Equity: Capitalizing on the Value of a Brand Name*, Free Press,
2. Aburoub , A ,Hersh, A &Aladwan, K 2011, 'Relationship between Internal Marketing and Service Quality with Customers' Satisfaction', *International Journal of Marketing Studies*, vol.3.no.2, p.107, viewed 21 Sep 2011.
3. Allaway, A. &Huddleston, P. &Whipple, T. &Ellinger, A. (2011). Customer-based brand equity, equity drivers, and customer loyalty in the supermarket industry. *Journal of Product & Brand Management* 20/3 (2011) 190–204
4. Almossawi, M. (2012). Customer Satisfaction in the Mobile Telecom Industry in Bahrain: Antecedents and Consequences. *International Journal of Marketing Studies*, Vol 4, No 6 (2012).
5. Ammar, S., Moore, D. and Wright, R. (2008), "Analysing customer satisfaction surveys using a fuzzy rule-based decision support system: enhancing customer relationship management", *Journal of Database Marketing and Customer Strategy Management* , Vol. 15 No. 2, pp. 91-105.
6. Arjun, C. (1999). Does brand loyalty mediate brand equity outcomes? *Journal of Marketing Theory and Practice* 7.2 (Spring 1999): 136-146.
7. Atilgan, E. &Akso, S. &Akinc, S. (2005). Determinants of the brand equity: A verification approach in the beverage industry in Turkey. *Marketing Intelligence & Planning*; 2005; 23, 2/3; ProQuest Central. pg. 237.
8. Bergkvist, L & Larsen, T, Bech (2010). Two studies of consequences and actionable antecedents of brand love. *Journal of Brand Management*. Vol. 17, 7, 504–518.
9. Bharadwaj, S.G., Varadarajan, P.R. and Fahy, J. (1993), "Sustainable competitive advantage in service industries: a conceptual model and research propositions", *Journal of Marketing*, Vol. 57 No. 4, pp. 83-99.
10. Bulik, B. Snyder. (2012). Why brand love, satisfaction aren't keeping shoppers faithful: Consumers are switching products like never before, but there may be things you can do to prevent it. *Advertising Age* 83.7 (Feb 13, 2012).
11. Carroll , B . A . and Ahuvia , A . C . (2006) Some antecedents and outcomes of brand love. *Marketing Letters* 17 (2) : 79 – 89.
12. Carroll, Barbara, A. & Ahuvia, Aaron, C. (2006). Some antecedents and outcomes of brand love. *Market Lett* (2006) 17: 79–89, DOI 10.1007/s11002-006-4219-2
13. Chahal, H. &Bala, M. (2010). Confirmatory Study on Brand Equity and Brand Loyalty: A Special Look at the Impact of Attitudinal and Behavioral Loyalty. *The Journal of Business Perspective*. Vol. 14 . Nos. 1 & 2. January-June 2010.
14. Cravens , K . S . and Guilding , C . (2001) ' Brand value accounting: An international comparison
15. Davidow, Moshe, (2003). HAVE YOU HEARD THE WORD? THE EFFECT OF WORD OF MOUTH ON PERCEIVED JUSTICE, SATISFACTION AND REPURCHASE INTENTIONS FOLLOWING COMPLAINT HANDLING. *Journal of Consumer Satisfaction, Dissatisfaction and Complaining Behavior*; 2003; 16, ProQuest Central pg. 67
16. Delgado-Ballester, E. and Munuera-Aleman, J. (2001). Brand Trust in the Context of Consumer Loyalty. *European Journal of Marketing*. Vol. 35, No. 11-12, 1238-1258.
17. Denise, S. & Geoffrey, G. & Timothy, A. (2004). Building brand loyalty through individual stock ownership. *The Journal of Product and Brand Management* 13.7 (2004): 488-497.

18. Enrique, Becerra, P. and Vishag, B. (2013). The influence of brand trust and brand identification on brand evangelism. Texas State University-San Marcos, San Marcos, Texas, USA *Journal of Product & Brand Management* 22/5/6 (2013) 371–383
19. Escalas, J.E. and Bettman, J.R. (2003), “You are what they eat: the influence of reference groups on consumers’ connections to brands”, *Journal of Consumer Psychology*, Vol. 13 No. 3, pp. 339-348.
20. Farquhar, P. H. (1989). Managing brand equity. *Journal of Marketing Research*, 1, 24-33.
21. Fouladivanda, F. &Pashandi, M. Amini. &Hooman, A. &Khanmohammadi, Z. (2013). The effect of Brand Equity on Consumer Buying Behavior in term of FMCG in Iran. *Interdisciplinary Journal of Contemporary Business Research*. VOL 4, NO 9.
22. Fournier, S. (1998). Consumers and their brands: Developing relationship theory in consumer research. *Journal of Consumer Research* 24 (4) : 343 – 373 .
23. Hansemark, Ove C. and Marie Albinsson (2004), “Customer Satisfaction and Retention: The Experiences of Individual Employees,” *Managing Service Quality*, 14 (1), 40-57.
24. Hasin, M. (2001), “Statistical measures of customer satisfaction for healthcare quality assurance: a case study”, *International Journal of Health Care Quality Assurance*. , Vol. 14 No. 1, pp. 6-13.
25. Howard, John and Jagdish Sheth (1969), *The Theory of Buyer Behavior*. New York: John Wiley & Sons.
26. Interbrand (2006), “Best global brands 2006. A ranking by brand value”, available at: www.interbrand.com/best_brands_2006.asp
27. Interbrand (2007), *Best Global Brands 2007*, http://www.interbrand.com/best_brands_2007.asp.
28. Ismail, A, Rageh & Spinelli, G (2012). Effects of brand love, personality and image on word of mouth: The case of fashion brands among young consumers. *Management* Vol. 16 No. 4, 2012.
29. Jacoby, J. and Kyner, D. B. (1973). Brand loyalty vs repeat purchasing behavior. *Journal of Marketing Research* 10 (1) : 1 – 9 .
30. Jacoby, J. and Chestnut, R.W. (1978), *Brand Loyalty Measurement and Management*, John Wiley & Sons, New York, NY.
31. Juntunen, M. & Juntunen, J. & Juga, J. (2010). Corporate Brand Equity and Loyalty in B2B Markets: A Study Among Logistics Service Purchasers. *Brand Management* Vol. 18, 4/5, 300–311.
32. Kapferer, J. N. (2005). *The new strategic brand management*. London: Kogan-Page.
33. Keller, K. L. (2003). *Strategic brand management: Building, measuring, and managing brand equity* (2nd ed.). NJ: Prentice Hall.
34. Kotler, P., & Keller, K. L. (2008). *Marketing Management*. Pearson Prentice Hall.
35. Kressman, F., Sirgy, M. J., Herrman, A., Huber, F., Huber, S. and Lee, D. J. (2006) Direct and indirect effects of self-image congruence on brand loyalty. *Journal of Business Research* 59 (9): 955 – 964. Kuenzel, S, & Halliday, S. Sue. (2010).
36. Kuang, C, Hsin. & Ren, Y. Huery. & Ying, C. Chering. (2009). The Effects of Brand Affect on Female Cosmetic Users Brand Loyalty in Taiwan. *Journal of American Academy of Business*, Cambridge 14.2 (Mar 2009): 230-236.
37. Lee, K. (2005), “A practical method of predicting client revisit intention in a hospital setting”, *Healthcare Management Review*, Vol. 30 No. 2, pp. 157-67.
38. Loureiro, S. Maria. & Ruediger, K. Hans. & Demetris, V. (2012). Brand emotional connection and loyalty. *Journal of Brand Management* Vol. 20, 1, 13–27.
39. MacCraken, G. (1989), “Who is the celebrity endorser? Cultural foundations of the endorsement process”, *Journal of Consumer Research*, Vol. 16, pp. 310-321.

40. Newman, J.W. and Werbel, R.A. (1973), "Multivariate analysis of brand loyalty for major household appliances", *Journal of Marketing Research*, Vol. 10 No. 4, pp. 404-9.
41. of perceived managerial implications ' , *Journal of International Accounting, Auditing & Taxation*,
42. Oliver, R. L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions. *Journal of Marketing Research*, 17 (September), 460-469.
43. Oliver, Richard L. (1999), "Whence Consumer Loyalty?" *Journal of Marketing*, 63 (Special Issue), 33-44.
44. Ovudiu, M. & Anh, V. Dung. (2011). A Concetual Review on Buliding, Managing and Assessing Brand Loyalty. *Review of Economic Studies and Research Virgil Madgearu* 4.1 (2011): 67-87.
45. Rios, R. E. & Riquelme, H. E. (2008). Brand equity for online companies. *Marketing Intelligence & Planning* Vol. 26 No. 7, 2008
46. Rowley, J. (2005). The Four Cs of Customer Loyalty, *Marketing Intelligence and Planning*. Vol. 23, No. 6, 574-581.
47. Severi, E. & Ling, K. Choon. (2013). The Mediating Effects of Brand Association, Brand Loyalty, Brand Image and Perceived Quality on Brand Equity. *Asian Social Science*; Vol. 9, No. 3; 2013.
48. Upamanny, M. K. & mathur, G. (2012). Effect of Brand trust, Brand affect and Brand Image on customer Brand Loyalty and Consumer Brand Extension attitude In FMCG sector. *Practices and Research in Marketing*. Volume 3 Issue 2 April 2012.
49. Vazquez, R., Del Rio, A.B. and Iglesias, V. (2002), "Consumer-based brand equity: development and validation of a measurement instrument", *Journal of Marketing Management*, Vol. 18 Nos. 1/2, pp. 27-49. Vol. 10 , pp. 197 – 221.
50. Wang, H. & Wei, Y. & Yu, C. (2008). Global brand equity model: combining customer-based with product-market outcome approaches. *Journal of Product & Brand Management*. 17/5 (2008) 305–316
51. Worthington, S & Bennet, R. RusseL. & Härtel, C. (2009). A tri-dimensional approach for auditing brand loyalty. *Brand Management*. Vol. 17, 4, 243–253.
52. Yoo, B. and Donthu, N. (2001), "Developing and validating a multidimensional consumer-based brand equity scale", *Journal of Business Research*, Vol. 52, pp. 1-14.
53. Yoo, B., Donthu, N. and Lee, S. (2000), "An examination of selected marketing mix elements and brand equity", *Journal of the Academy of Marketing Science*, Vol. 28 No. 2, pp. 195-211.
54. York, A. & McCarthy, K. (2009). Patient, staff and physicians satisfaction: a new model, instrument and their implications. *International Journal of Health Care Quality Assurance* Vol. 24 No. 2, 2011 pp. 178-191.