
THE EFFECTS OF BRAND CREDIBILITY ON CUSTOMERS' WOM COMMUNICATION: THE MEDIATING ROLE OF BRAND COMMITMENT.

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ABSTRACT

The use of brand credibility from companies continues to be a popular method to support the brand commitment, also to encourage the customer to make him/her own more satisfaction and positive word of mouth communication about the brand. When the customers focus on the positive aspects of a company, they usually express it by using the positive words of mouth communication, and which in turn is considered the goal for any company. The reason that stop behind using brand credibility, is the direct and un-direct strong impact of it that make customers more positively toward the brand. This study tries to explain how brand credibility effects on brand commitment, and brand commitment impacts on word of mouth communication. Furthermore, this study uses that brand credibility as the independent variable, brand commitment as the mediating variable and the word of mouth communication is the dependent variable. A study carried out in Saudi Arabia – in Najran city - surveyed 120 respondents as consumers who use banking services. Path analysis confirmed that. Path analysis confirmed that, brand credibility has positive effect on brand commitment. In addition, the study illustrated that brand commitment had significant impact on customer's word of mouth communication. In terms of mediating role of brand commitment, the result found that brand commitment is partial mediating between brand credibility and customer's word of mouth communication.

Keywords: Brand Credibility, Brand Commitment, WOM Communication.

Paper type: Full paper

1. Introduction

Customers often remember the most successful companies in different ways, for example, during the procurement process or advising others, and those companies focused on the quality of the provided product and service.

Nowadays, in order to define a brand, given its emphasis on identity, which as an important invisible element. Identity, an element that is not visible but has originality and roots. One of the favorite areas of brand management is creating a sense in consumers' minds through the identity for the brands, (Kazemi at al., 2013).

According to Thomas et al., (2012) The most important asset of a company is the brand they own. For customers, a brand can simplify the choice process, promise quality, reduce risk (Keller & Lehmann, 2006)and also motivate repeated buying (Aaker, 1996 & Keller, 2001).A strong brand is a competitive advantage, a barrier for entry in some markets, easier acceptance among distributors and consumers etc. for the organization it owns (Farquhar, 1989). Many authors consider that the credibility of the brand is a major cause of customer satisfaction and loyalty, which creates its turn to talk with people in a positive way about the product or the service, Which in turn gives the company a lot of profits and competitive strength. literature of this study, tries to give more details about this point, which are as follows:

The management of customer is a top priority of executives in service industries such as retail banking and telecommunications. It is accepted wisdom in marketing that new customer acquisition is a far more costly undertaking than establishing a broader and deeper relationship with existing customers (Sweeney &Swait, 2008). The high speed of exchange and communication leads to the creation of a very competitive market for companies which are working not only in the international scale, but also in the local one (Ghorban & Tahernejad, 2012). The survival path in this competitive market is trying to attract more customers and retain them (Sweeney & Swait, 2008). Therefore, the more a company attracts customers, the more it generates profit and value for company.

Ghorban & Tahernejad (2012) believed that attracting more customer is not a key factor to have a successful firm. Their notion was that in the new economics, managers have to focus more on the frontline staff and the technology, because they found that there is a way to make profit in the economy. Heskett et al., (1994) had drawn a chain, this chain included a linkage between firm profitability, customer loyalty and pleasure, and yield of employees of the firms, they mentioned that value and revenue are outcomes of customer loyalty. Besides, satisfied customer can create loyal customer and satisfaction is influenced by the quality of offered products and services. Heskett et al., (1994) mentioned that retaining customer create more profit and value that attract more new customers.

That researchers have focused on importance of customer retention of churn. Their studies have shown that preventing customer churn is a key competitive issue in financial and telecommunication industry (Teradata, 2004). Besides, these kinds of service providers must concentrate their efforts on customer retention. Evans (2002) examined churn or retention on telecommunication industry and financial sector. Ghorbanat al.,(2012) explored the retention on internet service delivers. There are few factors that can influence the retention of customers, for example, offering product and services with vast names and brand targets today's customers.

Any competitive firm in the market, can maintain customers through its brand credibility and the commitment of the brand, which is leads the customers to talk positively about the company and brand, by different way, Talk positively of customers does not stop about the credibility of the brand, 'As long as the brand continues and keep its credibility and commitment to its customers. Brand credibility is considered wealth for any company, it can be used as strong points in the competition market.

This study tries to explore the effect of brand credibility on customer's word of mouth communication when brand commitment is mediating relationship between independent variable and independent variable.

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 WOM communication 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 from three separate models found in the area related literature, e.g. study of (Thomas et al., 2012) explored the relationship between brand credibility and brand commitment, also, study of (Malik at al., 2014) illustrated the effect of brand credibility and the word of mouth, while study of (Kazemi at al., 2013) explored the relationship between brand commitment and word of mouth communication. This means, that three main models of this study were segmented in three different studies, and each one was separated alone, and this study tries to integrate them in one framework, and this is the main contribution of this study, in addition, this study conduct in a developing country.

2. Literature Review

For businesses that are offering products and services to the public, the customers are considered as one of the most important factors to be attended very carefully, since their wants and desires would have significant impacts on the way the businesses are run. Brand credibility, brand commitment and the word of mouth as a consequence of satisfaction and loyalty of customers are the main issues in this study which have a strong relation with the retention of customer as a key success factor in today's business world. These issues are discussed in details to allay concepts of these concerns here.

2.1 Brand Credibility

According to Ohanian (1990) source credibility is all about creating positive characteristics from sender that manipulates a receiver to accept the message sent by sender. This can also be regarded as brand credibility is validity of communication assertions or the believability of intentions of an article at a certain time. This sender can be person, cartoon, corporation and/or brand (Wang and Yang, 2010). Previous researches explored that the source credibility is a composite of three elements 1) trustworthiness 2) expertise 3) attractiveness (Erdem et al., 2004). A brief description as described by (Erdem et al., 2004) of these three elements is given as under:

1. Trustworthiness: To what extent a brand is considered a reliable source of information
2. Expertise: The extent to which a specific brand has good knowledge and skills.
3. Attractiveness: To what extent a brand is evaluated in term of personality determinants.

Malik et al., (2014) informed that brand credibility involves the extent to which a consumer perceives a brand a reliable source of information (trustworthiness), skills (expertise) and matches it with personality characteristics (attractiveness). Gilaninia et al., (2012) mentioned that brand credibility is believability of product status information, which is embedded in following brand, depending on consumers' perceptions of whether the brand has the ability and willingness to continuously deliver what has been promised. It has been well known that brand credibility consists of two main components: trustworthiness and expertise.

Erdem and Swait (1998) defined brand credibility as the believability of product position information contained in a brand, which entails consistently delivering what is promised, and they informed that brand credibility has two dimensions, trustworthiness and expertise. Trustworthiness means that it is believable that a brand will deliver what it has promised, and expertise implies that the brand is believed capable of delivering the promises.

Sheeraz et al., (2012) mentioned that brand credibility is originated from source credibility literature. According to Ohanian (1990) source credibility is positive characteristics of a sender that influence receiver's message acceptance, or validity of communication assertions (Enrique, Rafael, & Isabel, 2009), or believability of intentions of entity at particular time (Herbig & Milewicz, 1995). This sender, communicator or entity can be person, cartoon, corporation and/or brand (Wang & Yang, 2010). Previous research described that source credibility comprised of trustworthiness, expertise and attractiveness (Hovland, Janis, & Kelly, 1953; Sternthal & Craig, 2002; Keller & Aaker, 1997). So brand credibility refers to believability in characteristics of brand product information. It has three elements trustworthiness, expertise and attractiveness. Baek et al., (2011) mentioned that, the notion of brand credibility was inspired by Erdem and Swait (1998), who examined consumer-based brand equity based on signaling theory. As briefly mentioned before, brand credibility is the believability of the product position information embedded in a brand depending on consumers' perceptions of whether the brand has the ability and willingness to continuously deliver what has been promised (Erdem and Swait, 2004). Brand credibility is thought to consist of two main components: trustworthiness and expertise (Erdem and Swait, 1998; 2004, Erdem et al., 2002; 2006). Trustworthiness refers to the willingness of firms to deliver what they have promised. Expertise refers to the ability of firms to deliver what they have promised. Since the trustworthiness and expertise of a brand are based on the cumulative impact of all previous marketing strategies and actions taken by a brand (Erdem and Swait, 1998), it is not surprising that brand credibility reflects the consistency of the marketing mix through brand investments such as advertising.

Consumers form brand loyalty based on several reasons, including satisfaction, risk reduction, or trust. Among these reasons, evidence about the importance of trust in loyal relationships is paramount (Kim et al., 2008). Morgan and Hunt (1994) indicated that trust is a strong predictor of relationship commitment. Many other studies have shown that trust is at the core of successful relationships (e.g., Berry 1995). Morgan and Hunt (1994) defined trust as the perception of "confidence in the partner's reliability and integrity" (1994, p. 23). Moorman, Zaltman, and Deshpande (1992) argue that trustworthiness results from expertise, reliability, and intentionality. Subsequently, Gwinner, Gremler, and Bitner (1998) found the psychological benefit of trust to be more important than special treatments in consumer relationships with service firms. Ghorban & Tahernejad (2012) cited from Kotler and Keller (2008) that they

described the brand as the name, term, sign, symbol, design, or combination of them, intended to identify the goods or services of one seller or group of sellers and to differentiate them from those of competitors. Ghorban & Tahernejad (2012) mentioned that customers and users evaluate identical products and services based on their brands, one way to reach information about brands is past experiences by customers, customers compare different brands to selected best ones according to their needs and requirements.

In term of credibility, which is the central point here, Herbig and Milewicz (1995) pointed that credibility is relying on a company commitments and promises in a specific time period, and they defined some points for credibility, time sensitive and firm's intentions are two important characteristics of credibility which firm must consider, credibility will be concluded in customers mind when the behavior of firm in future is predictable by its present actions.

Considerable prior research (Hovland et al., 1953) reveals that source credibility consists of trustworthiness, expertise, and attractiveness/likeableness. Thus, brand credibility refers to the believability of the product information embodied in a brand and is suggested to contain three elements, i.e., trustworthiness, expertise, and attractiveness/ likeableness (Hovland et al., 1953). Hence, brand credibility requires consumers to perceive that the brand is willing (trustworthiness), has the ability (i.e., expertise), and is dedicated (i.e., attractiveness/ likeableness) to consistently deliver what has been promised (Erdem&Swait, 2004). Herbig and Milewicz (1995) propose a historical perspective about brand credibility to the effect that past and present marketing activities can influence current and future brand credibility. Trustworthiness, expertise, and attractiveness of a brand therefore reflect the cumulative effects of past and current marketing investments. Erdem and Swait's (1998), Erdem et al., (2002) considered two main aspects for brand credibility which are expertise and trustworthiness. Erdem et al., (2002) recommended Erdem and Swait (1998) study where they described trustworthy as the purpose of a credible brand, and expertise as capacity to convey brand commitments. Erdem et al., (2002) indicated that there are negative relationships among brand credibility of a product or service and customer's supposed risks; besides, quality is another subject that is influenced by credibility. As a whole, Erdem et al., (2002) highlighted brand credibility to include two main important factors which lead to raise customers' expectation: swelling perceived quality and declining perceived risks. Alcaniz et al., (2009) described brand credibility dimensions as the honesty and helpfulness of brands and company's sufficient ability and knowledge as trustworthiness and expertise. A few studies have investigated the effect of brand credibility, for example, Erdem, Swait, and Louviere (2002) suggested that brand credibility may act as a moderating variable in the impact of product price on consumer utility. In this study brand credibility will be used as independent variable. Therefore, the next part aims to find, explore and justify these consequences based on the existing literatures.

2.2 Brand Commitment

The commitment refers to the sustainable tendency toward continuing the buying relationship with a company. The consumers tend to improve and maintain the emotional associations with which brand that results in their warm and enjoyable feeling. On the other hand, the consumers will have more powerful emotional belonging to the brand. The commitment can be divided into two components including emotional commitment and continuity (Kazemi, at al., 2013). There is a significant relationship between emotional commitment and the brand name. This refers to the powerful personal feeling and emotional business commitment based on the identification and shared brand values. The emotional commitment

refers to the deep belonging toward brand. In the continuity commitment, the customer will change the brand as he/she has weak feeling toward it (Aysel, 2012). Commitment was defined as a psychological attachment to the brand and also has a close relationship with behavioral loyalty. Commitment leads that the customer express his/her defensive motivations and then these will result in high levels of commitment. There are several consumer behavior studies that examine the role of commitment in the adjustment of advertisement effects. The first effect of the commitment is that the behavior and cognition are resistant to change. The customer who define the concepts of commitment and attitude in the frame of behavioral and attitude commitment, they will have more resistant to change (Kishore et al., 2008). Kemp at al., (2011) mentioned that brand commitment is an enduring desire to maintain a valued relationship (Moorman et al., 1992). It refers to the economic, emotional and psychological attachments that a consumer may have toward a brand (Evanschitzky et al., 2006).

Kim at al., (2008) mentioned, Consistent with Fishbein and Ajzen (1975), we view behavioral intention as the most predictable of behaviors, and thus propose a direct antecedent of loyalty behavior. This intentional brand loyalty construct is “brand commitment,” which we view as behavioral intention held with affective and cognitive conviction. In psychology, the concept of commitment is regarded as having intentional aspects, as evidenced by Kiesler at la., (1971) definition of commitment: “the pledging or binding of an individual to behavioral acts” (1971, p. 30). Contrary to many studies that viewed brand commitment as a direct indicator (i.e., a scale item) of brand loyalty, we regard it as a construct antecedent brand loyalty behavior.

2.3 Word of Mouth Communication

Money (2004) mentioned that consumers search for information prior to making a purchase in order to reduce perceived risk. One such source of information is word of mouth (WOM). Marketing researchers have shown that WOM communication has an impact on consumer attitudes, consumer risk taking, short-term and long-term product judgments and purchase decisions and choice behavior.

Kemp (2011) informed that decades of consumer research has shown Word-of-Mouth Communication (WOMC) to be a powerful influence on consumers’ brand attitudes, judgments, and purchase intentions. It is generally more influential than advertising due to its higher credibility and more interactive nature. Accordingly, marketers are highly motivated to understand and exploit this powerful information source. Walker at al., (2001) mentioned that, Word-of-Mouth Communication can be generated in many different ways. For example, a consumer may actively seek out product advice from an acquaintance they perceive to be an expert (solicited WOMC). He/she may overhear two unknown consumers discussing a product, store, or service, or he may be given unsolicited (or even unwanted) product information from someone. He/she may read product reviews on a website from complete strangers. It is this organic nature of WOMC that makes it powerful, but also makes it a challenging topic to study. It is clear that these different processes may produce WOMC that is highly variant in its perceived information value and its influence on the consumer.

Kazemi at al., (2013) mentioned that word of mouth communications refer to the extent in which a customer informs his/her friends, coworkers, and relative about product or services that satisfies his/her needs. With regard to the relationship between customer satisfaction and word of mouth communications, some authors pointed out that the form and type of this relationship can be different in

every level of customer satisfaction. Hart et al., (2013) indicated that unsatisfied customers transfer their bad experiences to 11 potential customers. They also pointed out that the satisfied customers transfer their successful experiences to 6 ones. Additionally, the Fortune indicates that the results of different studies showed that the customers offer their positive experiences for 8 ones. One of the interpretations of this fact can be described by theory of asymmetric effects of positive and negative events. It can be claimed that the positive events create more powerful responses than negative ones in the especial circumstances. Based on theory of Taylor (1991), another reason of this is that the negative feelings and emotions are related to the act, but positive ones are related to the emotions and senses. Generally, it is more important for people that react the negative environment more than positive one. Also it can be indicated that most people have tendency to interpret the positive affairs more than negative one. Therefore, it can be concluded that the satisfied customers transfer their positive experiences to others more than unsatisfied ones Walker at al., (2001).

2.4 The Relationship between Brand Credibility and Brand Commitment

In terms of the relationship between brand credibility and brand commitment, it is noted, that literature review of this area of relationship in previous studies especially who used these types of variables (brand credibility and brand commitment) relationship were little and rare, and the researcher just found one study related to the main variables that used, for example, Thomas, et al., (2012) found that credibility of brand has significant and positive effect on brand commitment. Also he found another study related to the general idea of brand credibility and brand commitment, but used different variables names, for example, study of John al al., (2012), they found credibility of leadership had significantly effects on his/her commitment. Another study of Kemp at al., (2011), found that brand credibility had positive effect on brand commitment through the mediating variable which is called purchase intention.

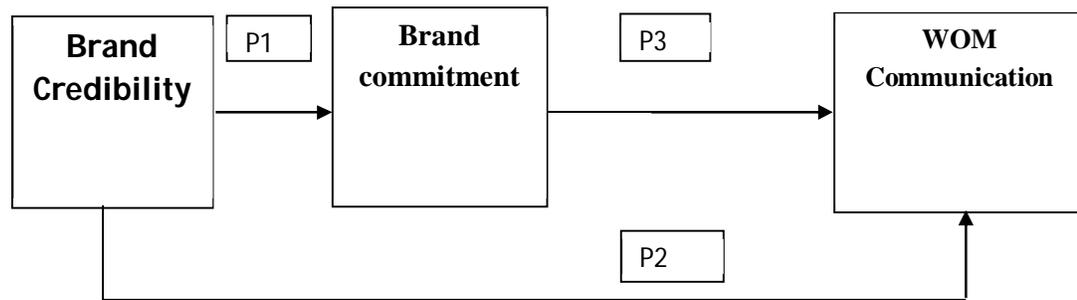
2.5 The Relationship between Brand Commitment and WOM Communication

In terms of the relationship between brand commitment and WOM communication, it is illustrated that previous studies in this type of variables relationship were rare, and the researcher just found one study related to the main variables that used, for example, results study of (Kazemi at al., 2013) explored that brand commitment influences word of mouth communications significantly, and it was the only one have taken the same variables. The researcher also found another study related to general idea of commitment and word of mouth, but still little far from the main variables of this study, for example, in the study of Walker at al., (2001) they referred in their study that there is a significant effect on the relationship between affective commitment and word of mouth activity, also they mentioned that there is a significant effect on the relationship between affective commitment and word of mouth praise.

3. The Proposed Framework and Hypotheses

The framework below is proposed to ensure that brand credibility effects on variable of brand commitment (Thomas et al., 2012) and a variable of word of mouth communication, (Malik at al., 2014). Brand commitment impacts on WOM communication (Kazemi at al., 2013), when the brand commitment is the mediating between brand credibility and word of mouth communication.

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. Brand credibility has a positive effect on brand commitment.
- H2. Brand credibility has a positive impact on customer word of mouth communication.
- H3. Brand commitment has a positive impact on customer word of mouth communication.

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 Najran City and using any kinds of banking service providers are a targeted group to fulfill the instrument of this study. Most of these customers have experience by using banking service at least two-year. The study uses samples randomly chosen among the targeted population. The total of 150 questionnaires were distributed to participants, of which 30 questionnaires were incomplete or there were missing data that could not be used. So, a total of 120 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 brand credibility, Brand commitment and customer word of mouth communication 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 brand credibility were adopted from Erdem et al., (2002) study. Three Items to measure brand commitment were adopted from Beatty et al., (1988)study. For customer's word of mouth, three items were adopted from the study of Sweeney and Swait (2000).

6. Results

6.1 Respondents' Background

Respondents' Background Of the total 120 respondents surveyed, most were married (24.2%), while (75.8%) not married, and were in the age between 20-30 years (65 %), and were in the age between 31- 40 years (33.3%) while (1.7%) 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 banking service. Duration is an important item and the table (1) below shows the respondents category based on their using time of banking service.

	Duration				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2 years	27	22.5	22.5	52.9
	3 years	32	26.7	26.7	49.2
	4 years	61	50.8	50.8	100.0
	Total	120	100.0	100.0	

6.3 Simple Regression Analysis

6.3.1 Brand credibility and brand commitment

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 credibility has been hypothesized in H1 to have an effect on brand commitment. Table 2. illustrates that brand credibility explained (0.61) of the variance in brand commitment ($R^2=0.61$). The variable of brand credibility was found to be positively and significantly associated with brand commitment as ($\beta=0.78$, $p<.01$). It is obvious then that H1 which has proposed the effect of brand credibility on brand commitment is accepted. This finding seems to be in line with the previous study of Thomas, et al., (2012).

Table 2: Simple Regression Analyses: Relationship between Brand credibility and brand commitment.

Brand Commitment	Beta	t-test	Sig	VIF	tolerance
Path <i>c</i>					
Brand Credibility	.78**	13.5	.000	1.000	1.000
R^2	.61				
Adjusted R Square	.61				
F Value	182.1**				

6.3.2 Brand commitment and word of mouth communication

Brand commitment has been hypothesized in H2 to have an effect on word of mouth communication. Table 3. illustrates that brand commitment explained (0.12) of the variance in word of mouth communication ($R^2=0.12$). The variable of brand commitment was found to be positively and significantly associated with word of mouth communication as ($\beta=0.34$, $p<.01$). It is obvious then that H3 which has proposed the effect of brand credibility on brand commitment is accepted. This finding seems to be in line with the previous study of Thomas, et al., (2012).

Table 3: Simple Regression Analyses: Relationship between Brand Commitment and WOM Communication.

WOM Communication	Beta	t-test	Sig	VIF	tolerance
Path <i>c</i>					
Brand Commitment	.34**	3.9	.000	1.000	1.000
R ²	.12				
Adjusted R Square	.34				
F Value	15.4**				

7. Discussion and Implications

The objective of this study as stated earlier is to investigate the brand credibility relationship with brand commitment, the effect of brand commitment on customer's word of mouth communication, and to illustrate the mediating role of brand commitment between brand credibility and customer's word of mouth communication. The study found that brand credibility was found to have a positive impact on brand commitment. This result reflects that Saudi consumer is impacted by credibility of brand to trigger him to be more commitment. In addition, the study explored that brand commitment has significant effect on customer's word of mouth communication, and this result seems to contrast with previous studies' results, For example Thomas, et al., (2012). In terms of mediating role of brand commitment, the result found that brand commitment is partial mediating between brand credibility and customer's word of mouth communication.

8. Conclusions

This study has undertaken an in-depth review of brand credibility and its effect on brand commitment, and beside that it explored the effect of brand commitment on customer's word of mouth communication. The findings provide an understanding of Saudi's consumer behavior and thus gave practitioners some ideas in understanding how to use the brand credibility factor to enhance the consumers' commitment toward 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 credibility as it is found to be the main driver of consumer word of mouth in marketing. However, the limitations of the study need to be noted. For instance, using a sample size of only 120 consumers means that the results cannot be generalized for all Saudi consumers. And that collecting data at only one point in time knowing that brand credibility is based on long-term marketing strategies that needs time to be built and to be nurtured points to the more appropriately used longitudinal approach study in order to cope with the long-time nature of the marketing strategies investigated in this study.

This study was the first in Saudi Arabia context that examine the effect of brand credibility on brand commitment and customer's word of mouth communication with reference to banking services operating in Saudi markets. It is highly advisable, by this study, that the concepts of brand credibility is indeed an important factors for banking services operating and generally for other service providers. The significant relationship between brand credibility and brand commitment was found In a clear way. In the second part of the model, the results explored that relationship between brand commitment and word-of-mouth communication were significant.

9. Recommendation

Based on what was mentioned above, it can be argued that the brand credibility Influence brand commitment. In addition, the brand commitment was shown to be influential on consumer's word of mouth communication. Companies in Saudi Arabia should pay more attention to brand credibility, to build customers' commitment toward the brand, this is due to the fact that brand commitment would impact greatly on consumer's word of mouth communication, which is considered the cheapest alternative to attract new customers instead of spending high cost of money on different media, e.g. TV ads, news papers, brochure, billboards, etc. This study will be useful for the managers in banks, especially the marketing managers - who present the bank's services to different types of customers - to understand how to stimulate customers by focusing on their brand credibility to form customer's brand commitment, and make customers satisfied and speak positively about provided services.

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 credibility as it is found to be the main driver of consumer word of mouth behavior in marketing. However, this study is limitations, for instance, a sample size is only 120 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 concept of brand credibility related to strategies marketing and needs long time to be built and this needs to use longitudinal approach. In addition, The study focused on banking services while other researches need to focus in other service industries that have long-term relationship with their customers such as Tourism and insurance industries. Lastly, this study is conducted in a developing country.

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