




# Dimensions and Components of the Brand Personality Enhancement Model with a Cultural Approach (Case Study: Bank Saderat Iran)




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**Citation:** HajiDeligani, M., Rashidpour, A., Taghipour, F., & Ebrahimzadeh Dastjerdi, R. (2024). Dimensions and Components of the Brand Personality Enhancement Model with a Cultural Approach (Case Study: Bank Saderat Iran). *Business, Marketing, and Finance Open*, 1(3), 129-137.

Received: 19 February 2024

Revised: 15 April 2024

Accepted: 25 April 2024

Published: 01 May 2024



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**Abstract:** One of the key strategies that most companies and organizations rely on to increase sales and services in today's highly competitive world is branding. Branding enables a company to achieve its goals and objectives in practice. The first step to successful branding is creating an appropriate and accurate brand personality in the minds of customers, ultimately leading to the desired outcome—customer willingness to purchase. The fundamental pillar of successful branding is proper brand personality development. The concept of brand personality is used to shape customers' perceptions of the brand. Brand personality is a specific trait perceived by the consumer and is defined as a unique and credible term that seeks to give meaning to brand identity in the market. Enhancing brand personality can strengthen the relationship between consumers and the brand. Therefore, this study aims to examine the dimensions and components of the brand personality enhancement model with a cultural approach in Bank Saderat Iran. The research methodology is qualitative and of the thematic analysis type. The statistical population consists of existing documents available in reputable databases and websites within the time frame of 2010 to 2024, which were selected through purposive sampling. Data collection was conducted through an exploratory inductive approach using note-taking techniques. The analysis of coded data revealed that the brand personality enhancement model with a cultural approach consists of six dimensions, 21 components, and 266 indicators.

**Keywords:** brand, brand personality, components, dimensions, cultural approach, Bank Saderat.

## 1. Introduction

One of the most important strategies for any organization to achieve success is the development of brand management and vision. In today's competitive landscape, a brand serves as the cornerstone of success and must be precisely defined, created, and managed to ensure organizations and companies can leverage it as the foundation of their business operations, ultimately enhancing profitability [1, 2]. A brand is defined as a name, term, phrase,

sign, symbol, design, or a combination thereof, intended to identify goods or services offered by a seller or a group of sellers and to differentiate them from competitors' products [3, 4].

A brand is a powerful tool for aligning resources to achieve organizational goals and serves as a strategic asset that introduces multiple challenges for companies [5, 6]. The need for differentiation in customized product markets, attracting and retaining highly skilled employees to support the value creation process, and presenting a stable, credible image to competitors and investors to ensure business sustainability are critical challenges faced by organizations today [7]. Marketing researchers have shown a strong interest in understanding the nature of brands and the consumer-brand relationship. A brand name and symbol convey essential information about the product to customers and protect both customers and manufacturers from competitors attempting to replicate similar products [8, 9].

From a consumer perspective, a brand name and symbol can be defined as a set of experiences built across all touchpoints between the product or company and the customer. One of the key interests of brand managers is to create meaning in consumers' minds by establishing a distinct brand personality. Brand personality can be described as a set of human characteristics attributed to a brand. In essence, brand personality consists of human traits associated with the brand, which form an integral part of brand identity [10, 11].

In recent years, brand personality has emerged as a critical strategy for businesses, attracting the attention of numerous researchers (Lewis & Lombart, 2010). In marketing, individuals rely on brand personification to decide how to engage with a brand. Studies on brand personality emphasize identifying which attributes matter most to consumers and distinguishing a company from its competitors. Although research on branding is extensive, most studies have focused on products rather than banking services. According to Dib and Simkin (1993), brands in the service sector tend to be more powerful than in the product sector, as they contribute to greater customer loyalty and stability in sales and purchases [12, 13].

Most research on brand personality has focused on examining its dimensions, significance, and impact on various variables such as brand equity, attitudinal loyalty, and brand image. However, there is limited research on enhancing brand personality and developing models for it. Furthermore, studies adopting a cultural approach to brand personality are scarce. For example, Kang et al. (2016) investigated human brand personality traits in sports using a lexical approach and identified six human personality traits associated with brand personality. Their study highlighted that although brand-related research is abundant, most focus on non-human brand attributes, underscoring the need for further research from a cultural perspective [14].

Schade (2014) developed a new brand personality scale for sports clubs (SCBPS), which demonstrated higher validity and extended previous measurement scales. This study aims to build upon and further develop existing brand personality scales for Bank Saderat to enhance its brand personality by creating new measurement tools, given the limited research conducted in this field [15].

Brand personality varies significantly across organizations in terms of both contributing factors and their relative importance. Avis (2011) criticized the validity of factor-based models and recommended that researchers re-evaluate their brand personality models. The present study seeks to assess, expand, and develop previous models' dimensions and components to ultimately achieve a comprehensive cultural-based model [16].

The transformation of Bank Saderat Iran, which transitioned into a private bank on June 9, 2009, has laid the groundwork for significant developments aimed at increasing agility and creating added value. Therefore, to maintain and enhance its leading position in the highly competitive domestic banking sector, Bank Saderat must

align with international banking standards by adhering to customer-centric principles and offering innovative banking services.

Given that Bank Saderat operates the largest banking network in the country, with 3,016 branches serving customers from diverse cultural backgrounds, the need to enhance its brand personality, particularly from a cultural perspective, is critical. Consequently, this study seeks to answer the following research question:

What are the dimensions and components of the brand personality enhancement model with a cultural approach in Bank Saderat Iran?

## 2. Methodology

In this study, using the method proposed by Attride-Stirling (2001), the basic themes (codes and key points of the text) related to the brand personality enhancement model with a cultural approach were extracted. Subsequently, by summarizing the data, similar and repetitive themes related to the research topic were integrated. Then, organizing themes were identified through the combination and summarization of basic themes. Furthermore, overarching themes (high-level themes encompassing the governing principles of the text) were extracted, and finally, the thematic network was validated by experts.

Since the primary objective of this research is to propose a brand personality enhancement model with a cultural approach, the research methodology follows an exploratory mixed-method design (qualitative-quantitative) to achieve the study objectives and clarify the concepts. Considering the subject, objectives, and research questions, an exploratory research design was deemed appropriate. In this design, thematic analysis was first conducted through a qualitative approach, followed by the validation of qualitative phase data using a researcher-developed questionnaire.

This study is developmental in nature, applied in terms of its objectives, and employs a qualitative approach in terms of data type. In the research process, a qualitative approach was employed to design the model, while a quantitative approach was used for validation. Therefore, the research approach is mixed-methods, where qualitative techniques, such as thematic analysis, were used to extract the basic themes of the brand personality enhancement model with a cultural approach and the research measures. Quantitative methods were applied for validity, reliability, and prioritization of basic and organizing themes.

## 3. Findings

**Research Question 1:** What are the components of the brand personality enhancement model with a cultural approach in Bank Saderat Iran?

Based on the concepts obtained from the previous phase, this stage involved multiple reviews and re-examinations, with an iterative process between concepts and categories. By considering studies specific to each category, the key and essential findings related to each were compiled. The relationships between the categories and strategies were identified and analyzed to understand their impact on the design and validation of the brand personality enhancement model with a cultural approach (case study: Bank Saderat Iran).

To demonstrate this integration process, the key studies related to each category were presented in a table under their respective headings. The results from these studies were combined in a manner that illustrates the organizing themes of the brand personality enhancement model with a cultural approach, their interconnections, and their

relevance in addressing the second research question. Table 1 presents the codes generated along with the core categories associated with each group.

**Table 1:** Organizing Themes (Components) Related to Basic Themes (Indicators) of the Brand Personality Enhancement Model with a Cultural Approach

Basic Themes	Organizing Themes
Cultural intelligence, business intelligence, financial intelligence, emotional intelligence, spiritual intelligence, social intelligence, emotional intelligence	Adaptability
Media patterns, communication and information technology, ability to work with social networks, advertising channels, public channels, electronic customer relationship systems, advertising	Technology Adoption
Information literacy, computer knowledge, awareness of cultural concepts and societal values, education, required knowledge and skills	Institutionalization of Learning Culture
Responsibility, adherence to laws and regulations, social communication, social support, social influence, public perception, societal values, brand identity and vision, marketing and advertising, family orientation, social acceptance	Social Culture
Organizational orientation, corporate social responsibility, uncertainty avoidance, organizational commitment, organizational identity, collectivism vs. individualism, CRM governance, values (personal/functional), respect for traditions	Organizational Culture
Dominant culture, societal ideology, legality, power distance, transparency, cultural guidelines, cultural gatekeepers	Political Culture
Willingness to pay higher prices, economic beliefs, cultural prosperity, purchasing situations, brand lifecycle coordination, value-based pricing	Economic Culture
Purity, emotions, aggression, boldness	Individual Culture
Self-awareness, self-reliance, being intellectual, distinct appearance, tireless, problem-solver, forward-thinking, unique, influential	Intrinsic Characteristics
Self-awareness, goal orientation, intrinsic motivation, personal growth, personal vision, cultural perception, insight, inner peace, values orientation	Insight
Self-confidence, self-esteem, competence, modernity, realism, friendliness, resilience, success orientation, orderliness, personal planning	Behavioral Characteristics
Marketing relationship development, brand relationships, competitor interactions, long-term customer relationships, effective communication strategies	Interaction Orientation
Leading in ideas and actions, uniqueness, creativity, cultural differentiation, innovative, imaginative, artistic, adaptability	Cultural Creativity
Excitement, adventurous, thrilling, fun, emotional tolerance	Excitement Orientation
Commitment, respect, social responsibility, family orientation, cultural needs, brand legitimacy	Cultural Commitment
Unique cultural traditions, heritage, success orientation, brand independence, customer preferences	Brand Reputation
Customer trust, satisfaction, perceived value, consumer expectations, ease of access	Customer Orientation
Perceived quality, brand loyalty, service-driven, compliance with standards, brand longevity	Quality Orientation
Elegance, youthfulness, modernity, pride, perfectionism, brand acceptance, attractiveness	Perfectionism
Spiritual aspects, attention to spirituality	Spirituality Orientation
Cultural symbols, slogans, positive associations, brand positioning, symbolic meanings	Association Orientation

Following axial coding, 292 themes extracted from open coding were categorized into 21 organizing themes (components). Each organizing theme contains related indicators (basic themes) specific to its category. These 21 components are as follows:

1. **Adaptability** (7 indicators)
2. **Technology Adoption** (7 indicators)
3. **Institutionalization of Learning Culture** (5 indicators)
4. **Social Culture** (19 indicators)

5. **Organizational Culture** (11 indicators)
6. **Political Culture** (7 indicators)
7. **Economic Culture** (6 indicators)
8. **Individual Culture** (4 indicators)
9. **Intrinsic Characteristics** (13 indicators)
10. **Insight** (32 indicators)
11. **Behavioral Characteristics** (37 indicators)
12. **Interaction Orientation** (12 indicators)
13. **Cultural Creativity** (16 indicators)
14. **Excitement Orientation** (7 indicators)
15. **Cultural Commitment** (17 indicators)
16. **Brand Reputation** (20 indicators)
17. **Customer Orientation** (19 indicators)
18. **Quality Orientation** (12 indicators)
19. **Perfectionism** (23 indicators)
20. **Spirituality Orientation** (2 indicators)
21. **Association Orientation** (16 indicators)

This categorization provides a comprehensive understanding of the factors influencing the enhancement of brand personality with a cultural approach in Bank Saderat Iran.

**Research Question 2:** What are the dimensions of the brand personality enhancement model with a cultural approach (case study: Bank Saderat Iran)?

Based on the concepts obtained from Table 2, this stage involved repeated reviews and an iterative process between organizing and basic themes. The roles and effects of factors on the design and validation of the brand personality enhancement model with a cultural approach (case study: Bank Saderat Iran) were examined. The relationships between basic and organizing themes were identified, and selective coding was conducted. The findings from the main studies were integrated in a way that illustrates the overarching themes of the brand personality enhancement model with a cultural approach, their interconnections, and their relevance to answering the third research question. Table 2 presents the overarching themes (dimensions) along with the organizing themes (components) and basic themes (indicators).

**Table 2:** Overarching Themes (Dimensions) Related to Organizing Themes (Components) of the Brand Personality Enhancement Model with a Cultural Approach

Basic Themes	Organizing Themes	Overarching Themes (Dimensions)
Cultural intelligence, business intelligence, financial intelligence, emotional intelligence, spiritual intelligence, social intelligence, emotional intelligence	Adaptability	Cultural Differences Awareness
Media patterns, communication and information technology, social network proficiency, advertising channels, public channels, electronic customer relationship systems, advertising	Technology Adoption	
Information literacy, computer knowledge, cultural awareness, training, required competencies	Institutionalization of Learning Culture	
Responsibility, adherence to laws, social interactions, societal values, brand culture, humanitarian efforts, social responsibility, marketing	Social Culture	Cultural Systems

Organizational orientation, corporate social responsibility, uncertainty avoidance, organizational commitment, organizational identity, traditional values	Organizational Culture	
Dominant culture, societal ideology, legality, power distance, transparency, cultural regulations	Political Culture	
Economic attitudes, purchasing behavior, cultural wealth, consumption patterns, value-based pricing	Economic Culture	
Purity, emotions, aggression, boldness	Individual Culture	
Self-awareness, independence, intellectualism, distinctiveness, appearance, problem-solving, future orientation	Intrinsic Characteristics	Cultural Personality
Self-awareness, goal orientation, intrinsic motivation, cultural insight, adaptability, values awareness	Insight	
Self-confidence, competence, modernity, realism, energy, resilience, success orientation	Behavioral Characteristics	
Marketing relationships, social interactions, long-term customer relations, branding communication	Interaction Orientation	Cultural Skills
Creativity, innovation, boldness, artistic differentiation	Cultural Creativity Orientation	
Excitement, adventure, enthusiasm, emotional engagement	Excitement Orientation	
Commitment, respect, social responsibility, brand positioning, humanitarian efforts	Cultural Commitment	
Unique traditions, consumer preferences, cultural heritage, brand trust, brand reputation	Brand Reputation	Cultural Credibility
Customer trust, perceived value, cultural impact, service quality, consumer expectations	Customer Orientation	
Perceived quality, brand loyalty, compliance with standards, product delivery, brand longevity	Quality Orientation	
Elegance, modernity, leadership, attractiveness, brand consistency	Perfectionism	
Spiritual aspects, focus on spirituality	Spirituality Orientation	Cultural Environment
Cultural symbols, slogans, associations, positive brand perception, symbolic meanings	Association Orientation	

Based on the findings presented in Table 2, the brand personality enhancement model with a cultural approach (case study: Bank Saderat Iran) consists of six dimensions, each containing related components and indicators. These six dimensions are:

1. **Cultural Differences Awareness** (Adaptability, Technology Adoption, Institutionalization of Learning Culture)
2. **Cultural Systems** (Social Culture, Organizational Culture, Political Culture, Economic Culture, Individual Culture)
3. **Cultural Personality** (Intrinsic Characteristics, Insight, Behavioral Characteristics)
4. **Cultural Skills** (Interaction Orientation, Cultural Creativity Orientation, Excitement Orientation, Cultural Commitment)
5. **Cultural Credibility** (Brand Reputation, Customer Orientation, Quality Orientation, Perfectionism)
6. **Cultural Environment** (Spirituality Orientation, Association Orientation)

This categorization provides a structured framework for understanding the key elements that contribute to the enhancement of brand personality with a cultural approach in Bank Saderat Iran.

#### 4. Discussion and Conclusion

The findings of this study revealed that the dimensions and components of the brand personality enhancement model with a cultural approach (case study: Bank Saderat Iran) consist of six dimensions, 21 components, and 266 indicators. The six dimensions include Cultural Differences Awareness, Cultural Systems, Cultural Personality,

Cultural Skills, Cultural Credibility, and Cultural Environment, while the 21 components comprise Technology Adoption, Institutionalization of Learning Culture, Social Culture, Organizational Culture, Political Culture, Economic Culture, Individual Culture, Intrinsic Characteristics, Insight, Behavioral Characteristics, Interaction Orientation, Cultural Creativity Orientation, Excitement Orientation, Cultural Commitment, Brand Reputation, Customer Orientation, Quality Orientation, Perfectionism, Spirituality Orientation, and Association Orientation.

Moreover, the identified components, such as Technology Adoption, Institutionalization of Learning Culture, and Behavioral Characteristics, clearly indicate that cultural and social aspects should be prioritized when enhancing brand personality. In particular, components like Customer Orientation and Quality Orientation are considered key factors in establishing and maintaining brand credibility.

This study also emphasizes the importance of Bank Saderat Iran's cultural and social interactions with its customers and the community, as such interactions can contribute to strengthening the bank's brand reputation and fostering positive relationships with customers.

The results of this study are consistent with the prior findings [17-21].

To enhance the learning culture, Bank Saderat Iran should implement comprehensive programs aimed at institutionalizing a continuous learning environment within the organization. These programs could include a variety of educational courses, cultural workshops, and professional development initiatives designed to elevate employees' cultural competencies and awareness. By fostering a culture of lifelong learning, the bank can ensure that its workforce is well-equipped to meet the evolving demands of a culturally diverse customer base. Additionally, it is crucial for the bank to pay close attention to cultural differences among its customers. Given the diversity of the Iranian market, the bank must tailor its services to accommodate the unique cultural preferences and expectations of different demographic groups. This can be achieved through personalized banking experiences, culturally sensitive communication strategies, and region-specific marketing efforts, which would ultimately enhance customer satisfaction and loyalty.

Furthermore, developing cultural competencies among employees should be a key focus area for the bank. Organizing training sessions and workshops that emphasize cross-cultural communication, customer engagement techniques, and cultural awareness can significantly improve service quality and foster deeper relationships with customers. In addition to training efforts, the bank should prioritize customer-centric strategies by creating opportunities for closer interactions with clients through cultural and social events, interactive feedback channels, and personalized customer service touchpoints. These initiatives can help build trust, enhance the customer experience, and strengthen brand loyalty. Moreover, fostering a culture of innovation and creativity in service offerings is essential for the bank to stay competitive. Encouraging employees to explore innovative ideas and develop customer-focused solutions can lead to the introduction of unique financial products and services. Finally, enhancing brand credibility should be a strategic priority, achieved through proactive reputation management efforts such as positive brand communication, community engagement, and consistent service excellence. By adopting these recommendations, Bank Saderat Iran can solidify its brand personality, improve its market position, and achieve long-term success in the competitive financial landscape.

#### **Authors' Contributions**

Authors equally contributed to this article.

#### **Ethical Considerations**

All procedures performed in this study were under the ethical standards.

### Acknowledgments

Authors thank all participants who participate in this study.

### Conflict of Interest

The authors report no conflict of interest.

### Funding/Financial Support

According to the authors, this article has no financial support.

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