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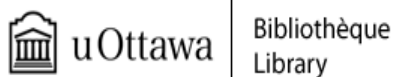
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EDITORIAL

THE EFFECT OF CUSTOMER COMPREHENSION ON BRAND ATTACHMENT WITH EMPHASIS ON BRAND PREFERENCES (CASE STUDY: MELLET INSURANCE COMPANY)

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Abstract

Today, most product owners realize that if they want to remain competitive market, they most to gain a competitive advantage over other competitors, thus creating a brand to differentiate. On the other hand, recent research in marketing indicates the importance of bonding and attachment and loyalty in the relationship between the consumer and the brand. Marketing researches in the past decade has check and verify the concept of attachment. Therefore in this study was trying to properly Survey brand equity construct based on the customer and brand attachment and brand preferences of customers in the market And selected evaluation process by study on the effect of the and their relationship to each other, And so Evaluated and tested the effect of customer comprehension on brand attachment with emphasis on brand preferences (case study: Mellat Insurance Company). Based on the framework of research and theoretical foundations of the model and also were collected research data through questionnaires.

Keywords

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Introduction

Nowadays, with increasing competition among insurance companies, finding a sustainable and unique competitive advantage has become more important than ever before. In today's competitive environment, most scholars believe that a brand is an important part of business and corporate assets.

Many businesses are interested in learning how to make a successful brand. In today's market, there are many different ways in which marketing programs can influence the creation and increase of brand value. Distribution network strategies, communication strategies, pricing strategies, and other marketing activities can weaken or strengthen the brand.

Marketing has undergone many changes since its inception, and nowadays, due to the preference of production than demand, it's an era in which the customer's choice regarding the phenomenon of globalization is far more the past, and is based on customer-oriented marketing (which the term is interpreted as "customer-orientation".

A company can achieve its full quality when it comes to delivering products and services that are more in line with customer expectations.

Companies with a high level of marketing are trying to keep their customers happy; a satisfied customer repeats their purchases, and gives others good insights about the product. The key to success is that customer expectations are consistent with company performance. Therefore, it is necessary to pay attention to brand attachment as an effective factor in marketing strategy development for organizational success and customer satisfaction.

Problem Statement

In short, this research seeks to answer the question: What is customer comprehension of brand attachment with regard to the role of brand preferences in Mellat insurance company?

Importance and Necessity of Research

The Importance and Theoretical Necessity

• Increase the theoretical knowledge in the field of customer attachment
• Improve customer comprehension in the area of identifying purchasing behavior and brand attachment

Importance and Practical Necessity

• Increase market share and profitability of the Mellat insurance company by recognizing brand attachment
• Creating customer attachment with the Mellat Insurance Company brand by reviewing customer comprehensions of the brand
• Create brand preferences for customers and competitive advantages to attract more customers to profitability of the Mellat insurance company.

Research objectives

General Objectives

• Determine the Effect of Customer comprehension on Brand attachment with Emphasis on Customer Preference on a Brand in a Mellat Insurance Company

Secondary objectives

• Determine the effect of customer comprehension on relative advantage
• Determine the effect of customer comprehension on interpersonal relations
• Determine the effect of customer comprehension on brand history
• Determine the effect of relative advantage on brand preferences
• Determine the effect of interpersonal relations on brand preferences
• Determine the effect of brand history on brand preferences
• Determine the effect of brand preferences on brand attachment

Research Background

Ghadyani[1] conducted a research entitled "The Study of the Dimensions of the Service Brand and Its Effect on Creating Value for Customers: With the View of Customer Loyalty" and achieved the result that in the competitive industry of service companies maintaining customer loyalty are of high priority for managers. Therefore, service companies need to make a distinction in maintaining and loyalty of customers. One of the ways to differentiate is to create a good comprehension of the brand's customers and, finally, provides solutions to improve customer comprehensions of the brand.

Azizi and Azhini[2] conducted a research on the application of the brand equity pyramid at Saderat Bank, which identified the brand's superiority, brand performance, brand image, brand feelings and judgment has a positive effect on brand image for customers.

Kheyri and Azimpour and Samii Nasr[3], a research entitled "Factors Affecting the Formation of Emotional Affinity between Consumers and Brand". The results of this study showed that consumer experience of brand and consumer attitude of brand has a positive effect on affective attachment of brand. Also, affective attachment for the brand affects the extra payment of brand costs.

Dehghani Soltani et al.[4] conducted a research entitled "The Factors Affecting the Assessment of Consumer comprehension of Brand Development", which states that brand experience, brand image, perceived brand equity, brand satisfaction, brand equity, brand

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[1] Samari Ghadyani, Investigating the Dimensions of Service Brand and its Effect in Creating Value for Customers with a Viewpoint of Customer Loyalty. Master's Thesis. University of Tehran, Department of International Business Management. 2011.
[2] Shahriar Azizi y Ahmad Reza Azhini, "The use of the pyramid brand value in the bank of Saderat", Journal of Public Management Research, num 5 (2013): 121-134.
[3] Bahram Kheyri; Mahmoud Samii Nasr y Mahmoud Azimpour, Factors Affecting the Formation of Emotional attachment between Consumers and Brand. Marketing Management Magazine. 2013.
[4] Mehdi Dehghani Soltani; Esfandiiar Mohammadi; Yasan Allah Pour Ashraf y Kourosh Sayeh Miri, "Investigating the Factors Affecting the Evaluation of Brand Attitudes", Journal of Business Management, num 5 (2013): 85-134.

trust and brand loyalty have a significant effect on the attitude of consumers on brand development. This is despite the fact that the effect of the two factors of brand experience and brand satisfaction has been higher than other factors.

Borhani et al.[5] In a study to investigate the relationship between organization image and brand name, customer satisfaction and quality of service with customer loyalty showed that image of organization and brand name, customer satisfaction and quality of service are positively correlated with customer loyalty. Although loyalty of customers is one of the main determinants of long-term financial performance in competitive markets, there is a clear gap in our knowledge of its predictors. This study shows that image of organization and brand name, quality of service and customer satisfaction play an important role in creating and maintaining loyalty in customers of banking industry. The present research recommends that managers, when looking for customer loyalty, should take into account the role of organization image, brand image, quality of service and customer satisfaction.

Rahimnia and Zibaei[6] conducted a research entitled "Presentation of a model to examine the effect of advertising on customer loyalty to the brand of banks, taking into account the role of mediator brand image and brand perceived quality", which concluded that That is, when consumers' awareness of a particular brand rises, they will have a better comprehension of that brand, so advertisements are effective in shaping the image of customers, and the brand image is in fact the result of customer comprehension from the brand and marketing activities of the brand over time. Brand image can also affect customer perceived quality of brand as well as its loyalty to brand. Desirable brand image has a positive effect on consumer behavior and the image is used to gain the trust, commitment and loyalty of customers. Studies show that a good brand image can lead to satisfaction and ultimately lead to customer loyalty to the brand.

Feyz et al.[7] conducted a study on the effect of brand experience, trust, and satisfaction on the brand loyalty of Barez Rubber at Kerman and present a model in this regard. The results of structural equation modeling in this study indicate that experience, trust and brand satisfaction have significant effect on the brand loyalty of Barez Rubber Company in Kerman city. Among the four variables, brand satisfaction with correlation coefficient was 0.87 and brand experience with a coefficient of correlation of 0.77 and brand perceived fit with a coefficient of 0.63 and confidence in the brand with a coefficient of 0.65, the most correlation with brand loyalty Among the most popular rubber consumers in the city of Kerman. Also, the results of the Chavo test show that the perceived trust, satisfaction, experience and perceived fit of the brand on the other hand, the variable of the perceived value modifier has a more significant effect on brand loyalty among the tangible consumer, which indicates the importance of the variable of perceived value.

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[5] Leyla Borhani; Abolghasem Nouri; Hossein Molavi y Hossein Samavatian, "Investigating the relationship between organization image, brand image, customer service quality and customer satisfaction with customer loyalty of banking industry", Journal of Research in Cognitive and Behavioral Sciences, num 6 (2014): 115-130.

[6] Fariborz Rahimnia y Atefeh Zibaei, Providing a model to examine the effect of advertising on customer loyalty to the brand of banks, taking into account the mediator role of brand image and brand perceived quality. New Science Conference, Management. 2014.

[7] Davood Feiz y Hossein Farsi Zadeh; Mehdi Dehghani Soltani y Elaheh Ghahri Shirinabadi, "Designing Brand Loyalty Patterns in the Rubber Industry: The Moderating Role of Perceived Value", Journal of Research in New Marketing Research, num 6 (2015): 200-183.

Juntunen Mary & John[8] in a research on brand equity and brand loyalty in the inter-company market concluded that customer loyalty is a part of brand equity and branding leads to loyalty. At the same time, it should be noted that the brand value of the product has been developed from the brand perspective, and the brand equity of the company should be developed as much as the products.

Deng et al.[9] examined the relationship between customer satisfaction and his loyalty and found that although the age and gender of individuals are effective in their loyalty, the most important factors of customer loyalty are: reliability, perceived service quality, and value The customer's receipt includes emotional and functional value.

Guillen et al.[10] conducted a research entitled "Customer Loyalty in the Insurance Industry Over time" and, using available analytical models to assess the risk of customer loss, they found that after canceling one The insurance contract, the type of customer relationship with the company's competitors strongly affects customer loyalty.

Keropyan & Lafuente[11] in the field of customer loyalty to provide a model to facilitate the decision making of a specific program for each group of customers to maintain their loyalty, and to this end they have used the fuzzy method to enable the recording of special loyalty programs for varied customers with different characteristics.

Park et al[12] conducted a research on the effect of brand attachment on the consumer's behavioral reform. This study has a great importance of scientific significance, as it extends the evaluation and recognition of customer behavior to brand attachment. That consumer-dependent brand tends to show internal and external corrective behavior. This result suggests that consumers appear to be internal corrective behaviors to the product as well as to a seemingly foreign-looking behavior that is likely to be addressed to consumer-branded users of this behavior. This is the result for those who seek to treat their affiliate behavior and want to repair (repair) their potential failure to brand, and thus lead to a larger attachment to their product.

Tsuchiya et al.[13] conducted a research aimed at expanding the analysis of factors affecting consumer purchases of luxury goods under the influence of brand and country attachment in customer purchasing decisions, of which a sample of 1103 respondents in

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[8] M. Juntunen; J. Juntunen & J. Juga, "Corporate brand equity and loyalty in B2B markets: A study among logistics service purchasers", Journal of Brand Management, Vol: 18 num 4-5 (2010): 300-311.

[9] Z. Deng; Y. Lu; K. K. Wei & J. Zhang, "Comprehension customer satisfaction and loyalty: An empirical study of mobile instant messages in China", International journal of information management, Vol. 30 num 4 (2010): 289-300.

[10] M. Guillén; J. P. Nielsen; T. H. Scheike & A. M. Pérez-Marín, "Time-varying effects in the analysis of customer loyalty: A case study in insurance", Expert Systems with Applications, Vol: 39 num 3 (2012): 3551-3558.

[11] A. Keropyan & A. M. Gil-Lafuente, "Customer loyalty programs to sustain consumer fidelity in mobile telecommunication market", Expert Systems with Applications, Vol: 39 num 12 (2012): 11269-11275.

[12] S. Park; K. Ohk & J. Hong, The Effect of Brand Attachment on Consumer's Product Modification Behavior. 2016.

[13] J. Tsuchiya; L. L. Skorobogatykh y B. Weitz, Modeling links between the decision-making process and luxury brand attachment: An international comparison. Global branding and Contry of orion book. 2016.

seven countries (China, France, India, Italy, Japan, Russia, USA). The answers were analyzed through an online standard questionnaire. This research has tested the decision making and brand attachment through exploratory and confirmatory factor analysis. Thus, the following interesting result is obtained: these results include the differences and similarities in the first definition of the concept of brand attachment from the country of origin; secondly, the effect of the combination of factors, including business factors, price, warranty, design and advertising in the purchasing decision for the name What is the effect of commercial luxury products, and the third is the relationship between decision making and consumer attachment with the luxury brand, which results with different geographic locations different from each other. In order to expand brand attachment internationally, the characteristics of each country should also be taken into account.

Research Hypotheses

The Main Hypothesis

• Customer comprehension affects brand attachment through brand preferences in Mellat insurance company.

Secondary Hypotheses

• Customer comprehension affects relative benefits.
• Customer comprehension affects interpersonal relations.
• Customer comprehension affects brand history.
• Relative advantage affects brand preferences.
• Interpersonal relations affect brand preferences.
• Brand history affects brand preferences.
• Brand preferences have an effect on brand attachment.

Research Method and Its Stages

This is AN applied research. In terms of method, this is a descriptive and survey research as well as in terms of location is a field research.

Statistical Population

In this research, the statistical population consisted of all customers of the Mellat Insurance Company in Tehran have been able to access them through the city's agents.

Sampling Method

For dealers of Mellat insurance company, cluster randomized will be available. Numbers of samples according to the Cochran formula (3-1) were 384 samples.

$$= \frac{z_2 \cdot p(q)}{d^2} = \frac{1.96^2 \times 0.5 \times 0.5}{0.05^2} = 384 \quad \text{Equation (3-1), Cochran formula}$$

Data Collection Tools

The tools used to collect information in this research are:

Library studies: In this study, in order to understand the theoretical and theoretical foundations of the present study, digital library studies (Latin articles in valid international digital libraries) as well as library method using the vector check tool for theoretical research literature and other related subjects.

Questionnaire: In this research, the method of field research is used for a questionnaire tool for survey work, which consists of two parts. The first part of the questionnaire contains the individual characteristics of the respondents and the second part is the main questions of the research.

To prepare the second part of the questionnaire, a standardized questionnaire[14] has been used, which is due to the high volume of questions, the questionable questions and 45 questions depending on the Likert scale 5 options (from very little to very Much) that explores research hypotheses.

Validity and Reliability

In this research, Cronbach's Alpha coefficient was used to measure the reliability of the questionnaire. Using Alpha coefficient (0.912), the SPSS software showed that this questionnaire is highly reliable. In order to evaluate the content validity of the research tool, a questionnaire was provided to a number of management professors and experts familiar with the subject.

After receiving their comments, corrective actions were completed in the questionnaire with the final opinion of the professors of the guidance and counselors. Confirmatory factor analysis was used to measure the structure's validity.

The results of the measurement models of the research variables indicated that attention to the fact that the factor load in all cases is higher than (0.50), that their model is suitable and all the numbers and parameters of the model are significant.

Conceptual Model of Research

According to the theoretical background of the research, the conceptual model of the present study is derived from the model of Lehman et al.[15]

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[14] D. R. Lehmann; K. L. Keller & J. U. Farley, "The structure of survey-based brand metrics", Journal of International Marketing, Vol: 16 num 4 (2008): 29-56.
[15] D. R. Lehmann; K. L. Keller & J. U. Farley, "The structure of survey-based…
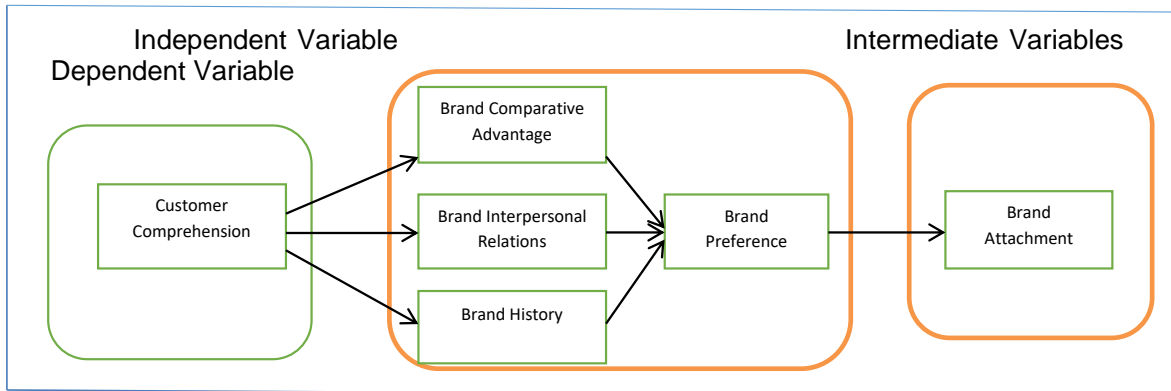
Figure 1
Conceptual model of research[16]

According to Figure 1, the following indices for each variable are as follows.

Customer Comprehension

This variable consists of three structures (presence, awareness and knowledge).

Brand Relative Advantage

This variable consists of 5 structures (difference, respect, performance, advantage and acceptability).

Brand Interpersonal Relations

This variable consists of four structures (attention, credit, service and initiative).

Brand History

This variable consists of 2 structures (legacy and nostalgia).

Brand Preference

This variable consists of 6 structures (bond, loyalty, intent, monetary value, overall attitude and expansion probability).

Brand Attachment

This variable consists of two structures (durability and activity).

Theoretical foundations

Brand Definition

The origin can be searched four centuries ago, although it was first used for customer products. Since then, other inventories including services, places, even in the

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[16] D. R. Lehmann; K. L. Keller & J. U. Farley, "The structure of survey-based

field of industrial marketing have been used.[17] The American Marketing Association defines the brand as a name, word, design, symbol, or anything else that distinguishes a seller's product or service from other vendors. Given the benefits that branding brings to organizations and consumers, this has been heavily taken up by marketers.[18]

A brand is a combination of different definitions, names and symbols that determine which items include the source of consumer communication, the source of commitment to the consumer, the unique source of products and services, and a complete set of customer experiences in relation to the organization.

Brand attachment

Recent research in marketing has shown that special attention has been paid to the importance of bonding and loyalty in consumer-brand relationships. In the past decade, marketing research has explored the concept of dependency, which, from the consumer's point of view, can be felt even when a topic is liked by a position or a brand.

Based on the pattern of relationships and the notion that consumers can attribute human attributes to brands, the scientific community has started to emphasize the concept of love and attachment[19], as a pioneer in the field of child-parent relationship dependence, defined dependence as a bond with intentional emotions between a person and a particular object.[20] In particular, this theory has proven the three main characteristics of a deep dependency: close support, reliable support and security and safety. The usual use of the term "brand affinity" has become commonplace since the late 1990s. For example, assessed brand relations as a key factor in the success of advertising organizations. But he clearly believed that propaganda itself was merely a process of information processing. Explaining the emotional development between brand and consumer with a dependency view that can lead to commitment. Chaudhuri[21] emphasized the importance of the emotional path that links the prerequisites of affection and emotion to results such as dependency and commitment. Attachment reflects a strong emotional bond with the brand, which can be defined as strong, reciprocal, and sustained emotional and emotional relationships between the consumer and the brand, representing belonging and friendship and familiarity. Park and others have defined brand affinities as follows: Dependency is the severity of the links that occur between a person's personality and a brand. In relation to dependency theory, this link is illustrated through a mental diagram or mental presentation, which includes thoughts and feelings about the brand and its relationship with the individual personality.[22]

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[17] C. Jevons, "Names, brands, branding: beyond the signs, symbols, products and services", Journal of Product & Brand Management, Vol: 14 num 2 (2005): 117-118.
[18] N. Maehle & R. Shneor, "On congruence between brand and human personalities", Journal of Product & Brand Management, Vol: 19 num 1 (2010): 44-53.
[19] N. Albert & P. Valette-Florence, "Measuring the love feeling for a brand using interpersonal love ítems", Journal of Marketing development and Competitiveness, Vol: 5 num 1 (2007).
[20] H. Patwardhan & S. K. Balasubramanian, "Brand romance: a complementary approach to explain emotional attachment toward brands", Journal of Product & Brand Management, Vol: 20 num 4 (2011): 297-308.
[21] A. Chaudhuri, "How brand reputation affects the advertising-brand equity link", Journal of Advertising Research, Vol: 42 num 3 (2007): 33-43.
[22] J. Park & L. Stoel, "Effect of brand familiarity, experience and information on online apparel purchase", International Journal of Retail & Distribution Management, Vol: 33 num 2 (2005): 148-160.

Research has shown that if firms can not relate emotionally to their consumers, they will likely fail to produce true loyalty, showing the dependence, the psychological state of the human mind, that the strong emotional bonding links the brand with the individual in a way. Brand is considered to be a personality extension. Brand orientation is the way in which organization processes revolve around the issues of creating, developing, and protecting brand identity through sustained engagement with target customers by evaluating the latest competitive results in the form of brands. "Brandism focuses on the development of brands in a more practical way and begins with brand identity as a strategic foundation.

The logical consequence of this trend is that brands become a "unconditional response to the needs and demands of the customer." This item should be carefully considered "what customers demand at any time is not the same, and the brand will be strengthened as a strategic resource." According to these reasons, "the demands and needs of consumers are not ignorant, but they are not allowed to direct the development and development of the brand and determine its specificity." Based on the brand-driven model, the starting point of the brand-building process is to create a true comprehension of brand identity. A brand becomes a foundation that provides a customer satisfaction framework (customer needs and demands). Getting to the starting point for a brand-name company is the brand's mission.

Customer Comprehension

To buy a product, customers are looking for information that this stage is one of the stages of the consumer decision making process. This information is divided into internal and external sections. Internal information includes information on the name and business name and external information including color, price, trade name and apparent characteristics of the goods. In fact, knowing the brand name is the ability of consumers to recognize a brand name under different circumstances, as reflected by recognition and recalling performance[23]. For a long time, brand awareness has been the key goal of management in a comprehensive brand research[24]. Franz Rudolf and others have proven that brand awareness and brand awareness are affected by the brand's satisfaction, brand image, brand trust and brand affinity.

Customer comprehension includes consumer diagnosis, recall, importance, awareness, knowledge, and brand performance reminders. Comprehension the brand affects customer brand acceptance through brand empowerment. Comprehension is an information brand that branding an organization through advertisements, facilities, service providers, organization names and logos.[25]

Brand History

Conceptual brand history is relevant but different from other common concepts in brand literature, such as brand awareness, brand image, brand attitude, brand credibility

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[23] J. Park & L. Stoel, "Effect of brand familiarity, experience and information…

[24] F. R. Esch; T. Langner; B. H. Schmitt & P. Geus, "Are brands forever? How brand knowledge and relationships affect current and future purchases", Journal of Product & Brand Management, Vol: 15 num 2 (2006): 98-105.

[25] K. H. Kim; K. S. Kim; D. Y. Kim; J. H. Kim & S. H. Kang, "Brand equity in hospital marketing". Journal of business research, Vol: 61 num 1 (2008): 75-82.

and brand equity from the customer's perspective. Brand experience means the responses of the mind, internal (emotions, emotions, and cognitive) and consumer behavior to brand drivers. These stimuli include design, packaging, brand identity, and so on. Brand experience can be positive or negative, and more importantly, this experience has the ability to influence the level of consumer satisfaction and loyalty.[26]

Although brand experience includes a variety of customer experiences, more attention has recently been paid to aspects of emotional, situational, symbolic, and non-profit-making experience. On the other hand, brand experience is considered as a multidimensional entity, which is due to the presence of a customer exposed to brand-driven ones and to its long-term memory. In their view, this structure consists of sensory, emotional, cognitive-behavioral and social dimensions.

Sensory dimensional brand experience emphasizes the senses of touch, taste, smell and vision. Emotional dimension also refers to the emotions and inner feelings of the brand, the cognitive dimension of the creative thinking of the customer and the way in which incidents are produced in a variety of ways and in the behavioral dimension, also to physical experiences and, ultimately, social dimension to individual experiences in the quest for individualism Refers to collectivism and accepts by others, groups or communities. Nevertheless, recent research has focused its emphasis on defining and measuring the structure towards recognizing the advances and consequences of brand experience.

Data analysis method

Data analysis was done using SPSS18 and Lizrel software. The tests performed at a level below 0.05 were considered significant. To analyze the collected data, descriptive statistics that examine the demographic variables of the research, including gender, educational level, age, etc. are first examined. Then, according to the assumptions, Pearson correlation coefficient and regression analysis were used to examine the relationship between the research hypotheses and its dimensions. The Kolmogorov-Smirnov test was also used to determine the distribution of the sample population.

Checking the Assumption of Normal Data

Assumption test:

H0: The data of variable i has a normal distribution. (Data come from normal society).

H1: The data of variable i does not have normal distribution. (Data are not from normal society)

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[26] L. Zarantonello & B. H. Schmitt, "Using the brand experience scale to profile consumers and predict consumer behaviour", Journal of Brand Management, Vol: 17 num 7 (2010): 532-540.

Results	Confirmation of Hypothesis	Error Rate	Significant Level	Factor
Normal	H_0	0.05	3.399	Customer Comprehension
Normal	H_0	0.05	3.420	Comparative advantage
Normal	H_0	0.05	3.192	Interpersonal relations
Normal	H_0	0.05	3.288	Brand History
Normal	H_0	0.05	2.726	Brand Preference
Normal	H_0	0.05	3.725	Brand Attachment

Table 1
The result of the test for the normalization of dependent variables

According to the results of Tables 1, since the level of significance for all components is larger than the error value of 0.05, these variables have a normal distribution.

Correlation Analysis between Research Variables

Pearson Correlation Test (due to the normal distribution of the majority of variables) was used in the SPSS software environment and two sub-hypotheses to check the correlation between variables.

$H_0 : \rho = 0$: Correlation coefficient between two variables is zero and there is no significant relationship between the two variables.

$H_1 : \rho \neq 0$: Correlation coefficient between two variables is not zero and there is a significant relationship between the two variables.

The results of the correlation coefficient analysis for all variables (correlation matrix of the research variables) are specified in Table 2.

6	5	4	3	2	1		Variable
					1	P.C Sig	(1) customer Comprehension
				1	0.568 0.000	P.C Sig	(2) Relative advantage
			1	0.551 0.000	0.614 0.0	P.C Sig	(3) interpersonal relations

		0.321 0.000	0.449 0.000	0.625 0.000	P.C Sig	(4) Brand History
	1					
	0.694 0.000	0.432 0.000	0.641 0.000	0.713 0.000	P.C Sig	(5) Brand Preference
	1					
0.825 0.000	0.811 0.000	0.672 0.000	0.555 0.000	0.729 0.000	P.C Sig	(6) brand Attachment
1						

P.C: Pearson Correlation **Sig**. (2-tailed)

Table 2
Results of Pearson Test

As shown in Table 2, a significant number is less than 0.05. There is a positive and significant correlation between all variables.

According to the results of path coefficients and T statistics, for the sub variables of the research model, according to the scores of Table 3 for the path coefficient in the 99% confidence level, the relationship of the sub variables with each other is significant. (The t statistic for all the two steps is outside the range of -1.96 to +1.96) Given the positive coefficient of these paths, it can be said that the type of this relationship is direct. By increasing each of the variables, the corresponding variable is also positive,

Table 3 shows the results of the output of the software in two levels of standard coefficient and t-values.

Confirm or Reject the Main Hypothesis	Significant Value)T-values(	Path Coefficient	Hypothesis		
Confirm	7.64	0.58	Relative Advantage	⬅	Customer Comprehension
Confirm	8.00	0.59	Interpersonal Relations	⬅	Customer Comprehension
Confirm	6.73	0.57	Brand History	⬅	Customer Comprehension
Confirm	8.97	0.74	Brand Preference	⬅	Relative Advantage
Confirm	9.79	0.84	Brand Preference	⬅	Interpersonal Relations
Confirm	8.51	0.70	Brand Preference	⬅	Brand History
Confirm	9.63	0.78	Brand Attachment	⬅	Brand Preference

Table 3
Hypotheses Testing

Based on Figures 2 and 3, the output of lizrel software is not in the coefficients, and the T-values for the main hypothesis of the research are the effect of customer comprehension on brand attachment through brand preferences. Therefore, according to

the results obtained in Fig. 4 and Table 4, for the relationships between variables, the coefficients are determined in two states and the significance of the coefficients: The main hypothesis: "Customer comprehension affects brand attachment through brand preferences in Mellat insurance company."
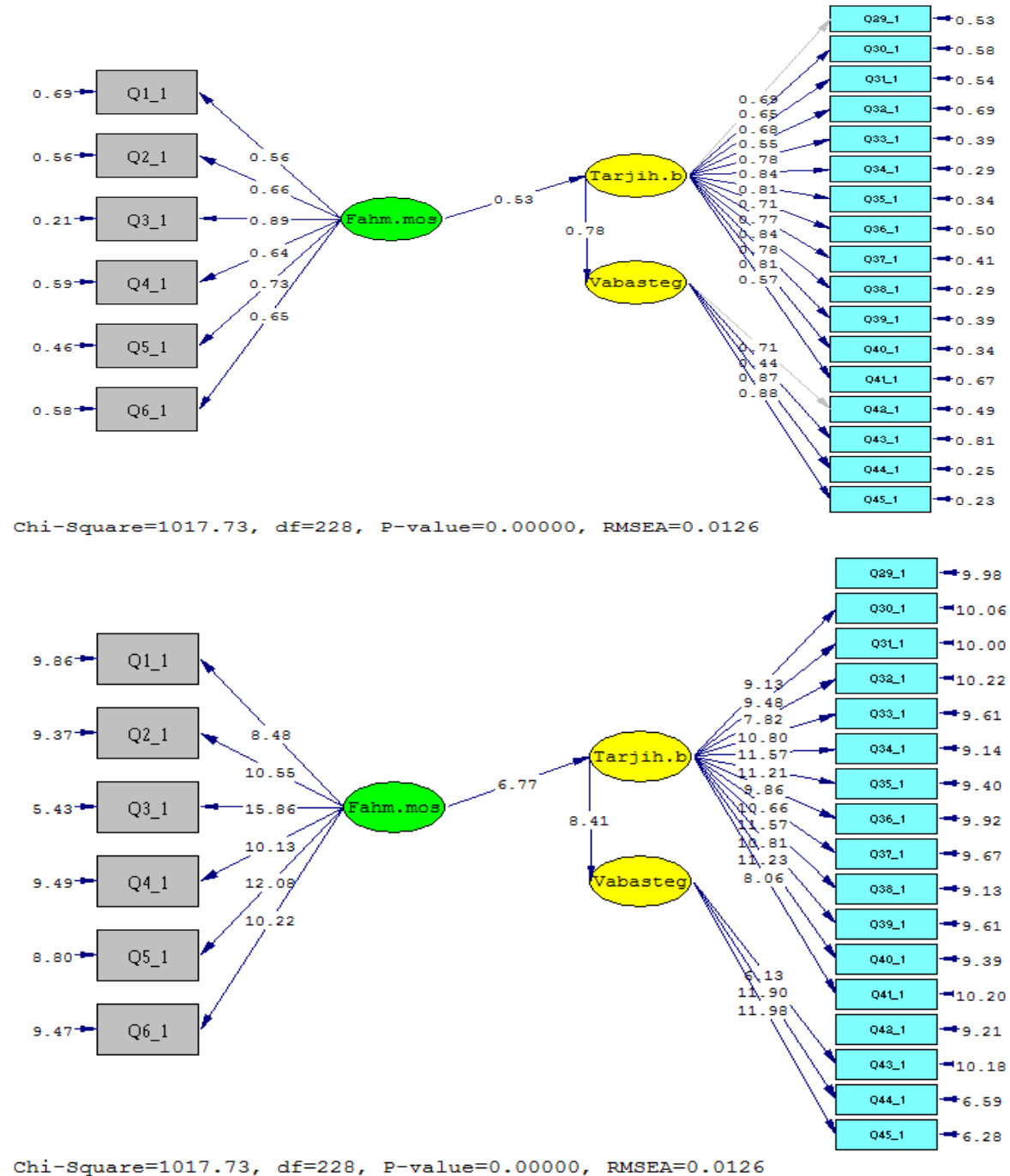

Figure 3
Values of structural model significant coefficients for the main hypothesis of the research

Confirm or Reject the Main Hypothesis	Significant Value)T-values(	Path Coefficient	Hypothesis		
Confirm	6.77	0.53	Brand Preference	⬅	Customer Comprehension
Confirm	8.41	0.78	Brand Attachment	⬅	Brand Preference

Table 4
Results for Confirm or Reject the Main Hypothesis

Figure 3 shows the meaningful coefficients of the model of the effect of customer comprehension on brand attachment through brand preferences. The significance factor is the effect of customer comprehension on brand preferences (t = 6.70), and the brand's preference for brand attachment is 8.41, which is both greater than 1.96. Therefore, the main hypothesis of the research has been proven. Therefore, it can be claimed that the assumption of the effect of customer comprehension on brand attachment through brand preferences is confirmed at 95% confidence level. Table 4 also shows the results of verifying the hypothesis.

Conclusion

The main objective of this research is to investigate the effect of customer comprehension on brand attachment with an emphasis on brand preferences among customers of Mellat insurance company, and the customers are all customers who are directly related to the Mellat insurance company. In this research, four dimensions have been considered to evaluate the effect of customer comprehension on brand attachment. The results of this study can contain essential messages for marketers, businessmen and insurance companies of the nation, in order to increase their profits.

According to the second hypothesis, in which the relative advantage of brand, the interpersonal relationship between brand history has a positive relationship with brand preferences. Accordingly, marketers should be able to appropriately create effective customer preferences, as well as promote and create a memorable or appropriate history on the customer, as well as by creating quality in the goods, to create a preferential purchase for customers.

Suggestions

• Managers should consider increasing the level of customer dependence as a strategic goal and, over time, measure customers' attachment with brand.
• The constant relationship between brand and consumer can create positive effects between them. Under the conditions that branding dominates the customer and brand attachment increases, the relationship between brand and customer is strengthened. In order to establish a long-term relationship with the client, the company should try to minimize the factors that make customer dissatisfaction. Paying attention to the continuous improvement of quality and after-sales services and so on is very important in this regard.
• Marketers should take steps to familiarize themselves with a wider range of society with the company brand, this action is not simply aimed at encouraging them to buy the brand from the company, but the familiarity of the wider community with the company brand can strengthen the sense of the company's customers.

• One of the factors that causes brand attachment is innovating and creating a sense of innovation and new feeling in the brand. In fact, the lack of new components in the long-term relationships between the customer and the brand can lead to the breakdown of customer relationship with the brand and the tendency towards the rival brand. While marketers need to survey the attitudes of their customers.

Proposal for Future Research

• For further research, it is suggested that the model studied in this study be tested in other societies in terms of location as well as in the field of activity, societies with different competitive conditions and alternatives, and its target market in terms of effect. Marketing activity is very sensitive. Comparative tests can also be used to evaluate the model and relationships of variables and to compare statistical societies.

• Conceptual frameworks can be expanded by adding some intervening factors such as: demographic characteristics of the customer, product features, etc. in brand attachment. Therefore, it is recommended that future researchers develop theoretical insights in view of these factors.

• In addition to the factors that influence brand attachment in the research, it is recommended that an exploratory research identifies other influential factors on brand attachment and then presents a conceptual framework of influential factors on attachment, which are presented in the form of a new model to be tested.

Research Constraints

• Due to different definitions in brand research, for example, brand attachment or brand affection, or brand loyalty, and terms that have been created in applied psychology or semantics similar to each other, these differences may create some similar meanings in the minds of customers who respond to questions or create a kind of space that they cannot match accurately with what they really are.

• It is not always possible to conduct 100% scientific research in the areas of behavior and management. This is due to problems encountered in measuring and collecting data in our mental areas, emotions, emotions, attitudes and comprehensions. These problems occur every time we try to minimize human behaviour.

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