

The Effect of Brand Associations on Customer Loyalty: Empirical Study on Mobile Devices in Jordan*



Dr. Ghaith Mustafa Al-Abdallah^a, Dr. Assd H. Abo-Rumman^b

^aApplied Science University
E-Mail: ghaith.abdallah@yahoo.com
^bApplied Science University
E-mail: assdham200@hotmail.com

Abstract. Customer loyalty is becoming more important to most firms; it is an excellent defense against the growing competition, therefore understanding the brand associations that effect loyalty will help the firms considerably in preparing the proper strategies and new products development. The main objective of this study is to understand the effect of eleven brand association dimensions (drafted from Aarker's brand associations dimensions) on customer loyalty in the field of mobile devices in Jordan. The population of the study was selected to be the universities students in Jordan. One main hypothesis was formulated based on the literature review. A restricted research methodology was used and data was collected using questionnaire, 488 personally submitted questionnaires were distributed. Statistical Package for the Social Science (SPSS) was chosen to describe and analyze the data of 421 filtered and screened useable questionnaires. Results showed that there is a significant effect of brand association on customer loyalty, discussion on the most important dimensions effecting customer loyalty was provided. Conclusion and recommendations were developed based on the results of the study.

Keywords: Brand Associations, Brand Characteristics, Brand Image, Brand, Loyalty, Mobile Devices, Jordan.

1 INTRODUCTION

Recent reports issued by the Department of Statistics in Jordan revealed that Jordan imported over 3.42 million mobiles devices with the value of 227 million USD by the end of 2011. More than 1.52 million devices were imported from China. 985 thousand devices were imported from India. And almost 379 thousand devices were imported from Hungary (Department of statistics, 2012). Another report by the Telecommunications Regulatory Commission (TRC) for 2011 in Jordan showed that the number of mobile subscribers increased to 7.48 million, knowing that the population of Jordan is less than 6.3 million by the time of this study and it was even lesser by end of 2011 (the time the report was issued) lead to population/mobile ratio of 120%. The same report showed that Jordanians consume 80 million mobile minutes daily, that is 29 billion minutes annually. As for SMS, Jordanians sent 1.6 billion messages in 2011 (TRC, 2012).

7.48 million mobile-lines will require similar (or a little less) mobile devices. This makes the mobile devices' market one of the remarkable and competitive individual markets in Jordan. Globally, the bestselling brands for 2011 were: Nokia, Samsung, Apple, LG, ZTE, RIM, HTC, Motorola, and Huawei (Wikipedia, 2012). In Jordan there are no clear statics on the

bestselling brands, but a new report by the Arab Advisor Group showed that 42% of mobile users in Jordan are using smartphones. A quick scan for the main brands used in Amman revealed that the following brands (ranked randomly) are the most circulated ones in the Jordanian market: Nokia, Samsung, Apple, LG, HTC, Motorola, Sony, Sony Ericsson, and BlackBerry. Taking into consideration that the technological advancement force mobile users to upgrade their devices every now and then, the question of how customers will do that arise, Are they going to stay loyal to same manufacturer? And based on what are they going to take such decision? The aim of this study is to find out the effect of Brand Associations on Customer Loyalty in the mobile devices market in Jordan.

2 LITERATURE REVIEW

2.1 Brand

Many literature has defined what a brand is, the American Marketing Associations defines brand as: a name, term, sign, symbol, or design, or a combination of them, intended to identify the goods or services or one seller or group of sellers and to differentiate them from those of competitors. Similarly, Aaker (1991) stated that a brand is a distinguishing name and/or symbol (such as logo, trademark, or package design) intended to identify the goods or services of either one seller or a group of sellers, and to differentiate those goods or service from those competitors. Brand is the image that consumers have in mind.

Brand is also the unique characteristics that have been developed all the time in order to differentiate actual products from the competitors (Murphy, 1990).

A brand thus signals to the customer the source of the product, and protects both the customer and the producer from competitors who would attempt to provide products that appear to be identical. Abrahams and Granof (2002) suggests that “Brand is the promise of quality and consistency which provides the foundation for the relationship between an individual and a specific product, service or company. The fulfillment of this promise creates value, drives customer to buy more products, influences the financial community to recommend further investments and helps companies attract and retains the most talented employees”.

The benefits of brand for customers are worth noting. Brands can simplify choice, promise a particular quality level, reduce risk, and/or engender trust (Keller & Lehmann, 2006). Brands, thus help consumers identify with a particular product, the degree to which it will influence their purchase behavior.

While initially a brand may be synonymous with the product it makes, over time through advertising, usage experience, and other activities and influences it can develop a series of attachments and associations that exist over and beyond the objective product. The functions of a brand are vast and varied as they not only serve as markers for the offerings of a firm but also reflect the complete experience that customers have with products (Keller & Lehmann, 2006). This provides a connection for the consumer to the brand, an affinity of sorts. What’s more, the intangible nature of a brand is a common means by which marketers differentiate their brand with consumers (Park et. al, 1986). It has been established that brands are initially built on the function of the product, and can then be enhanced through marketing activities. The ultimate success of a brand is measured by the use (or non-use) by customers (Keller & Lehmann, 2006).

2.2 Brand Associations

Brand associations are the informational nodes linked to the brand in memory and the meaning of the brand for consumers (Henry 2004). It is anything linked in memory to a brand (Aaker, 1991). The first thought that comes to the customer’s mind about a brand is called brand associations, e.g. Adidas brand is associated with sports.

The associated link could be a product, country of origin (Pappu & Cooksey, 2006), company (Pappu & Cooksey, 2007), competitor (Yasin et al., 2007), retailer and store (Yoo et al., 2000) or users with particular demographic or lifestyle characteristics.

Farguham and Herr (1993) suggest types of brand associations as product category, usage situation, product attribute, and customer benefits. Biel (1992) divides them into corporate image, product image, and user image. Finally, Keller (1993) classifies them into product-related attributes, non-product-related attributes such as price, user imagery, usage imagery, and brand personality.

Most of the associations dimensions were drafted from the original work of Aaker (1991), as he categorized brand associations into eleven types, including: product attributes intangibles, customer benefits, relative price, use/application, user/customer, celebrity/person, lifestyle/personality, product class, competitors, and country of origin.

The knowledge of the types of brand associations is required to have a better understanding of the other dimensions of brand associations. The association of the customer with the brand creates the brand image in the mind of the customer (Keller, 2004). The favorability, strength and uniqueness of brand associations are the dimensions that play an important role in determining the differential response that make up brand equity (Keller, 1993).

In this study, the researcher found Aaker original associations dimensions to be comprehensive and cover the requested dimensions to determine the loyalty to mobile devices brands. Below are the 11 dimensions of brand associations as stated originally by Aaker.

2.2.1 Product Attributes

Product attributes are important to both consumers and marketers. The consumer uses attributes as the basis for evaluating a product since attributes provide benefits the consumer seeks when purchasing a product and comparing between competitive brands. He also evaluates attributes more positively or negatively, which is perceived as being important in the decision-making process. The marketer uses attributes to differentiate his brand from competitive brands and as the basis for the development of new products. Attributes are also used in advertising by either stating that a product has a certain attribute or that its attributes provide certain benefits to the consumer. (Mostert, 1996). The term attribute can be defined as "The characteristics or features that an object may or may not have" (Mowen, 1993). MacKenzie (1986) explains that consumers are believed to seek information, evaluate products and make purchases in part by their perceptions of the importance of various product attributes.

Researches have shown that although the general view is that product differentiation is done through attributes that are meaningful, relevant and valuable, many brands successfully differentiate themselves from competitors by focusing on attributes that appear to be valuable, but on closer examination they are not, also referred to as meaningless differentiation (Carpenter et al., 1994).

Aaker et al (1992) explained that an important attribute is one that is considered an important benefit towards the satisfaction of consumer needs. Aaker (1991) stated that because most product attributes provide consumer benefits, there usually is a one-to-one correspondence between the two. Attributes play a vital role when choosing a decision rule since the outcome of a purchase decision is determined by its attributes. Consumers furthermore evaluate products on attributes that are perceived to be important to them.

2.2.2 Intangibles

Regis McKenna points out intangible factors are more effective association to develop than specific attributes. An intangible factor is a general attribute, such as perceived quality, technological leadership, perceived value, which serves to summarize sets of more-objective attributes.

2.2.3 Customer Benefits

Customer benefit refers to the need that is satisfied by a product, (Nzuki, 2002). According to Aaker et al (1992), benefits refer to advantages that promote the wellbeing of the consumer, and since most product attributes provide customer benefits, there usually is a one-to-one correspondence. Peter et al (1994) clarify this by stating that benefits represent desirable consequences that consumers seek when buying and consuming a product. Benefits also include the positive effects associated with consumption of a product. Mowen (1993) defines benefits as "The outcomes that product or service attributes may provide" Aaker (1991).

It is useful to distinguish between a rational benefit and a psychological benefit. A rational benefit is closely linked to a product attribute and would be part of a "rational" decision process. A psychological benefit, often extremely consequential in the attitude-formation process, relates to what feelings are engendered when buying and/or using the brand.

2.2.4 Relative Price

A relative price is the price of a commodity such as a good or service in terms of another; i.e., the ratio of two prices. A relative price may be expressed in terms of a ratio between any two prices or the ratio between the price of one particular good and a weighted average of all other goods available in the market. Relative price is so useful and pervasive that it is appropriate to be considered separately. The evaluation of a brand in a product class will start by determining where it stands with respect to one or two of the price levels of that product class. (Aaker, 1991).

2.2.5 Use/Application

Another approach is to associate the brand with a use or application, this use or application represents a second or third position for the brand, a position that deliberately attempts to expand the brand's market (Aaker, 1991).

A marketer can associate a brand with a particular use or application. A study of the coffee market revealed that there were nine relevant use contexts for coffee (1. To start the day, 2. between meals alone, 3. between meals with others, 4. with lunch 5. with supper, 6. at dinner with guests, 7. in the evening, 8. to keep awake in the evening, 9. On weekends) other studies support this conclusion (Glen et al., 1984).

2.2.6 User/Customer

Associating the brand with a type of user or customer involves identifying the brand with its target segment. For example, a brand can be associated with those who are interested in weight control as would be the case of a light product or a new drug. (Aaker, 1991, Nzuki, 2002).

2.2.7 Celebrity/Person

A celebrity often has strong association. Linking a celebrity with a brand can transfer that association to the brand. One characteristic important for a brand to develop is technological competence, the ability to design and manufacture a product. (Aaker, 1991).

This is the individual who endorses a brand. Linking a celebrity with a brand can transfer association such as reliability, strength, performance, and so on. The extent to which the association can be linked to the celebrity depends on how credible the person is perceived by the audience. Specifically, a source is more persuasive when the audience perceives him or her as highly credible when perceived being low credibility (DeLozier, 1976: cited by Nzuki, 2002). In other words, the person need not be credible but it is how the consumers perceive him.

2.2.8 Lifestyle/personality

The brand can be viewed as a person. Like a person, a brand can be perceived as being competent, trustworthy, active, or youthful (Aaker, 1996). A brand personality may help communicate a product's attribute and thus contribute to a functional benefit. Similarly, it can help create a self-expressive benefit that becomes a vehicle for the customer to express his or her own personality. Brand (even if is a machine) can be imbued by customers with a number of very similar personality and life-style characteristics as persons (Aaker, 1991).

2.2.9 Product Class

Product class can be defined as the group of products that are homogeneous or generally considered substitutes for each other. The class is considered narrow or broad depending on how substitutable the various products are. Some brands need to make critical positioning decisions that involve product-class association (Aaker, 1991). As a strategy, it is particularly effective when used to introduce a new product that differs from traditional products (Boaze, 2007).

2.2.10 Competitors

Firm positions its brand using the organization's attributes such as innovation, a drive for quality, and a concern for the environment. A firm can position its brand with respect to a competitor. Sometimes it is not important how good customers think a firm is, but how they believe it is better than a given competitor. While this brand association can be accomplished by comparative advertising, it is not usually allowed in some countries including Jordan and most of the Arab World (Cateora, 1996).

In most cases, the frame of reference, whether explicit or implicit, is one or more competitor(s). In some cases the reference competitor(s) can be the dominant aspect of the brand positioning strategy. (Aaker, 1991).

2.2.11 Country of Origin

One more strategic option that a marketer has is to associate a brand with a country. The country of origin has an effect on the market's perception of a product - either a positive or a negative perception. Cateora (1996) asserted that a company competing in global markets may manufacture products world-wide and when the customer becomes aware of the country of origin, there is the possibility that the place of manufacture will affect product/brand image. The influence may be to add credibility or to lower it. A country can be a strong symbol, as it has close connections with products, materials, and capabilities. Thus, Germany is associated with upscale automobiles, Italy with shoes and leather goods, and France with fashions and perfume. These associations can be exploited by associating a brand with a country. (Aaker, 1991). There can be sharp differences between countries with respect to people's perceptions. A study of TV sets and automobiles conducted in a mid-America city in the mid-1980s illustrated this. Respondents were asked to rate models described as being made in one of four countries. For both products, Japan was rated highest on economy, workmanship, and technology, while the U.S. was highest on service and Germany on prestige. There were differences among the products. U.S. products were higher than German with respect to technology in TV sets, but the reverse was true in automobiles. The U. S. service edge over Germany was much higher in TV sets than in automobiles (Min Han and Vern Terpstra, 1988). Another study involving 13 products, 21 perceptual dimensions, and 5 countries suggests that the impact of a country will vary sharply, depending upon the context. For example, the French were much more sensitive to country of origin than were Canadians. The French regarded products from France, Japan, and the U.S. as generally superior to those from Canada and Sweden. U.S. products were held in higher regard in Canada and France than in Britain (Papadopoulos et al., 1989). The impact of the country of origin receded among those who had visited there and thus had firsthand experience. Issues about country

association can get both complex and important as countries attempt to develop global strategies.

2.3 Customer Loyalty

The brand loyalty of the customer base is often the core of a brand's equity. If customers are indifferent to the brand and, in fact, buy with respect to features, price, and convenience with little concern to the brand name, there is likely little equity. If, on the other hand, they continue to purchase the brand even in the face of competitors with superior features, price, and convenience, substantial value exists in the brand and perhaps in its symbol and slogans. Brand loyalty, long a central construct in marketing, is a measure of the attachment that a customer has to a brand. It reflects how likely a customer will be to switch to another brand, especially when that brand makes a change, either in price or in product features. As brand loyalty increases, the vulnerability of the customer base to competitive action is reduced. It is one indicator of brand equity which is demonstrably linked to future profits, since brand loyalty directly translates into future sales (Aaker, 1991).

Leclerc and Little (1997) confirmed that brand loyalty interacted with product involvement. Repeat purchase behavior for a high involvement product was an indicator of brand loyalty; whereas repeat purchase for a low involvement product implies habitual purchase behavior. Prus and Randall (1995) described brand loyalty as driven by customer satisfaction, and involve a commitment on the part of the customer. Brand loyalty is reflected by a combination of attitudes (intention to buy again and/or buy additional products or services from the same company, willingness to recommend the company to others, commitment to the company demonstrated by a resistance to switching to a competitor) and behaviors (repeat purchasing, purchasing more and different products or services from the same company, recommending the company to others).

2.3.1 Levels of Customers Loyalty

Aaker (1991) stated several levels of loyalty. Each level represents a different marketing challenge and a different type of asset to manage and exploit. All may not be represented in a specific product class or market. Figure (1) below demonstrates the five levels of loyalty.



Figure (1): Customers Loyalty. Source: Aaker, 1991

The bottom of loyalty's levels is the non-loyal buyer who is completely indifferent to the brand—each brand is perceived to be adequate and the brand name plays little role in the purchase decision. Whatever is on sale or convenient is preferred. This buyer might be termed a switcher or price buyer.

The second level includes buyers who are satisfied with the product or at least not dissatisfied. Basically, there is no dimension of dissatisfaction that is sufficient to stimulate a change especially if that change involves effort. These buyers might be termed habitual buyers. Such segments can be vulnerable to competitors that can create a visible benefit to switching. However, they can be difficult to reach since there is no reason for them to be on the lookout for alternatives.

The third level consists of those who are also satisfied and, in addition, have switching costs—costs in time, money, or performance risk associated with switching. Perhaps they have invested in learning a system associated with a brand. Or perhaps there is a risk that another brand may not function as well in a particular use context. To attract these buyers, competitors need to overcome the switching costs by offering an inducement to switch or by offering a benefit large enough to compensate. This group might be called switching-cost loyal.

On the fourth level customers that truly like the brand can be found. Their preference may be based upon an association such as a symbol, a set of use experiences, or a high perceived quality. However, liking is often a general feeling that cannot be closely traced to anything specific; it has a life of its own.

People are not always able to identify why they like something (or someone), especially if the relationship has been a long one. Sometimes just the fact that there has been a long-term relationship can create a powerful affect even in the absence of a friendly symbol or other identifiable contributor to liking.

Segments at this fourth level might be termed friends of the brand because there is an emotional/ feeling attachment.

In the top level are committed buyers. They have a pride of discovering and/or being users of a brand. The brand is very important to them either functionally or as an expression of who

they are. Their confidence is such that they will recommend the brand to others. The value of the committed customer is not so much the business he or she generates but, rather, the impact upon others and upon the market itself.

These five levels are stylized; they do not always appear in the pure form and others could be conceptualized. For example, there will be customers who will appear to have some combination of these levels—i.e., buyers who like the brand and have switching costs. Others may have profiles somewhat different from those represented—i.e., those who are dissatisfied but have sufficient switching costs to continue buying the brand in spite of being dissatisfied. These five levels do, however, provide a feeling for the variety of forms that loyalty can take and how it impacts upon brand equity.

If customer loyalty is properly managed, it represents a strategic asset for the company and can be used in several ways to provide a certain value for the company. Aaker (1991) stated that the most important effects of brand loyalty are: reduced marketing costs, trade leverage, the attracting of new customers through created brand awareness and reassurance to new customers, as well as the gained time to respond to threats by the competition.

3 STUDY MODEL AND HYPOTHESIS

3.1 Study Model

Based on Aaker's brand associations dimensions, the following model (Figure (2)) was devolved to illustrate the effect of the independent variable (Brand Associations) on the dependent variable (Consumer Loyalty).

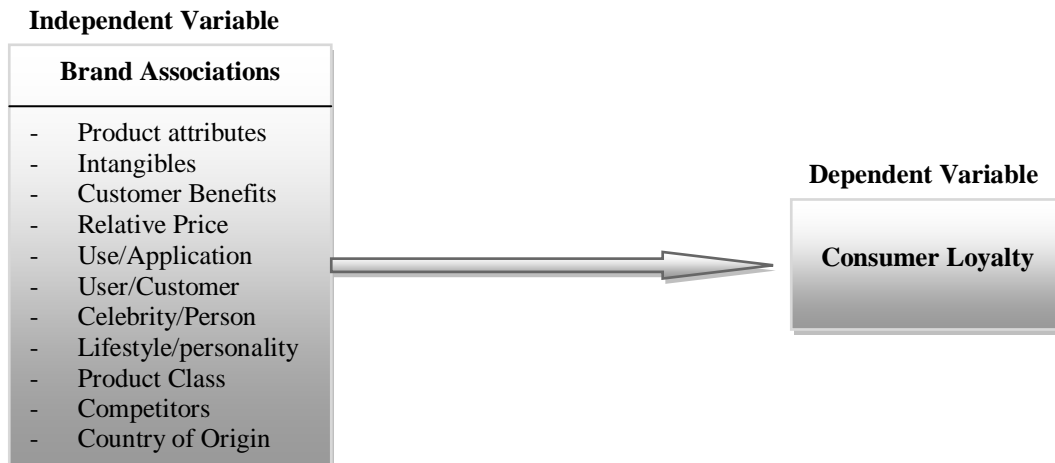


Figure 2: Study Model

3.2 Hypothesis

Based on the conceptual model the following main hypothesis was formulated:

H0. There is no statistically significant effect of brand associations on customer loyalty at the level ($\alpha \leq 0.05$).

4 METHODOLOGY

The study used a quantitative descriptive approach to determine whether or not brand associations (the independent variables) can effect consumer loyalty (the dependent variables) of mobile devices in the Jordanian market. The population of the study consisted of 32 universities, 10 of them are official (state) universities, 20 of them are private universities supervised by the MoHE (Ministry of Higher Education), and two of them are regional universities with working branches in Jordan. Based on the last report by the MoHE for the academic year 2010/2011, the total number of enrolled students in Jordanian universities is 240,123 students, 123,936 of them are females. 225,443 students are in the B.A. / B.Sc. level (Graduate level), and the rest are in Postgraduate level: High Diploma, Master, and Ph.D. (MoHE Annual Report, 2011). The study utilized a stratified random sample size of 488 students which is considered representative and acceptable sample size for the purposes of statistical analysis. A close ended questionnaire was developed for primary data collection, based on the related literature, and the available former studies. The questionnaire contained the following parts: First part has the covering letter which aimed to encourage respondents to participate in answering the questions with an explanation of the response method and reassurance to them that the provided information is used for scientific research purposes only. The second part covers demographic characteristics and student profile of the respondents (gender, age, Nationality, Level study, Type of brand used); the questions in this part were primarily of a classification nature and aimed at providing a proper background of the respondents. The third part covered the Brand Associations (Product Attributes, Intangibles, Customer Benefits, Relative Price, Use/Application, Use/Customer, Celebrity/Person, Life style/Personality, Product Class, Competitors, and Country of Origin) which was measured with 41 Questions adopted from several related studies (Aaker, 1991; Pappu et al., 2006; Keller, 2004; Peter & Paul, 1993). The fourth part covered loyalty, and was measured with 11 questions borrowed from many related studies (Aaker, 1991; Prus & Brandt, 1995; LeClerc, 1997, Aborumman et al., 2011). All items were measured using a five-point Likert-type scale (ranging from 1 strongly disagree to 5 strongly agree) as it is one of the best and most frequently used scales to measure opinions, due to its ease and balance (Zikmund, 2000). The final questionnaires were sent to 488 students, 421 usable questionnaires were returned with a response rate of 86.3%. The current study will utilize descriptive statics, face validity, reliability, and regression analysis for the purpose of testing the hypothesis.

4.1 Face Validity

The instrument was given to a panel of experts from the academic staff in the departments of marketing and business administration to verify the validity of the questionnaire and its relevance to the hypotheses and objectives of the study. The panel was asked to review the content of the items of each of the instruments and determine whether the items fall within the range of linguistic capabilities and understanding of the medical staff. The panel was asked to eliminate items or questions they considered to be irrelevant and to make suggestions for simplification of items that were not relevant. Some modifications were made based on the comments and suggestions of the panel, which were taken into consideration.

5 DESCRIPTIVE STATICS

5.1 Characteristics of Study Sample

Frequencies and percentages of the demographic characteristics of the sample were analyzed, and results are presented in table (1).

Table 1 Characteristics of Study Sample

Variable	Category	Frequency	Percent
Gender	Male	184	43.7
	Female	237	56.3
Age	18 years and younger	66	15.4
	19-21	172	40.8
	22-24	123	29.5
	25-27	40	9.5
	28 years and older	20	4.8
Nationality	Jordan	306	72.7
	Saudi Arabia	35	8.3
	Palestine	21	5
	Iraq	20	4.7
	Qatar	13	3
	Yemen	6	1.4
	Kuwait	9	2.1
	Others	11	2.6
Enrollment level	First Year	100	23.8
	Second Year	120	28.5
	Third Year	105	24.9
	Fourth Year	78	18.5
	Fifth Year	13	3.1
	Others	5	1.2
Type of Current Brand Used	Nokia	46	10.9
	Samsung	147	34.9
	Apple	119	28.3
	LG	9	2.1
	HTC	12	2.9
	Motorola	6	1.4
	Sony	5	1.2
	Sony Ericsson	8	1.9
	BlackBerry	67	15.9
	Others	2	0.5
	Total		421

Result in table (1) indicates that the respondents were mainly female (236 or 56.3%), within 19-21 age group (172 or 40.8%), mainly Jordanian (306 or 72.7%), at the second year enrolment level (120 or 28.5%), using mostly Samsung brands (147 or 34.9%).

5.2 Reliability

The reliability of data collected was measured using Cronbach alpha coefficient; the reliability test was conducted to check for inter-item correlation of all variables in the questionnaire. The closer Cronbach's alpha is to one, the higher the internal consistency reliability (Sekaran, 2010). The test results for over all instruments are 0.882 indicating acceptable level of internal consistency.

5.3 Hypothesis Results and Discussion

The hypothesis was tested using regression analysis, the result are exhibited in table (2) below.

Table (2) Regression results: Brand Associations on customer Loyalty

Variables	Beta	t	Sig.*
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Product Attributes	.355	2.073	.040*
Country of Origin	.223	1.397	.002*
Intangibles	.297	.165	.001*
Customer Benefits	.253	3.248	.001*
Relative Price	.301	1.345	.030*
Use/Application	.034	3.775	.112
Use/Customer	.196	2.640	.009*
Celebrity/Person	.023	2.612	.165
Life style/Personality	.094	2.424	.128
Product Class	.120	3.327	.082
Competitors	.210	2.750	.005*
(R² = .742; F=9.324) *Significant level at p≤0.05			

Table (2) represents the results of regression analysis. The results indicate that there are significant impact of overall Brand Associations on customer loyalty ($R^2 = 0.742$, $p < 0.05$). Indicates that approximately 74 percent of the variance in customer loyalty can be accounted for the Brand Associations Dimensions. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted stating that there is statistically significant effect of brand associations on customer loyalty at the level ($\alpha \leq 0.05$).

Table (2) also shows that Product Attributes, Country of Origin, Intangibles, Customer Benefits, Relative Price, Use/Customer and Competitors have the most effect on customer Loyalty (the Beta value for the predicted variables respectively are $\beta=0.355$, $\beta=0.223$, $\beta=0.297$, $\beta=0.253$, $\beta=0.301$, $\beta=0.196$, $\beta=0.210$ $p < 0.05$).

6 CONCLUSION

Brand associations dimension are fundamental in the buying decision of mobile devices among universities students in Jordan. The product attributes was the most important dimension due to advances in mobile technology. Due to the increase in global scale competition, relative price ranked second among the most important brand dimensions. Intangibles ranked third with a very close result to the second place, indicating the importance of image and reputation of the mobile device firms, mainly because high-tech devices are relatively expensive and the customer need to be confident when spending considerable amount on such a device. Customer benefits ranked fourth mainly because modern mobile devices share the main characteristics and almost serve the same core needs, the remaining differences are important though and this is why customer benefits ranked fourth out of eleven brand associations. Country of origin ranked fifth due to the fact that most firms have different manufacturing factories in several countries in their search for lower labor cost and tax exemptions and therefore the brand name is no longer associated with a specific country as it used to be decades ago, accordingly the country of origin association importance decreased. Competitors ranked sixth mainly because when choosing a personal product (such as mobile device) it is important to examine the product itself, and not the position of the brand compared to other competitors. Use/ customer and product class dimensions ranked seventh and eighth respectively because the majority of customers will use the mobile device (the product) for the same reasons, no segmentation is need when discussing the core use of a mobile device. Lifestyle/personality ranked ninth as mobile devices are mainly evaluated based on the attributes it can offer. Use/application ranked tenth since most mobile devices share the same core use. And finally celebrity ranked eleventh and last, as buying a mobile device decision is normally a practical one and will be minimally influenced by celebrities and public figures.

7 RECOMMENDATIONS

7.1 Recommendations for firms

Mobile devices firms should rearrange its marketing strategies, focusing more on the most important dimensions and alter its plans and policies accordingly. New products development will benefit from knowing the most important dimensions affecting customer loyalty, focusing on the most important brand associations dimensions will help the firms preparing the suitable brand associations dimensions mixture to match the needs and expectations of customers more accurately.

7.2 Future Research Recommendations

Future research testing the same model on a different setting (different population or /and different products) are highly recommended to compare the results with this study. Another area of future research can be the effect of other dimensions (other than Aaker's brand associations dimensions) on customer loyalty.

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