

BRAND REPUTATION AND EMOTIONAL ATTACHMENT OF CUSTOMERS IN SELECTED QUOTED DEPOSIT MONEY BANKS IN ASABA, DELTA STATE, NIGERIA

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ABSTRACT

The purpose of this study is to look at the impact of brand reputation on customer emotional attachment in a few selected quoted deposit money banks in Asaba, Delta State, Nigeria. In order to investigate the variables, the study used a cross-sectional survey. The primary source of data was a self-administered questionnaire that yielded 73 valid responses. The Spearman correlation and multiple regression statistics were used to assess the hypotheses. The tests were conducted with a 95% confidence interval and a significance level of 0.05. Customers' emotional attachment to selected quoted deposit money banks in Asaba, Delta State, Nigeria is favorably and considerably influenced by brand reputation, according to the findings of the study. The research also found that good brand satisfaction, affection and identification were associated with quoted deposit money banks in Asaba, Delta State. The study suggests, among other things, that bank executives ensure that they can be easily distinguished from their competitors by carefully crafting an identity that is distinct from their competitors' and clearly communicating their performance history and reputation to customers and the general public.

Keywords: *Brand reputation, emotional attachment, brand satisfaction, brand affection, brand identification*

INTRODUCTION

Despite the fact that customers engage with hundreds of items and brands throughout their lives, they build strong emotional attachments to only a small percentage of them. Attachment theory in psychology (Bowlby, 1979) implies that the degree of emotional attachment to an item reflects the nature of an individual's connection with the object;

therefore the potential that customers can form strong emotional attachments to brands is intriguing. Individuals who are deeply attached to another person, for example, are more inclined to be engaged to, invest in, and sacrifice for that person (Hazan & Shaver, 1994). Similarly, customers' emotional ties to a brand may predict their brand commitment (e.g., brand loyalty) and readiness to make financial sacrifices to get it (e.g., to pay a price premium). Unfortunately, assessing the strength of the interaction between customers and brands has proved difficult for both scholars and practitioners (Thomson, 2015).

Nigeria's banking business is rapidly expanding and strengthening, and the industry's rivalry is fierce, with firms offering similar products and services. This necessitates service offers being differentiated from one player to the next (Kotler & Armstrong, 2012). Branding is one of the ways a bank may set itself apart from its competitors. The creation of a distinct and customer-driven brand strategy is a method of fostering emotional attachment, affection, and loyalty among customers (Amic, 2017). In the eyes of customers, suppliers and distributors, the competition, and the general public, a brand is a name, sign, or symbol attributed to a company, products, or services that distinguish it from other firms, products, or services (Kotler & Armstrong, 2008). As a result, corporate brand strategy is a collection of policies and programs that a firm uses to establish a different reputation and identity from its competitors in the sector. This brand strategy allows the bank or its products/services to stand out among those offered by competitors. The goal of brand strategy development is to generate a pleasant emotional brand experience for customers. A company's brand reputation aims to establish an effective emotional brand experience for customers and to generate strong brands that will link and attach to existing and new customers (Rahinel & Redden, 2013). In comparison to the competition or peer brands in the industry, effective brand strategy entails a firm or a brand having a distinct and superior reputation and recognition in the market (Correia, 2017).

The essence of generating and maintaining long-term lucrative connections with customers and other stakeholders in the banking business in Delta State is to build bonds with the market. The goal is to increase market share in the sector and establish the bank as the preferred financial transaction location. Consumers who have an emotional attachment to a brand are more likely to have a positive opinion of it. Although positive brand views are frequently reflected in strong attachments, the constructs differ in a number of key ways. First, strong attachments take time to form and are frequently based on interactions between a person and an attachment object

(Thomson, 2015) In relation to the attachment object; these interactions promote the development of meaning and elicit intense emotions. Attitudes reflect one's evaluative reactions to an object, and these emotions might emerge even when there is no direct contact with the object. As a result, a consumer may have a favorable opinion of an item while having no prior experience with it.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Brand Reputation

The firm's reputation is a key (intangible) asset that serves as a barrier to competitive threats. Because they are difficult to copy, established reputations stifle competitive mobility and generate profits for businesses. A good corporate reputation implies that the company's products and services are of higher quality and that the company is responsible and will treat its customers well. In everyday usage, the term "organizational reputation" is intuitive and straightforward (Tamunomiebi & Adim, 2019). It's a soft term that describes how an organization's internal and external stakeholders perceive it based on its previous actions and the likelihood of its future behavior. Customers, employees, suppliers, investors, and the general public develop expectations, perceptions, and opinions of an organization over time in relation to the organization's qualities, characteristics, and behavior, based on personal experience, hearsay, or the organization's observed past actions (Bennett, Jermier & Lafferty, 2006). Outsiders' perceptions of an organization's key traits are summed up as brand reputation. Brand reputation is more than just keeping customers happy; it is something a firm earns through time and refers to how different audiences perceive the brand.

Companies and brands with a favorable reputation are more likely to attract customers, while brands that continually fail to meet their stated aims or marketing signals will lose their positive reputation – and eventually develop a negative reputation (Fombrun & Rindova, 2000). Brands are recognized by distinct audiences as self-contained commercial organisms. They are viewed as characters by customers, and they are sustained by both managers and the environment. Consumers, for example, have been shown to conceive of companies as celebrities or as having their own personalities, according to study (Bird, Channon & Ehrenberg, 1970). In this regard, it is a result of the company's proposed brand identity, the promises it makes, and the extent to which consumers experience the offer it claims. The maintenance of a brand's reputation is ongoing. Over the course of the brand's life, the brand name and image, as well as its reputation, will be controlled through the selection of a brand expression, its introduction to the market and subsequent expansion, defense, and enforcement (Pruzan, 2001).

One of the most important factors in determining the perceived quality of a brand's products is its reputation.

Because the brand adds credibility, consumers anticipate things manufactured today to be of comparable quality to products manufactured previously (Enyia & Ezirim, 2021). Individuals only form positive opinions about brands they believe are trustworthy. They evaluate the incomplete brand information gathered over time, and organizations must aim to portray consistent messages in order to develop a good reputation. It's difficult to substantially change a brand's reputation in a short amount of time. People prefer to categorize brands into groups and have strong feelings about them. Furthermore, there is always a time lag impact, which is predicted to influence consumers' future opinions of the brand. The brand's present reputation will have an impact on the behaviors predicted. Customers want a brand to live up to its reputation, thus they expect it to deliver. In this regard, the market expects the brand to be consistent in both its projected identity and its support of that identity. Mixed signaling (saying one thing but doing another) is bad for business. Customers will not regard a brand as trustworthy or credible if it fails to deliver on its promises (Enyia & Ezirim, 2021).

Emotional Attachment

Bowlby (1979) produced groundbreaking research on emotional attachment in the context of parent-infant relationships. A target-specific emotional tie between a person and a certain object is known as an attachment. Stronger attachments are related with stronger feelings of connection, affection, love, and passion, while weaker attachments are associated with weaker feelings of connection, affection, love, and passion. Human infants are born with a repertoire of (attachment) behaviors designed by evolution to ensure proximity to helpful individuals, according to Bowlby (1979). This proximity adds an extra layer of defense against physical and psychological harm. It also promotes healthy discovery and problem-solving. Ball and Tasaki (1992) claim that the desire to form strong emotional attachments to specific people fulfills a basic human need, starting with a child's attachment to his or her mother (Bowlby 1979) and continuing into adulthood with romantic relationships (Bartholomew & Horowitz, 1991), kinships, and friendships (Bricker & Kerstetter, 2000). Bowlby (1979) aimed to understand the negative effects of inadequate maternal care on personality development by defining attachment as an emotion-laden, target-specific tie between a person and a specific object that changes in strength (Fraley & Shaver, 2000). Bowlby's (1979) groundbreaking research revealed that early patterns of contact between a child and his or her primary caregiver lead to the development of diverse attachment styles (avoidant,

secure, anxious-ambivalent). Once established, these personalities have an impact on future relationships. Adults with a secure attachment style, for example, have more balanced, sophisticated, and coherent self-structures than those with an insecure attachment style, according to Zamanou and Glaser (1994).

As a result, people's emotional attachments to others predict their commitment to a partnership. The degree to which an individual perceives the relationship from a long-term perspective and is willing to continue in it even when things are challenging is characterized as commitment. The amount to which an individual remains loyal to a brand is a key indicator of commitment in the marketing arena. Given the preceding, one may argue that a true measure of emotional attachment should be able to anticipate a consumer's commitment to a brand, such as loyalty. Finally, the depth of emotional attachment to an object may be linked to investment in the object, or the desire to put one's immediate self-interest aside in order to advance a relationship. To this degree, a meaningful measure of emotional attachment should be able to forecast consumers' investment in a brand, such as their readiness to pay a higher price for it.

Emotional Attachment Measures

The study's criterion or dependent variable is customer emotional attachment. Emotional attachment is a concept that manifests itself in interpersonal relationships. This notion has expanded beyond individual relationships to include consumers' feelings and positive or negative emotions toward a corporation, brand, products, and services (Correia, 2017). As a result, customer emotional attachment refers to the feelings and affections that customers have for a brand, its products, or its services. Customers may choose to have a strong attachment to and preference for a specific brand in the industry above competing brands. This could be due to a combination of destructiveness and a better grasp of the market's particular demands and providing them better than the competitors (Kotler & Armstrong, 2012; Kotler & Keller, 2012).

Brand Satisfaction

In this study, one of the metrics of consumer emotional attachment is brand satisfaction. In terms of creating value for customers, brand satisfaction refers to a brand achieving or exceeding customer expectations (Kotler & Keller, 2012). As a result, brand satisfaction is defined as the ability of a brand to meet the needs, wants, preferences, and perceptions of customers while also giving greater values to

competing brands (Kotler & Armstrong, 2012). Brand pleasure is an excellent foundation for emotional attachment. Customer emotional attachment is a result of customer satisfaction; the two concepts are not interchangeable (Thomas, 2005). As a result, long-term brand satisfaction can rise to emotional attachment among customers. Two consumers who purchase brands may be satisfied, but they may not have the same level of emotional attachment to the brand. As a result of regular connection with the brand, emotional attachment develops (Viachos, 2012). As a result, brand happiness is frequently the outcome of ongoing interaction with the brand. Consumers that are satisfied with a brand interact with the company or brand on a regular basis, which leads to emotional attachment (Holmes, 2000). The brand and the customers must be in continual contact for brand happiness to occur, just as it does in individual relationships.

Brand Affection

Consumer emotional connection is divided into several sub-variables, one of which is brand affection. This is the consumer's good attitude, love, and kindness toward the brand. Affection is a more important factor in determining consumer emotional attachment (Thomas, 2005). As a result, brand affection is the embodiment of the consumer's innermost mind's enthusiasm, love, and like for the brand (Akgun, Kocoglu, & Imamoglu, 2013; Marcus & Wang, 2017). This brand loyalty, on the other hand, stems from the relative success of the various brand categories. Customers are more attracted to brands that perform well, causing them to develop a fondness for that brand over the competitors (Correria, 2017). Brand attachment is a state of mental and emotional preparedness that motivates consumers to act in response to a consuming object. Customer affective and cognitive motivations build brand emotional attachment, which is referred to as brand affection (Kabadayi & Alan, 2012). As a result, brand affection refers to a brand's ability to trigger a favorable emotional response in a typical consumer as a result of its use. As a result, it is the emotional responses of the consumer or customer to the company, products/service brands, as a result of their interactions with the brand (Holmes, 2000). As a result, brand attachment develops as a result of a client's interaction with the brand, which results in great experiences.

Brand Identification

In this study, one of the metrics of consumer emotional attachment is brand identification. Brand identification is the process of recognizing and identifying a brand from its competitors. Brand recognition is a fundamental aspect of emotional driver; for

a consumer to feel emotions toward a brand, it must first be identified among the many competing on its own or in the industry (Kotler & Armstrong, 2012). As a result, consumers must first choose brands that elicit positive feelings in them. As a result, there are numerous brands fighting for shelf space in supermarkets, specialty stores, and businesses in the same industry. For the emotionally oriented buyer, the first step is to determine which brand or brands are most popular. The lots must be isolated from these brands. Brand identification is the primary driver of consumer emotional attachment, as without knowing which brand is the most popular, emotions and preferences will be lacking (Kotler & Keller, 2012). As a result, brand identification is a commendable sub-variable of emotional attachment among consumers. Customers examine the beliefs, behavior, and personalities of various brands, products, and services in order to find these distinguishing features and choose organizations, products, and service brands that provide the most promise. Brand strength, according to some, is best defined and identified in the twenty-first century in terms of the balance of perceptions between what an organization begins, its objective, and how it delivers. As a result, brand identification is based on a number of criteria. The consumer utilizes his or her perceptual senses to assess the company's personality, character, and product and service quality (Oyenuga, Ahungwa & Onoja, 2021).

THEORETICAL FRAMEWORK

The research is based on Brand Equity. When opposed to a generic alternative, the notion states that a company can create premium value from a product/service having a recognized name (Davicik, 2013). Companies can build brand equity by making their products and services distinctive, easily recognizable, and superior in quality and reliability. A brand is more than just a product's name. Rather, a brand is a supplier's pledge to execute on its promises over time, including promises made openly or implicitly on tangible characteristics, particular quality levels, and consumer benefits and ease (Choi & Coughlan, 2006). A brand should act to safeguard consumers and producers against competitors that attempt to provide comparable products by signaling the source of the product to the consumer (Davicik, 2013). In other words, when stakeholders have asymmetric information about a product's quality and performance, a brand must assist in product differentiation as well as providing product loyalty mechanisms to counter new market entrants (Schiffman, 2005).

A modern approach to branding includes not only distinguishable tangible product-related features, differentiation by name, color, or any other visible characteristics, but

also intangibles such as utility expectations or consumer subjectivism, which overlap traditional understandings of the brand concept. Consumer attitudes, loyalty, perceptions, and corporate marketing investments in a brand have dominated contemporary paradigms and scholarly thought on branding concerns. Authors such as Quiston (2004) have expressed strong opposition to the revenue premium notion, claiming that establishing a new brand category could result in a good outcome for pioneering brands. They later established that customer equity is a metric of brand value and should not be mistaken for an independent equity measure, but they don't indicate how this relates to business performance. Souiden, Kassim, and Hong (2006) also propose new study directions that focus on the establishment of brand value and its separation from the brand equity construct. The sale or replacement price of a brand is represented by its brand value, which varies based on who owns the brand.

Customer equity is a partial measure of brand value and should not be thought of as a separate equity concept (in comparison to other equity approaches). All of these topics are open questions that should be thoroughly investigated in future research initiatives, which will undoubtedly help to clarify them. The assumption is that a corporation with high brand equity will encourage greater emotional attachment to the brand, including emotional attachment among investors. As a result, corporate brand strategy creation should take into account the company's product and service brands' equity valuation (Kotler & Keller, 2012). The value of the brand as a result of the customer experience and all other stakeholders is critical in creating brand reputation. Organizations should improve their brand value in order to improve stakeholder satisfaction. Building strong brand equity is critical in the creation of brand reputation for greater customer emotional connection; the business community is always connected to high-value brands. Based on the literature review, below objectives and hypotheses were formulated for the study.

Objectives of the Study

1. To examine the influence of brand reputation on brand satisfaction of customers in selected quoted deposit money banks in Asaba, Delta State, Nigeria.
2. To determine the effect of brand reputation on brand affection of customers in selected quoted deposit money banks in Asaba, Delta State, Nigeria.
3. To assess the impact of brand reputation on brand identification of customers in selected quoted deposit money banks in Asaba, Delta State, Nigeria.

The hypothesis of the study

- i. Brand reputation has significant influence on brand satisfaction among customers in selected quoted deposit money banks in Asaba, Delta State, Nigeria.
- ii. Brand reputation has significant effect on brand affection of customers in selected quoted deposit money banks in Asaba, Delta State, Nigeria.
- iii. Brand reputation has significant impact on brand identification of customers in selected quoted deposit money banks in Asaba, Delta State, Nigeria.

RESEARCH METHODS

The cross-sectional survey research design was used in this study. The researcher was able to acquire unbiased data from the study subjects and describe the relationship between the variables using this research methodology. The sample size for this study was 106 clients, which included First Bank Plc customers in Asaba, Delta State (47), GT-Bank Plc customers in Asaba, Delta State (19), Zenith Bank Plc customers in Asaba, Delta State (23) and UBA Bank Plc customers in Asaba, Delta State (17). The questionnaire was distributed among the managers and staff of the selected quoted deposit money banks using a non random sampling technique for the aim of this study and to obtain a trustworthy result. The questionnaire items were taken from the literature, and a pilot research of 20 clients was conducted without replacement to establish the study's reliability and validity using the Smart PLS Criterion.

Table 1: Validity and Reliability Results

Construct	Number of items	Composite Reliability	Cronbach's Alpha	Average Variance Extract
Brand reputation	5	0.817	0.772	0.615
Brand affection	4	0.803	0.783	0.543
Brand affection	4	0.808	0.739	0.620
Brand identification	4	0.800	0.751	0.653

Source: Field Survey, 2022

Table 1 showed that the values range from 0.800 to 0.817 for composite reliability and 0.739 to 0.783 for Cronbach's alpha respectively for the four constructs. This implies that all the constructs are reliable as the values of composite and the Cronbach's alpha coefficients are above the threshold of 0.70 (Hair, Hult, Ringle & Sarstedt, 2017). The reliability results are supported by the discriminant validity values of Average Variance Extract (AVE), which are also above the standard of 0.50 (Hair et al., 2017). Therefore, all the four constructs for this study showed high reliability and internal consistency. Statistical Package for Social Sciences (SPSS) software version

23.0 was used to assess the study's hypotheses utilizing inferential statistics of correlation and multiple regression analysis. Only 87 of the 106 questionnaires were retrieved and used for data analysis, resulting in an 82.1 percent response rate.

Table 2: Correlation Results

Independent variable Value R	Correlation Brand reputation	Sig. (P)
Brand satisfaction	0.513**	0.025
Brand affection	0.383**	0.020
Brand identification	0.326**	0.005

** Correlation is significant at the 0.05 levels (2-tailed)

Table 2 shows that brand reputation and brand satisfaction have a positive and significant association ($r = 0.513$, $n = 87$, $p = 0.025$). As a result, the higher the level of brand reputation, the higher the degree of customer brand satisfaction; the findings also revealed a positive and significant association between brand reputation and brand affection ($r = 0.383$, $n = 87$, $p = 0.020$). This means that the higher the level of brand reputation, the higher the level of customer brand affection. Finally, the results demonstrated that brand reputation and brand identification had a positive and significant association ($r=0.326$, $n=87$, $p = 0.005$). This means that when brand reputation rises, the likelihood of brand recognition rises as well.

Table 3: Multiple Regression Results

Model	B	Sig.	R ² -Change	F	Model-R ²	Sig.
(Constant)	.543	0.025	-			
Brand satisfaction	.381	0.000	0.087			
Brand affection	.353	0.015	0.038	13.121	0.347	<0.05
Brand identification	.319	0.050	0.018			

Customers in chosen quoted deposit money institutions in Asaba, Delta State, Nigeria, showed that brand repute explains 34.7 percent of variation in brand satisfaction, brand affection, and brand identification. The entire model ($F = 13.121$, $p 0.05$) is significant. In terms of the impact of independent factors on dependent variables, the model revealed that brand reputation had a substantial positive impact on brand satisfaction ($B = 0.381$, $p0.05$), confirming hypothesis one. Furthermore, the study found that brand reputation had a substantial positive impact on brand affection ($B = 0.353$, $p0.05$), confirming hypothesis two. Brand repute had a positive significant influence on brand recognition ($B = 0.319$, $p0.05$) according to the model. As a result, the idea was accepted.

DISCUSSION

Customers in chosen quoted deposit money institutions in Asaba, Delta State, Nigeria, showed that brand repute explains 34.7 percent of variation in brand satisfaction, brand affection, and brand identification. Customers in chosen quoted deposit money banks in Asaba, Delta State, Nigeria, had positive and substantial correlations with brand satisfaction, brand affection, and brand identification, according to the study. This finding supports prior research by Souiden, Kassim, and Hong (2006); Enyia and Ezirim (2021); and Oyenuga, Ahungwa, and Onoja (2021). For this study, three hypotheses were developed, with the first supporting the findings of Milewicz and Herbig (1994) and Nwiepe (2019), which indicated the impact of brand reputation on brand satisfaction. The study found that in chosen quoted deposit money institutions in Asaba, Delta State, Nigeria, brand repute had a substantial impact on customers' brand affection. This finding is consistent with the findings of Enyia and Ezirim's study from 2021, which found that brand reputation had a significant impact on customer brand affection. Ball and Tasaki (1992); Thomson (2015); Tamunomiebi and Adim (2019) investigations all supported the third hypothesis, demonstrating that brand reputation had a significant impact on customers' brand identification.

As a result, no discussion of branding would be complete without discussing the branding custodians who work in the marketing department. The managements of quoted deposit money banks should make a concerted effort to visit the marketing department of any Nigerian university near them in order to gain additional insight into the various ways in which corporate branding can increase consumer emotional attachment. As a result, it is critical for businesses to adopt emotional branding strategies in order to favorably affect consumer emotions. The importance of emotional branding as a prescription for consumer experience management was investigated by Akgun, Kocoglu, and Imamoglu (2013). Emotional brand management is critical for improving the X-ray consumer experience of brands. According to the findings of this study, brand reputation has a role in driving consumer emotional attachment. Building great brands in Nigeria's banking business is all about generating and maintaining long-term lucrative connections with customers and other stakeholders. The goal is to increase market share in the sector and establish the bank as the preferred financial transaction location.

CONCLUSION AND RECOMMENDATIONS

The purpose of this study was to fill a knowledge gap about the impact of brand reputation on customers' emotional connection in a sample of quoted deposit money banks in Asaba, Delta State, Nigeria. Finally, the study found that brand reputation can be a catalyst for achieving client brand happiness, attachment, and identification. We conclude that brand reputation is a very essential instrument in attaining customer emotional attachment of quoted deposit money banks in Asaba, Delta State, and across

the country, based on the outcomes of this study and the consistency with results of similar past studies. As a result of the study's findings, we recommend the following:

1. Bank management should guarantee that they can be easily distinguished from their competitors by carefully developing an identity that is distinct from theirs and clearly communicating their performance history and reputation to consumers and the broader public.
2. In interacting with clients, quoted deposit money banks in Asaba, Delta State, should preserve a legal personality and always show integrity, honesty, and a strong reputation.
3. Managements of quoted deposit money banks in Asaba, Delta State, and other related service firms should adjust their adaptation policies to ensure that corporate reputation practices are prioritized, and signs and symbols that clearly communicate what/who the bank represents and distinguish them from others should be installed.

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