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The Role of Brand Identification in Building Customer Relationships: A Case Study of French Banks

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Abstract

This article aims to improve the understanding of building customer relationship and examine the role of brand identification. From this perspective, the research studied the effect of the main customer relationships variables, satisfaction, trust, attachment, and brand identification on brand loyalty and its consequences. Thus, after a qualitative exploratory phase, an empirical study was carried out with a sample of bank customers (153 in the exploratory phase and 284 in the confirmatory phase), *via* an access panel. A structural equation analysis was then conducted. This study demonstrated that each of the variables has a positive effect on brand loyalty. However, the weight of brand identification is higher than that of the other variables. In addition, these variables positively affect brand loyalty, customer share-of-wallet, word-of-mouth, and loyalty intention. On the other hand, they do not affect resistance to counter-persuasion.

Keywords: Brand loyalty, Brand identification, Attitudinal consequences.
JEL Classification: M31
Paper type: Empirical Research

Résumé

Cet article vise à améliorer la compréhension de la construction de la relation client et à examiner le rôle de l'identification à la marque. Dans cette perspective, la recherche a étudié l'effet des principales variables de la relation client, à savoir la satisfaction, la confiance, l'attachement et l'identification à la marque sur la fidélité à la marque et ses conséquences. Ainsi, après une phase exploratoire qualitative, une étude empirique a été réalisée auprès d'un échantillon de clients bancaires (153 en phase exploratoire et 284 en phase confirmatoire), *via* un *access* panel. Une analyse par équation structurelle a ensuite été menée. Cette étude a démontré que chacune des variables a un effet positif sur la fidélité à la marque. Cependant, le poids de l'identification à la marque est supérieur à celui des autres variables. De plus, ces variables ont des effets positifs sur la fidélité à la marque, la part de portefeuille client, le bouche-à-oreille et l'intention de fidélité. En revanche, elles n'ont aucun effet sur la résistance à la contre-persuasion.

Mots clés : Fidélité à la marque, Identification à la marque, Conséquences attitudinales.
Classification JEL : M31
Type du papier : Recherche empirique

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1. Introduction

Brands play an important role in the long-term relationship between customers and firms. In the era of digitalization, increased competition, and the global economic crisis, questions relating to the identification of customers with their brands have become important in customer relationship management.

Brand identification refers to an individual's feeling of belonging towards a brand (Bhattacharya and Sen, 2003). The notion of brand identification is drawn from consumer–company identification (Bhattacharya & Sen, 2003) and social identity theory (Tajfel and Turner, 1985). Consumers would likely to develop and preserve their relationships with a brand, if they feel a sense of self, and social and psychological benefits with that particular brand (Elbedweihy et al., (2014 et 2016); Park, et al., 2010). The development of strong and effective customer-brand relationships provides a means to reduce switching costs (Yang and Peterson, 2004), and to enhance psychological benefits (Schultz and Block, 2015; Kumar and Kaushik, 2018). Brand identification may act as an important tool for identifying and developing such long-term consumer–brand relationships (Kumar & Kaushik, 2018). Lam, et al., (2010), define consumer-brand identification as "a customer's psychological state of perceiving, feeling, and valuing his or her belongingness with a brand" (p. 130).

In marketing research, antecedents and consequences of brand identification are largely investigated (Ahearne, et al., 2005; Bhattacharya & Sen, 2003; Mael and Ashforth, 1992). Regarding the relationship between brand identification and customer loyalty, some research has confirmed that it has a positive effect on customer loyalty and brand promotion (Ahearne et al., 2005; Stokburger Sauer, 2010). Underwood, et al., (2001) argued that brand identification may influence consumer's perceptions, cognitions, evaluations of the brand, and brand loyalty. Other researchers demonstrate that it influences word of mouth (Kuenzel & Vaux Halliday, 2008), repurchase intentions (Bhattacharya et al., 1995), and brand loyalty (Stokburger-Sauer et al., 2012).

Other researchers however suggest that brand identification has no role in influencing important dimensions of consumer–brand relationships such as brand loyalty (Bagozzi and Dholakia, 2006; Kim et al., 2001), and does not play an important role in customer relationship development or customer loyalty (So, K et al., 2013; King, Sparks and Wang, 2013; Coello et al., 2018).

However, there is still little research that focuses on the linkage between brand identification and consumer–brand relationship in the context of both product as well as service brands (Kumar et al. 2018; Shokri and Alavi 2019). This paper overcomes this research gap in the scientific literature. So, we attempt to demonstrate the role of brand identification in the building of the customer relationship and to compare it with other variables, namely satisfaction, trust, and attachment. In addition, the study highlights the effects of these variables on brand loyalty and these consequences such as loyalty intention, positive word-of-mouth, share-of-wallet, and resistance to counter-persuasion.

Thus, this communication answers the following two research questions: 1) How is the customer-relationship built? 2) What is the role of brand identification? To this end, we also measure their effects on brand loyalty as well as its consequences.

This research was conducted in the French banking context. In fact, banks are having to face new challenges: 1) Satisfying an increasingly demanding mass clientele (23% of French people have multiple[1] banks and a high attrition rate of 15%[2]). 2) Meet new related regulatory requirements. 3) Manage new entrants (online banks). These new challenges have combined to

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[1] *According to the IFOP survey, June 2013.*
[2] *11% of French people want to change bank in the next 12 months and 4% are 'very keen' to do so (Source: FBF, June 2013)..*

direct managers' concerns towards customer relationship management, which has resulted in the proliferation of loyalty tools (CRM, loyalty program, complaints management platform, etc.). However, these tools mobilize quite significant financial, human, and technological resources. This is why banks must optimize their investment in these tools and above all must integrate them into a real customer management strategy.
The following paragraphs present the relevant literature review, the research hypotheses, the methodology adopted, the results as well as a discussion of these results. Finally, there are followed by the limitations of the research and future research perspectives.

2. Literature review

2.1 The building of customer relationship

In the marketing literature, consumer relationship refers to the connection between an individual and a brand that is voluntary or enforced interdependently between a brand and an individual (Blackston, 2000; Fournier, 1994). The construction of customer relationships has been explained by several theories, the main ones being satisfaction, trust, and attachment. These theories constitute the key variables of the quality of the relationship (Palmatier et al., 2007).

- Satisfaction: In relational marketing, satisfaction happens when the performance of a brand meets the expectations of customers (He, et al., 2012). It is defined as « *The affective and cognitive reactions which interact with each other to form satisfaction* » (Oliver 1998). Moreover, it is now a fact that satisfaction is a multidimensional concept, which includes two cognitive and affective facets, and cumulative which presents satisfaction as the result of several experiences of consuming the product. It remains the essential determinant of customer relations but is insufficient to certify customer loyalty (Oliver, 1998; Taylor and Hunter, 2003; Brown et al., 2005).

With the advent of customer relationship management, research has demonstrated that cumulative or relational satisfaction has positive effects on the maintenance of customer relationships, retention, profits generated, and therefore on customer loyalty (Oliver, 1999; Torres, et al., 2022; Cuesta-Valiño, et al., 2022; Widiyantoro and Kuswati, 2024). It contributes to the development and maintenance of customer relationships (Taylor and Hunter, 2003). Other research has validated that as satisfaction increases, the intention to repurchase increases, and brand loyalty increases in parallel (Shabbir, 2020; Jamshidi and Rousta, 2021).
Hence our hypothesis:

H1- Satisfaction has a positive influence on brand loyalty.

- Trust: Like commitment, trust is one of the very first theories to explain customer loyalty (Morgan and Hunt, 1994). Studies have demonstrated that it is a mediating variable for the maintenance and development of the customer-brand relationship (let us cite one of the first works, that of Bendapudi and Berry, 1997).

It is defined as: « *Trust is predictive of customer loyalty as well as the maintenance of the long-term customer-brand relationship and depends on meeting customer expectations to confirm that the company is reliable and can meet its promises.* ».

Trust refers to a multidimensional concept with two dimensions: affective (benevolence) and cognitive (credibility and integrity). Credibility involves qualities attributed to the product offering and integrity involves qualities attributed to the brand (Ganesan, 1994; Doney and Cannon, 1997; Gurviez and Korchia, 2002). Trust is dynamic and builds over time (Taylor et al., 2014). It is the consequence of commitment and is predictive of attachment, which leads to loyalty (Garbarino and Johnson, 1999; Matzler et al., 2008; Aurier and N'Goala, 2010). This depends on the context as well as the level of complexity of the products (Carlin et al., 2009; Guenzi and Georges, 2010). Its role has evolved and become less influential between satisfaction and loyalty than before, particularly following the financial crisis of 2008 (Hansen, 2014).

Trust refers to a healthy exchange between partners that is based on honesty, cooperation, benevolence, and reliability (Berry, 1995) and which results in the intention of loyalty; it reduces the perception of risk associated with opportunism (Anderson and Weitz, 1992). Other work has also validated the influence of trust on customer loyalty (Hidayanti, et al., 2018; Song et al., 2019; Cuong, 2020; Sohaib and Han, 2023). Hence the hypothesis:

H2- Trust has a positive influence on brand loyalty.

- Attachment: It refers to the emotional bond between the customer and the brand. This is a one-dimensional vision of the concept (Lacoeuilhe, 2000 and 2007). According to Lacoeuilhe (2000), it refers to the feeling of nostalgia as well as image congruence. He defines it as "a psychological variable which reflects a lasting and unalterable emotional relationship (separation is painful) towards the brand and which expresses a relationship of psychological proximity with it".

Other visions enrich this concept by integrating into this relationship of affection, a dimension of dependence and friendship (Cristau, 2006), or stronger links which are passion and connection (Thomson et al., 2005), up to a vision that integrates several facets (Heilbrunn, 2001). It is predictive of a lasting and healthy relationship between the customer and the brand and the origin of a favorable attitude (Thomson et al., 2005; Park et al., 2010).

Attachment is now considered as an explanatory factor of customer commitment to the brand, and to customer loyalty (Bergel et al., 2019; Li et al., 2019; Li et al., 2020; Ahmadian et al., 2023; Wong, 2023). Hence the hypothesis:

H3- Attachment has a positive influence on brand loyalty.

2.2 Brand identification

Customer-brand identification is a psychological concept that provides a competitive edge in developing customer-brand connections (Shin et al., 2020). This theory is defined as « *a customer's psychological state of perceiving, feeling, and valuing his or her belongingness with a brand* » (Lam et al., 2010).

The concept of brand identification was introduced into marketing from research in sociology from the theory of social identity. Moreover, this theory provides the theoretical underpinnings necessary to comprehend the phenomenon of consumer identification (Romero and Ruiz-Equihua, 2020).

This theory was called « interpersonal motivation theory » to allow the understanding of the different mechanisms of social interaction between individuals (Tajfel et al., 1971; Turner, 1987). This social identity of an individual is constructed from the cognitive interactions between his own identity and that of the social group to which he belongs (Ashforth and Mael, 1989; Tajfel and Turner, 1985). Moreover, Lickel et al., (2000) highlighted that the individual can belong to different groups, and identify with each of them while remaining themselves.

In social psychology, this social identity theory has facilitated the understanding between social cognition and behavior groups (Brewer et al., 1993).

The construction of social identity is carried out according to a process that is both affective because it refers to the attachment to the social group, and cognitive because it consists of evaluating the classification of the individual as well as the group to which he belongs (Brewer, 1991; Ashmor et al., 2001).

Research on social identification was introduced into relationship marketing to understand customer behavior. They intersected with research on brand personality in marketing (Aaker, 1991), and allowed the emergence of the concept of « brand identification ».

This concept also refers to the feeling of belonging to an organization (Bhattacharya and Sen, 2003; Homburg et al., 2009).

This concept is distinct from that of brand attachment: brand identification has a two-dimensional character (cognitive and affective) while attachment only takes the affective dimension (Hennig-Thurau et al., 2002; Bergami and Bagozzi, 2000; Dohaclia, Bagozzi and Pearo, 2004, Aziz and Ahmed, 2023).
Researchers validated that brand identification has a positive effect on customer loyalty and willingness to pay (Rather, 2017; Dhurup , 2018; Indahsari, 2023; Liao, 2023).

H4- Brand identification has a positive influence on brand loyalty.

2.3 The consequences of brand loyalty

In their study of bank customers, Aurier and N'Goala (2010) demonstrated that trust is a mediating variable in the development of customer relationships, it is preceded by cumulative satisfaction and directly influences cross-selling of the bank's products and services as well as the use of these products. Attachment and brand identification also have positive effects on purchasing behavior (Ahearne et al., 2005; Vlachos et al., 2010; Park et al., 2010). Therefore, brand loyalty will lead to recommending products to others; this can provide indirect benefits for the company. In this fact, brand loyalty has an important role for bans because maintaining consumers means maintaining revenue (Hair, 2014).
Customer share expresses the portion of share to the selected brand compared with other competitors. Generally, consumers are more likely to keep highly preferred brands in the consideration sets than others (Baek and Lee, 2021). So, if a brand is likely to be maintained in a customer’s consideration set, the customer will choose for the final decision more often, and eventually purchase the brand.
Baek and Lee, 2021 have demonstrated in their research that customers follow a previous purchasing experience and its evaluation (e.g., satisfaction, preference, or loyalty) but may change their former decisions at the purchasing moment through the dynamic process. Bourdeau et al., (2024) have also demonstrated that brand loyalty can increase share-of-wallet and drive to change customer behavior.

H5- Brand loyalty has a positive influence on customer share of wallet (SOW).

Regarding other consequences, researchers have demonstrated that on the one hand, the process of building the customer relationship, through variables such as brand identification, has a positive effect on positive word-of-mouth (Kim et al., 2001) and on loyalty intention (Palmatier et al., 2007; Leenheer et al., 2007; N'Goala, 2010). As well as the variable attachment makes it possible to build a solid relationship between the customer and the brand (Mende and Bolton, 2011). It has positive effects on word-of-mouth (Vlachos et al., 2010), and on attitudinal loyalty (Fournier, 1998). Pappachan, (2023) has demonstrated that airline service quality has a positive impact on word-of-mouth. Therefore, a loyal customer is the right source of positive WOM (Upamannyu, 2023). On the other hand, researchers have validated a stronger positive association between customer experiences, and customer engagement on relationship quality/loyalty intention (Khan et al., 2023).
Hence the hypotheses:

H6- Brand loyalty has a positive influence on word-of-mouth (WOM).

H7- Brand loyalty has a positive influence on loyalty intention.

In the relational thesis, loyalty is manifested by resistance to counter-persuasion (Dick and Basu, 1994) which allows the relationship to be maintained despite the temptations that the customer will face. Moreover, trust, one of the moderating variables in the customer-relationship building process, helps to strengthen resistance to opportunism, cooperation, reduction of the risk of uncertainty, and intention to be loyal (Morgan and Hunt, 1994; Bove and Johnson, 2006).
Ozuem and Howell, (2019) explore in their research how resistance can be built from an identity theory that motivates consumers to continue buying specific brands. They validate that attitudinal loyalty indicates not only higher repurchase intention but also resistance to counter-

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persuasion to switch to a new offering. It indicates also resistance to adverse expert opinion, a willingness to pay a price premium, and a willingness to recommend the service provider or brand to others.

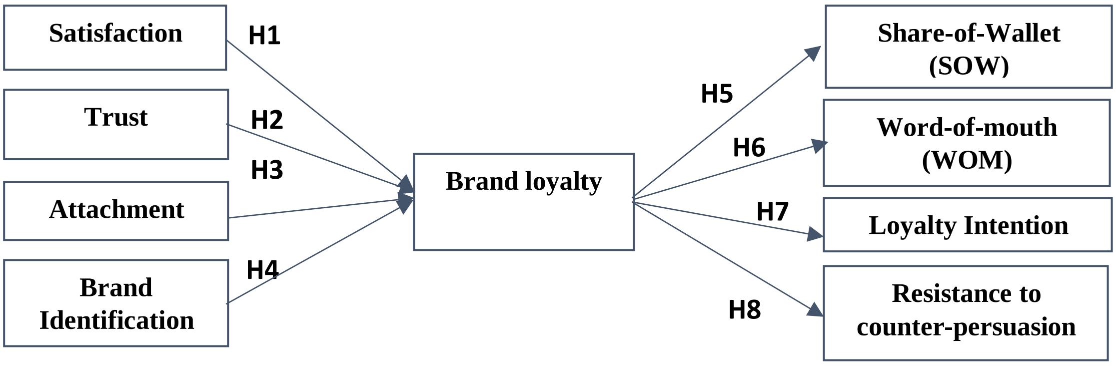
H8- Brand loyalty has a positive influence on resistance to counter-persuasion.

3. Research Methodology

3.1 Preliminary study and research hypotheses

The contribution of the literature helped us to understand the process of building brand loyalty and consequently, the customer relationship, the qualitative exploratory phase carried out by semi-directive interviews with 21 customers who are members of the banks, allowed us to complete the full model with the explanatory variables (figure 1). We present a succinct reading of the research hypotheses to be tested during the quantitative study:

Figure 1. Conceptual model



Source: Auteur

3.2 Data collection and construction of measurement scales

The sample, selection criterion is to be a customer of one of the banks in France. Data were collected online from a "*Toluna QuickSurveys*[3]" access panel for the pre-test and the final sample[4]. There were 153 in the exploratory phase and 284 in the confirmatory phase.

The collection procedure, a qualitative pretest was conducted with 19 people, to make minor reformulations on the items. Then, a convenience sample (10 students) to check the smooth running of the questionnaire on the application.

The construction of the measurement scales was made from existing scales that were preferably developed in a banking context (Table 1). Variables were measured with 5-point Likert scales.

Psychometric quality of the constructs, an exploratory factor analysis (under SPSS.21) initially on the pre-test sample (N=153) was carried out and we carried out a purification of items, as was recommended by Churchill (1979), and a second time on the final sample (N=284) on each construct to measure reliability and convergent validity. An exploratory factor analysis with oblique rotation (oblimin) was launched which confirmed the unidimensionality of each variable. The results obtained at the end of the two phases are completely satisfactory. The factor loadings of the items of each construct are between **0.75** and **0.93.** Cronbach's alpha coefficients are between **0.75** and **0.94**, which indicates good inter-item reliability (table 1).

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[3] *Credit granted as part of an AFM-TOLUNA partnership.*

[4] *During the online survey, the hours and days of administration of the questionnaire were varied to access all socio-professional categories (young students, retirees, working people, etc.) and to diversify the profiles of our sample.*

Table 1: Constructs, scales, means, standard deviation, psychometric quality of measurement scales (N= 284)

Construct	Scale	Item	Average	Standard error	AFC factor contribution	Reliability (AFC)	Validity (AVE)	Cronbach's alpha
Satisfaction	Oliver (1997) reused by N'Goala (2000)	SAT Cogn 2	3,725	0,060	0.952	0.92	0.83	0.932
		SAT Cogn 3	3,525	0,058	0.848			
		SAT Aff 5	3,648	0,062	0.920			
Trust	Morgan and Hunt (1994) reused by N'Goala (2000)	CONF Int 1	3,546	0,061	0,859	0.91	0.72	0.914
		CONF Int 2	3,570	0,066	0,895			
		CONF Bv 4	3,257	0,060	0,852			
		CONF Bv 5	3,641	0,055	0,814			
Attachment	Lacoeuilhe (2000)	ATT 1	3,338	0,066	0,843	0.87	0.70	0.894
		ATT 2	3,426	0,066	0,881			
		ATT 3	3,549	0,061	0,854			
Brand Identification	Homburg et al. (2009)	IDEN 1	3,278	0,068	0,766	0.882	0.71	0.893
		IDEN 2	3,546	0,060	0,962			
		IDEN 4	3,718	0,063	0,858			
Brand loyalty	Yi et Jeon (2003)	FID 1	3,415	0,065	0,780	0.89	0.72	0.900
		FID 2	3,426	0,063	0,905			
		FID 3	3,690	0,063	0,916			
Word-of-mouth	Zeithaml et al (1996)	WOM 2	3,437	0,064	0,769	0.88	0.71	0.920
		WOM 3	3,447	0,062	0,886			
		REC 4	3,440	0,063	0,925			
Loyalty Intention	Keh and Lee (2006)	INTFID 1	3,313	0,063	0,935	0.91	0.79	0.758
		INTFID 2	3,363	0,064	0,864			
		INTFID 3	3,486	0,065	0,907			
Resistance to counter-persuasion	N'Goala (2010)	RESIST 2	2,423	0,065	0,796	0.85	0.668	0.880
		RESIST 3	2,482	0,066	0,856			
		RESIST 4	2,577	0,065	0,875			
		FIDLPS 2	3,535	0,062	0,933			
		FIDLPS 3	3,613	0,060	0,869			

Source: Auteur

3.3 Testing the structure of the research model

The structural equation method allowed us to test the model's connections. The results obtained are satisfactory: 1) Absolute indices (normalized Chi2 /sign = 2.907/p=0.00) (Let Chi2 <3 and $p < 0.05$) (X2 = 1032.09; DL = 355; SRMR=0.045; RMSEA = 0.082 is slightly above the acceptability threshold). 2) Incremental indices (CFI = 0.924, TLI = 0.913, NFI = 0.890), are greater than 0.9 except for the NFI which is closer.

4. Results and discussion

The following table presents the results of the research hypotheses relating to this study.

Table 2: Results

	Regression coefficient (Beta)	C.R	Signif.	Hypothesis
H1 Satisfaction -> Brand Loyalty	0,204	6,141	0.000	**Validated**
H2 Trust -> Brand Loyalty	0,284	6,984	0.000	**Validated**
H3 Attachment -> Brand Loyalty	0,098	2,955	0.003	**Validated**
H4 Brand Identification -> Brand Loyalty	0,527	12,129	0.000	**Validated**
H5 Brand Loyalty - > Share-of-Wallet (SOW)	0,656	2,112	0,033	**Validated**
H6 Brand Loyalty - > Word-of-mouth (WOM)	0,943	16,479	0.000	**Validated**
H7 Brand Loyalty - > Loyalty intention	0,997	12,910	0.000	**Validated**
H8 Brand Loyalty - > Resistance to counter-persuasion	-0,034	-0,470	0,684	**Rejected**

Source: Auteur

1. The results indicate that firstly, hypotheses H1, H2, H3 and H4 are valid. Brand loyalty is well explained by the four variables (satisfaction, trust, attachment, and brand identification). It is now accepted that satisfaction and trust constitute the main determinants for the development of the customer-brand relationship (Song et al., 2019). However, the effect of emotional attachment is very weak compared to the other variables. The difference compared to other research (like, Lacoeuilhe et al., 2007) can be explained by the choice of the measurement scale or by the context of the study (Case of Banks). The results of this study indicate also that brand identification can enhance customer loyalty. This study also supports research findings (Rather et al, 2017). It is in line with the study of Jalaludin (2024) who demonstrates that also satisfaction and trust will mediate the impacts of customer brand identification on brand loyalty. In other terms, brand identification affects brand loyalty via commitment, brand trust, and the satisfaction of customers.

In addition, the weight of the influence of brand identification is the highest among the other variables on the (customer-brand) relationship. This is consistent with the results of Aherene et al., (2005) who validated that brand identification has more influence than satisfaction on loyalty. Following on from the work of Bhattacharya and Sen (2003) and Homburg et al., (2009), we demonstrate that also in the case of Banks, brand identification with these two cognitive and affective dimensions is the most important determinant with satisfaction. This concept promises a “golden relationship” and constitutes one of the new determinants of a relational strategy (Haumann et al., 2014; Rather et al., 2017).

Continuing the study by Palmatier et al (2007), the new determinants of customer relations are « **Satisfaction, Trust, and Brand Identification** ».

2. Second, hypotheses **H5, H6, and H7** are valid. Brand loyalty has a positive effect on customer share-of-wallet (SOW), positive word-of-mouth (WOM), and loyalty intention. This result is similar to that of Aziz and Ahmed, (2023). Moreover, its effect on these last two variables is higher than that on the share-of-wallet (SOW). Our research therefore confirms the contributions of Ahearne, et al., (2005); Thomson et al., (2005); Elbedweihy and Jayawardhena, (2014) ; Haupt, (2023) ; Fatma and Khan, (2023) that individuals who strongly identify with a brand, perceive it as part of themselves and express this connection through purchasing behaviors, brand loyalty, and positive word-of-mouth. Consequently, **the more customers identify with a brand, the more they tend to become strongly committed to that brand and talk positively about it to those around them.**

3. Regarding ***resistance***, our research **highlights the absence of the effect of brand loyalty on resistance to counter-persuasion** (rejection of hypothesis H8). This result is similar to that of the study conducted in the financial sector by N'Goala (2010) and goes against that of certain research (for example that of Kim and Gupta, 2012) having confirmed that loyalty is associated with resistance. Therefore, the fact that customer which identify with a brand may leave the bank if a better opportunity presents itself.

5. Contributions

- Theoretical contributions

Following the results obtained, we were able to answer our research questions.

- ***How is the customer relationship built?***

We can validate that brand loyalty is well explained by the four variables (satisfaction, trust, attachment, and brand identification). However, the effect of emotional attachment is very weak compared to the other variables. Furthermore, our results agree with those of Aherene et al., (2005) and Haumann et al., (2014) who validated that brand identification has more influence on loyalty than satisfaction. Continuing the study by Palmatier et al., (2007), we identified the new determinants of the quality of the relationship « Satisfaction, Trust, and Brand Identification ». Thus, thanks to this research, we have demonstrated that the process of building the relationship in the case of banks takes on a cognitive dimension through the role of identification with its dual cognitive and affective dimensions. Thus, this research contributed to the enrichment of research on brand customer-relationship management (Thomas et al., 2005).

- **What is the role of brand identification?**

The study of the antecedents of brand loyalty revealed to us the new determinants of this meta-construct « The quality of the relationship » which are « Satisfaction, Trust, and Brand Identification ». Furthermore, the appreciation of the contribution of brand identification in the construction of loyalty confirms that this concept promises « a golden relationship » as proposed by Haumann et al., (2014). Thus, customers who express a feeling of pride in belonging to the brand talk positively to those around them about it. This supports the results of the study by Balaji, et al., (2016) which shows that customers with strong identification are more likely to engage in brand advocacy behaviors.
Our results are therefore in line with Bhattacharya and Sen (2003) who suggest that identification with a prestigious brand allows individuals to see themselves in the « Reflected glory of the company ». In addition, this also results in loyalty intention and repurchase behavior for the brand's products. This is in line with the contributions of Kuenzel and Halliday (2008).

- **Loyalty and resistance to counter-persuasion?**

This study shows the absence of the effect of loyalty on resistance to counter-persuasion. Oliver (2010) says that long-term loyalty is associated with resistance. Longitudinal studies conducted by Dawes, Meyer-Waarden and Driesener (2008, 2012 and 2015) on loyalty indicate a slight decline in the behavioral indices of loyalty. Loyalty, in the case of banks, seems to be closer to inertia, which can also be motivated by the perception of switching costs. The absence of resistance to opportunism leads us to question the existence of loyalty and to question the definition adopted upstream from Oliver (1999).

- **Managerial contributions**

This research shows that companies, specifically in the case of banks, must increase actions that reinforce their sense of pride and belong to the brand through sponsorship or patronage actions. They can promote their brand by positioning themselves as a brand that customers would be proud to belong to, and by highlighting its strengths that set it apart from the competition. They can also set up relationship or loyalty programs to enhance this relationship. In addition, they will benefit more from increasing their efforts to manage their brand equity, which will have the effect of consolidating the sense of belonging.
Finally, managers are therefore required to consider the quality of the customer relationship as a whole by putting in place the necessary measures to strengthen each variable (satisfaction, trust, and brand identification).
In terms of internal communication, banks would benefit from putting in place internal communication plans through written tools (newsletters, etc.) or oral tools during meetings to get employees to adhere to and motivate their strategy. The objective is to make them real ambassadors of the brand. Their role will be to support the success of the company with those around them and their customers.

6. Limitations and research perspectives

The results of this study should be considered in light of certain limitations. Certainly, it has made it possible to improve the understanding of the construction of customer relationships. It specifies in particular the role of brand identification. On the other hand, the study was limited to the variables (satisfaction, trust, and attachment); it would be interesting to analyze the contribution of other variables such as affective and cognitive commitment or brand personality. The context of this research was limited to the banking sector; it would also be

interesting to replicate the study in other contexts (airline sector, mass distribution). The research was limited to the French context; it would be interesting to conduct it in other contexts, for example in Morocco or other African countries.
The method of administering the survey was limited to an online survey, with the profile of respondents being reduced to those who are familiar with the computer tool. It would be interesting to vary the methods of administering the questionnaire and to go more face-to-face.

7. Conclusion

This research examines the process of building customer relationships, particularly the role of brand identification. It was conducted in the banking context in France. This research highlighted the significant weight of brand identification compared to other variables, notably brand attachment, satisfaction, or trust. The study also shows that customers who express pride in belonging to the brand truly advocate for it and speak about it in a very positive way to those around them. It also reinforces supportive behaviors such as repurchasing, the desire to see the brand promoted, and the intention to remain loyal to it. On the other hand, if a real opportunity that is interesting to them presents itself, and despite this feeling of identification, customers will not hesitate to seize it.
These results constitute a real step in enriching the theory of brand identification. On a theoretical level, this confirms its significant weight and on a managerial level, it shows that companies must multiply actions and means to reinforce the feeling of pride among customers, which will have the consequence of motivating loyalty behavior among them.

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