Investigating the Effect of Attitude and Brand Equity on Customer’s Churn in the Banking Industry using Structural Equation Modeling Approach (Case Study: Customers of Melli Bank branches in North Khorasan province)

Khan Mohammad Milanloo*
Master of Business Administration – Marketing Management, Electronic Branch, Islamic Azad University, Tehran, Iran

Hassan Jafariani
Faculty Member of Management Department, University of Bojnord, Bojnord, Iran

Abstract

This study aimed to identify the impact of brand equity on customer’s churn to banking services in Melli Bank branches of North Khorasan province was conducted. The population of this research consisted of clients in different branches of Melli Bank in mentioned province that due to high volume of population and Morgan table, in order to collect the required data, statistical sample was 395 people using random stratified sampling with proportional sharing selected and through questionnaires were evaluated. It should be noted that data collection tools in this study, is a questionnaire consisting of 70 questions, response on the basis of the five-item Likert had been set. After collecting the data, data analysis (descriptive and inferential) through SPSS, lisrel and smart PLS software was on the agenda. The results showed that in the population under study, dimensions of brand equity (except brand awareness) has a positive impact on avoidance of customer’s churn in Melli Bank of North Khorasan. The study in term of goal is applied research; in term of approach is survey of causal kind.

Keywords: brand equity, customer’s churn, banking services of Melli Bank, North Khorasan Province.
1. Introduction and Statement of Problem

Open and primary interviews with managers and supervisors in Melli Bank of North Khorasan province, show that the bank in the province somewhat with the issue of customer’s churn grappled and this reduces the financial resources of the Melli Bank at different levels. So when enjoyed in this conference, many customers account that some of them have brought very good for banks, after a while he turned to silent mode and has followed a downward trend. This is a warning in the banking industry, because reducing the number of customers or decrease customer’s deposits, lifeblood of banks and impaired can bring a lot of negative consequences. Supervisors of Melli Bank of Khorasan Razavi province is also faced with this problem, following the factors influencing churn rate to subsequently adopt the appropriate measures to reduce the rate on the agenda.

Research in the field of customer’s churn are divided into two general approaches; the first research to identify the causes of customer’s churn and secondary research to predict churn rate (Sepehri et al., 2011). In most of the research that has been conducted regarding management of customer’s churn, attempting to predict the rate of churn with the transaction data from customer’s interactions and in turn identify the reasons for the formation and endeavor to eliminate the causes of this phenomenon has not been enough studies (Hadden et al., 2005). However, the rate of customer’s churn alone is more than just provide a general overview of the business, and any attempt to eliminate the causes of this phenomenon, subject tried to understand the reasons and conditions of occurrence of the churn phenomenon.

On the other hand, based on the literature of marketing management, researchers believed, because of the high cost of attracting new customers and maintaining existing customer’s significant advantages, the study customer’s churn is inevitable and necessary in a competitive industry (Van den Poel and Larior, 2004). Among these industries, the banking industry is that every day with the entry of new competitors and provides new services in the industry; narrowest competition can be seen in this area. Reichheld and Sasser (1990) believed that 5% increase in customer’s churn rate, can lead to an increase of 85 percent on banks' profits. One key point in the management of customer’s churn is attention to key customers. Since all customers of the value of maintenance (Hadden et al., 2005) and the establishment of a long-term relationship (Hostra and Hoizin, 1999) are not used, as well as customer service is expensive, so tries to keep low-value customers or customers who do not want to churn, leads to a waste of money.

Often this sentence is true that a large percentage of corporate communications with customers that organization’s profit comes from a small percentage of customers. With this interpretation, the factors affecting the situation clearer customer’s churn in the banking industry can be placed in front of decision makers in this field and assist them in making sound policy.

In this regard, it seems that the attitude of customers towards the services provided by the Bank and brand equity can be among the factors affecting the customer’s churn in Bank intention to have the services of a particular bank. Today the "brand equity" is the central focus of leading companies. Key management and brand development, knowledge and the understanding that customers are looking for the advantage. Since today's customers are demanding more from
yesterday are not just looking but functional benefits are intangible benefits such as status, location, personality, lifestyle, success and other factors that could also have a strong connection with them. So, what customers are looking for is a list of features that go beyond the physical and tangible product (or service). Increasing the value or usefulness of the product (or service) comes with the brand, so-called brand equity. Brand equity as one of the critical issues must be discussed knowledge of marketing, is taken into consideration (Azizi and Azini, 12391: 122-121).

With this interpretation, the present study sought to investigate the effect of attitude and brand equity, customer’s churn intention of banking service in the Melli Bank of North Khorasan province and aims to answer the following main question: "Among the customer of Melli Bank branches in North Khorasan Province, How does attitude and brand equity affect the bank's customer in churn of service?

2. The importance of research
Today, in order to success in the market, understand the customers’ desired values and their effect on behavior issues are vital. Due to changes in customer values on the market today, based on different values and different customer segments, marketers need to provide different needs and selection of products. Services in different sectors are sensitive (Heydarzadeh, Hasani Parsa, 2012). Thus, studying the business of high-risk behavior by customers, the churn of banking services, is necessary and failing that can have irreparable consequences on the financial and credit institutions. However, initial studies show that many research gaps still exist in this area and the need to do targeted research in the field of customer’s churn in the banking industry, would be well justified. With this interpretation, this research can fill the void in addition to existing studies on the subject, many applications to Iran Melli Bank as well as other banks active in Iran's banking industry. Because the results can more aware top financial institutions and credit decision-makers from the causes of customer’s churn and assist them in the decision-making process. Therefore, this study is not the lack of studies on leave and the impact of brand equity on customers churn to managers of the Melli Bank of North Khorasan province remains unknown, and this research could fill this gap and provide new insights for the formulation of appropriate strategies.

3. Theoretical foundations and hypotheses
One of the most valuable assets of any company is brand of the company. The value of the brand is the minds of customers, the company can shade it provides more benefits to the customers. Brand equity is one of the assets that it maintains the value of the company and loyalty and will follow lack of customer’s churn. Aaker (1991) believed brand equity has four main dimensions: perceived quality, brand awareness, brand loyalty, brand image. Brand is promise to the consumer that the manufacturer and the company obliged to make the product and service, which offered. In today's competitive world where goods and services are not much different in terms of technical characteristics, a prestigious brand can provide a significant competitive advantage.
Also, refusal behavior (switching) or change as customer disconnection or exclusion is defined. Switching behavior represents a particular decision or gives the support of major and minor service. In the banking industry, customer switching behavior means changing customers from one bank to another (Emami et al., 2015). In this situation, you can best take advantage of brand credibility and we can no loyalty and customer’s churn determines the long-term profits (Baolong & Lin, 2010). Accordingly, the first hypothesis and relevant sub hypothesis was formed as follows:

Main hypothesis 1: Brand equity has a significant impact on customer’s churn.  
Sub-hypothesis 1-1: Perceived quality has a significant impact on customer’s churn in banking services.  
Sub-hypothesis 1-2: brand awareness has a significant impact on customer’s churn in banking services.  
Sub-hypothesis 1-3: brand loyalty has a significant impact on customer’s churn in banking services.  
Sub-hypothesis 1-4: association brand has significant impact on customer’s churn in banking services.

On the other hand, the first determinant of behavior intention shows favorable or unfavorable evaluation of the implementation of certain behavior. Advertising evaluate the effect of advertising is measured. The answers are shaping perceptions, returns the procedures required to calculate the change in attitude. Brace does not have to happen quickly, but the process may be led to believe that success will follow. Porter believes that attitudes toward a brand focused customer, does not depend only on their knowledge of a brand; it also depends on their perception of a brand in a competition. In fact, our attitude is one of the factors influenced the perception of the brand in the minds of customers. Researchers are other factors that influence customer purchase intent or behavior to identify that same attitude with respect to advertising and brand interactions. In fact, their attitude is multidimensional instruments include the beliefs and assessments of the communications network (Feiz and Soltani, 2014). Accordingly, the second hypothesis was formed as follows:  
The second main hypothesis: brand equity has a significant impact on customer’s attitudes.  
In this regard, Jolandr and Sodrlandr (2003) believed that the influence of independent factors on customer’s churn, attitude can play an important role here (Hosseinkhani et al., 2014). How many satisfied customers of banking services because of negative attitudes towards other banking turn away or vice versa. Accordingly, the third hypothesis was formed as follows:  
The third main hypothesis: The customer’s attitude has a significant impact on churn of banking services.
4. Review of literature

Customer’s churn is customer's decision to stop buying a particular service or entirely stop service from a particular company (Lai and Zeng, 2014). Also, churn is term to move a client from one provider to another provider (Bresson et al., 2000; Huang et al., 2006). The concept of customer’s churn in the literature have been ditched in both major and minor (Tavakoli et al., 2010). General churn is customer’s orientation to cut trade at a point of time (Chandra et al., 2006) as well as customer’s willingness to transfer its business to a rival firm interactions (Chen and Tassi, 2010) and partial churn as continuous reduction of customer’s lifetime value (Glady et al., 2009) has been defined. In the cycle of customer relationship management system that attaches to the four pillars of customer relationship management (include: identify, attract, retain and develop customer), analysis of customer’s churn has become the main part of customer’s loyalty programs (Ngai et al., 2008).

Lamprini and George (2015), a study in the privacy of customer’s churn in the banking industry, concluded that the service failed negatively effect on the attitude of customers towards the bank and loyalty. Of course, the cost of customers churn partly offset the negative impact. Vishal and Sonika (2014) also, in research conducted on the issue of customer’s churn in the Indian banking industry, concluded that price, reputation, responsiveness bank to fail in specific service, customer’s satisfaction, service quality, competitiveness, commitment, and involuntary churn has a significant impact on the churn behavior of bank customer. Lai and Zeng (2014), a study conducted on digital libraries found that, a very high churn rate in digital libraries and this usually occurs after two months of registration of individuals. They concluded that among the various customer groups, there are significant differences in customer’s survival time.

Also, Ganoald et al (2013), conducted a study on customer’s churn in the telecommunications sector, they found that gender had no significant effectiveness on the churn, but the brand service provider can affect the rate of churn on. NorzalitaAbd Aziz &NorjayaMohdYasin (2010), conducted in a study entitled "Evaluation of the factors influencing brand equity in banking services in Malaysia" and the way of access to brand equity in banking services investigated and concluded that the performance of organizations in achieving their high impact brand value for the organization (Azizi, Azhini, 12391: 125). Mari Juntunen (2010) in a study entitled "The relationship between brand equity and brand loyalty in the market the company" came to the conclusion that customer’s loyalty is part of brand equity and brand image will result in loyalty. (Ibid). Ching-fuchen& Wen shiangTeseng (2010) in a study entitled "customer-oriented brand equity in China Airlines" carried out on 249 of airline passengers the results show there were a positive and significant relationship between perceived quality and brand equity as well as between brand image and brand equity.

Bavlang and Lin (2010) in a study entitled "The impact of the crisis losses on their products" tried to gain a better understanding of the impact of the crisis on the performance of unprofitable products and market structure. This study is based on data collected from the sale of milk powder Nestlé Company in China over unprofitable period. The results of this study showed that lose money for a product (which can be the result of poor quality), occurs by changing customer...
behavior. That is unprofitable and low quality of a product can have a significant impact on the consumers decisions have to choose between brands. In this regard, Shim and Kim (2008) in a study on the problem of customer’s churn the impact of demographic characteristics, barriers to change supplier, the type of services provided, and the behavior of the staff proved. Tavakoli et al. (2010), conducted a study on the subject churn in the insurance industry, they found that churn is the main channel of predictor for customer acquisition or customer churn in the company and much later purchase history and user's insurance are predictors churn. Also, Keramati et al (2009) also study the reasons for custom customer’s churn from one of the mobile operators in Iran carried out, three factors of customer dissatisfaction, the use of the services provided and the demographic characteristics were considered as the main factors affecting customer’s churn.

5. Conceptual model
Based on the theoretical foundations, conceptual models were drawn as follows. In this model, the variable of brand equity based on Aaker (1991), and changing attitudes towards the bank customer based on Noorbakhsh and developed (2011), customer’s churn based on Emami et al (2015) was designed. Aker model to measure brand equity, four dimensions (perceived quality, brand awareness, brand loyalty, and brand image) and introduces 29 questions. Furthermore, the model provided by Noorbakhsh and Pashang, changing attitudes through 4 items evaluated. In this regard, Emami et al developed a model to measure the churn variable in Melli Bank which consists of 12 dimensions 37 variable items.
6. Research Methodology
The study, in terms of purpose is applied; in terms of approach are survey and causal studies. Also, in this study were the following general steps:

6-1. population and sample size:
The population of this research consisted of clients in different branches of Melli Bank in North Khorasan Province at the end of 2014, was 599,912 people. Given that the study population was more than a hundred thousand people, so according to the Krejcie and Morgan Table statistical sample at least was 384 people. Accordingly, based on the sampling method "random stratified sampling proportional sharing" sampling were conducted which the calculations in Table 1 are visible.

Figure 1) conceptual model
Table 1) population and sample size

<table>
<thead>
<tr>
<th>Name of the city (class)</th>
<th>Number of customers</th>
<th>A class of entire community</th>
<th>At least a share of the total sample class</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faruj</td>
<td>20155</td>
<td>0.033</td>
<td>13</td>
</tr>
<tr>
<td>Garmeh</td>
<td>16957</td>
<td>0.028</td>
<td>11</td>
</tr>
<tr>
<td>Jajrom</td>
<td>23347</td>
<td>0.038</td>
<td>15</td>
</tr>
<tr>
<td>Shirvan</td>
<td>103351</td>
<td>0.172</td>
<td>66</td>
</tr>
<tr>
<td>Raz</td>
<td>13581</td>
<td>0.022</td>
<td>9</td>
</tr>
<tr>
<td>Ashkhaneh</td>
<td>45623</td>
<td>0.076</td>
<td>29</td>
</tr>
<tr>
<td>Esfarāyen</td>
<td>103349</td>
<td>0.172</td>
<td>66</td>
</tr>
<tr>
<td>Bojnoord</td>
<td>273549</td>
<td>0.455</td>
<td>175</td>
</tr>
<tr>
<td>Total</td>
<td>599912</td>
<td>1</td>
<td>384</td>
</tr>
</tbody>
</table>

It is noteworthy that in the end, the researcher collected 395 questionnaires were acceptable and were entered into data analyze phase.

6-2. Methods and data collection tools:
In general, data collection method in this study is divided into two main categories:
• To be familiar with the literature of library and Internet research;
• Use three questionnaires to collect data from the population: the three questionnaires including (1) standard questionnaire brand equity (29 questions); and (2) a questionnaire about customer attitudes toward the center service provider (4 items), (3) customer churn banking services questionnaire (27 items) which were distributed to the public in relation to the validity and reliability of the action.

Overall, the survey questionnaire was just following table:

Table 2) the structure of the questionnaire

<table>
<thead>
<tr>
<th>Variable</th>
<th>Components (index)</th>
<th>Items and related questions</th>
<th>Source</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brand equity</td>
<td>Perceived quality</td>
<td>1 to 9</td>
<td>Aaker (1991)</td>
</tr>
<tr>
<td></td>
<td>Brand awareness</td>
<td>10 to 16</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Brand loyalty</td>
<td>17 to 20</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Association (pictured) Brand</td>
<td>21 to 29</td>
<td></td>
</tr>
</tbody>
</table>
The items related to the variable reluctance, as it was designed to avoid rejection were measured (As were the reverse).

Also, the scale of the questionnaire was as follows:
Totally disagree or too little (1), disagree or less (2) Neither agree, Disagree or not the medium (3); agree or high (4); quite agree with much (5)
Content validity was used to check the validity. The first questionnaire prepared and presented to relevance experts and scholars and professors. After reviewing and commenting experts and professors and edit questions, the final questionnaire was developed. Also, to determine the reliability Cronbach alpha coefficient was used. Given that all coefficients are higher than 0.7, the reliability of the questionnaire was approved.

6-3. Data analysis tools
Depending on the type of research and analysis of the data types of variables in this study of descriptive statistics and inferred statistics were used. For descriptive data analysis, SPSS statistical software and descriptive statistics (mean, standard deviation, frequency distribution and related charts) were used. Also, smart PLS and Lisrel software also for inferential statistics (and obviously path analysis) were used to determine the type and severity of the causal relationships between variables and hypotheses can be attained.

7. Results of research data analysis
7-1. Descriptive statistics to demographic variables:

| Table 3) demographic characteristics of respondents |
|-----------------------------------------------|--------|--------|
| Gender                                      | Frequency | Percent |
| Man                                         | 213     | 54%    |
| Woman                                       | 182     | 46%    |
| Age                                         |          |        |
| 3 Under 20 years                            | 17      | 4%     |
| 20 to 30 years                              | 69      | 17%    |
| 30 to 40 years                              | 124     | 31%    |
| 40 to 50 years                              | 98      | 25%    |
| 50 to 60 years                              | 53      | 13%    |
| Above 60 years                              | 34      | 10%    |
| Education                                   |          |        |
| High school diploma                         | 32      | 8%     |
| Diploma                                     | 44      | 11%    |
| Associate Degree                            | 25      | 6%     |
7-2 The distribution of variables based on the central index, dispersion and shape distribution

Descriptive index of the data into three groups: central tendency, measures of dispersion and distribution of indicators are divided. In this section the distribution of variables according to the central tendency (mean), dispersion indices (variance and standard deviation) and indicators of distribution (coefficient of skewness and kurtosis coefficients) are examined.

Table 4) central tendency, dispersion and distribution of variables

<table>
<thead>
<tr>
<th>Questions and components</th>
<th>Number Statistic</th>
<th>Average Statistic</th>
<th>standard deviation Statistic</th>
<th>Variance Statistic</th>
<th>Skewness Statistic</th>
<th>Std. Error</th>
<th>Elongation Statistic</th>
<th>Std. Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived quality</td>
<td>395</td>
<td>3.6579</td>
<td>.73797</td>
<td>.545</td>
<td>-.584</td>
<td>.123</td>
<td>.210</td>
<td>.245</td>
</tr>
<tr>
<td>Brand awareness</td>
<td>395</td>
<td>3.5620</td>
<td>.77895</td>
<td>.607</td>
<td>-.549</td>
<td>.123</td>
<td>.108</td>
<td>.245</td>
</tr>
<tr>
<td>Brand loyalty</td>
<td>395</td>
<td>3.5487</td>
<td>.80212</td>
<td>.643</td>
<td>-.505</td>
<td>.123</td>
<td>-.039</td>
<td>.245</td>
</tr>
<tr>
<td>Brand associations</td>
<td>395</td>
<td>3.5550</td>
<td>.77693</td>
<td>.604</td>
<td>-.624</td>
<td>.123</td>
<td>.027</td>
<td>.245</td>
</tr>
<tr>
<td>Attitude to the bank</td>
<td>395</td>
<td>3.5519</td>
<td>.84816</td>
<td>.719</td>
<td>-.427</td>
<td>.123</td>
<td>-.245</td>
<td>.245</td>
</tr>
<tr>
<td>churn</td>
<td>395</td>
<td>3.6319</td>
<td>.57520</td>
<td>.331</td>
<td>-.279</td>
<td>.123</td>
<td>-.507</td>
<td>.245</td>
</tr>
</tbody>
</table>

7-3 The results of hypothesis tests using linear structured relations

After determining the measurement models to assess conceptual model as well as ensuring the presence or absence of a causal relationship between variables and fit the observed data with the conceptual model, hypotheses were tested using structural equation modeling. The results of hypotheses tests are reflected in the graph.
To measure sub hypotheses path analysis method used in the following charts in testing two significant -standard sub hypotheses:

Fig. 3) measuring general and hypotheses results in standard mode
In this study, to explore the causal relationship between independent and dependent variables and confirmed the overall model, path analysis has been used. In this study, path analysis was performed using software Smart PLS. Below table summarizes and shows significant factor and hypotheses results.

Table 5) The results of testing research hypotheses

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Standard</th>
<th>Significant</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub-hypothesis 1-1: Perceived quality has a significant impact on customer’s churn in banking services.</td>
<td>0.24</td>
<td>3.77</td>
<td>Confirmation</td>
</tr>
<tr>
<td>Sub-hypothesis 1-2: brand awareness has a significant impact on customer’s churn in banking services.</td>
<td>0.12-</td>
<td>1.94-</td>
<td>Rejection</td>
</tr>
</tbody>
</table>
services.

<table>
<thead>
<tr>
<th>Sub-hypothesis 1-3: brand loyalty has a significant impact on customer’s churn in banking services.</th>
<th>0.12</th>
<th>2.23</th>
<th>Confirmation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sub-hypothesis 1-4: association brand has significant impact on customer’s churn in banking services.</td>
<td>0.45</td>
<td>3.87</td>
<td>Confirmation</td>
</tr>
<tr>
<td>The main hypothesis 2: brand equity has a significant impact on customer’s attitudes towards the Melli Bank.</td>
<td>0.54</td>
<td>7.20</td>
<td>Confirmation</td>
</tr>
<tr>
<td>The main hypothesis 3: customer’s attitude has a significant impact on churn from banking services in Melli Bank.</td>
<td>0.67</td>
<td>11.40</td>
<td>Confirmation</td>
</tr>
</tbody>
</table>

8. Conclusions and recommendations
In the sub-hypothesis 1-1 it is claimed that perceived quality has a significant influence on the churn and statistical analysis between the two shows at the table (4-5); significant number between two variables was (3.77) and since this amount is greater than 1.96, so the hypothesis is confirmed. Furthermore, because a significant number is obtained has direct and positive effect. According to the questionnaire, the questions of churn were formulated backwards, it can be concluded that the Melli Bank of North Khorasan customers perceive higher quality of service and physical, churn rates will be reduced. The results of the investigation are consistent with results of Lampryna and George (2015), Vishal and Sonika (2014), Ganvald et al (2013), Shim and Kim (2008), and Keramati et al (2009).

In the sub-hypothesis 2-1 it is claimed that brand awareness has a significant effect on the churn and statistical analysis between the two shows at the table (4-5); significant number between two variables was (-1.94) and since this amount is greater than 1.96, so the hypothesis is rejected.

In the sub-hypothesis 3-1 it is claimed that brand loyalty has a significant influence on the churn and statistical analysis between the two shows at the table (4-5); significant number between two variables was (2.23) and since this amount is greater than 1.96, so the hypothesis is confirmed. Furthermore, because a significant number is obtained has direct and positive effect. According to the questionnaire, the questions of churn were formulated backwards, it can be concluded that customer to be more loyal to Melli Bank in North Khorasan (in comparison with other banks), and churn rates will be reduced. The results of the investigation are consistent with results of Lampryna and George (2015), Vishal and Sonika (2014), Ganvald et al (2013), Shim and Kim (2008), and Keramati et al (2009).

In the sub-hypothesis 4-1 it is claimed that brand association has a significant influence on the churn and statistical analysis between the two shows at the table (4-5); significant number between two variables was (3.87) and since this amount is greater than 1.96, so the hypothesis is confirmed. Furthermore, because a significant number is obtained has direct and positive effect.
According to the questionnaire, the questions of churn were formulated backwards, it can be concluded that customer to be more associated to Melli Bank in North Khorasan (in comparison with other banks), and churn rates will be reduced. The results of the investigation are consistent with results of Lampryna and George (2015), Vishal and Sonika (2014), Ganvald et al (2013), Shim and Kim (2008), and Keramati et al (2009).

In the first main hypothesis it is claimed that brand equity has a significant influence on the churn and statistical analysis between the two shows at the table (4-5); significant number between two variables was (7.20) and since this amount is greater than 1.96, so the hypothesis is confirmed. Furthermore, because a significant number is obtained has direct and positive effect.

In the third main hypothesis it is claimed that attitude has a significant influence on the churn and statistical analysis between the two shows at the table (4-5); significant number between two variables was (11.40) and since this amount is greater than 1.96, so the hypothesis is confirmed. Furthermore, because a significant number is obtained has direct and positive effect.

According to the questionnaire, the questions of churn were formulated backwards, it can be concluded that customer to be more associated to Melli Bank in North Khorasan (in comparison with other banks), and churn rates will be reduced. The results of the investigation are consistent with results of Lampryna and George (2015), Vishal and Sonika (2014), Ganvald et al (2013), Shim and Kim (2008), and Keramati et al (2009).

The literature review, research, somewhat above-mentioned results was predictable. In total, the portfolio results, previous studies did not find the unexpected and out of the norm and almost results directly or indirectly, were supported by the results of previous research.

Based on the results of the main hypothesis (1) research on brand equity effects on the churn, it is suggested:

• Brand image in Melli Bank of North Khorasan in the minds of the general public in the province will be strengthened.
• at primary schools of province level on the basis of a targeted program, a good image in the minds of students of the Melli Bank that will shape the future clients of the bank.
• The quality of service provided by the Melli Bank of North Khorasan province in order to enhance the brand equity of the bank will be strengthened.
• Continuously the quality of services provided by other banks and Melli Bank to be leading in this field.
• It is recommended that a targeted advertising campaign to boost awareness of all people in Melli Bank of North Khorasan, the credibility of the bank, the bank's lofty goals, humanitarian aid by the bank, and the bank's funds or funds to lead design and implement than other rival banks.
• Based on appropriate promotional programs scheduled to be tried in behavior-based customer loyalty in Melli Bank established.

Based on the results from research main hypothesis (2) the impact of attitude on the churn, it is suggested:

• Key clients of each branches identified and the best service offer them.
• Modern banking technologies at Melli Bank of North Khorasan province used.
• try to design a diversified range of services to all our customers' needs answered in this area.
References

Persian:
[6]. Azizi, Shahrar; Azhini, AR. (2012). Brand resonance: the use of chlorine in the bank’s brand equity pyramid, research, public administration, Issue XVII.

Latin:


