

Model for Enhancing Brand Personality with a Cultural Approach (Case Study: Bank Saderat Iran)

Marzieh. Haji Deligani¹, Ali. Rashidpour^{2*}, Faezeh. Taghipour³, Reza. Ebrahimzadeh Dastjerdi⁴

¹ PhD student, Department of Cultural Management and Planning, Isfahan (Khorasgan) Branch, Islamic Azad University, Isfahan, Iran.

² Associate Professor, Department of Cultural Management and Planning, Isfahan (Khorasgan) Branch, Islamic Azad University, Isfahan, Iran.

³ Associate Professor, Department of Communication Sciences, Isfahan (Khorasgan) Branch, Islamic Azad University, Isfahan, Iran.

⁴ Assistant Professor, Department of Public Administration, Khorasgan Branch, Islamic Azad University, Isfahan, Iran.

* Corresponding author email address: alirashidpoor94@gmail.com

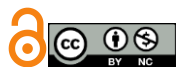
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ABSTRACT

Objective: This study aimed to examine the model for enhancing brand personality with a cultural approach (Case Study: Bank Saderat Iran).

Methodology: The research method was qualitative, employing thematic analysis. The statistical population included documents available on credible databases and websites from 1997 to 2024, selected through purposive sampling. Data collection was conducted using an exploratory inductive approach through note-taking.

Findings: The analysis of coded data revealed that the model for enhancing brand personality with a cultural approach comprises six dimensions, 21 components, and 266 indicators. The six dimensions include (attention to cultural differences, cultural systems, cultural personality, cultural skills, cultural credibility, and cultural environment), and the 21 components encompass (technology acceptance level, institutionalization of learning culture, social culture, organizational culture, political culture, economic culture, individual culture, intrinsic characteristics, vision, behavioral characteristics, interaction-centeredness, cultural creativity-centeredness, emotion-centeredness, cultural commitment, brand reputation, customer orientation, quality orientation, perfectionism, spirituality, and association-centeredness).

Conclusion: Together, these dimensions form a comprehensive framework for culturally oriented brand personality enhancement. The findings not only align with previous research but also extend it by offering a multidimensional perspective that integrates cultural adaptability, credibility, and environmental analysis into branding strategies.

Keywords: brand, brand personality, cultural approach, Bank Saderat.

1 Introduction

Brand personality refers to human characteristics attributed to a brand. These characteristics form a part

of the brand's identity (Abiyaran et al., 2024; Nabila & Albari, 2024). In recent years, brand personality has emerged as a critical strategy for businesses, garnering significant attention from researchers (Abiyaran et al., 2024;

Louis & Lombart, 2010; Ramli, 2021; Rowena, 2021). The exploration and study of the concept of brand personality are rooted in personality psychology and can be defined as "a set of human traits associated with a brand" (Aaker et al., 2004). Two main points arise from this definition: firstly, trademarks possess a metaphorical personality and are not merely confined to a literal concept; secondly, brands symbolically emphasize the organization. There is substantial evidence that brands are associated with human characteristics (Mendez, 2012). According to the theory of brand personality, brands can be associated with human personality traits through education and experience. Since consumers face challenges in distinguishing between competing brands based on physical features, managing brand personality and brand image has become a vital component of a company's marketing program.

Furthermore, the concept of brand personality allows for a deeper understanding of consumers. Organizations utilize brand personality to position themselves and create differentiation, ultimately establishing a unique place in the minds of consumers over time. The greater the alignment between an individual's personality traits and a brand, the higher the likelihood of the brand being chosen (Aaker et al., 2004; Aaker, 1997).

Menegia (2004) states that the appearance of a brand represents its external personality, which, like a person, is what gives a brand life. This external personality acts as an interface between the consumer and the brand, both now and in the future. Brand personality is a broad concept encompassing all tangible and intangible attributes of a brand, including beliefs, values, biases, characteristics, interests, and heritage, which make the brand unique (Aaker et al., 2004; Aaker, 1997). Brand personality includes ecological classifications such as gender, age, and social class (Roosta et al., 2013). Moreover, key judgment processes between brands often reflect differences in gender, and the symbolic meanings of brands are interpreted through gender-based perspectives.

Louis and Lombart (2010) proposed a model examining the impact of brand personality traits on Coca-Cola, finding that all brand personality traits influence at least one of three relational outcomes: brand trust, brand attachment, and brand commitment. The significance of brand personality can be observed in its effect on consumer behavior, serving as the central and most immediate variable in a consumer's decision-making process when selecting a brand. It can also contribute to establishing a lasting relationship with a specific brand. Thus, the strategic goal of brand personality

is to develop meaningful and robust connections with consumers (Louis & Lombart, 2010).

A brand is a powerful tool for aligning resources to achieve organizational goals and creating challenges for companies. The need for differentiation in the customized product market, attracting and retaining talented employees to support value-creation processes, and presenting a strong and credible corporate image to ensure the company's survival amidst increasing complexities in corporate communications are evident needs (Aaker et al., 2004; Aaker, 1997; Keller & Richey, 2006). Marketing researchers have shown significant interest in understanding the essence of a brand and the outcomes of brand-consumer relationships.

Aaker (1997) introduced brand personality measurement scales encompassing five dimensions: sincerity, excitement, competence, sophistication, and ruggedness. He argued that these dimensions might influence consumer choice behavior as a result of self-expressive needs. In other words, a consumer selects a brand that represents an extension of their real or ideal self. Aaker's theoretical framework and proposed methodologies, later termed the "Aaker Brand Personality Scale," gained widespread attention from researchers (Aaker, 1997).

Despite the popularity of the scale, critiques arose regarding its fundamental dimensions and components. In response, Jones et al. (2009) developed a new scale addressing these critiques, introducing brand personality dimensions such as responsibility, emotionality, daring, simplicity, and dynamism. These dimensions exclusively encompassed specific aspects of brand personality. Among the five dimensions proposed by Aaker, sincerity, excitement, and competence were identified as essential components of brand personality, while sophistication and ruggedness held less significance (Aaker et al., 2004).

In this study, these indicators were used to measure brand personality due to their high reliability and cross-cultural validity. Keller (2006) emphasized that corporate brand personality differs from product brand personality, which typically relates to consumer perceptions and user imagery for a specific product brand. Corporate brand personality encompasses the values, language, and actions of all employees within the company. Therefore, the successful 21st-century company must carefully manage its corporate brand personality (Keller & Richey, 2006).

Keller outlined three core dimensions of corporate brand personality, each with two associated traits critical for market success: passionate and kind (heart), creative and

disciplined (mind), and empathetic and collaborative (body). These traits interact to enhance their effects synergistically. An ideal brand personality offers numerous benefits, including strengthening consumer preferences, increasing emotional engagement, enhancing trust and loyalty, and providing a basis for product differentiation. Consequently, when brand personality aligns with the consumer, it is likely to sustain consistent purchasing behavior (Keller & Richey, 2006).

Research indicates that personality, quality, influence, loyalty, and brand preference are interconnected constructs related to branding. Aaker (1997) suggested that brands promise consumers by defining their human-like personalities. These characteristics, similar to brand image, are created in consumers' minds through organizational activities. Prominent brand personality plays a fundamental role in building brand identity and emotional value. In brand and service marketing literature, brand personality has been extensively studied (Aaker, 1997).

Berry (2000) argued that service organizations with the strongest brands consciously seek to establish a distinctive personality for their brand. Brand personality transcends mere utilitarian or functional benefits, aiming to convey a unique message to consumers through their interaction with the organization. Berry believed that a strong service brand enhances customer trust in intangible purchases, enabling them to conceptualize and understand intangible services, thereby reducing perceived financial and social risks (Berry, 2000).

The relationship between brand personality and culture is not a new subject. People use products, brands, and services to express their identity and purchase items aligned with their self-perception (Kotler, 2010). Consumers often compare their values with what they purchase, with research showing that differences in cultural value systems correspond to significant variations in consumer behavior (Corkindale & Lowe, 1998). Culture is a primary determinant of individual behavior and desires. Since human behavior is largely learned, individuals acquire fundamental values, perceptions, desires, and behaviors from others during their upbringing.

Marketers must closely monitor cultural trends to predict potential demand for new products (Haghighi et al., 2011). Various researchers have segmented culture into different components, but they primarily use key concepts like cultural values to describe it. Cultural values dominate nearly all discussions on culture, as the core values of a society are based on its people's views about themselves,

others, organizations, society, nature, and the universe (Mendez, 2012).

Launching a new activity involves high risks and costs for companies, and typically, the success rate of new entrants is less than 50%. Consequently, companies often turn to brand extension strategies to make their efforts more appealing to consumers and distributors (Martinez et al., 2009). In the services sector, branding provides meaning and identity to a company. Service companies, including banks, can leverage branding to overcome the challenges posed by the intangible nature of their services (Haghighi et al., 2011).

Research indicates that 50% of brand strength variations, defined in terms of profitability, brand leadership, and geographical brand expansion, are influenced by a bank's advertising tools (Bashkough & Shekasteh, 2012). The primary goal of corporate advertising is to create a positive brand image in the minds of target customers (Khodadad Hosseini et al., 2010).

Simultaneously, the phenomenon of globalization and the move toward a world with behavioral and cultural similarities have revolutionized economic behavior, market competition, and business management methods. The expansion of information technology and modern social communication and advertising methods in marketing are undeniably influential. Global production companies with prominent and well-known brands have reaped significant benefits in the new era by expanding their target markets globally and achieving substantial profits (Aaker, 1997).

The differences in services offered between banks and the distinctions between services and tangible goods highlight the vital role of branding. A brand can facilitate the differentiation of tangible and intangible services, reducing risk for customers. While the role of branding varies across different service industries, it is particularly critical in financial and banking services. This is especially true as banks transition from government-managed structures to private ownership and from static to competitive and dynamic industries.

Competition in the banking industry is intense, necessitating higher service quality to attract customers. Acquiring new customers costs nearly five times more than retaining existing ones. Successful banks prioritize increasing public awareness of their brand, encouraging customer loyalty toward their brand. If brands are the most valuable asset of banks, they must be carefully nurtured (Yoo & Lee, 2011).

The literature highlights the critical role of brand personality, cultural values, and internal branding in shaping

brand performance and loyalty. Abiyaran et al. (2024) explored the impact of brand personality dimensions and cultural values on brand performance, focusing on self-image congruence and functional congruence across eight private hospital brands in Iran. Their findings emphasized the significance of aligning brand dimensions with consumer expectations, particularly in healthcare and beauty sectors, where functional congruence and self-image congruence varied in importance (Abiyaran et al., 2024). Drawing on Aaker's (1997) model, this study provides valuable insights for hospital administrators to tailor brand dimensions effectively. Mahmoudi and Bagherian Kasgari (2022) reviewed the concept of brand culture and its pivotal role in enhancing brand loyalty. They argued that loyalty is a multifaceted construct encompassing both cognitive and behavioral dimensions, which directly influence financial performance. Their theoretical analysis underscores the importance of brand culture in fostering long-term consumer loyalty (Mahmoudi & Bagherian Kasgari, 2022). Nouri Kadijani (2020) examined the interplay between brand performance and cultural values, focusing on internal branding and marketing. Their findings revealed that while cultural values may not directly influence brand performance, they play an indirect role through internal branding practices (Nouri Kadijani, 2020).

The significance of brand personality is universally recognized, which is why brand-related studies have intensified over the past decade. Differentiation in brand identity has become a key tactic for competing in hostile markets, with brand personality serving as a viable strategy for creating brand superiority. Consequently, if organizations, particularly banks, fail to invest in enhancing their brand personality, they are likely to face serious challenges in the near future. In recent years, Bank Saderat Iran, like other banks, has faced fluctuations in financial resources due to various factors, many of which appear to be culturally driven. Additionally, the relationship between cultural and economic factors has posed ongoing challenges for debt recovery. The researcher believes that without investigations to identify the underlying causes, the bank, as one of the most influential financial institutions in the country, could face negative organizational and national impacts. This study aims to present a model for enhancing brand personality with a cultural approach at Bank Saderat Iran, following an in-depth review and analysis.

2 Methods and Materials

The methodology of this research is qualitative and based on the grounded theory model by Strauss and Corbin. It is also applied in terms of its objective. In this study, 12 semi-structured interviews were conducted purposively with university administrators, faculty members of higher education institutions in Tehran, using a snowball sampling method, until theoretical saturation was reached. To enrich the research, efforts were made to interview individuals with significant knowledge and experience in this field. After explaining the research objectives and data collection process to the participants and obtaining their verbal informed consent, they were reassured about the confidentiality of their responses, their right to withdraw from the study, and the secure storage of interviews. Data collection continued until saturation was achieved. Gradually, coding of the interview transcripts and data analysis led to the categorization and synthesis of the data. Data analysis used three stages of open coding, axial coding, and selective coding, as part of the grounded theory method. In the open coding stage, each interview was analyzed separately, and concepts and categories were extracted. In the axial coding stage, the categories derived from each interview were compared and integrated with those from other interviews. If necessary, subcategories, attributes, and dimensions were defined. In the selective coding stage, the categories and their dimensions were compared and integrated, leading to the final categories, which served as the first step in extracting the model from the data. To ensure the validity and reliability of the research, the interview questions were reviewed and approved by several experts. Lincoln and Guba referred to criteria such as credibility, dependability, transferability, confirmability, and authenticity when evaluating qualitative studies. To achieve these, the following actions were undertaken: conducting interviews and continuous analysis throughout the data collection process, reviewing the coding of interviews by another expert to ensure accuracy and avoid researcher bias, and ensuring that the researcher's interpretation of interview content was objective. Finally, MAXQDA software was used for qualitative data analysis.

3 Findings and Results

Table 1 presents the thematic network of the codes related to the model for enhancing brand personality with a cultural approach (in Bank Saderat Iran), while Figure 1 illustrates the model itself.

Table 1*Thematic Network for the Model for Enhancing Brand Personality with a Cultural Approach (in Bank Saderat Iran)*

Overarching Themes	Organizing Themes	Basic Themes
Attention to Cultural Differences	Adaptability	Cultural intelligence, emotional intelligence, spiritual intelligence, social intelligence, emotional intelligence
	Technology Acceptance	Media patterns, information and communication technology, social media skills, advertising channels, public channels, electronic customer relationship management systems
Cultural Systems	Institutionalizing a Learning Culture	Information literacy, computer knowledge, awareness of cultural concepts and societal values, education, and required skills and knowledge for counterpart interactions
	Social Culture	Responsibility, adherence to laws and regulations, social interactions, societal role models, social support, social accountability, public perception impact, societal concepts, social values, brand culture, advertising, family orientation, humanitarian dimension, brand positioning acceptance, target market social class, social acceptance
	Organizational Culture	Organizational orientation, corporate social responsibility, uncertainty avoidance, organizational commitment, organizational identity, collectivism versus individualism, CRM governance, personal/functional values, heritage respect, tradition acknowledgment
	Political Culture	Dominant culture, societal ideology, legality, power distance, transparency, development of cultural norms
Cultural Personality	Economic Culture	Economic attitudes and beliefs, cultural well-being, consumption and purchase situations, alignment of brand lifecycle variables, culturally-based pricing
	Individual Culture	Purity, emotions, boldness
	Intrinsic Characteristics	Self-awareness, self-reliance, intellectualism, uniqueness, distinctive appearance, seriousness, resilience, vitality, resourcefulness, forward-thinking, independence, influence
	Vision	Self-awareness, goal orientation, intrinsic motivation, personal growth, personal vision, high-level cultural attributes, foresight, small and consistent goals, inner peace, positive/negative outlook, long-term orientation, loyalty, social values, self-perception, competencies, preferences, mission, attitudinal loyalty, freedom, knowledge receptiveness, personal experiences, belief in change and progress, personal stability, happiness, self-expression, authenticity
Cultural Skills	Behavioral Traits	Confidence, self-esteem, capability, modernity, skillfulness, realism, cheerfulness, energy, patience, self-management, striving for success, happiness, discipline, personal management, adaptability, brand-personality alignment, uniqueness, activeness, fearlessness, willingness to help, ambition, personality models (introversion/extraversion/ambiversion), trust-building, pragmatism, manager perception, acceptance, compatibility, behavioral loyalty, reliability, diligence, vitality, strength, intellectualism, distinctiveness
	Interaction-Centeredness	Social interactions and activities, brand communication, competitor relations, long-term customer relationships, brand communication image, active collective communication, effective marketing communication, public relations, communication with employees, stakeholders, customers, and others
	Cultural Creativity-Centeredness	Leadership in ideas and action, extraordinariness, flamboyance, artistic, distinct cultural attributes of the product, dynamism and innovation, imagination, creative ideas, change inclination, strong intuition, creative visualization, imagination, fashion
	Emotion-Centeredness	Excitement, stimulation, adventurousness, amazement, entertainment, thrill, emotional and affective flexibility or tolerance
Cultural Credibility	Cultural Commitment	Commitment, respect, culturally positioned brand personality (calm, exciting), family orientation, social responsibility, humanitarian activities, active social responsibility communication, brand identity, brand position acceptance, engagement in work, legality, cultural needs
	Brand Reputation	Unique traditions and culture, delightfulness, cultural product features, heritage and experiences, cultural development, capability, independence, modernity, efficiency, consumer preferences, brand independence, employee skill enhancement, brand trust, utility, success, brand preference, expertise, brand reputation among customers, success
	Customer Orientation	Customer trust-building, satisfaction, differentiated perception, customer emotions, perceived consumer value, organizational responsibility toward customers, avoidance of errors and fraud, respect for customer service quality judgment, cultural function for customers, consumer traits, consumption inference, consumer personality profile, ease of access, consumer comfort, customer appreciation, addressing customer needs
	Quality Orientation	Perceived quality loyalty to brand, service-oriented, brand equity, standard compliance and adherence, perceived quality, intangible factors, product presentation, assurance, brand longevity, legacy
Cultural Environment	Perfectionism	Stylish, youthful, up-to-date, prideful, leading, classy, captivating, elegant, feminine, magnificent, safe, brand-personality alignment, enhancing brand personality traits, charming, ascending, refined, aesthetic, alignment between self-concept and brand image, brand acceptability, strength, complexity, skill
	Spirituality	Spiritual traits, attention to spirituality
	Association-Centeredness	Symbols of specific cultures, slogans of specific cultures, colors, locations, positive and pleasant associations among consumers, brand associations, strong and lasting mental associations, symbolic advantages, brand approach, brand image, symbolic meanings, brand preference, brand display, effective symbols, brand mental image, brand positioning in mind

Figure 1

Model for Enhancing Brand Personality with a Cultural Approach (in Bank Saderat Iran)



The model for enhancing brand personality with a cultural approach consists of six dimensions, 21 components, and 266 indicators. The following sections detail each dimension and its associated components (overarching and organizing themes).

3.1 Cultural Differences

The first dimension of the model for enhancing brand personality with a cultural approach at Bank Saderat Iran focuses on attention to cultural differences. This dimension reflects the brand's ability to adapt to the diverse cultures and ethnicities present in the country. At Bank Saderat Iran, this

entails designing banking services tailored to the varying needs of different regions within the country.

The dimension of cultural differences consists of three components:

1. **Adaptability:** This includes cultural intelligence, emotional intelligence, spiritual intelligence, social intelligence, and affective intelligence.
2. **Technology Acceptance:** This encompasses media patterns, information and communication technology, social media proficiency, advertising channels, public channels, and electronic customer relationship management systems.
3. **Institutionalizing a Learning Culture:** This involves information literacy, computer

knowledge, awareness of cultural concepts and societal values, education, and the required skills and knowledge for counterpart interactions.

3.2 Cultural Systems

The second dimension of the model is cultural systems, which represent the values, beliefs, and traditions inherent in different cultures that guide the brand. At Bank Saderat, cultural systems can be applied by aligning advertising messages with Iranian societal values and local cultures.

The cultural systems dimension includes five components:

1. **Social Culture:** This covers responsibility, adherence to laws and regulations, social interactions, societal role models, social support, social accountability, public perception impact, social concepts, social values, brand culture and vision, advertising and marketing, family orientation, humanitarian dimensions, brand positioning acceptance, target market social class, and social acceptance.
2. **Organizational Culture:** This includes organizational orientation, corporate social responsibility, uncertainty avoidance, organizational commitment, organizational identity, collectivism versus individualism, customer relationship management governance, personal/functional values, and respect for heritage and traditions.
3. **Political Culture:** This encompasses dominant societal culture, societal ideology, legality, power distance, transparency, and the development of cultural norms.
4. **Economic Culture:** This includes economic attitudes and beliefs, cultural well-being, consumption and purchasing situations, alignment with the brand lifecycle, and culturally-based pricing.
5. **Individual Culture:** This comprises purity, emotions, and boldness.

3.3 Cultural Personality

The third dimension of the model is cultural personality, which involves the personality traits that a brand defines for itself based on the cultural understanding of the society. At Bank Saderat, traits such as trustworthiness and customer

support, aligned with societal culture, are essential in this dimension.

The cultural personality dimension includes the following components:

1. **Intrinsic Characteristics:** This includes self-awareness, self-reliance, intellectualism, uniqueness, distinctive appearance, seriousness, resilience, vitality, resourcefulness, forward-thinking, independence, influence, and originality.
2. **Vision:** This involves self-awareness, goal orientation, intrinsic motivation, personal growth, personal vision, understanding of high-level cultural attributes, foresight, incremental goals, inner peace, positive/negative outlook, long-term orientation, loyalty, societal values and beliefs, individual concepts, self-perception, competencies, preferences, mission, attitudinal loyalty, freedom, receptiveness to knowledge, personal experiences, belief in improvement, personal stability, happiness, self-expression, and authenticity.
3. **Behavioral Traits:** This includes confidence, self-esteem, capability, modernity, skillfulness, realism, cheerfulness, energy, patience, self-management, striving for success, happiness, discipline, personal planning, behavioral adaptability, alignment of brand and personal personality, uniqueness, activeness, fearlessness, willingness to serve, ambition, personality models (introversion/extraversion/ambiversion), trust-building, pragmatism, manager perception, acceptance, compatibility, behavioral loyalty, reliability, diligence, vitality, intellectualism, and distinctiveness.

3.4 Cultural Skills

The fourth dimension of the model is cultural skills, which refer to the ability to manage and leverage cultural diversity to enhance the customer experience. At Bank Saderat, training employees to effectively interact with customers from different cultures can significantly contribute to enhancing the brand personality.

The components of cultural skills include:

1. **Interaction-Centeredness:** This encompasses social interactions and activities, brand communication, engagement with active competitors, long-term customer relationships, brand communication image, collective active

communication, effective marketing communication, public relations, and interactions with employees, stakeholders, customers, and others.

2. **Cultural Creativity-Centeredness:** This involves leadership in ideas and actions, extraordinariness, flamboyance, artistry, culturally distinctive product features, dynamism and innovation, imagination, creativity, change inclination, strong intuition, creative visualization, and imaginative representation.
3. **Emotion-Centeredness:** This includes excitement, stimulation, adventurousness, amazement, entertainment, thrill, and emotional and affective flexibility or tolerance.
4. **Cultural Commitment:** This includes commitment, respect, culturally influenced brand personality (calm, exciting), family orientation, social responsibility, humanitarian activities, active communication of social responsibility efforts, brand identity, brand position acceptance, engagement in work, legality, and addressing cultural needs.

3.5 Cultural Credibility

The fifth dimension of the model is cultural credibility, which refers to the level of trust and credibility a brand earns within various cultural communities. At Bank Saderat Iran, supporting cultural or social projects can significantly enhance the brand's cultural credibility.

The components of cultural credibility include:

1. **Brand Reputation:** This includes unique traditions and culture, delightfulness, emphasis on cultural product features, heritage and experiences, cultural development, capability, independence, modernity, efficiency, consumer preferences, brand independence, employee skill enhancement, brand trust, utility, success, brand preferences, expertise, and brand reputation among customers.
2. **Customer Orientation:** This encompasses trust-building with customers, satisfaction, differentiated perception, customer emotions, perceived consumer value, organizational responsibility toward customers, avoidance of errors and fraud, respect for customers' service quality judgment, cultural function for customers, consumer traits, consumption inference, consumer personality

profile, ease of access, consumer comfort, customer appreciation, and addressing customer needs.

3. **Quality Orientation:** This involves perceived quality, brand loyalty, service-oriented branding, brand equity, compliance with standards, perceived intangible factors, product presentation, assurance, brand longevity, and legacy.
4. **Perfectionism:** This includes stylishness, youthfulness, modernity, pride, leadership, classiness, elegance, femininity, magnificence, safety, alignment of brand personality traits, attractiveness of brand personality, charm, refinement, aesthetic alignment, brand acceptability, strength, complexity, and skill.

3.6 Cultural Environment

The final dimension of the model is cultural environment, which refers to the impact of environmental factors such as media, social conditions, and economic factors on the cultural perception of the brand. At Bank Saderat, the cultural environment involves analyzing cultural factors and leveraging opportunities to develop the brand personality.

The components of the cultural environment include:

1. **Spirituality:** This refers to the spiritual traits of individuals and attention to spirituality.
2. **Association-Centeredness:** This encompasses symbols of specific cultures, slogans, colors, locations, positive and pleasant associations among consumers, brand associations, strong and lasting mental associations, symbolic advantages, brand approach, brand image, symbolic meanings, brand preference, brand display, effective symbols, mental brand image, and brand positioning in consumers' minds.

4 Discussion and Conclusion

The findings of this study highlight the critical role of cultural dimensions in shaping brand personality and its performance in the context of Bank Saderat Iran. The six dimensions—attention to cultural differences, cultural systems, cultural personality, cultural skills, cultural credibility, and cultural environment—collectively contribute to a culturally oriented model for enhancing brand personality. This section discusses the implications of these results in light of previous studies.

The first dimension, attention to cultural differences, underscores the necessity for brands to adapt to the cultural

and ethnic diversity within their operational contexts. This adaptability involves leveraging components like cultural intelligence, technological acceptance, and institutionalizing a learning culture. Similar findings were reported by Abiyaran et al. (2024), who emphasized the importance of self-image congruence and functional congruence in brand selection. Their results align with the current study, suggesting that culturally tailored banking services enhance customer alignment and satisfaction (Abiyaran et al., 2024).

The second dimension, cultural systems, highlights the importance of aligning brand activities with the societal, organizational, political, economic, and individual cultures. Mahmoudi and Bagherian Kasgari (2023) argued that brand culture significantly impacts consumer loyalty, supporting the notion that a well-defined cultural system enhances brand trust and engagement (Mahmoudi & Bagherian Kasgari, 2022). For example, the current study's findings on organizational culture, which emphasize collectivism and corporate social responsibility, parallel previous research emphasizing the role of internal branding and cultural alignment in fostering brand loyalty (Nouri Kadijani, 2020). These findings reinforce the necessity of embedding cultural values into branding strategies to strengthen consumer connections.

The third dimension, cultural personality, demonstrates that intrinsic characteristics, vision, and behavioral traits rooted in cultural understanding significantly influence brand perception. This aligns with Aaker's (1997) framework on brand personality, where traits like sincerity, excitement, and competence are essential for creating a relatable brand image. Abiyaran et al. (2024) also highlighted that brand personality bridges the gap between the brand and the consumer by mimicking human traits, enhancing the depth and effectiveness of consumer-brand relationships (Abiyaran et al., 2024).

The fourth dimension, cultural skills, emphasizes the need for brands to develop interaction-centered, creativity-driven, and emotionally responsive strategies. These skills ensure that brands can effectively manage and capitalize on cultural diversity. Mahmoudi and Bagherian Kasgari (2023) noted that effective brand communication and cultural integration are vital for building consumer loyalty. This study extends their findings by illustrating that emotional engagement and creative visualization are key to differentiating a brand in culturally diverse markets (Mahmoudi & Bagherian Kasgari, 2022).

The fifth dimension, cultural credibility, focuses on the brand's ability to establish trust and a credible reputation

within cultural communities. The results show that supporting cultural and social projects can enhance credibility, a finding consistent with Nouri Kadijani's (2020) study, which demonstrated the indirect role of cultural values in improving brand performance through internal branding. Moreover, Abiyaran et al. (2024) identified trust as a central component of functional and self-image congruence, further emphasizing the significance of credibility in consumer-brand relationships (Abiyaran et al., 2024).

Finally, the sixth dimension, cultural environment, highlights the influence of external cultural factors such as media, societal conditions, and economic dynamics on brand perception. Mahmoudi and Bagherian Kasgari (2023) stressed the complexity of loyalty and the need for a multifaceted approach to measure it, including environmental factors that shape consumer expectations (Mahmoudi & Bagherian Kasgari, 2022). This study's findings suggest that analyzing cultural environments and utilizing their opportunities can significantly contribute to developing a culturally resonant brand personality.

Together, these dimensions form a comprehensive framework for culturally oriented brand personality enhancement. The findings not only align with previous research but also extend it by offering a multidimensional perspective that integrates cultural adaptability, credibility, and environmental analysis into branding strategies.

While the study provides valuable insights, it is not without limitations. First, the research was conducted within the specific context of Bank Saderat Iran, limiting the generalizability of the findings to other industries or geographical regions. Second, the data collection relied heavily on expert opinions and thematic analysis, which, while robust, may not fully capture the complexities of consumer perceptions. Third, the study's reliance on cross-sectional data does not allow for an understanding of how the cultural dimensions of brand personality evolve over time. Finally, the influence of rapidly changing external factors, such as technological advancements or political instability, was not fully explored, which could impact the applicability of the proposed model.

Future research could address these limitations by conducting similar studies across different industries and geographical regions to validate the model's applicability. Longitudinal studies would provide insights into the dynamic nature of cultural dimensions and their long-term impact on brand personality. Additionally, integrating consumer-focused data, such as surveys or interviews, could

complement expert perspectives and provide a more comprehensive understanding of brand perception. Future studies could also examine the impact of external factors, such as digital transformation or global cultural trends, on the effectiveness of culturally oriented branding strategies. Lastly, exploring the interplay between cultural dimensions and other marketing constructs, such as brand equity or consumer satisfaction, could further enrich the model.

To implement the findings, organizations should invest in understanding and addressing cultural differences within their target markets. This includes developing culturally adaptive services and training employees to handle cultural diversity effectively. Companies should align their branding activities with societal values and ensure their messaging resonates with local cultures. Building cultural credibility through community engagement and supporting social projects is essential for fostering trust and loyalty. Finally, organizations must continuously analyze their cultural environment and leverage emerging opportunities to refine their brand personality and remain competitive in diverse markets.

Authors' Contributions

All authors have contributed significantly to the research process and the development of the manuscript.

Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

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Declaration of Interest

The authors report no conflict of interest.

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Ethical Considerations

In this research, ethical standards including obtaining informed consent, ensuring privacy and confidentiality were observed.

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