

An introduction to Economic Brands to Reduce Poverty and Overdue Bank, Tax and Insurance Claims

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ABSTRACT

One of the factors and parameters affecting the purchase and acceptance of goods is benefiting from brands and criteria defined by the relevant institution and organizations on topics such as quality and consumer rights. Besides the qualitative factors as causing the utility to purchase goods, we will witness the quantitative and economic factors. Therefore, pursuant to a country's macroeconomic objectives, a focus is on poverty reduction and equitable distribution of wealth in society, in addition to existing brands, we can establish brands that cause other factors influencing the consumer behavior as a utility. Thus, by introducing two brands with economic approach as Behdad brand to protect the rights of vulnerable groups and reducing poverty in the community and the brand of observing banking, tax and insurance rights for the equitable distribution of wealth between the manufacturer and the consumer with the influence of ethics on the economic basis to create equal opportunities for all economic groups. Therefore, by providing such brands with the potential, Iranian families with a new style in consumer behavior and new change and modeling for globalization in the economic life and general welfare of the community and an Islamic country, economic firm will be led to the production and consumption and will move in the direction of justice and progress; In addition, the research done based on applied and desk research, using statistics and information and resources of other researchers, stated the problem to take a small step in ethical and justice-based branding in a society.

KEYWORD

Behdad brand, banking, tax and insurance rights brand, poverty reduction

INTRODUCTION

Because in today's world, economy has advanced so that with the hypothesis of microeconomics,

macroeconomics has established on it, and emphasizes calculating, selfishness and greed and has left no room for forgiveness, fairness, preferring than social interests and collective goals and donations. In the modern world, despite the significant opportunities to achieve welfare and wealth, yet how easily human is deprived to access these facilities which indicate the lack of economic justice and forgetting about morality in modern societies. Meanwhile, despite the social capital, concepts that forms the advance of trust and social networks, concepts regardless of economic issues have been emphasized always based on moral and religious thoughts. So to establish justice based on fair distribution in support of society' poor segments, the society beyond the supporting organization and the support of public funds should provide the production and consumption segments, with a fair and informed look to access the facilities such as funds against bank debts which is increasing and on the other hand to provide effective and efficient help for deprived people by creating healthy cash flow to reduce the class antagonism. In this regard, we should direct the use and application of ethical values-based culture by designing and creating the brand to the economy and the market that we will discuss the brands in the following. Overall, besides the brand, products are introduced based on quality and customer satisfaction with local and foreign criteria and indicators that can improve the standard of human life, with an attitude from the producer and consumer, brands are introduced based on moral and economic rights commitment of other people and it is provided as an essential demand with regard to the current situation of entering the moral market in economic exchanges [1]. So today we see various brands and trademarks on any good that attracts the attention of customers to itself that indicates the national standard that follows the indication and management in the quality of goods. For example, given the productivity and the qualities and quantities development, in recent years, the brand Halal has found its market in the food industry in Islamic countries and even European countries, however given that we are in an Islamic country, we can define new brands

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consumption and trademarks to domestic and international services and goods market that include specific data, indicators and criteria that can create moral-oriented indicators for consumer and producer in the goods and services market and it is advantageous for the improvement and economic development in the society. In addition, brand equity has many advantages for companies and manufacturers, for example if the brand has a high value, in this case the consumer will have a target with a positive attitude to the brand, so he will pay high value and repeat his purchase and it will be orally advertised. Hun and [2] On the other hand, promoting activities widely used is the advertisement. Advertisement is one of the evident promotional activities that are effective in creating brand special value from the perspective of consumers [3]. Meanwhile, in the current competitive environment, most researchers believe that the brand constitutes an important part of a business and a firm's assets and many businesses are eager to learn how to build their brand and one of the requirements of creating a strong brand is the recognition of the requirements for creating a brand [4].

METHODOLOGY

Given that for the development of ethics in economic environment that requires ideas and thoughts beyond the usual topics and ideas and should have different and effective look in economic factors, it will follow shape and simultaneous development with poverty reduction and equitable distribution of wealth, so the basic method based on desk research examined the branding based on ethics and moralities in the economy has formed a new style in human life.

RESEARCH OBJECTIVES

Given the implications of economy for the utility in a good, usually a budget constraint is determined and one based on his income and the price level choose the goods and looks for rational consumption and here the consumer preferences will be influenced so that the economic problems of the country including poverty reduction and equitable distribution (one of the main objectives of a country's macroeconomic variables) as well as the bank and tax debts so seriously will be linked to the perspective of consumer in choosing the desired good and service more seriously and a sense of material joy will change into spiritual value in consumer behavior. Meanwhile, in Iran, thanks to the holy religion of Islam and with various emphases and traditions to reduce poverty on the one hand and due to the lack of development and growth of the tax system in its absorption and growth of banks debts on the other hand that challenged the country's economic system seriously with sanctions due to the loss of oil revenues and fund of production units are considered. With these statements, we can say that the effort to create a new style of living will be formed so that the new criteria based on culture, Beliefs and requirements are originated in our economy area that can distinguish Iran from other countries.

Therefore, if in contrary to the income limits that really exist, we develop it by altruism and accentuating the macro problems of the country by bedding with an exquisite lifestyle in the community to follow a faster and more targeted way for the prosperity and these are people who can really resolve the economic problems. In the following the topic of brands will be discussed and explained.

BEHDAD BRAND (TRADEMARK)

One of the indicators of welfare in the societies is the reduction of class antagonism or the Gini coefficient and on the other hand, Islam has referred to matters such as charity, quint and obligatory alms that adherence to the principles of Islamic economy could resolve many of the problems. Despite this issue, two groups of people are under the support of supportive institutions (Imam Khomeini Relief Committee (RA) and welfare organization) and a total of 12 million people are in this group, thus creating the Behdad brand which is a combination of letters Behzisti and Komite Emdad (in Persian letters) seeks to make factories and manufacturing units to, based on the brand, dedicate a percent of its sales to help support institutions to receive the brand and add a percentage to the initial figure annually that can refer to groups of goods such as food (essential goods), accessories and home textiles, building materials and agricultural and industrial products.

CLASSIFICATION OF BEHDAD BRAND

To establish the level of participation by manufacturers to continue cooperation and continuous of the brand based on the following pattern, classification can be introduced as a model that the brand will be starred here that means for a per cent of support of these vulnerable groups, a star will be added that a table is designed to better understand the issue

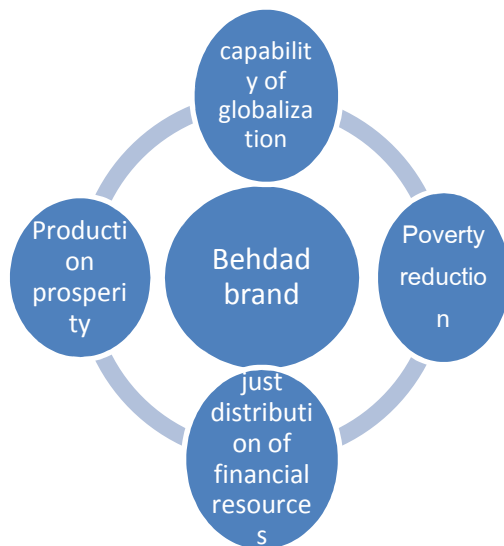
Tab.1. Types of starred Behdad brand

Row	Contribution of the manufacturer	Allocation of the type of Behdad brand
1	Allocation of 2% of the income of manufacturing unit	Behdad brand single star
2	Allocation of 2 to 5 percent of the income of manufacturing unit	Behdad brand 2 stars
3	Allocation of 5% to 10% of the income of manufacturing unit	Behdad brand 3 stars
4	Allocation of 10 to 20 percent of the income of manufacturing unit	Behdad brand 4 stars
5	Allocation of more than 20% of the income of manufacturing unit	Behdad brand 5 stars

With such an approach and promoting the brand, the effort to continue and develop it in the future 5 years predicted the income and infusion of this money to the least supported individuals, the current credit of the institutions will be increasing by the people and the government.

THE INFLUENCE OF BEHDAD BRAND

A donation of at least one percent of the income of manufacturing unit and even businesses to support the poor strata of society and restoring their purchasing power makes it possible to direct the demand to the market by public interest to the behavior, and the cost of the marketing will be reduced and it will have an earthly reward. With the widespread use of Behdad brand this will happen that along with the production promotion with the reduction of poverty and the adverse effects of poverty in the community such as delinquency and social damages will have a downtrend, on the one hand, it will have the anthropocentric transaction and please of God and will have the increasing blessing of wealth creation with justice in a society and people can help the poor strata of the society by buying such goods and to meet their material needs and this increases the sales of Behdad brand and an increase in desired income and appropriate and impressive profits.



Behdad brand and its effects

TERMS OF GRANTING AND OBTAINING THE BEHDAD BRAND

Obtaining the trademark that increases position in market especially in Islamic market, the brand should be placed on goods so that the goods have the minimum standard in the field of quality and quality management from the relevant institutions to create an outcome based on the desirability to purchase the goods that will have two prominent features i.e. quality and protection of the poor strata of the society.

BRAND OF OBSERVING BANKING, TAX AND INSURANCE RIGHTS

Given that in introduction of the latter brand, the debate on economic rights is presented and discussed so we will briefly introduce it. Law for economists is noteworthy because first economic theories that are regarded for the assessment of human economic behavior, possibility of resources and hidden wealth in the properties that provides the law of properties and ownership law, secondly in this

course, human is considered and in fact according to the economic approach to law, it is assumed that the wise human looks at executive guarantee (damage, prison) as to implicit price. In the new look of law and economics, by economic analysis of law of economic impacts, the scope of the law from the civil liability to criminal, family law, contract law are all analysed and in terms of Becker they have a size called economic in all aspects of life, because whatever we do has financial consequences[5].

Given that the banking system is one of the main pillars of the economic system that its correct performance can help the growth and prosperity of the country, and on one hand, one of the banking problems is deferred bank debts represents a decline in the quality of banking network assets and various reasons have caused to divided into inside and outside the organization.

Now given the problems in the financial and monetary system including the lack of debt repayments to banks and insurance and tax companies in the country and this economic problem exists in other countries as well and leads to the problem of supplying liquidity for production sector and the lack of access of people to bank resources and in discussion on tax we witnessed the reduction of services and greater reliance on oil and budget deficit that has been mentioned here, so by creating a new brand for production and service sectors in the absence of bank, insurance and tax deferred will succeed to obtain the brand and the opportunity will be raised for the customer and consumer of goods and services that a product with this brand and by buying this good and promoting it in consumption culture will cause to resolve the problems discussed above and the supplier seeks to reduce the problems of the country by paying off the debt at the date of the receipt in the economic field and this brand symbolizes the monetary and financial health and all consumers should grow this brand in the market, purchase and sale over time and have an impact on monetary health of the country economies and supporting the manufacturer whose capital lacks debts motivates the purchase and respect in the monetary and fiscal turnover and will cause more purchase of goods[6].

PROVIDING THE BRAND OF BANKING, INSURANCE AND TAX RIGHTS

For culturalization, control and reduction of bank, tax and insurance debt is defined by offering the brand and a standard in monetary and banking system and the brand will be based on the levels and classification and in each level will be based on total time of deferred in banking, insurance and tax network and according to the following equation, total debts will be as:

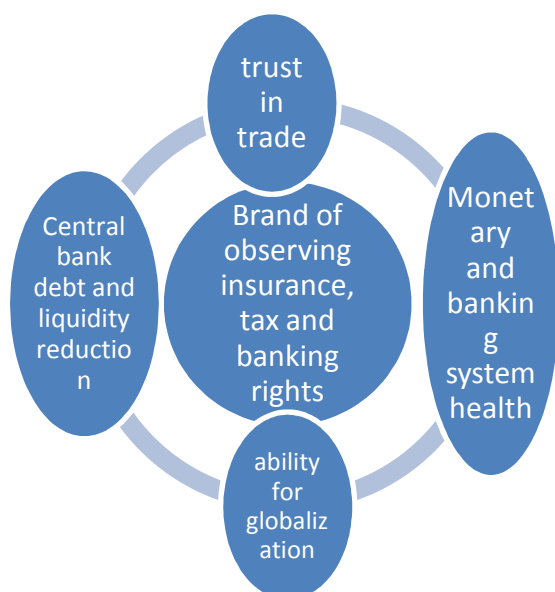
Time of deferred insurance + Time of deferred tax + Time of deferred overdue = Total time of deferred

Here as deferred are permanently changing, they can be calculated and updated based on each season and the manufacturing and service sectors are defined besides other levels and the index and numbers 1, 2, 3 and 4 will be used that are spring, summer, autumn and winter respectively, that in the following, the overall time of overdue for all levels for this brand will be defined in the following table:

Table. 2 . Levels of observing the brand of bank, tax and insurance rights

Row	total time of all deferred (months)	Brand level in the desired season
1	0	An
2	3	Bn
3	3-6	Cn
4	6-9	Dn
5	9-12	En
6	More than 12	No brand

Effects of the brand of observing banking, tax and insurance rights Depending on the size and 550 thousands of billions of liquidity and the 87,000 billions of bank debts, all manufacturing and service units should join the trademark within 2 years and to end the liquidity problems and increase the liquidity by loan from the central bank. With this brand in the field of trade, the firm or the buyer will ensure the accuracy and integrity of financial accounts and will trust in trade and transactions more With the brand of observing the banking and tax rights, the capacity for development in international trade to establish relations and more transactions in the field of exports and imports also will be provided and with the global brand we will witness the increasing role of it and the levels of exchanges between Iran and other countries with the approach of health and trust in monetary and banking system, some kind of credibility will be rapidly increased for production and service units. These issues should be also noted that the reduction and control of banking deferred and tax debts by the government compensates and controls the budget deficit and the optimal allocation of credit for development of civil projects in the country.



Brand of observing insurance, tax and banking rights

Solutions for developing brands of Behdad and observing the banking and tax and insurance rights Those who succeed to obtain the brands according to the criteria specified above enjoy the tax exemptions and crime impunity of crimes with first priority. Cooperation of all monetary and credit agencies will be done to prioritize all banking facilities and granting loan to the economic groups (Rials and foreign exchange Loan, from the National Development Fund) The owners of these brands who have the modern standards will enjoy custom discounts and related rights on the basis of the ceiling set by the authorities The owners of the brands that succeed to obtain the standards of world are in preference to receive production subsidies from the government in the Act targeted subsidies.

CONCLUSIONSAND RECOMMENDATIONS

Given the introduction of two brands that account for factors above the quality and quantitative standards, it is planned to introduce brands that are defined by economic thinking and with poverty reduction in the society to be more developed using an approach based on just distribution of wealth among the types of community deciles. The brands presented are in the agenda according to the needs of each community and based on the principles and beliefs that define the ethics in today's economic environment and providing a superior life style, and attempted to develop a moral-oriented economy. To establish an efficient and rational relationship in the economy and the manufacturing sector, we will witness a different look between the manufacturer and the consumer with new and effective values of a more equitable distribution among all deciles that will have an appropriate measure to reduce class conflict and an improvement in the Gini coefficient. In general, if the best good in terms of quality and competitiveness is produced and directed to the market, but the challenge of reducing poverty and Rent in banking system which dominated the assets of people is not modified and promoted, sustainable economic growth and development will not be formed.

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