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TOPIC:

THE IMPACT OF BRAND RELIGIOSITY AURA AND BRAND EMOTIONAL BOND ON BRAND PERSONALITY AND BRAND LOYALTY; PAKISTAN ISLAMIC BANKING IN FOCUS

AUTHORS:

- 1- Dr Amir Adam, Associate Dean, Hamdard University, Email ID: Amir.adam@hamdard.edu.pk Orcid ID: <https://orcid.org/0000-0003-1189-9616>
- 2- Syed M. Fauzan Ali, Manager Business Incubation & Lecturer - Marketing, Management & Supply Chain Email ID: fauzan@kasbit.edu.pk Orcid ID: <https://orcid.org/0000-0003-2627-6112>
- 3- Dr. Muhammad Mashhood Ahmed, Audit Officer, University of Karachi. Email: mashhood_87@hotmail.com Orcid ID: <https://orcid.org/0000-0002-0025-3281>

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THE IMPACT OF BRAND RELIGIOSITY AURA AND BRAND EMOTIONAL BOND ON BRAND PERSONALITY AND BRAND LOYALTY; PAKISTAN ISLAMIC BANKING IN FOCUS

Amir Adam, Syed M. Fauzan Ali, Muhammad Mashhood Ahmed,

ABSTRACT:

The study has focused on Brand Religiosity Aura and Emotional Bonding with the Brand and measured its impact on Consumer loyalty towards brands with the mediating effect of Brand Personality in the Pakistani Islamic Banking Perspective. Quantitative, explanatory and correlational study was designed with the purpose of examining the phenomenon and collected 316 sample questionnaires from the consumers of Islamic banks of Pakistan. The study has used convenience sampling technique and PLS SEM as data analysis technique for results and findings. The result of this study concluded that brand emotional bond has a significant impact on brand loyalty. Moreover, the result of this study concluded that brand personality and brand religiosity aura have significant impact on brand loyalty. However, the result of this study concluded that brand religiosity aura has a significant impact on brand emotional bond and brand personality.

KEYWORDS: Brand Personality, Brand Emotional Bond, Islamic Banks, Pakistan

INTRODUCTION: Islamic banking in banking industry are growing at a rapid pace. Religiosity is a critical esteem that can impact the conduct of people. Along these lines, purchaser conduct will rely upon religiosity itself. In spite of the fact that religiosity has been proposed to be emphatically connected with particular parts of purchaser conduct, next to no consideration has been paid to this relationship. In any case, since late 1990s, there has been a developing number of research on religiosity in the purchaser conduct teach, especially in the Islamic saving money setting (Ishtiaq & Siddiqui, 2016; Latip, Yahya, & Junaina, 2017). The market for Islamic managing an account administration has been becoming quickly finished the previous couple of years, and this hearty development is relied upon to proceed for a long time to come. The Islamic Bank is a keeping money framework that works under Islamic law, or known as 'sharia'. In this way, it is sensible for specialists to utilize religiosity as one of the key factors that may clarify why customers pick Islamic bank over ordinary bank (Usman, Tjiptoherijanto, Balqiah, & Agung, 2017; Wahyuni & Fitriani, 2017). Religion is a consecrated esteem having solid impact on the feelings, encounters, musings, conduct and brain research of a man as a buyer. Accordingly, some writing prescribes that the investigation of showcasing ought to incorporate religious factor, since it manages numerous parts of life and customer conduct. Reality demonstrates that, even among people in a similar religion, there is heterogeneity in their confidence and sense of duty regarding practice religious lessons. The effect of religion on buyer conduct contingent upon the level of responsibility regarding religion or known as religiosity, which mirror the states of mind and conduct of people. Besides, Religiosity is an imperative esteem that can impact the conduct of people. Along these lines, purchaser conduct will rely upon religiosity itself. Despite the fact that religiosity has been recommended to be unequivocally connected with particular parts of customer conduct, next to no consideration has been paid to this relationship. All things considered, since late 1990s, there has been a developing number of research on religiosity in the shopper conduct train, especially in the Islamic keeping money setting (Usman et al., 2017; Wahyuni & Fitriani, 2017). The market for Islamic keeping cash organizations has been winding up immediately completed the past couple of years, and this generous advancement is depended upon to continue for quite a while to come. The Islamic Bank is

a dealing with a record structure that works under Islamic law, or known as 'sharia'. In that capacity, the Islamic banks get 'sharia pleasing back' structure, refusing affirmation of specific excitement for credits, known as *riba*. In this way, religiosity should have encouraged individuals to use Islamic banks, and shield individuals from using standard banks (Latip et al., 2017; Usman et al., 2017; Wahyuni and Fitriani, 2017).

Some looks into, Belaid and Temessek Behi (2011); Bouhlel, Mzoughi, Hadiji, and Slimane (2011) still demonstrate that there are holes in the relationship of brand identity and brand security. The examination done by Louis and Lombart (2010) reveal that the estimation of brand personality which is changed as per purchasers' ideal self doesn't have colossal impact on check bond. Brand Personality is portrayed as a plan of human characteristics related with a brand, Aaker, Fournier, and Brasel (2004). Clients much of the time view certain brand just as it is a man. The resemblance amid customer self-thought and brand personality is solidly related to customer trust toward the brand. Subsequently, an association must give cautious thought to stamp personality and view it as a man who has unprecedented characters to make a brand, which is comprehensively recognized by buyers, Azoulay and Kapferer (2003). Generally, check character is a uniqueness of a brand, which is particular with various brands. It is a result of various and great individuals' inclusion in various condition and unmistakable character. Purchasers can feel a bit differentiates in stamp personalities, yet it can lead them into unwavering quality or a different way, (and Park, 2001).

Louis and Lombart (2010) used nine estimations of brand personality in their investigation. They attempted the estimations using three ward factors, which are trust in, association, and customer's devotion on check. Six of brand character estimations, which are inventive, boggling, ascendant, pondering individual, beguiling, and careful, don't have relationship with purchaser association on stamp. While, Herskovitz and Crystal (2010) said that the complement of brand charms which can make whole deal association can be clearly seen and awing customers. Belaid and Temessek Behi (2011) demonstrated that brand security has noteworthy impact on mark responsibility that prompts devotion. Kuenzel and Halliday (2010) said that brand notoriety and consistency have effect on mark identity, which likewise has effect on mark unwaveringness.

Understanding the brand loyalty status of Islamic banks in Pakistan has considerable importance in present times. Islamic banks are striving hard to understand consumer brand equity perspective towards the interaction of consumers with their banks (Usman et al., 2017; Wahyuni & Fitriani, 2017). Hence, the problem of brand loyalty and religiosity perspective has high importance in the current scenario especially in context to Pakistan (Ishtiaq & Siddiqui, 2016).

1. What is the impact of brand religiosity aura on brand personality?
2. What is the impact of brand emotional bond on brand personality?
3. What is the impact of brand religiosity aura on brand loyalty?
4. What is the impact of brand emotional bond on brand loyalty?
5. What is the impact of brand personality on brand loyalty?
6. What is the impact of brand religiosity aura on brand emotional bond?

The study has focused on the following objectives:

- To determine the impact of brand religiosity aura on brand personality.
- To determine the impact of brand emotional bond on brand personality.

- To determine the impact of brand religiosity aura on brand loyalty.
- To determine the impact of brand emotional bond on brand loyalty.
- To determine the impact of brand personality on brand loyalty.
- To determine the impact of brand religiosity aura on brand emotional bond.

The scope of the research is limited to the Karachi, Pakistan. The study has emphasized the impact of brand personality on brand religiosity aura, brand emotional bond and brand loyalty.

Literature Review

Theoretical Background

The Consumer-Based Brand Equity (CBBE) model proposed by Keller (1993) stated that consumers are more likely to interact with the brands that have good personality and characteristics. The theory emphasized that brand knowledge and awareness are two core areas that lead towards brand recognition and recall propensity. Due to these propensities, brand association emerges and leads toward building brand personality in the sight of consumers (Keller, 1998; Keller et al., 2011). However, it has also been stressed and acknowledge in the theoretical literature that brand personality is one of the main factors that develops judgment and feelings with the brand, as in the scenario of brand association, thus, it generates emotional bonding with the brand and creates aura, Keller (2001); Whan Park, MacInnis, Priester, Eisingerich, and Iacobucci (2010). Basically, emotional aura ultimately leads to brand emotional bonding and therefore, it has causal association with the emotional bonding (Keller, 1993, 2001; Keller et al., 2011).

Furthermore, these perspectives and aspects of brand building and consumer-based brand equity ultimately leads to strong brand resonance and attachment, Leone et al. (2006); Mohammad (2017); Whan Park et al. (2010). These brand resonance emphasizes consumers toward recall and loyalty dimensions. Henceforth, strong bonding and emotional attachment with the brand ultimately creates loyalty and repetitive interaction with the brand (Kuhn, Alpert, & Pope, 2008; Leone et al., 2006; Whan Park et al., 2010).

Theoretical Development of Hypothesis:

Usman et al. (2017) investigated the part of religious standards, confide in, significance of traits, and data sources in the connection amongst religiosity and choice of the Islamic bank. The examination utilizes the Two-Way Analysis of Variance (ANOVA) and Causal Model (SCM) is connected. Variables are Religiosity, Islamic Bank Selection, Religious Norms, Trust, Information Source and Importance of Attributes. Study comes about demonstrate that the part of religiosity in the clients' choice for utilizing the Islamic saving money administrations relies upon religious standards variable. Religiosity influences the choice of clients in the customary gathering, yet it doesn't have some impact for the contemporary gathering. Different discoveries recommend that religiosity in a roundabout way influences the choice for utilizing the Islamic banks through interceding factors of trust and data source. So also, the present investigation uncovers that religious standards have basic part in the connection amongst religiosity and choosing of the Islamic banks. Religiosity does not generally assume a critical part on the choice of Muslim clients to pick Islamic banks. Just clients in the customary gathering with a higher level of religiosity have a tendency to favor the Islamic banks. Interestingly, the contemporary gathering, religiosity isn't determinant for picking an Islamic bank. These outcomes likewise clarify why past

examinations on the connection amongst religiosity and Islamic banks demonstrate uncertain finding. Additionally, religiosity likewise influences the choice of the Islamic banks by implication, through factors trust and data sources. Along these lines, this examination recommends that the improvement of the Islamic banks basically can't be isolated from the religious conclusion, in light of the fact that the Islamic banks are normally settled based on the Islamic law or standards at the end of the day, religiosity ought to be considered as a major aspect of a procedure to get new clients or to hold the current clients, particularly for the customary gathering.

Latip et al. (2017) have investigated the influential factors towards the acceptance of customers in products and services of the Islamic banking. Convenient sampling has been used in the study for the purpose of data collection. The findings of the study have shown that Islamic banking adoption, customer innovativeness, perceived trust and perceived risk are affected by relative advantage, compatibility, complexity, and observability. The decision of adopting Islamic banking is statistically and significantly positive through relative advantage, compatibility, complexity and observability. Therefore, it has been recommended that banks should focus on the factors that develop sharia compliant products and assure the accomplishment of Islamic banking products and services. On the other hand, accessibility, service quality and profitability factors should be assessed and enhanced by banks. It has been emphasized that the emphasis of Islamic banking institutions should not be based only on the religious aspects in order to interact new customers. Similarly, a different perspective on Islamic banking can be emerged from the prospective customers. For instance, Islamic banking is viewed as a complicate and complex system although all the fundamental processes are empirically and practically comparable to traditional systems instead of the underlying aspects that are dependent on sharia principles.

McCormack and Deacon (2017) examined the role of trust in the high-street banking. The specific focus of the study was given to the restoration of trust and confidence banker-customer relationship in high-street banking. The study variables include customer service, trust, relationship marketing, retail banking, conduct risk and culture and ethics. It has been exemplified that complexities exist in restoring high-street or retail banking trust as well as in exploring the associated issues of ethics, culture and conduct risk. A structural change has been reflected from a brief historical analysis, linking to existing thoughts and analysis and interprets that the current ambitions to restore trust for delivering the regulators in the banking sector. On the other hand, a number of associated issues or subjects is concluded on the basis of research and particular questions. A transaction focused, sales-driven profit maximization approach and market share maximization approach has been influenced through the relationship amid retail banking and high-street banking. The business model and banker's generation reeducation are reengineered through the accomplishment over a period. The industry wants to re-establish the banker-customer relationship is specified through the culture in high-street banking. A customer service culture has been invested and promoted through the ethical approach for internalizing regulation in order to focus on a customer lifecycle marketing orientation.

Mohammad (2017) examined the influence of brand equity, corporate banking and brand experiences on brand loyalty. It has been exemplified that brand loyalty is affected by brand experiences and brand equity. On the other hand, brand loyalty is significantly and

positively affected through corporate branding. It has been identified that sensory and cognitive experiences, and brand loyalty are affected through the independent dimensions. The major contribution of this study was observed in the influence of brand equity, corporate branding and brand equity on brand loyalty. It has been shown that brand loyalty can be enhanced by using such concepts in order to explore crucial factors improving brand loyalty. The major limitation of this research is related to the sample region since it was conducted in two cities only. Future research should consider other companies and employees from other governorates in Jordan.

Zhou and Li (2014) have researched the understandings of versatile SNS continuation usage in China from the ideas of protection concern and social impact. The investigation factors incorporate subjective standard, social personality, assemble standard, protection concern, social impact, consistence and ID and disguise, and portable SNS continuation use. The investigation has inspected that impact of incorporation with respect to the security concern and social impact through the continuation use of versatile SNS. Subjective standard, gather standard and social personality speak to individually the recognizable proof, disguise and consistence as three basic procedures of social impact. It has been demonstrated that the duration utilization is essentially influenced through these variables and security concern. The issues of social impact and security concern are tended to through specialist organizations. An incredible consideration has been gotten in data frameworks look into for recommending impacts of apparent incentive keeping in mind the end goal to purchase computerized things in long range interpersonal communication groups utilizing developing administration and SNS client appropriation. Utilitarian esteem, social esteem and passionate esteem are incorporated inside seen esteem. Then again, it has been stressed that the goal of youngsters for embracing grouped security setting systems on SNS is influenced through protection concern. The critical impact of security worry on starting utilization of SNS and client reception is distinguished from these autonomous factors. Along these lines, it has been suggested that the continuation use of portable SNS is influenced through the security worry with a specific end goal to utilize versatile SNS.

Ali and Puah (2017) examined the Islamic banking acceptance as innovation in Pakistan. The findings have shown the entire structural framework of consumer awareness and relative advantage on the adoption of Islamic banking. The adoption of Islamic banking is significantly influenced by observability and trial-ability. It has been identified that trial-ability is the most dominant and influential factor for predicting the Islamic banking's customer adoption. This outcome implies that Islamic bank client consider trial capacity with the goal that they dispose of vulnerability and diminish danger of Islamic keeping money administrations. The discernibleness is the second most contributing element to foresee client selection of Islamic managing an account. The conceivable reason of this positive and huge relationship is that saving money administrations are elusive while the correspondence method of Islamic managing an account is proficient. Moreover, the development of Islamic managing an account and its productivity is outstanding and unmistakable to the clients in Pakistan. This improves the probability of client confidence and conviction on the advancement of Islamic managing an account item which thus more prominent appropriation.

Yan and Yang (2015) examined the user adoption of mobile payment from the notion of trust. The findings of the study have indicated that structural assurance, ubiquity, perceived usefulness and perceived ease of use are significantly and positively impacted upon the trust of users, affecting user usage intention. On the other hand, user adoption and usage of mobile payment services are facilitated through mobile service providers' trust. It has been exemplified that information interception and hacker attack are vulnerable due to ubiquity, showing adverse impact on wireless network. The study has recommended that ubiquitous mobile payment service to users is provided through the reflection of service providers' ability. Similarly, the findings have shown that trust can be constructed on the basis of service providers' ability. Moreover, the study has recommended that there is a significant influence on usage intention through trust. A positive experience related with mobile payment utilization cannot be expected if users do not trust mobile service providers.

Kabir (2013) has investigated the influential factors and their impact on the mobile banking usage from a developing country. The findings have shown the influence of factors such as privacy risk, social risk, financial risk and time risk on the four major factors trust, convenience, relative advantage and perceived risk. On the other hand, social risk and financial risk are negatively affected through the use of mobile banking since mobile banking security is affected through perceived risk factors including benevolence, perceived usefulness, and perceived ease of use, integrity and ability. On the contrary, the only insignificant factor found was the social security. The findings of the study have suggested that the behavioral intention of mobile users is affected by perceived risks, convenience, comparative advantages and trust for adopting mobile banking services in Bangladesh. Therefore, this study has recommended that consumers' intention to use mobile banking services should be enhanced through information to banks, service developers, software engineers and valuable knowledge.

De Cremer (2015) has investigated the banks' trust in order to restore the financial crisis in 2008. It has been examined that when benevolence is perceived among clients, trust will be created. The emphasis of trust is fundamentally underlying on the actions and decisions of the respective bank. Therefore, it is essential for a bank to enable and interact with their customers on a personal level. On the contrary, the efficient use of IT applications is increasingly invested by banks and consequently the personal element is removed in order to interact true benevolence with customers.

Ong et al. (2017) analyzed the brand steadfastness, consumer loyalty and customer based virtual brand identity. The discoveries have demonstrated constructive relationship amid mark dependability, consumer loyalty and buyer based virtual brand identity. The connection amongst brand and purchaser based virtual brand identity is interceded somewhat through consumer loyalty in the web based managing an account setting. It has been analyzed that situating administration techniques by Malaysian managing an account industry in the virtual condition ought to be created through these discoveries. The identifiable and essential messages with respect to mark identity measurements can be shown among focused gathering of people keeping in mind the end goal to harvest out the powerful outcomes from online correspondence. Furthermore, the noteworthiness of consistent site refreshes for checking and redesigning the brand identity will be accentuated from these discoveries. A constructive component of identity can be abused by the

purchaser to underline a specific picture as long as the identity gets utilized as a signal to the shopper. Then again, the advancement of shopper based virtual brand identity is the primary focal point of this examination and additionally to comprehend the suggestions this current investigation's immediate and intervening impacts with mark reliability and consumer loyalty. The importance of estimating the virtual brand identity qualities for web based managing an account mark technique is underlined by this investigation for understanding the situation against contenders.

Namahoot and Laohavichien (2015) researched the trust and quality administration of Thailand's web saving money. The investigation has analyzed that the administration quality is the most grounded indicator of value administration on trust. The investigation factors incorporate trust, behavioral goal to utilize web saving money and quality administration. In addition, the examination has demonstrated that there is a positive connection amid the behavioral aim and trust. Web saving money is decidedly connected with quality administration factors including data quality, benefit quality and framework quality. There is a beneficial outcome of the framework and administration quality on trust. Then again, there is an unfriendly impact of data quality on the trust. In this way, it has been prescribed that web saving money administrations prompt soundness of the framework, efficient and the lower expenses, precision and quick reaction of the information exchange.

Mohammad (2017) proposed to approach the impact of brand value, corporate marking and brand encounters on mark reliability. Brand intellectual experience, mark tactile experience and brand full of feeling background are three sub-measurements included inside brand encounters. Then again, staff conduct, perfect self-consistency, condition, trust, mark recognizable proof, saw quality and way of life compatibility are the seven variables involved inside brand value. The examination has estimated corporate marking through corporate qualities, corporate exercises, utilitarian advantages, corporate affiliations and corporate identities. A substantial and dependable poll was utilized to quantify every single included measurement in this exploration. The impact of brand encounters, corporate marking, and brand value was uncovered in this paper on the Jordanian clients. The investigation has stressed that brand faithfulness can be improved through conceptualizing these ideas and in this way, can upgrade mark dependability. The significant confinement of this exploration is identified with the example area since it was directed in two urban areas as it were. Future research ought to consider different organizations and representatives shape different governorates in Jordan.

Sandada and Magobeya (2016) assessed the determinants of consumer trust in the banking industry in Zimbabwe. Results show that ability competency has insignificant impact on consumer trust in banks. Similarly, integrity and benevolence have significant impact on consumer trust in banks. Additionally, structural assurance and service recovery have significant impact on consumer trust in banks. In addition, discoveries recommend that in an undertaking to enhance buyer believe, the competency and the ability of the banks isn't a factor. In addition, moreover, one of the most grounded conclusions that leave the examination is that there is strong proof that auxiliary affirmation, generosity and the banks recuperation have a positive and measurably huge impact on clients confide in the banks. Additionally, the outcomes demonstrated that basic confirmation was the most critical determinant of the level of open trust in banks. The second most critical factor was altruism

and administration recuperation were third. Because of this impact, it is likewise respected sensible to trust that auxiliary confirmation, kindheartedness and banks recuperation increment clients confide in the banks. From the discoveries of this examination, it is claimed that the clients trust to work with banks may depend predominantly on the banks' capacity to guarantee the clients, to be kind and to recuperate from the past issues this investigation has some key ramifications for bank administration and approach in the monetary business in Zimbabwe and other creating nations. It connotes the requirement for the keeping money industry to show abnormal state of sense of duty regarding the change of administration conveyance. It likewise implies that the banks ought to set out on recuperation program in order to recapture the lost clients and impart certainty among investors.

Ishtiaq and Siddiqui (2016) analyzed the marking by Islamic banks in Pakistan a substance investigation of visual brand components. Subjective approach has been utilized. The exploration utilizes the substance examination on the marking components for five built up Islamic banks (IBs) and 14 traditional banks offering Islamic Windows (IW). Information has been taken from SBP and authority sites of the important banks. The examination depends on mark names, logos, slogans, shading plans and foundations. Thus, four normally used brand segments; names, logos, trademarks, and shades and establishments of five IBs and fourteen IWs in Pakistan are considered in this paper. These IBs and IWs and their picture segments were investigated using Content Analysis. Moreover, this is important that IBs and IWs have taken excellent care of focus Islamic characteristics in promoting system, identifying with brand and brand parts. Before long, this examination proposes a couple of propositions to IBs and IWs for advance change in their checking systems. This had been noticed that most extreme brand components have been utilized by IBs and IWs for encouraging in correspondence, distinguishing proof and separation of their items. Nonetheless, some of them are still without an appropriate slogan. It is prescribed to those IBs and IWs to embrace an appropriate slogan keeping Islamic qualities in see, this would enable them to reinforce their image value and additionally spare their unreasonable notices costs. Moreover, a few IWs of Conventional Banks are without mark augmentations; it is suggested that they ought to receive mark expansion for refinement and advancement of their Islamic items. Additionally, recently presented IBs and IWs are more cautious in receiving most extreme brand components. This ought to likewise be the approach of more seasoned IBs and IWs.

Zhou (2013) empirically examined the continuance intention of mobile payment services. The outcomes infer that specialist co-ops need to offer quality framework, data and administrations with a specific end goal to encourage clients' continuation utilization of portable installment. Thus, holding clients and encouraging their continuation use are urgent for versatile installment specialist organizations. Drawing on the data frameworks achievement display, this exploration distinguished the elements influencing duration aim of versatile installment. The outcomes demonstrated that framework quality, data quality and administration quality influence continuation expectation through confide in, stream and fulfillment. What's more, trust influences stream, which thus influences fulfillment. The outcomes suggest that specialist organizations need to convey quality framework, data and administrations with a specific end goal to encourage clients' post-appropriation utilization of portable installment. Besides, trust, stream and fulfillment, there may exist

different elements influencing continuation use, for example, saw helpfulness and exchanging costs. Future research can analyze their belongings.

The study has identified that numerous studies have been conducted in the past to analyze various aspects of brand management in the Islamic bank industry. However, Also, the structural model analysis in the developing Muslim countries were also found weak but the identified researchable gap was more inclined toward the inclusion of brand management dimensions to understand its implications on brand loyalty alongwith religiosity and emotional bonding.

In light of the past studies, following hypotheses are postulated.

H1. There is a significant impact of brand religiosity aura on brand personality.

H2. There is a significant impact of brand emotional bond on brand personality.

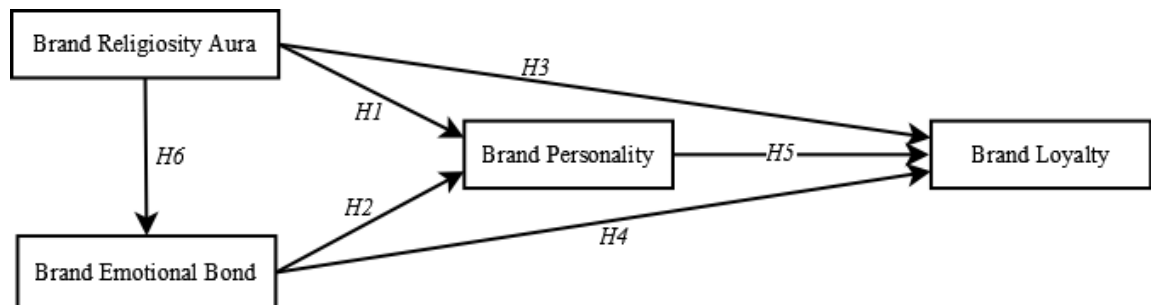
H3. There is a significant impact of brand religiosity aura on brand loyalty.

H4. There is a significant impact of brand emotional bond on brand loyalty.

H5. There is a significant impact of brand personality on brand loyalty.

H6. There is a significant impact of brand religiosity aura on brand emotional bond

Proposed Research Model



Research Methodology

In a more extensive point of view, this research recognized that quantitative research approach has been arranged into three essential stages; finding variables for examination, using for review and afterward accurately assessing it. Quantitative research creates measurements using huge scale overview look into, utilizing techniques, for example, examiners or organized meetings (Marczyk, DeMatteo, & Festinger, 2005; Newman & Benz, 1998).

Similarly, the current study has chosen quantitative research in light of the fact that here the reason for existing research experiences. Despite that, this research primary object is to recognize discoveries by measuring the statistical tools. Besides, it will make an evaluated purpose of past researches and theories with respect to the present issue faced by the Islamic banks. Likewise, this research has been used explanatory purpose as it aligns well with the research objective and purpose of the study.

In theoretical concept both of them are dissimilar, inference and application to the study objective. The dissimilarities mostly happen in the complexity of examination related to the process and phenomenon. "A correlational research is a review in view of study information, which has been done in the field (i.e., a non-thought up setting, for example, a firm), in which the relationship amid at least one dependent and one independent factor is analyzed", Mackenzie and Knipe (2006); Marczyk et al. (2005); McMillan (1996). In

above discussion on study design, the study has firmly fit well with the correlational study design, so in our study, correlational design was used.

There are mostly two sorts of information sources to be specific Primary and Secondary. Primary information source is an extraordinary data source, that is, one in which the data is assembled firsthand by the analyst for a specific research reason or errand. Primary information can be accumulated in different ways. The most understood techniques are self-controlled diagrams, interviews, field recognition, and examinations. Primary information gathering is expensive and requires awesome measure of time as contrasted and secondary information. Primary information social occasion may be the principle suitable procedure for a couple of sorts of research. While secondary information implies data that was accumulated by some individual other than the customer. Basic sources of secondary information accumulation are, information assembled by government divisions, various leveled records and data that was at first accumulated for other research purposes, Mackenzie and Knipe (2006); Scandura and Williams (2000). In this study, primary data has been collected from the target population. The study targets the population of customers' who uses Islamic banking services. Their feedback gives us the relevant research related information. Sample of targeted population were gathered from customers' who uses Islamic banking in the context of Karachi Pakistan.

Research sample size was gathered from participants' total of 316 responses. Participants conveniently available for filling the questionnaire and provide their valuable time for their feedback from Karachi Pakistan.

Survey method has been used by the current study as data collection technique that implies collection of data based on self-administration method. Usually, primary data collection based on survey methodology and implicates physical data collection through field surveys. Henceforth, the current study has embraced primary data collection through self-administrated questionnaire for response collection from target population, Mackenzie and Knipe (2006); Marczyk et al. (2005).

Our research has used five-point Likert scale questionnaire which has been adapted from previous researches'.

It denotes to the assortment of the sample of participants from the target population on the basis of utmost acquiring accurate and appropriate knowledge to the study domain which are easily available for data collection procedures, Marczyk et al. (2005); Scandura and Williams (2000). In our research, Convenience sampling technique has used.

This research used Partial Least Square (PLS) Structural equation modeling (SEM) analysis. By using PLS-SEM analysis, it is commonly used in the social sciences researches because of its capability to impute complex relationships models amongst unobserved variables constructs (latent variables) from observable variables. SEM includes set of different statistical models and techniques and computer algorithms which is fit for the networks of constructs variables to data (Ullman & Bentler, 2003).

As in comparison to regression and factor analysis, PLS SEM is relatively new field in the marketing research. Though, its roots can be traced back in late 1960s but it has emphasized implications in the contemporary research horizon. Basically, structural equation modeling is more complex, comprehensive and stubborn modeling technique for data analysis and it is popularly known as the part of 2nd generation statistical inferential techniques. It concurrently apprehends the characteristics and features of factor analysis and regression

analysis and provide less vulnerable findings with larger imperatives than both the techniques. PLS-SEM suits more for causal relationship and therein, the issue multicollinearity can easily be assessed and remedial aspects can be widespread easy in this methodology (Kline, 1998; Ullman & Bentler, 2003).

This research has moral consideration related to study in the whole course of study duration. Ethical consideration assumes a mandatory and important part in regards to the respondents that contribute eagerly contribute in our research. Thus, the exploration likewise considered privacy, confidentiality and secrecy of the participants' information that they provide us in this research. None mental and physical harm were engaged to any respondents in the entire course of investigation duration.

Data Analysis

Pilot Study

Table 1: Pilot Study (n = 50)

Variable Name	N Items	Cronbach's Alpha
Brand Emotional Bond	5	0.841
Brand Loyalty	5	0.850
Brand Personality	7	0.674
Brand Religiosity Aura	5	0.722

Descriptive Statistics

Table 2: Descriptive Statistics (n = 316)

		Frequency	Percent
Gender	Male	218	69.0
	Female	98	31.0
Age Group	17-21 years	151	47.8
	22 - 26 years	113	35.8
	27 - 31 years	35	11.1
	32 - 36 years	17	5.4
	Under Graduate	25	7.9
Education	Graduate	146	46.2
	Postgraduate	89	28.2
	Doctorate	56	17.7
Income	Below 25000	114	36.1
	26000-50000	52	16.5
	51000-75000	68	21.5
	Above 76000	82	25.9

Construct Validity

Construct validity explains how the outcomes have fit with an analysis and experiment for measures its claims. It shows that essentially the variable are reveal the true theoretical framework modeling and its true meaning of a study insight. The relationship of every variable to the main factor is explained by the so-called factor loading.

Table 3: Construct Validity

	Brand Religiosity Aura	Brand Emotional Bond	Brand Loyalty	Brand Personality
Aura1	0.838			
Aura2	0.869			
Aura5	0.804			
BEB2		0.896		
BEB3		0.900		
BEB4		0.859		
BEB5		0.744		
BL1			0.801	
BL2			0.784	
BL5			0.783	
BP2				0.876
BP4				0.784
BP5				0.705

According to (Hair Jr, Hult, Ringle, & Sarstedt, 2016) the loaded factors higher than 0.70. In the above table formulation, all variables have achieved the threshold of 0.70 for loadings. Therefore, construct validity has been achieved for the study.

Convergent Validity

The convergent validity basically aims to highlight the extent of convergence within the measures of particular variable. This helps to understand that either the measures are well-linked with each other that their convergence represents variable in adequate manner, Hair, Black, Babin, Anderson, and Tatham (2010); Hair, Sarstedt, Ringle, and Mena (2012). Following table 4 illustrates estimates of convergent validity.

Table 4: Convergent Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Brand Emotional Bond	0.874	0.913	0.726
Brand Loyalty	0.697	0.832	0.623
Brand Personality	0.724	0.833	0.626
Brand Religiosity Aura	0.787	0.875	0.701

As recommended by (Nunnally, 1978) that coefficient of every variable in Cronbach's alpha must be minimum to 60 percent in pilot study. As a result, all the variables coefficient of Cronbach's alpha have accomplished substantial internal consistency and pilot study has statistically validated to data gathering instrument. For satisfactory convergent validity, as recommended by (Hair Jr et al., 2016) the average variance extracted and composite reliability for every variable must be higher than 0.50 and 0.80 respectively. Similarly, in the above table has been shown that all the variables

constructs have accomplished the acceptable and recommended threshold of the degree of convergence and reliability.

Discriminant Validity

Discriminant validity is also very essential statistical authentication which illustrates the assessment of the degree of differences or discrimination amid the variables constructs to assert their distinctive support to the structural framework model. Basically, it refers to the estimation of individuality aspect of each construct to ensure its participation without any linkage to or influence from other variables, Fornell and Larcker (1981); Hair Jr et al. (2016); Henseler, Hubona, and Ray (2016); Henseler, Ringle, and Sarstedt (2015). In PLS-SEM, there are two types of discriminant validity including Fornell and Larcker (1981) criterion and Heterotrait-Monotrait (HTMT) ratio, Henseler et al. (2015). Following table 5 shows Fornell and Larcker (1981) criterion.

Table 5: Discriminant Validity using Fornell and Larcker (1981) Criterion

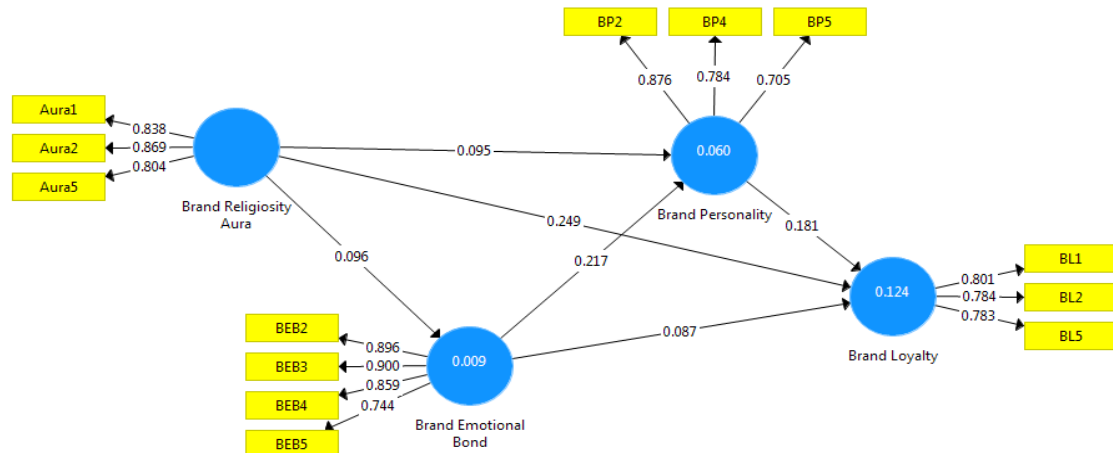
	Brand Emotional Bond	Brand Loyalty	Brand Personality	Brand Religiosity Aura
Brand Emotional Bond	0.852			
Brand Loyalty	0.152	0.789		
Brand Personality	0.226	0.230	0.791	
Brand Religiosity Aura	0.096	0.278	0.116	0.837

As suggested the criterion by Fornell and Larcker (1981); Henseler et al. (2016); Henseler et al. (2015), the coefficient of AVE squared-root for specific variable must be higher than all other variables of the structural framework model. In the above table, all the variables has accomplished the discriminant validity as their coefficient of AVE squared-root were greater than coefficients correlation of all other variables.

Table 6: Discriminant Validity using Heterotrait-Monotrait (HTMT) Ratio

	Brand Emotional Bond	Brand Loyalty	Brand Personality	Brand Religiosity Aura
Brand Emotional Bond				
Brand Loyalty	0.197			
Brand Personality	0.253	0.313		
Brand Religiosity Aura	0.115	0.374	0.131	

In the above table formulation has been shown that HTMT ratio for all the variables constructs in our study. The HTMT ratio for discriminant validity has been proposed by Henseler et al. (2016); Henseler et al. (2015) which have to be below than 0.85. All the HTMT ratios values of variables constructs have been shown below than 0.85. Thus, the HTMT ratio criterion have been met in discriminant validity. In our study all the construct have been reached the threshold value.



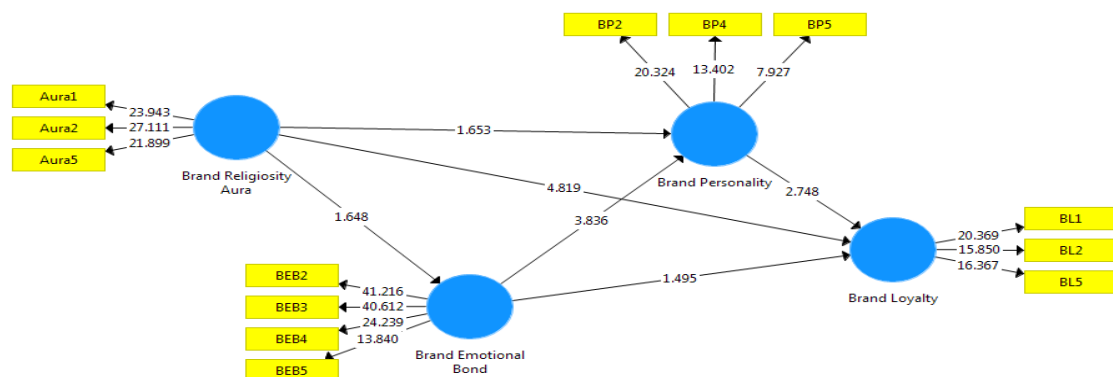
Path analysis

Following table shows the results of path analysis for assessing relationship amid variables of the model.

Table 7: Path Analysis

	Estimates	S.E.	T-Stats	P Values
Brand Emotional Bond → Brand Loyalty	0.087	0.058	1.495	0.135
Brand Emotional Bond → Brand Personality	0.217	0.057	3.836	0.000
Brand Personality → Brand Loyalty	0.181	0.066	2.748	0.006
Brand Religiosity Aura → Brand Emotional Bond	0.096	0.058	1.648	0.099
Brand Religiosity Aura → Brand Loyalty	0.249	0.052	4.819	0.000
Brand Religiosity Aura → Brand Personality	0.095	0.058	1.653	0.098

It has been shown in the above table that brand emotional bond (0.087, $p > 0.10$) has positive but statistically insignificant relationship with brand loyalty. Furthermore, brand emotional bond (0.217, $p < 0.10$) has positive and significant relationship with brand personality. Also, brand personality (0.181, $p < 0.10$) has significantly positive relationship with brand loyalty. In addition, brand religiosity aura has positive relationship with brand emotional bond (0.096, $p < 0.10$), brand loyalty (0.249, $p < 0.10$) and brand personality (0.095, $p < 0.10$).



Following table shows predictive relevancy of the dependent variables by the combination of their respective independent variables.

Table 8: Predictive Relevancy

Exogenous Variables	R Square	R Square Adjusted	Q Square
Brand Emotional Bond	0.009	0.006	0.005
Brand Loyalty	0.124	0.116	0.064
Brand Personality	0.060	0.054	0.027

It has been shown in the above table that 0.9 percent variability in brand emotional bond can be predicted by its respective independent variables. Moreover, 12.4 percent variability in brand loyalty and 6 percent variability in brand personality can be predicted by the combination of their respective independent variables.

Conclusion and Recommendations

Conclusion:

The study concluded that brand emotional bond has an insignificant influence on brand loyalty, it means that customer brand emotional bonding has no significant contributing factor of brand loyalty. Moreover, brand emotional bond has been shown the significant influence on brand personality, it means that when brand emotional bonding with customer has increased so the brand personality also increased. However, brand personality has a significant influence on brand loyalty, it means that brand personality which is a set of human characteristics that are attributed to a brand name increases the brand loyalty among customers. Additionally, brand religiosity aura the significant influence on brand emotional bond, it means that when brand religiosity aura has increased so the brand emotional bond also increased. Similarly, brand religiosity aura has increased the customer emotional bonding with the brand. Moreover, brand religiosity aura has a significant influence on brand loyalty, it means that when brand religiosity aura has increased so the brand loyalty also been increased. Similarly, brand religiosity aura has increased the customer loyalty with the brand. Furthermore, brand religiosity aura has a significant influence on brand personality, it means that when brand religiosity aura has increased so the brand personality also been increased. Similarly, brand religiosity aura has increased the customer likeability and preference according to their personality trait with the brand.

Theoretical Contribution:

The study contributes largely to the academic and research aspects of the current time. This study significantly aids the understanding and comprehension of religious norms and perspectives of the Islamic banks in Pakistan. Therein, the study substantially increases knowledge and comprehension about brand management concepts for Islamic banks in developing countries. Furthermore, it also enhances the dimensions and aspects of Islamic banks for academicians to explore new perspectives of brand management.

Managerial Recommendations:

This research has practical implications for brand managers in brand positioning and brand development along with the theoretical implications. It has been recommended that brand managers should capture different aspects from a plethora of brands in the market place. The effects of brand loyalty and brand emotional bond have been provided by the research and it may imbue confidence among brand managers as they crate brand personality communications possibly to have feelings aroused. It has been recommended that if brand

managers consider their attention on the personality traits of agreeableness and openness that they are more likely to arouse positive feelings in response while much money is going into the development of brand personality when previously its consequences were not identified. The study has further recommended that a positioning strategy should be demonstrated and developed by using extraversion personality traits on both negatively or positively aroused brand feelings. Individual branding should be considered by managers due to the impact of brand emotional bond on brand loyalty relies on the customer-specific context. Managers should develop new and innovative ways to combine their association with consumers and brands.

Future Line of Research:

Brand identity investigate has been censured for utilizing brand picture however then confounding the brand identity build with a brand character viewpoint. Thusly, the brand personality point of view adds to the assemblage of learning around there of research. Therefore, mark picture shaped the focal point of this exploration. This perception was not remarkable to this investigation the same number of different specialists has contended that brand identity is a constituent of brand picture however is regularly mistaken for mark personality at the thing age and decontamination arrange. This gave a one of a kind chance to investigate mark identity from a customer point of view. Future research will be required keeping in mind the end goal to expand and survey the relevance of the theoretical structure to different enterprises. For instance, future research could examine the brand identity system in both a mechanical and administration setting and crosswise over various item classifications, for example, banks and innovation.

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