

PAPER NAME

**10-1108\_JIMA-03-2022-0092.pdf**

AUTHOR

**Kasnaeny\_ Kasnaeny**

WORD COUNT

**9564 Words**

CHARACTER COUNT

**53149 Characters**

PAGE COUNT

**19 Pages**

FILE SIZE

**331.1KB**

SUBMISSION DATE

**Jan 3, 2023 8:24 AM GMT+7**

REPORT DATE

**Jan 3, 2023 8:25 AM GMT+7**

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# Consumers' awareness and loyalty in Indonesia banking sector: does emotional bonding effect matters?

Indonesia  
banking sector

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Received 24 March 2022  
Revised 26 July 2022  
Accepted 10 October 2022

## Abstract

**Purpose** – This study aims to examine the relationship between emotional bonding (e.g. 4 brand love, brand commitment and brand trust) and consumers' awareness and consumers' loyalty to conventional and Islamic banking products in Indonesia.

**Design/methodology/approach** – The sample consists of 585 Muslim and bank consumers obtained through a survey study and using 6 structural equation modeling to test the research hypotheses.

**Findings** – The empirical results indicate that brand love, commitment and trust have significant and positive effects on consumers' awareness and loyalty. Furthermore, as the mediator variables, consumers' awareness partially mediates the relationship between emotional bonding and consumers' loyalty.

**Research limitations/implications** – This study was validated by Indonesian Muslims; therefore, future study is needed to validate across the region and sector.

**Practical implications** – This study enlightened the bank managers from a marketing and psychological context. The bank managers need to enhance the control and promote their brand and products to improve their relationship and consumers.

**Originality/value** – This study provided the Muslim consumers' decision-making process by developing and testing a model of emotional bonding and consumers' perspective toward bank products.

**Keywords** Emotional bonding, Brand love, Brand commitment, Brand trust, Consumers' awareness, Consumers' loyalty

**Paper type** Research paper



## 1. Introduction

The majority population of Indonesia is Muslim, particularly 87% of 253 million (Rachmawati and Suroso, 2022). This condition should be able to make Islamic banking dominate the market in Indonesia, but in reality, this is not the case. The phenomenon that can be seen is that conventional banking is still superior in acquiring customers compared to Islamic banking. This is stated by the Financial Services Authority that the total number of Islamic bank customers is currently around 15 million people, while conventional banking is almost 80 million people. Compared to conventional banks, the total number of consumers of Islamic banks has only reached 10% (Junaidi *et al.*, 2022a). The presence of Islamic banking in Indonesia will be able to reach a large number of consumers because its operations are in accordance with the basis of Islamic law, which forbids interest, which is usury. The growth of Islamic banking will be very fast if the Muslim community is united in using Islamic banking. However, the Muslim community in Indonesia is still less interested in switching to Islamic banking and persists as customers of conventional banking. Thus, it can be seen that conventional banking customers are still reluctant to switch to Islamic banks (Junaidi *et al.*, 2022b). Hence, factors which influence Muslim consumers to adopt products and service become important.

Some research related to one's decision to remain loyal to a product is caused by many factors. Kotler and Keller (2016) state that consumers' decision to use a product is influenced by cultural, personality, perception, motivation and psychological factors. Chaudhry *et al.* (2020) and Syed *et al.* (2022) stated the influence of product attributes, product, package, store, method of purchase. According to Dinc (2020) and Kasber *et al.* (2022) the obstacles to move can also be caused by financial social constraints felt by consumers when moving to a new product or company. Anwar *et al.* (2020) and Rahman *et al.* (2021a, 2021b) revealed that the barriers to moving can be caused by economic considerations, psychological, social and functional considerations so that consumers continue to survive to consume products used so far. Besides these factors, other factors can influence consumers to continue to use certain products, namely emotional bonding toward these brands (Albaity and Rahman, 2021; Firdaus *et al.*, 2022; Levy, 2022). Since early 2010s, the human emotional aspect has emerged as novel area study in marketing with regard to brand love, brand attachment, brand equity, brand fidelity and brand trust (Aji and Muslichah, 2022; Amegbe *et al.*, 2021; Fatma *et al.*, 2021; Junaidi, 2022). Furthermore, the theory and psychology concept of consumers' behavior current situation which shifted their concern from products and services to specific brand. Hence, emotional bonding has essential role to influence consumers' decision-making process and psychology. Furthermore, scholar also attempts uncover emotional bonding on business and consumers' behavior.

Emotional bonding is consumer responses to products derived from inferred information and positive or negative interpretations obtained through real experiences (Chetioui and Lebdaoui, 2021; Wahyuni and Fitriani, 2017). Thus, companies need to make products accompanied by advertisements that can touch the feelings of consumers. As a result, consumers will be touched and feel comfortable when using the product. When there is a comfortable feeling, consumers will survive to continue using the product because there has been an emotional connection between consumers and product providers. Thus, it can be concluded that loyalty can not only be created through product quality but also through approaches through emotional approaches, both through brands, products, services and consumer awareness (Joshi and Garg, 2022; Junaidi, 2021). Furthermore, Junaidi *et al.* (2022b) also revealed Islamic brand image also has an essential role in Islamic bank consumer preference. However, price or materialism has a greater effect during the COVID-19 pandemic in Turkey (Baran, 2021). Lack of study validates consumer loyalty in Muslim consumers in both conventional and Islamic banks (Fusva *et al.*, 2021; Mursid and Wu, 2022; Wijaya *et al.*, 2021). In some regions, most of Muslims pay attention to banking products and

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services status. In addition, "Halal" products have become crucial issue which ones is permissible and prohibited (Haram).

Indonesia has 12 Islamic banks, which comprise 2,035 offices, and 107 conventional banks with 32,366 branches (OJK, 2022). Islamic banking applied profit-loss sharing and avoided investing its funds in alcohol, smoking, and speculation activities because they were uncompliant with Islamic law. Hence, Islamic banking is more sensitive to whether the products and services are "Halal" or "Haram". Islamic banks also paid Zakat and distributed it to social activities. The Shariah Supervision Board also oversees Islamic banks to ensure that their operations are in accordance with Islamic law. Whereas conventional banks adopted an interest in the operational system and were more prone to profit-oriented products and services than Islamic compliant products and services (Junaidi, 2022; Anwar *et al.*, 2020). However, preliminary studies are more concerned with the correlation between religion and consumers' preferences without deeply validating consumers' emotional concepts. Hence, there is a need for a study based on Muslim consumers in conventional and Islamic banking contexts. This study also extends the concept of loyalty among consumers toward elaborate consumer psychology, which is still embryonic in fields.

This study provided some contributions in theoretical and practical. First, there is an examination a link between consumers' emotional bonding and consumers loyalty; this has been reviewed by previous researchers, such as Aji and Muslichah (2022), Ghorbanzadeh and Rahehagh (2021) and Nyamekye *et al.* (2021), but previous studies have examined more on business and consumers' goods objects, as well as more emotional ties to brands and other products. While they also suggest researching other factors that influence consumers' preferences. Moreover, preliminary studies are more concerned about the correlation between religion and consumers' preferences without deeply validating consumers' emotional concepts. Hence, the aim of this study is to investigate the relationship between of emotional bonding (e.g. brand love, consumers' commitment and brand trust) on consumer awareness in the banking context. It also validates the role of consumers' awareness as a mediator between consumers' emotional bonding and consumer loyalty. Albaity and Rahman (2021), Fianto *et al.* (2020) recommended that future studies examine the consumers' loyalty across cultures and regions. Moreover, Kaur *et al.* (2020), Levy (2022) and Mostafa and Kasamani (2021) also suggest examining consumers' emotional responses (e.g. trust) in banking services.

## 2. Literature review

### 2.1 Emotional bonding

Emotional bonding is defined as consumers' emotional outcomes toward the brand (Thomson *et al.*, 2005). Emotions also emerged from consumers' evaluations of personal experience toward distinguishing sentiment of brands and products (Roseman, 1991). It also has a correlation to appraisal theory, which revealed consumers' brand experience becomes a stimulus to their emotions (Mostafa and Kasamani, 2021). In addition, the emotion dimension correlates to consumers and brands toward brand connection, brand passion and brand affection. Hence, the outcome of consumers' emotional brand is consumers' awareness and loyalty. Furthermore, emotional aspect of consumers, such as emotional attachment and brand loyalty, is influenced by consumers' satisfaction. Certainly, the high of emotional bonding has correlation to brand love, consumer commitment and brand trust. The emotional quality also refers to psychological components which is expressed by consumers' brand love, commitment and trust. According to Rahman *et al.* (2021a, 2021b) and Syed *et al.* (2022), the value of consumers' emotional quality and mind also strongly correlates to bank communication and image. It has a consequence on consumers' beliefs, including feeling and their understanding of bank. Hence, consumers' emotions have a relevant aspect to consumers' behavior toward assuming consumers' emotion-based

segmentation on understanding consumers' feeling on bank services toward their emotions. Hence, consumers' emotions can become a segment of bank service to consumers (Junaidi, 2022a; Anwar *et al.*, 2020; Wahyuni and Fitriani, 2017).

### 2.2 Brand love

According to Carroll and Ahuvia (2006), brand love refers to consumers' passion and emotional attachment to a particular brand. Brand love is still embryonic among scholars in the marketing field (Salehzadeh *et al.*, 2021). The feeling of love for the product will arise when consumers perceive that the products used are of good quality and can meet the desires and needs of consumers, or in other words, the product has a high value (Levy, 2022). It has a strong correlation to consumers' emotions and psychology, such as liking or disliking something. It possibly occurs after the consumer has tried a product, where experience in trying will determine whether or not you want to repurchase or reuse banking services. Positive experiences gained by consumers will cause emotional ties with objects that are loved. Loureiro and Kaufmann (2012) introduce the concept of love for brands/products in the form of commitment and trust. Furthermore, Amegbe *et al.*, 2021; Hafez, 2021) revealed that brand love or passion plays a vital role in brand relationship quality, experiences and loyalty in the banking context. Hence, brand love plays a vital role in developing consumer-brand relationships and provides an advantage to bank toward consumers' strong feelings.

Brand love confirms the strong correlation developed between persons committed to excusing and accommodating the brand (Joshi and Garg, 2022; Junaidi, 2022). According to Wang *et al.* (2019), brand love has a correlation to self-brand connection, emotional and word of mouth. Brand love has elements such as great quantities/qualities, passionate desire and emotional bonding (Amegbe *et al.*, 2021; Batra *et al.*, 2012; Ghorbanzadeh and Rahehagh, 2021; Joshi and Garg, 2022). Moreover, brand love also possibly becomes an antecedent of consumers' awareness and loyalty. In some Muslim countries, the consumers' pattern shifted to Halal brand. Hence, it plays an important role in influencing consumer decisions (Firdaus *et al.*, 2022; Junaidi *et al.*, 2022a). Brand love results from emotionally intense and passionate attachment from a brand. Some literature also concluded that brand love improves positive emotions and facilitates brand acceptance and brand loyalty. Therefore, banks and companies should create brand love for their products and services to gain a competitive advantage.

### 2.3 Brand commitment

Morgan and Hunt (1994) defined commitment as a desire to maintain a valued and unlimited relationship. Commitment will be shown by consumers who feel they receive more value from the relationship. Moorman *et al.* (1992) defined commitment as a desire to maintain a relationship toward positive value. Furthermore, Jones *et al.* (2008) revealed commitment as an individual psychological motivation to repurchase or reuse a specific brand or object. Commitment and brand love are two different dimensions (Das *et al.*, 2019). Consumer awareness and loyalty can emerge from consumer commitment. Brand commitment refers to consumers' desire to maintain a relationship with a specific brand such as an Islamic brand. It shows that a consumer with faith in his future with a brand wants to continue the relationship with the brand (committed) and is more willing to buy the same brand in the future and recommend it to others (loyal). According to Fatma *et al.* (2021), consumers' commitment to the brand emerged from their motivation to buy the object and their emotional attachment to the brand. In marketing literature, consumers' commitment comprises three main dimensions: affective, calculative and normative (Junaidi, 2021;

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Keiningham *et al.*, 2015). Affective commitment correlates with consumers' psychological and emotional to specific products and services. Calculative commitment refers to consumers' constraints because of cost and time if they move to others brands. Normative commitment refers to consumers' subjective norms and feelings about their relationship to the brand and company.

#### 2.4 Brand trust

Brand trust has a crucial role in maintaining a relationship between consumers and companies (Morgan and Hunt, 1994). Moorman *et al.* (1992) defined trust as an ethical attitude and expectation based on reality. Chaudhuri and Holbrook (2001) defined brand trust as consumers' feelings and willingness to brand. Trust is the belief that a party will fulfill its promise in the relationship in prominent high situations; hence, the concept of brand trust is relevant for the banking context. Hence, trust plays an important role in maintaining a relationship between consumers and companies at a different level (Joshi and Garg, 2022). Brand trust is a psychological state that reflects individual attributes and presumptions regarding brand credibility, integrity and benevolence (Fatma *et al.*, 2021; Gurviez and Korchia, 2002). It became consumers' motivations, intentions and characteristics to evaluate an object. Hence, trust plays an important role in developing and maintaining the relationship between consumers and brands (Morgan and Hunt, 1994). Brand trust also possibly reduce consumers' dissatisfaction and complaint. Consumers believe that the other party will do something right. Someone trusts others or trusts one another, so exchanges occur based on mutual agreements. Based on that, trust can facilitate the exchange of specific investments and information in the organization (Tabrani *et al.*, 2018). Consumers will make a transaction if they believe in the company's brand or product. Trust in also will create a better consumers' awareness and impact on loyalty. It given by consumers can increase competitiveness and help project exchange relationships in the future (Junaidi *et al.*, 2022a).

#### 2.5 Consumers' awareness

Today, some scholars examine the role of consumer awareness as a predictor of Muslim consumers' attitudes and loyalty. Awareness is defined as individual assessment, feeling and desire about a brand or product (Salehzadeh *et al.*, 2021; Xie *et al.*, 2019). It also comprises beliefs and emotions to a specific issue such as brand and product. The consumers' personal experiences about company brands and products will influence their awareness. Prior studies concluded that psychological (e.g. satisfaction, brand image, brand commitment and brand trust) and economics play important roles in influencing consumers' awareness (Aji and Muslichah, 2022; Junaidi, 2021). Furthermore, Kartika *et al.* (2019) and Suhartanto *et al.* (2019) revealed that consumer awareness has a crucial role in influencing consumer behavior and loyalty among bank consumers. It will provide the value of inferences facilitating information acquisition and specific contribution (Amin, 2020). It also uncovers a correlation between consumers' emotional bonding in Islamic countries and consumer awareness of the products compliant with Islamic law (Hati *et al.*, 2021; Suhartanto *et al.*, 2021; Tabrani *et al.*, 2018). Hence, the current study also possibly to expands the literature of the Islamic banking study.

#### 2.6 Consumers' loyalty

Loyalty is the behavior exhibited by consumers toward brands, services, stores, activities and product categories (Mostafa and Kasamani, 2021). Loyalty is the willingness of consumers to repeat purchases regularly. As well as recommend banking products and services to others lines and are willing to recommend company products to other consumers (Mursid and Wu, 2022). But someone who still uses a product may not be loyal because they

do not have other opportunities to move, such as the amount of cost to move, services that are considered satisfactory, product quality, even for fear of losing discounts or price potential. It appears that emotional ties cause consumers to be reluctant to switch. According to [Firdaus et al. \(2022\)](#), [Levy \(2022\)](#) and [Suhartanto et al. \(2021\)](#), emotional ties between companies and consumers have a positive influence on consumer loyalty if consumers already have positive feelings in the form of liking (feeling of love) toward the brand and product, have confidence in the product because it is following the needs and desires and there is a feeling of pride in using the product, then consumers will be loyal to the product or the company ([Figure 1](#)).

### 3. Hypotheses development

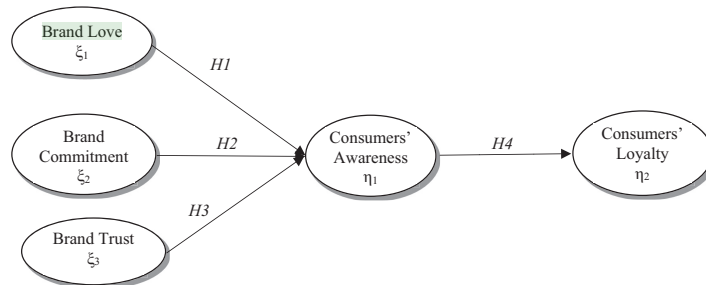
#### 3.1 Relationship between brand love and consumers' awareness

Consumers' emotional aspects such as brand love could improve consumers' attitude and awareness because of their frequent interaction with the firms and brands. Certainly, the level of consumers' emotional attachment and love to the brand plays a vital role in consumers' awareness. Therefore, brand love has a strong correlation to consumers' awareness. Some scholars have paid attention to this relationship. For example, [Ghorbanzadeh and Rahehagh \(2021\)](#) revealed that brand love predicts brand loyalty among students in Iran. The brand is also more prone to what a consumer needs and what the company wants; it correlates to consumers' perceived image of brands and companies ([Joshi and Garg, 2022](#)). Brand love emerged from the value of product involvement, besides the emotional values and rational values. It is possible to bridge communicating and connecting between the companies and consumers' awareness. Some consumers realized the brand represents their identities and positions in social interaction ([Aji and Muslichah, 2022](#); [Joshi and Garg, 2022](#); [Rahman et al., 2021a, 2021b](#); [Zhang et al., 2020](#)). Therefore, for some consumers in banking, brand love has a crucial issue, especially for regions with strong beliefs about people's religion. For instance, "Halal brand or Islamic bank" strongly correlates with Muslim consumers to address their decision-making process on products and services. Thus, this study proposes the following hypothesis:

*H1.* Brand love has a positive effect on consumer awareness.

#### 3.2 Relationship between brand commitment and consumers' awareness

Commitment has an essential role in describing the correlation between consumers and companies toward specific products and services such as Islamic banks ([Islam and Rahman, 2017](#); [Tabrani et al., 2018](#)). It proves the emotional effect has correlated to their decision to stay or move to other products. Therefore, understanding the causes and consequences of



**Figure 1.**  
Proposed research model

brand commitment. The Muslim consumer regarding Islamic banks strongly correlates with their awareness. Hence, brand commitment relates to individuals' desires to enhance their financial happiness in the economic context. The outcomes from enhanced brand commitment are advantageous to the marketplace, such as improved consumers' awareness and willingness to buy more (Kaur *et al.*, 2020; Khan *et al.*, 2020), consumption in the future and loyalty (Das *et al.*, 2019). However, preliminary studies on brand commitment are more prone to consumption and style of fashion than the banking sector, such as Khan *et al.* (2020) and Tabrani *et al.* (2018), who concluded brand commitment has a positive effect on consumers' decision-making process. Another scholar examined brand commitment based on organization and employees' context (Kaur *et al.*, 2020). It is also correlated to consumers' loyalty (Keiningham *et al.*, 2015).

Brand commitment can also refer to how a personal concern concerns the specific value of firms and products representing a religion. In some Muslim countries, the people of a sense of belonging and loyalty are affected by personal religiosity and brand. Besides, brand commitment has also influenced peoples' psychology and awareness of products and services (Amin, 2020; Kaur *et al.*, 2020; Tabrani *et al.*, 2018; Wahyuni and Fitriani, 2017). The economic value of banking products is also strongly correlated to consumers' commitment which influences Muslim consumers to adopt Islamic banks (Junaidi *et al.*, 2022b; Levy, 2022). There are brands that represent consumers' loyalty to a particular brand. Hence, this study proposes the following hypothesis:

*H2.* Brand commitment has a significant and positive effect on consumers' awareness.

### *3.3 Relationship between brand trust and consumers' awareness*

Recently, brand and trust have played an important role among companies to enhance their consumers' intention to buy their products and services; therefore, it is well meaning of gaining their beliefs and psychology to improve their performance in business and marketing (Joshi and Garg, 2022; Junaidi *et al.*, 2022a). Earlier studies attempt to be examining the evolution of the brand, such as brand trust (Hafez, 2021; Kwon *et al.*, 2021), brand love (Joshi and Garg, 2022), Halal brand (Junaidi, 2022), brand loyalty in the banking context (Islam and Rahman, 2017; Tabrani *et al.*, 2018). Brand trust is the consumer's faithfulness among Muslim consumers because of stricter rules and Islamic law than nonhalal products (Rachmawati and Suroso, 2022) and Islamic law (Junaidi, 2021). Islamic law has the main rule to maintain human relationships and life, including adapting products and services (Amin, 2020). People also perhaps have positive awareness in positive situations based on their beliefs. The following consideration led to the proposed hypothesis:

*H3.* Brand trust has a significant and positive effect on consumers' awareness.

### *3.4 Relationship between consumer awareness and consumer loyalty*

Awareness is essential in describing the association between customers and companies toward specific products and services (Islam and Rahman, 2017; Junaidi, 2021; Tabrani *et al.*, 2018). It occurred toward consumers' emotional and psychology (Chaudhry *et al.*, 2020). Moreover, their awareness positively affects their loyalty to the firm and brand (Joshi and Garg, 2022; Zhang *et al.*, 2020). As aforementioned earlier, the psychological effect positively correlates to consumers' decision-making process. Therefore, understanding the causes and consequences of consumers' awareness is worthy of building a business construct based on their brand love, commitment and trust, which subsequently influence their loyalty (Firdaus *et al.*, 2022; Levy,



2022). The Muslim commitment regarding Islamic bank products and services strongly correlates with their dedication and subsequently affects the decision-making process (Islam and Rahman, 2017; Tabrani *et al.*, 2018). Hence, we proposed the following hypotheses:

*H4.* Consumers' awareness has a positive effect on consumers' loyalty.

### 3.5 Relationship between emotional bonding, consumers' awareness and consumers' loyalty

The recent study also examines the role of consumers' awareness as a mediator to address the relationship between Muslims' emotional bonding (e.g. brand love, brand commitment, and brand trust) and loyalty. The Muslim consumers will be aware of a banking "Halal" brand and product. It has been considered as primary reason to use banking products. Halal brand also as a symbol of safety, quality standard not only for Muslim consumers but for society. Information and knowledge about "Halal" brand awareness toward emotional bonding including how the banking operational system compliant with Islamic law. It also correlation to consumers' loyalty and intention to use the products and services (Rachmawati and Suroso, 2022). The consumers' awareness on banking product dimensions including how far consumers recognize the halal brand as primary choice when they will use banking products and services (Kotler and Keller, 2016). When consumers are afraid to make the wrong decision, they will tend to choose a brand that is already known (Kotler and Keller, 2016). Halal brand toward consumers' awareness possibly to offer a chance to bank to take advantage because of the Muslim awareness of halal brands products (Wilson and Grant, 2013). Halal brand and consumers' awareness is the level of information and consumers' knowledge to obtain and use products in line with Islamic law. It also possibly to enhance consumers' loyalty.

Consumers' loyalty correlates with brand trust, brand image and brand commitment in Islamic bank content (Ghorbanzadeh and Rahehagh, 2021; Mostafa and Kasamani, 2021; Salehzadeh *et al.*, 2021) and consumers' awareness (Fianto *et al.*, 2020; Fusva *et al.*, 2021; Junaidi, 2021; Levy, 2022). The recent study provided the quality of inferences that facilitate information and knowledge acquisition through validation using Muslims' consumer awareness as a mediator variable (Amin, 2020; Junaidi, 2021; Mursid and Wu, 2022). It also uncovers a correlation between consumers' emotions about a specific brand in Muslim countries and consumers' commitment to the products compliant with Islamic law (Firdaus *et al.*, 2022; Hati *et al.*, 2021; Tabrani *et al.*, 2018). This study also expands the literature on Islamic marketing (Junaidi *et al.*, 2022a, 2022b). Preliminary studies concluded that Muslim awareness strongly correlates with consumers' loyalty (Albaity and Rahman, 2021; Rachmawati and Suroso, 2022; Wahyuni and Fitriani, 2017). Accordingly, the following hypotheses were proposed:

*H5.* Consumers' awareness has positive role to mediate relationship between brand love and consumers' loyalty.

*H6.* Consumers' awareness has positive role to mediate relationship between brand commitment and consumers' loyalty.

*H7.* Consumers' awareness has positive role to mediate relationship between brand trust and consumers' loyalty.

## 4. Methodology

### 4.1 Sample and data collection

This study was designed as a consumer behavioural model through Muslim consumers' emotional bonding with the banking sector. A quantitative approach was applied to

examine research hypothesis on the effect of emotional bonding (e.g. brand love, commitment and trust) on consumers' awareness and loyalty. The questionnaire pretest and pilot test were conducted used to examine all the measurement items' and to reduce bias issue (Hair *et al.*, 2019; Podsakoff *et al.*, 2003) before formal survey. The Indonesian Muslim banking consumers (e.g. conventional and Islamic banks) were invited to fill out an online survey from November 1 to December 31, 2021. The all-measurement items in this study were conducted from dimensions developed by previous studies. The items scale of brand love was adopted from Wang *et al.* (2019), brand commitment refers to Coulter *et al.* (2003) and the scale for brand trust was derived from Chaudhuri and Holbrook (2001). Following Junaidi (2021), this construct adopted the items of consumers' awareness and then modified the items to measure Indonesian banking consumers' participation, while consumers' loyalty was derived from Mursid and Wu (2022).

The participants in this study are Indonesia Muslim consumers. Random sampling was used to gather responses via online survey. The sampling from the total of Muslim bank consumers was the minimum data requirement for structural modeling analysis (SEM), which is ten times the number of indicators (Nunnally and Bernstein, 1994). The number of indicators in this study was 27 items; hence, the minimum participants was 270. The data which collected more than target involved 645 Muslim banks consumers, and this study aims to capturing the Muslim bank consumers' emotional bonding toward "Halal" brand. However, 525 samples were valid; this indicates the data response rate was around 81.40%. Further, the sample size of this study was comparable to prior studies which examined the correlation between brand love, brand commitment, brand trust, consumers' awareness and consumers' loyalty (Junaidi, 2022; Mostafa and Kasamani, 2021; Rahman *et al.*, 2021a, 2021b; Salehzadeh *et al.*, 2021; Suhartanto *et al.*, 2021; Wang *et al.*, 2019; Zhang *et al.*, 2020). This study also used Harman's single-factor test to propose postdetection procedures the common latent factor by Eichhorn (2014).

## 5. Results

### 5.1 Pilot study and descriptive statistic

The recent study provided a sociodemographic profile of the participants, including gender, age and educational background. Table 1 provided information on the details of the

Demographic Items	Frequency	%
<i>Gender</i>		
Male	235	40.2
Female	350	59.8
<i>Age</i>		
Under 26 years old	125	21.3
26–40 years old	250	42.8
Over 40 years old	210	35.9
<i>Education</i>		
Senior High School and below	250	42.8
Bachelor	310	53.0
Master and PhD	25	4.2
<i>Time period of bank consumer</i>		
Below 5 years	150	25.64
6–15 years	225	38.46
Over 15 years	210	35.90

**Table 1.**  
Respondent  
demographics

sociodemographic participants profile. The total number of female respondents was greater than males, with 59.8% women and 40.2% men. The most significant number of participants were 26–40 years old (42.8%), followed by over 40 years old. The highest number of respondents completed an undergraduate education level (53.0%), while the second-highest finished senior high school (42.8%) and the third-highest had obtained a master's degree and PhD (4.2%).

Table 2 also provided Pearson's correlation coefficient analysis to validate the correlation among the variables. Cronbach's alpha analysis of brand love reached 0.915; brand commitment was 0.867, brand trust reached 0.901, consumers' commitment reached 0.900 and consumers' loyalty reached 0.852. All of the constructs achieved Cronbach's alphas exceeding 0.70 (Byrne, 2016; Hair *et al.*, 2019). Furthermore, the recent study applied a two-step approach, including confirmatory factor analysis (CFA) and SEM to validate causalities among variables and research hypotheses as recommended by Hair *et al.* (2019).

### 5.2 Measurement model

This study conducted the measurement model by adopting the AMOS 22 and SPSS 22 softwares with maximum likelihood estimation. Following Anderson and Gerbing (1988) and Hair *et al.* (2019), the result of CFA model reproduces the covariance matrix of the observed variables with a good fit such as eight items for brand love, four items for brand commitment, six items for brand trust, six items for consumers' commitment and four items for brand loyalty. The model fit and Cronbach's  $\alpha$  for all constructs indicate an excellent convergent validity and reliability for all measurement items and constructs.

The result of the measurement model (CFA) showed all the constructs have an adequate fit (Anderson and Gerbing, 1988; Hair *et al.*, 2019); composite reliability (CR) result showed reached an adequate level of reliability between 0.571 and 0.623. Moreover,  $\chi^2/df = 2.967$ , goodness-of-fit index (GFI) = 0.889, comparative fit index (CFI) = 0.937 and root mean square error of approximation (RMSEA) = 0.058. In addition, all construct factor loadings and multiple square correlations were larger than 0.6, indicating good reliability (see Table 3). Table 3 indicates the adequate discriminant validity of this study.

### 5.3 Structural model

The fit of data to the proposed model was adequate (Anderson and Gerbing, 1988; Hair *et al.*, 2019):  $\chi^2 = 1,083.326$ ,  $df = 345$ ,  $\chi^2/df = 3.140$ , GFI = 0.883, NFI = 0.902, CFI = 0.931, IFI = 0.931 and RMSEA = 0.061. The results supported all of the four research hypotheses, as

Constructs	Mean	SD	BL	BC	BT	CC	CL
BL	6.69	0.52	0.762				
BC	5.50	1.33	0.535**	0.789			
BT	5.54	1.18	0.987**	0.529**	0.783		
CC	5.46	1.30	0.689**	0.570**	0.687**	0.782	
CL	5.94	0.85	0.635**	0.543**	0.644**	0.647**	0.780

**Table 2.**  
Correlation matrix  
for measurement  
scales

**Notes:** BL = Brand love; BC = Brand commitment; BT = Brand trust; CC = Consumers' commitment; CL = Consumers' loyalty; SD = Standard deviation; Diagonal elements are the square roots of the AVE for each construct; Pearson correlations are shown below the diagonal, Significant at \* $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$

Variables Item scales	Factor loadings	$\alpha$	CR	AVE
<i>Brand Love</i> Wang <i>et al.</i> (2019)		0.915	0.917	0.581
BL1: I love this brand	0.835			
BL2: Using this brand, it is a guarantee	0.789			
BL3: This brand makes me feel safe	0.784			
BL4: This brand is sincere toward its consumers	0.742			
BL5: This brand is honest to its customers	0.702			
BL6: This brand shows an interest in its customers	0.783			
BL7: I think this brand is continually trying to improve how it meets the needs of its customers	0.756			
BL8: I think this brand updates its products to keep up with the latest research	0.698			
<i>Brand Commitment</i> Tabrani <i>et al.</i> (2018)		0.867	0.868	0.623
BC1: I will keep using this brand for long time	0.803			
BC2: I cannot stop using this brand tomorrow	0.837			
BC3: Using this brand has makes sense to me	0.732			
BC4: This brand has become part of my family	0.782			
<i>Brand Love</i> Amegbe <i>et al.</i> (2021); Ghorbanzadeh and Rahehagh (2021)		0.901	0.905	0.614
BL1: Despite my disappointment with the quality of bank products, I would continue to use this brand	0.747			
BL2: Despite my disappointment with the quality of bank products, I would recommend this brand to others	0.741			
BL3: Despite the bank product unworthy, I would continue to use this brand anyway	0.828			
BL4: Despite the bank product unworthy, I would recommend this brand to others	0.822			
BL5: I feel I have a strong bond with bank product	0.802			
BL6: Bank brand is an important part of my life	0.757			
<i>Consumers' Awareness</i> Junaidi (2021)		0.900	0.904	0.612
CA1: I am aware of Islamic bank and its products	0.747			
CA2: Islamic banking is based on Islamic law	0.806			
CA3: Islamic banking practise is different from conventional banking	0.767			
CA4: Islamic bank do not invest in prohibited ventures	0.726			
CA5: Islamic bank is strictly based on profit and risk sharing	0.841			
<i>Consumers' Loyalty</i> Mursid and Wu (2022)		0.852	0.861	0.609
CL1: I commit to stay in a relationship with bank chosen	0.752			
CL2: I have a strong attachment with Islamic bank chosen	0.770			
CL3: I have a strong sense of belonging with bank chosen	0.828			
CL4: I remain loyal to the bank chosen due to the high cost to switch to other banks	0.769			

**Notes:** Fit statistics ( $N = 585$ );  $\chi^2/df = 2.967$ ; Goodness-of-Fit Index (GFI) = 0.889; Nonnormed fit index (NFI) = 0.908; Comparative fit index (CFI) = 0.937; Incremental fit index (IFI) = 0.937 and Root mean square error of approximation (RMSEA) = 0.058

**Table 3.**  
Measurement results

shown in Table 4. This study empirically validates that brand love has a significant and positive effect on consumers' awareness ( $\gamma_{11} = 0.122, p < 0.001$ ), as well as brand commitment ( $\gamma_{21} = 0.250, p < 0.001$ ) and brand trust ( $\gamma_{31} = 0.566, p < 0.001$ ), respectively, supporting H1–H3. Consumers' awareness has a significant and positive effect on loyalty ( $\beta_{21} = 0.773, p < 0.001$  supporting H4c. Table 4 shows the results of the research hypotheses (Figure 2).

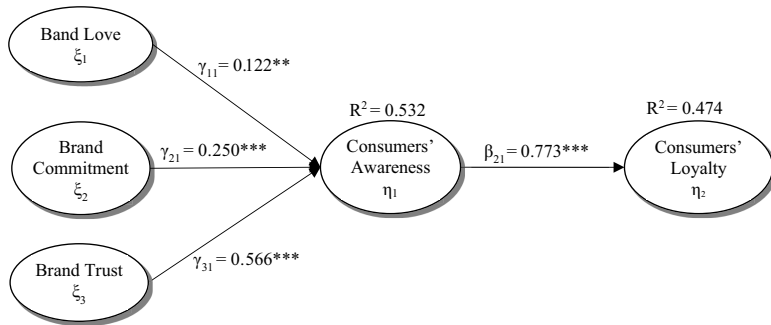
5.4 Mediating effect

This study adopted the procedure recommended by Hayes (2018) to validate mediator variables (e.g. consumers' awareness). Table 5 shows the mediation analysis result. It concluded that emotional bonding (e.g. brand love, brand commitment and brand trust) has a significant indirect effect on consumers' loyalty. All the above conditions were met because H5–H7 are supported. It means that consumers' emotional bonding possibly influences Muslims consumers' loyalty directly. It implies brand success to bridge

**Table 4.**  
Proposed model results

Hypotheses	Symbol		Path	Coefficients	Test results
H1	$\gamma_{11}$	Brand trust	→ Consumers' awareness	0.122**	Supported
H2	$\gamma_{21}$	Brand commitment	→ Consumers' awareness	0.250***	Supported
H3	$\gamma_{31}$	Brand trust	→ Consumers' awareness	0.566***	Supported
H4	$\beta_{21}$	Consumers' awareness	→ Consumers' loyalty	0.773***	Supported

**1** Note: Significant at \* $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$



**Figure 2.**  
Structural model

**Notes:** Model fit:  $\chi^2 = 1,083.326$ ;  $df = 345$ ;  $\chi^2/df = 3.140$ ; GFI = 0.883; NFI = 0.902; CFI = 0.931; IFI = 0.931; and RMSEA = 0.061

IV	M	DV	IV → M (c)	IV → M (a)	IV + M → DV		Bootstrapping 95% CI	
					IV (c')	M(b)	Percentile method	Bias-corrected
BL	CC	CL	0.439***	0.683***	0.775***	0.492***	[0.340, 0.537]	[0.699, 0.852]
Standard error			0.050	0.030	0.039	0.050		
BC	CC	CL	0.314***	0.565***	0.662***	0.616***	[0.226, 0.580]	[0.403, 0.746]
Standard error			0.045	0.033	0.042	0.046		
BT	CC	CL	0.457***	0.657***	0.772***	0.480***	[0.363, 0.699]	[0.550, 0.847]
Standard error			0.048	0.030	0.038	0.049		

**Table 5.**  
Mediation effects

**Notes:** BL = Brand love; BC = Brand commitment; BT = Brand trust; CC = Consumers' commitment; CL = Consumers' loyalty

**1** Significant at \* $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$

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consumers' honest, sincere, commit to brand and brand love play important role to maintain relationship between bank and consumers.

## 6. Discussion

### 6.1 Key findings

Overall, it can be said that emotional bonding with brand love, commitment and brand trust indicators influences customers' awareness, which subsequently has a positive effect on consumers' loyalty. However, it can be seen in [Table 4](#), consumers' awareness does not have a significant effect on mediating the relationship between emotional bonding and consumers' loyalty. Brand love influences consumers' awareness toward a positive feeling for a bank product, which is characterised by a sense of passion for the product, a willingness to provide feedback, and a sense of having a special relationship with the bank where they are transacting. This part confirms prior studies that concluded brand love plays an important role in consumers' awareness and psychology ([Amegbe et al., 2021](#); [Ghorbanzadeh and Rahehagh, 2021](#); [Rahman et al., 2021a, 2021b](#); [Zhang et al., 2020](#)). It implies brand love of selected banking services does not make customers loyal to the bank. This can be seen where customers are not only customers in one conventional bank but also customers in other conventional banks and even in Islamic banking.

This study confirms that brand commitment also has a crucial role in influencing consumers' awareness to continue to use conventional or Islamic bank and recommend it to others. This is a crucial finding that, to our knowledge, few studies validate brand commitment's role in business and marketing fields. Specifically, the results show that brand commitment has a greater effect than brand love consumers' awareness which also revealed to continue to use banks products chosen. Brand commitment also has a significant positive effect on customers' loyalty toward consumers' awareness. Thus, if the consumers' awareness of banking gets better, the consumer's loyalty to the bank will increase. [Chetioui and Lebdaoui \(2021\)](#), [Fatma et al. \(2021\)](#) and [Junaidi \(2021\)](#) state that consumers' awareness is the desire to maintain a valuable relationship with the company and products. Hence, the consumers will maintain the relationship if it is deemed more valuable. The results of this study support previous studies, for example, by [Mursid and Wu \(2022\)](#), [Rachmawati and Suroso \(2022\)](#) and [Nyamekye et al. \(2021\)](#). The authors concluded that brand commitment positively correlates to consumers' awareness and loyalty. In addition, consumers' awareness will appear if the bank can provide more value to the products offered. This added value will perpetuate a long-term relationship between consumers and banks.

Besides brand love and commitment, in the marketing field, brand trust plays an important role in influencing consumers' awareness because the consumers have a positive feel and are more comfortable using the companies' brand and product. The consumers also believe that the product's quality and performance are in line with expectations and make the product the first choice that will be used compared to other products from other banks. This research is in line with several previous studies which also stated that there is an impact of brand trust on the creation of consumers' awareness and loyalty ([Albaity and Rahman, 2021](#); [Baran, 2021](#); [Das et al., 2019](#); [Fianto et al., 2020](#)). It implies the main motive is Halal brand or/and product rather than how much money possible to get. Hence, it also corroborates that religion has become a pivotal role in bridging people's minds and knowledge about worship economic and social values in Islamic law. Despite this, a bank offered beneficial products and

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services. It is not a guarantee that some Muslim people will choose with the bank until they are sure of the product's quality.

### *6.2 Conclusions*

Based on emotional bonding (e.g. brand love, brand commitment and brand trust), the result provides substantial insights to encourage Muslim bank consumers and bank managers to combine emotional and economic values of the product. For instance, the emotional field and products are justified for consumers' awareness and loyalty. Most importantly, brand and Halal or Haram by Islamic law are crucial roles in influencing consumers' decision-making process. Consequently, regarding the relationship between emotional bonding and consumers' according to our findings, brand and consumers' psychology have the ultimate role in the success of companies and consumers'. Hence, this study shows that brands play an important role in determining consumers' awareness and loyalty. Consequently, to promote products and services, bank managers should work toward promoting brand and consumers' psychology.

### *6.3 Theoretical implications*

This study contributes to some literature by proposing and testing a model regarding the formation of emotional bonding, consumers' awareness and consumers' loyalty to Muslim people. The recent study contributes to the theory of brand and consumers' emotional bonding, such as brand love, brand commitment and brand trust. It possibly extended to provide brand, consumers' awareness and loyalty to the literature on emotional bonding and marketing in two ways. First, the findings of this research demonstrate the effects of emotional bonding (e.g. brand love, brand commitment and brand trust) on mediators' variables (e.g. consumers' awareness), which subsequently influence the Muslim consumers' loyalty. It means that if consumers' trust level to brand is high, it directly influence their intention to use similarly products and services. Furthermore, this study also extends the theoretical of emotional bonding to influence consumers' psychology in different situations. Hence, it provides deep information on the relationship among variables examined. Although, prior studies concluded that some consumers prefer brand and value such as (e.g. interest and profit-sharing value) to use banking products. However, brand products and services are more essential than others. It provides new insight because of emotional bonding brand is a new issue and quite different with brand loyalty and equity. Second, this research demonstrates that emotions in line with brand and consumers simultaneously. It provides a theoretical insight for future study. This study also provided valuable information on the current situation and practice of banking in Indonesia. It in line to theories and concept from psychology concept which revealed emotional bonding has correlation to consumers' behavior and emotion toward "Halal brand."

### *6.4 Practical implications*

The practical implication of this research is that banks, to retain their customers, are expected to pay attention to the variables that shape consumers' emotional bonding. Based on the study results, emotional bonding has a positive effect on consumers' awareness and loyalty. So, banks still have to improve strategies in building an emotional attachment to consumers with banks. In addition, banks need to develop a brand love specifically and strengthen customers' emotional ties with banks to remain loyal. The finding provides academicians and bank managers need to enhance the discussions of essential topics regarding brand and consumers' desire. This study also permits the leading cause of cause why Islamic bank market share is still low compared to a conventional bank. Hence, the

Islamic bank managers need to communicate actively with the Islamic bank brand, which applies profit-loss sharing and interest free. As well as addressing consumers' concerns toward enhancing their awareness and loyalty. Moreover, bank managers also need to develop prominent communication and brand positioning to connect to consumers identities. Therefore, the "Halal" brand as a religious brand plays an important role in influencing the Muslim consumer's behavior and consumption pattern. Hence, bank managers and employees have a need to promote "Halal branding" to invite Muslim people. Academicians and practitioners also need to shift their concern in understanding Islamic marketing and branding as new field and separated discipline to obtain comprehensive view of Muslim consumers' behavior.

### 6.3.1 Limitations and future research directions

There are some limitations to this study. First, the current study was only bank consumers in Indonesia. Hence, the finding cannot be generalized. Therefore, future studies should use other regions and perspectives such as brand equity and brand satisfaction. With the greater sample, future work is also possibly more representative. It can also help practitioners and researchers to examine the actions of consumers' attitudes and awareness to elaborate on the impact of brand and products on consumers. Second, brand love, brand commitment and brand trust willingness to customize can successfully predict consumers' awareness and loyalty. The recent study only explores the perspective of the banking sector. Future research could examine other aspects such as religion, culture and social value based on the antecedent of consumers' awareness and loyalty. It would lead to a more comprehensive result.

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