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The Impact of Brand Experience on Brand Engagement: Applied study on Saudi M-banking services

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The current research paper investigated the impact of brand experience on brand engagement. The study was applied to the Saudi mobile banking (M-banking) services. Data analysis was performed by using nonlinear partial least squares - structural equation modelling (PLS-SEM). An online survey was used to collect the data from 350 M-banking users. Accordant with the results, both affective and intellectual brand experiences have a positive and meaningful relationship with brand engagement, while each sensory and behavioural brand experience has an insignificant effect on brand engagement. The control variables included age and education. According to the findings, there are significant differences in brand engagement among respondents based on age, while there are no major differences in brand engagement among respondents considering education. This research offers both theoretical and philosophical perspectives on online brand engagement. Also, this research investigated the practical implications of M-banking services during the COVID-19 pandemic, as well as encouraging electronic transactions in different fields.

Keywords: *Brand Engagement, Brand Experience, M-banking Services.*

1. INTRODUCTION

The international financial crisis in 2008 that hit the banking sector led to a complex bank restructuring and market globalisation. That resulted in social and economic modifications, and legal measures that lead banks to mobilise and assess (tangible – intangible) assets and

capabilities (Moliner-Tena et al., 2019). This in turn stimulated researchers to suggest that brand engagement (BE) has switched from transaction marketing to relationship marketing, starting at the BE stage. BE studies highlight various constructs that affect such explicit firm behaviours, product involvement, brand experience, relationship quality customer, brand attachment, and purchase behaviour (Kumar & Kaushik, 2020).

Non-transactional behaviours transcend the purchasing behaviour aspects to co-creation, customer interactions (referrals, incentivised, word-of-mouth, social networking conversations), customer suggestions, and feedback (Izogo & Jayawardhena, 2018). According to experiential marketing, non-transactional behaviours may be the appearance of BE that produces positive consumer emotions. From this point, the study suggested that BE brings a supplemental perspective that has not been considered yet in mobile banking customers' behaviour studies.

Companies create experiences with their customers by causing them to think, feel, behave, relate or act to their products. Additionally, organisations should coordinate both brand's and consumers' interactions during the buying process to create a positive brand experience (BX) (Schmitt et al., 2015). According to previous studies, consumers expect consumption to meet their experiential needs and not the rational price.

Saudi Arabia (KSA) is the Middle East's largest digital banking sector. M-banking applications are used by nearly three-quarters of Saudi banking customers. Almost 76 percent of Saudi banking customers use digital channels, according to international banking trends. For banking transactions, around 60% of customers use mobile applications. KSA banks are expanding their smartphone banking applications in compliance with Saudi Arabia's vision 2030 and the shift toward a non-monetary society.

2. LITERATURE REVIEW AND HYPOTHESES FORMULATION

2.1. BRAND EXPERIENCE (BX)

BX refers to the thoughts, emotions, perceptions, and behaviours elicited by brand-related stimuli (Schmitt et al., 2015). Word-of-mouth (WOM), recommendations, consumer retention, loyalty, and repurchase intention all benefit from the online BX. Although Pine and Gilmore's work is the foundation for the marketing experience economy theory, it has largely ignored the precise meaning and estimation of experience. Customers are likely to have a variety of experiences as a result of their interactions with various stimuli, such as the customer, the product, the service, and the shopping experience (Kumar & Kaushik, 2020).

Several types of research looked at the BX dimensions in both offline and online settings. The entertaining, educational, escapist, and aesthetic are BX dimensions, as described by Pine and Gilmore. These dimensions correspond to the suggested BX dimensions by Brakus et al.,

(2009), where aesthetics refers to sensory, educational denotes to intellectual and entertaining is translated into emotional. Schmitt suggested five dimensions: sense, feel, think, relate, and act. Such dimensions are also known as Brakus dimensions, in which the sense denotes sensory experience, the feel denotes emotional experience, the think denotes intellectual experience, and the act denotes behavioural component (Schmitt et al., 2015). The following are the dimensions used in this study:

- **Sensory Brand Experience (SBX):** Touch, taste, vision, smell, and sound are all ways to recognise something. Since images and forms reflect information that is quickly processed in the memory, the visual component is the most significant component in a sensory experience (Brakus et al., 2009).
- **Affective Brand Experience (ABX):** are the private feelings and emotions elicited by the interaction between a consumer and a brand (Huaman-Ramirez & Merunka, 2019).
- **Behavioural Brand Experience (BBX):** brand contact activates outcomes, physical behaviour, and interactions.
- **Intellectual Brand Experience (IBX):** Brands promote critical thought and innovative stimuli in the idea generation process, which is known as Intellectual Brand Experience (Huaman-Ramirez & Merunka, 2019).

Previous research in the social media network has focused on the BX dimensions' mediating role on social media functional properties (e.g., utility perceived and simple usage) (Shams et al., 2020). Many researchers have proposed a quantitative approach to the Brakus BX dimensions, especially the sensory and intellectual-cognitive experience, in assessing the ability of official service websites to promote trust, recommend, customer visiting intentions, and website application commitment. The sensory experience (sensory stimulus processing) and the intellectual/cognitive experience showed significant and stimulating impacts on the building of relationships after customers visit the bank's website or applications (Rajaobelina et al., 2018).

2.2. BRAND ENGAGEMENT (BE)

Recent studies concentrated on BE in the context of online services. BE is defined as customer attention relationships and deep or immense customer commitment, so occurs a critical difference in regards to BE and involvement, because customer involvement concentrates on the customers care regarding definite services or products (Harrigan et al., 2017).

According to the BE theory model constructed, the essential impacting factors are the company (e.g., improving brand loyalty, legality, finances, creating a potential competitive advantage and prestige), and the customer (e.g., the values of influencer, customer lifetime, knowledge, and referral). BE has essential effects on purchasers (e.g., attitudes, behavioural outcomes and perceptions) (Yen et al., 2020).

BE includes aspects of cognition, affection, and behaviour. Previous studies concluded that BE is a complex concept that characterises the condition of the consumer's mind arising through experience in particular interaction with the supplier (Harrigan et al., 2017). The model of BE includes five key elements which are identification, enthusiasm, attention, absorption, and interaction (Yen et al., 2020).

While in this study the one-dimensional emotional construct of BE is adopted, as one-dimensional emotional construct illustrates an emotional bond to a brand that generates experiences cumulating devising an appropriate constructive behaviour status. This assumption corresponds with the social sciences (Moliner-Tena et al., 2019).

2.3. BRAND EXPERIENCE AND BRAND ENGAGEMENT

Some studies have verified the correlation between brand equity and BE. Studies have concluded the brand affects the mediating role between BX and personality. The results also showed that brand effects represent a critical predictor for BE. The study represents recommendations for managers to resolve and redesign marketing plans by concentrating on attractive BX-performing brand affect, substantially leading to BE (Yasin et al., 2020).

The study of Kumar et al., (2020) discusses the relationships between BE and BX, and the outcomes in the tourism industry. The study examines how BX dimensions influence BE with a certain tourist destination. Furthermore, the study investigates the BE role in improving revisit intentions and brand advocacy. Previous studies have focused on BE as a mediating role in the online bank service context (Rajaobelina et al., 2018), and reviewing the theoretical and empirical analysis. Previous studies focused on investigating BE impact on BX outcomes (e.g., emotions, satisfaction) and customer behaviours (e.g., attitudinal loyalty and advocacy) (Moliner-Tena et al., 2019). Several studies have focused on the impact of customer engagement on brand experience (I. Khan et al., 2016, 2019; Rasool et al., 2021). Establishing and deepening brand loyalty through brand experience and customer engagement in restaurants were investigated by Chao-Chin, 2021 study, focusing on the mediating mechanism of customer engagement. The affective, sensory, and aesthetic dimensions of customer experience were used (Huang & Chen, 2021). According to the findings of this study, affective experience is the most important predictor of consumer engagement, while sensory experience has a major effect on cognitive engagement but not on emotional engagement. Emotional engagement is influenced by aesthetic experience, but not cognitive engagement. Brand loyalty is primarily driven by emotional engagement, accompanied by cognitive engagement. Emotional engagement is an important factor in building and maintaining brand loyalty. Based on previous theoretical justifications and arguments, the current study proposes:

H1a. SBX is positively influenced to BE.
H1b. ABX is positively influenced to BE.
H1c. BBX is positively influenced to BE.
H1d. IBX is positively influenced to BE.

3.5. RESEARCH GAP:

Recognising the benefits of customer engagement and brand experience work, there is a critical research gap when it comes to examining the relational dynamics between these variables across contexts, especially in the banking industry (Rasool et al., 2021). BE is defined as a psychological status, revolving in the process of service experience, where most scholars focus on the mediating relationship through BE. The study examines a conceptual model by focusing on the impact of BX on BE in M- banking in Saudi Arabia. As a result, the research contributes to two areas; first, the model construct, mainly studies dealt with BE either as a mediating variable or an independent variable and dealt with BX as a dependent variable (I. Khan et al., 2016). As in the current study, according to previous studies reviewing support, we investigate the relation between BX and BE, where the former is an independent variable and the later a dependent variable. Second, the study implementation in the critical phase during the COVID-19 pandemic where the research helps to provide more detail about the programs that have been severely impacted by the pandemic, as well as the implementation of a full or partial restriction in many countries around the world.

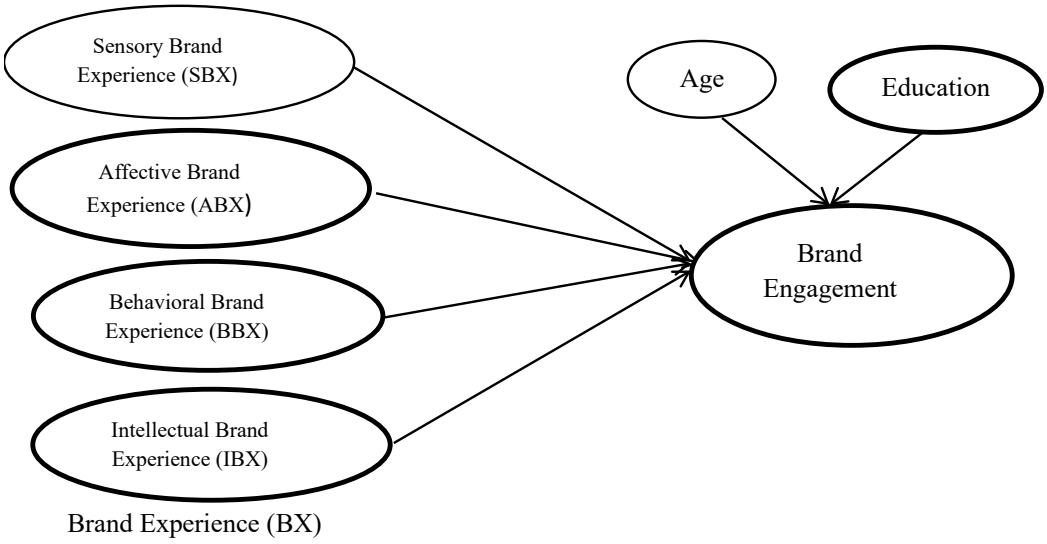

FIGURE 1: The Model Proposed by the Study

4. METHODOLOGY

To achieve the study's objective, the researchers used a web survey for various considerations. Customers' perceptions of M-banking are based on their attitudes and beliefs, so a survey is the

most appropriate method for achieving the objectives and reinforcing the study's findings (Kim & Chao., 2019). Respondents were asked to suggest other customers who are involved in M-banking services to cooperate and circulate the survey once it was completed, using the snowballing technique.

4.1. SAMPLE AND DATA COLLECTION

The survey was created in English and Arabic languages, and it was available to users for two months, from Jan. 15th until Feb. 15th, 2020. As a major and valuable source of numerous data with easy access, social media was used to distribute the survey. The data collected from social media included different society segments (Harrigan et al., 2017). Furthermore, one of the requirements for beginning the survey was that the respondent had previously used the M-banking app.

The online survey received 380 responses in total. We eventually obtained 350 responses suitable for review using WarpPLS 7.0, after rejecting thirty incomplete responses. Examining the demographic information provided by the respondents, the majority of respondents (60.9%) were male: (70.3%) were in graduate school; (55.1%) were between 40 and 49 years old, and 40.6 % of respondents had a monthly income of more than 12000 SR. The majority of the respondents used the M-banking app for 6 to 8 transactions every month, reflecting 34.6%. Table No.1 shows the demographics.

Table 1: Sample characteristics

Item	Classification	Results	(%)	Item	Classification	Results	(%)
Gender	Male	213	60.9%	Income	<4000SR	56	16%
	Female	137	39.1%		4001-8000	42	12%
					8001-12000	110	31.4%
Edu.	Less than High school	2	0.6%		>12000	142	40.6 %
	High school	21	6%	The no. of monthly trans.	< 2	63	18%
	Graduate studies	246	70.3%				
	Post-graduate studies	81	23.1%		2-4	61	17.4%
Age	20-29	84	24%		4-6	70	20%
	30-39	52	14.9%		6-8	121	34.6
	40-49	193	55.1%				
	50 and more	21	6%		>8	35	10%

4.2. MEASURES

The proposed model's constructs were calculated using a variety of measuring scales reproduced from the literature. The research used (Brakus et al., 2009) BX steps, which are commonly used in BX studies, particularly when combined with online service contexts. The

BE scale (Hollebeek et al., 2014) was used to determine the degree of online banking services BE. The BE scale assesses ten items to define the perceptions of BE among the participants and has a favourable reliability (Yasin et al., 2020). A five-point Likert scale was used to construct the questionnaire.

The suggested model was tested using PLS-SEM modelling. According to Henseler et al., (2016) PLS-SEM is recommended because it is appropriate for studies requiring prediction, theory development, and the simultaneous analysis of multiple dependency relationships among latent variables. This study established a theoretical model for predicting BE. WarpPLS 7.0 was used as the software package.

4.3. MEASUREMENT MODEL:

The measurement models describe the direct relationship between latent variables and observed variables. To determine reliability and validity, the outer measurement model was used. As sub-types of validity measurement, convergent and discriminant validity are used to determine construct validity (Voorhees et al., 2016). Indicators with convergent validity are related to or load the same construct. The model has sufficient convergent validity in case the loading factor is greater than 0.5. Table 2 shows the item loadings and cross-loadings. The meanings of all the indicators are satisfactory (higher than 0.5). Another criterion for convergent validity is that the variance inflation factors (VIF) should be less than 5.0. According to several previous SEM evaluations and several other past empirical studies, VIFs of 3.3 or lower avoid multicollinearity issues and build variables correlations (Kock, 2015). Convergent validity is achieved when the Average Variance Extracted (AVE) value exceeds 0.50 and the outer loadings for every variable exceed 0.70 (Henseler et al., 2016). Convergent validity was established because the AVE values and loadings met the criterion.

Discriminant validity was the focus of Fornell and Larcker's (1981) criterion. When the AVE square root is higher than the inter-correlation, discriminant validity is achieved. The Fornell-Larcker criteria were met, and off-diagonal values for latent constructs were less than the AVE square root estimates, as shown in Table 3. Second, composite reliability (CR) of construct values is used to confirm construct reliability and is a stronger alternative to Cronbach's alpha (α), which is based on the number of items and can therefore decrease construct reliability (values less than 0.7, according to behavioural experience). CR is suggested in these cases. As shown in the table below, the CR for all items was greater than 0.70. This suggests a high degree of reliability. Dijkstra-Henseler's ρ is the most critical reliability measure in the PLS algorithm (Henseler et al., 2016). As shown in Table 2, the Dijkstra-Henseler's ρ values are greater than the 0.7 criteria.

Table 2: Measurement model

Construct	Indicator	LF	CR	ρ	AVE	VIFs	α
BX (Brakus et al., 2009)							
SBX	SEX1.	0.944	0.947	0.922	0.857	3.897	0.916
	SEX2	0.934					
	SEX3	0.899					
AEX	AEX1	0.778	0.866	0.799	0.683	4.039	0.767
	AEX2	0.843					
	AEX3	0.855					
BEX	BEX1	0.684	0.733	0.797	0.578	2.013	0.645
	BEX2	0.706					
	BEX3	0.685					
IEX	IEX1	0.741	0.877	0.787	0.706	3.096	0.788
	IEX2	0.900					
	1EX3	0.871					
BE (Hollebeek et al., 2014)	BE1	0.744	0.903	0.893	0.587	1.881	0.880
	BE2	0.807					
	BE3	0.699					
	BE4	0.783					
	BE5	0.818					
	BE6	0.766					
	BE7	0.795					
	BE8	0.700					
	BE9	0.787					
	BE10	0.715					

Notes: The LF refers to Loading Factor; and the confidence level used was 0.950.

Since the study depended on the same group of respondents in collecting both independent and dependent data of variables using the same type of response scale represented in the Likert scale, common-method variance (CMV) was investigated before testing the research hypotheses. As a result, if intercorrelations between exogenous and endogenous variables exceed the 0.90 thresholds, CMV can become an issue, as shown in Table 3. As seen in the correlation matrix, there is no correlation over the suggested level (the highest correlation value was 0.769 < 0.90). In this analysis, a various measurement test was used to evaluate CMB influences. The single factor of Harmon was used. The total variance explained by the first factor was 35.318%, according to the results (extraction sums of squared loadings) This value is less than 50%, indicating that the CMB issue has disappeared (Kock, 2015). Multicollinearity, which occurs when a construct is highly correlated, was tested in the model. The VIFs value, which must be less than 5.0, is one way to test multi-collinearity. According to Table 2, all VIFs values below 5 (the highest VIFs value was 4.793 5.00) indicate that the multi-collinearity issue has disappeared.

Table 3: Discriminant validity analysis

Construct	Sensorial	Affective	Behavioural	Intellectual	Brand engagement
Sensorial	(0.926)				
Affective	0.849	(0.859)			
Behavioural	0.574	0.532	(0.677)		
intellectual	0.424	0.455	0.574	(0.840)	
brand engagement	0.418	0.485	0.431	0.625	(0.698)

Note: The square roots of the AVEs are seen in the Fornell-Larcker approach's diagonals values.

4.4. STRUCTURAL MODEL:

Examining the explained variance and determining the P-value is used to forecast the relationships between the variables using the inner model. To represent the SEM path power of the hypotheses testing results, R^2 coefficients are supposed to be greater than (0.1) (Hair et al., 2017). Figure 2 shows that all path coefficients are relevant (greater than 0.1) except for the paths (sensory → engagement), (behaviour → engagement), and (education → brand engagement), which are not.

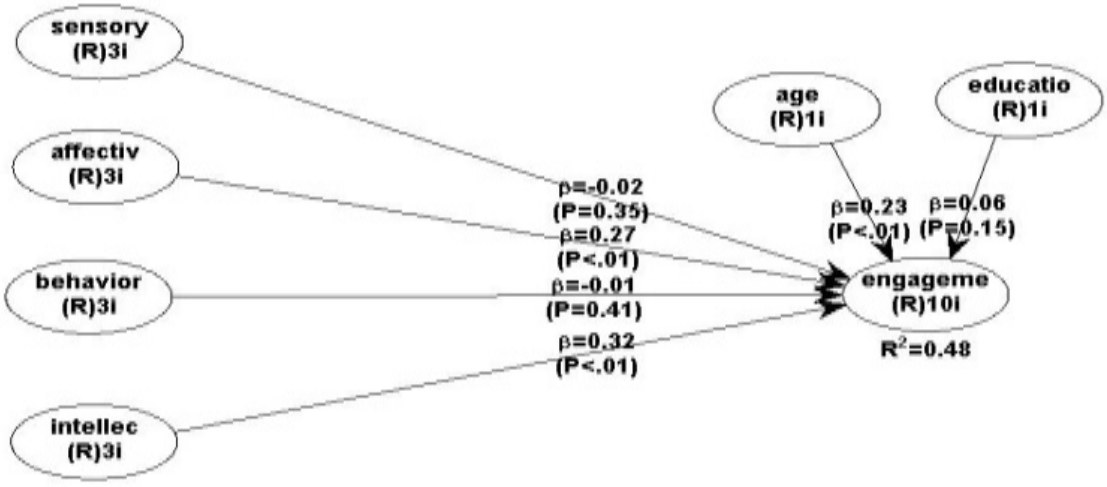

Figure 2: The results of the proposed model's testing

4.5. MODEL FIT AND QUALITY INDICES*:*

Table 4 summarises the model fit and quality indices and shows that both model fit and quality indices values were satisfactory, indicating that the proposed model fit was of high quality.

Table 4. Model fit and Quality Indices.

No	item	Criteria	Results	Remarks
1	(APC)	P<0.001	0.152**	Ideal
2	(ARS)	P<0.001	0.475**	Ideal
3	(AARS)	P<0.001	0.466**	Ideal
4	(AVIF)	<= 5, ideally <= 3.3	2.296	Ideal
Causality assessment indices:				
5	VIF (AFVIF)	<= 5, ideally <= 3.3	2.67	Ideal
6	(GoF)	small >= 0.1, medium >= 0.25, large >= 0.36	0.597	Ideal
7	(SPR)	>= 0.7, ideally = 1	0.667	Good
8	(RSCR)	>= 0.9, ideally = 1	0.969	Very Good
9	(SSR)	>= 0.7	1	Ideal
10	(NLBCDR)	>= 0.7	1	Ideal

Note: APC refers to average path coefficient; ARS refers to average R-squared; AARS refers to average adjusted R-squared; AVIF refers to average block VIF; AFVIF stands for average full collinearity. (GoF) Tenenhaus GoF; (SPR) Sympson's paradox ratio; (NLBCDR) Nonlinear bivariate causality direction ratio; (RSCR) R-squared contribution ratio; (SSR) Statistical suppression ratio; (NLBCDR) Nonlinear bivariate causality direction ratio.

5. RESULTS

Table 5 shows the outcomes of the research hypotheses. The findings revealed that affective and cognitive experiences have effective and meaningful relationships with BE (β = .27**; β = .32**). As a result, hypotheses H1b and H1d were proven to be significant. The relationship between SBX and BBX and BE is insignificant (β=0.02; β=0.01). As a result, hypotheses H1a and H1c were found to be unsupported.

Table 5. Structural model outcome

Hypothesized path	B and p-value	Decision
Direct Effect		
H1a: Sensory -> engagement ^{NS}	β=0.02	unsupported
H1b: affect -> engagement**	β=0.27 **	Supported
H1c: behaviour -> engagement ^{NS}	β=0.01	unsupported
H1d: intellect -> engagement**	β = 0.32 **	Supported
Control variables		
age- engagement**	β=0.23**	Significant
Education- engagement ^{NS}	β=0.06	unsupported

Note: **describes significant on p < .05 level, * describes significant on p < .01 level, and ^{NS} unsupported.

According to Wong et al., (2020) endogenous variables R^2 values are estimated as major (0.75), moderate (0.5), and weak (0.25). Regarding this study, the R2 value displays a moderate accuracy, BX explains 47.5% of the change in BE. This means that constructs reflect significant moderate explanations of the BE variance. Stone-Geisser's Q^2 value was used to investigate the model's predictive ability. The value of Q^2 for BE in this study was 0.496 (greater than zero), which corresponded to the value of Q^2 criteria (greater than zero). This mean model was predictively relevant (G. F. Khan et al., 2019).

6. DISCUSSION

The study investigates the relationship between BX and BE as they relate to M-banking services in KSA. The study found that age, as a control variable, affects BE, these findings are consistent with previous research (Wijland et al., 2016), that uses BE as a behavioural economics model and encourages youth to use M-Banking applications (mobile devices software or apps for M-banking).

SBX reinforces BE in the minds of consumers and is regarded as the most important dimension of BX (Yasin et al., 2020). The outcome of sensory experience can be customer engagement, a multi-dimensional construct that involves both cognitive and emotional responses, such as attention, enthusiasm, and absorption. Related studies indicate that sensory experiences have a positive effect on consumers' psychological reactions, such as satisfaction and enjoyment (Huang & Chen, 2021). The unexpected results indicate that there is no significant relationship between SBX and BE. Due to the influence of the critical time in which the study was conducted, the spread of the COVID-19 pandemic, and social spacing, which reduced the importance of the sensory and aesthetic aspects of websites and applications. ABX stands for emotional customer's feelings and internal brand connection. BT is the result of a deeper emotional relationship (Kim & Chao, 2019). ABX participates in predicting positive, emotional feedback and promotes their BE (Rajaobelina et al., 2018).

The findings show that BBX and BE do not have a meaningful relationship. Since the banking transactions were done via the M-banking app, these findings are rational. This is backed up by Rajaobelina (2018). BBX indicates that consumers' intentions are reactivated to actual experiences. It demonstrates how to create interactions through humanistic and realistic brand indications. The study discovered a connection between IBX and BE. IBX refers to a customer's creative thinking, problem-solving, and thoughts that contribute to a revaluation of their brand. It is linked to the perceptible and cognitive processes of the customers (Kumar & Kaushik, 2020).

Although previous research has checked the study's relationships, the current study adds new theoretical and philosophical perspectives to online BE studies. By offering a more predictive model of BE, the current research adds to existing experience in the marketing literature. Even though the study model proposed by Farhat et al., (2020) reached 40.8% in variance of BE explained by BX and brand personality by using brand affect as a mediating variable. The current study reached 48% of the variance in BE explained by BX providing moderate model predictive power.

Another contribution of the research is measurement construction, which is compared to scales used in previous studies. The current research modifies existing BX and BE measures for use in online banking services. The study scale clarifies important reliability and validity parameters and is suggested for future research.

8. CONCLUSION

The current research examines the relationships between BX and BE in the context of M-banking services. In crucial times and crises, such as the COVID-19 pandemic, this study provides empirical evidence for BE's motivation in the M-banking services context directly through ABX and IBX. This research is based on M-banking services in Saudi Arabia. In managing electronic banking strategies, M-banking has assumed a significant role in banking transactions and has emerged as a critical banking services priority. Particularly in this period, due to the presence of social divergence, given the effects that the world is facing in terms of the COVID-19 pandemic and the reinforcement of electronic transactions in diverse fields (Shams et al., 2020).

9. LIMITATION AND FUTURE STUDIES:

This research focused on M-banking services in Saudi Arabia during the early stages of the COVID-19 pandemic, as well as the global trend of the value of social spacing. Therefore, we recommend carrying out complementary studies in both:

- Other times: to see if customers are willing to use M-banking services at the same level after the pandemic is over.

- Other countries: to understand how social and cultural differences, attitude, and behaviour affect the study's outcomes.

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