

## **The role of customer online brand experience in customers' intention to forward online company-generated content: the case of the Islamic online banking sector in Palestine**

### **Abstract**

The purpose of this study is twofold: Firstly, to assess the impact of customer online brand experience (COBE) with online banking on customer's intention to forward online company-generated content (CGC). Secondly, to explore the role of online brand community engagement (OBCE) and the perceived trust of brand community page (BCP) as mediating variables between COBE and the intention to forward online CGC. This research conducted an online survey among various Islamic bank customers in Palestine who were members of online brand communities (fan pages) on Facebook. 375 valid responses were collected and results revealed that COBE exerts a dual influence on intention to forward CGC. This study is a pioneering empirical research on the role of OBCE in customers' intention to forward online CGC within the fast-growing Islamic banking industry. This study contributes to fill this research gap by assessing the effect of COBE on OBCE and intention to forward online CGC within the context of the Islamic online banking sector in Palestine. In this sense, this study is a first-of-its-kind research on the role of experience on customer engagement with regard to online brand communities of Islamic banks.

**Keywords:** customer online brand experience; online brand community engagement; company-generated content; Islamic banking; intention to forward.

## 1. Introduction

The phenomenal rise of the Internet and the extensive use of social media in all walks of society have reshaped the way business in general and marketing in particular are approached. In this sense, social media transformed the fundamentals of marketing practices and opened new horizons for efficient and up-to-date online management of marketing activities. Firms across all industries are steadily building their competitive strategies leveraging the power of social media platforms such as Facebook, Twitter, LinkedIn, YouTube, etc. Engaging customers in the marketing process as active participants and potentially advocates for the business through forwarding online CGC is a logical and rewarding strategy that enhances business performance (Brodie, Hollebeek, Biljana, and Ana, 2011). This has been made possible through the exploitation of social media as one of the most direct and interactive marketing communication channels. The ability to create an interactive online environment where businesses and their current and potential customers are able to communicate effectively provides both businesses and consumers with many opportunities.

Businesses strive to build and maintain constructive and mutually beneficial relationships with customers as a means to achieving a competitive advantage. This endeavor is facilitated by the extensive use of social media and customer engagement through forums and online brand communities. Jayasingh and Rajagopalan (2015) posit that engagement through BCP goes far beyond “clicking buttons or responding to brand's messages”; online BCP is an advanced form of customer engagement with regard to the marketing process. Using online BCP is an efficient and cost-effective marketing tool enabling brands to instantly receive feedback on the needs, wants, preferences, and concerns of their targeted audience, thus allowing them to address these issues and respond promptly. This process serves the interest of both companies and customers (Oyza and Edwin, 2016; Paquet, 2013).

With regard to the reasons why BC members forward the contents of the BCP generated by the business, the extant literature reveals that BE largely affects customers' intention to forward the content of the BCP or to switch brands. This study seeks to investigate the relationship between BE, as an independent variable, and the intention to forward CGC as a dependent variable, mediated by online BCE and the perceived trust of BCP within the Islamic banking sector in Palestine.

The scope and the context of this study are imperative given that the Islamic banking and finance sector is an emerging and evolving industry that enjoyed a steady and consistent horizontal as well as vertical growth since its revival in the early 1970s. The evolution of the Islamic banking industry is evidenced by its expanding customer base, increasing number of transactions with higher volume and dollar value, and the booming of financial institutions offering Islamic banking products and services in Muslim and non-Muslim countries alike.

The findings obtained from the study by Jayasingh and Rajagopalan (2015) reveal that companies mainly use Facebook to engage consumers and develop relationships with them rather than merely providing facts and figures. Research findings also show that content and frequency of brand posting activities constitute the most significant drivers of consumer engagement.

It can therefore be argued that utilizing social media through BCP is a practical and convenient strategy for Islamic banks to establish their credibility and affirm their relationship with their customers as *Shari'ah*<sup>1</sup>-abiding financial institutions. This aim is best served by allowing their present and prospective clients to benefit from a positive online BE with the Islamic banking sector.

This paper is structured in six sections, including this introduction. Section 2 reviews the most relevant literature on the relationship between BE and consumer's intention to forward online CGC within the Islamic banking industry. Section 3 discusses the instruments and research methodology employed in this study to collect and analyze data, including questionnaire design, respondents, procedure, statistical methods, and the findings. Section 4 presents the data analysis and discusses the results of the study. Section 5 assesses the theoretical as well as the practical implications of the findings. Section 6 concludes the paper by presenting the major limitations specific to this study along with a practical set of recommendations for future research to address these limitations.

## **2. Theoretical background**

The literature review conducted for this study is divided into the following four distinct, yet complementary themes: branding, brand identity and BCP; social media and Islamic banking; BE; and consumers' intention to forward online.

### **2.1. Brands and Branding**

The *American Marketing Association* defines brand as a “*name, term, design, symbol, or any other feature that identifies one seller's good or service as distinct from those of other sellers*”. In this regard, brands differentiate firms' products and services, and provide clients with the rationale to choose certain brand over other competitors.

Although branding has been practiced for hundreds of years as “*a way of differentiating the goods or services of one producer from those of another*” (Ming and Rasiah, 2011), marketing professionals are yet to agree on a universally accepted definition of branding which covers the wide spectrum of businesses. Table 1 shows a summary of various meanings associated with brands along with their purposes.

Table 1: Multiple levels of meaning linked to brands.

<b>Meaning (significance)</b>	<b>Basic function</b>
Brand marks	Recognition and/or Association
Trademarks	Protection of entity
Product attributes	Accentuate certain features of a product such as durability and reliability
Buyer's values	Highlight customers' priorities when making a purchase, such as prestige, performance and religious devotion
Buyer's personality	Communicate certain attributes of buyer's personality such as wealth and entrepreneurship
Brand experience	Summary of the accumulated experience with the brand

Source: Rowley (2004)

Kotler and Keller (2016) uphold that branding provide “products and services with the power of a brand”. The branding Journal (2015) portrays branding as “a process” that accentuates the merit and gives meaning to specific firms, products or services by “*creating and shaping a brand in consumers' minds*”. Branding therefore helps distinguish a company or a product from the competition through the development of a long-lasting positive impression in customers' minds. In this sense, branding serves to attract and retain customers. Online branding, on the other hand, is merely associated with the use of the Internet as a means to position the brand in the marketplace. There is a consensus about the fact that any brand featuring “an online presence” is an online brand.

A strong brand name renders worthy benefits to the business, such as: gaining recognition; building trust; creating and accumulating financial value; expanding reach; drawing new clients; and attracting talent and motivating staff (Ford, 2010). Sharp and Dawes (2001) underlined the importance of differentiation, due to the fact that physical differences between similar types of products, services and firms are diminishing, and noted that branding remains as one of the few forms of product differentiation.

After reviewing the relevant scientific literature, Simmons, Thomas, and Truong (2010) concluded that, although offering a better product or service than those from

competitors usually leads to a successful branding, “creating successful branding must be enhanced through other integral themes: (i) understanding the viewpoint of customers since a brand is dependent on customer perception; (ii) marketing communications - once created, brands need to be communicated and positioned for the relevant audience in the marketplace; (iii) ongoing interactions with customers – organizational processes should revolve around the creation, development, and protection of brand identity in an ongoing interaction with target customers with the aim of achieving a lasting competitive advantage in the form of brands”. The main purpose is to make the right impression on consumers and to build a strong name for the offered product and/or service. This entails that firms should project an image that is both contemporary and professional through brand identity (Vlahvei, Notta, and Grigoriou, 2013).

In this sense, an effective branding strategy needs to portray the identity and the vision of the firm and clearly communicate its purpose with its audience so they can have a positive brand experience. A healthy BE increases consumers’ trust and satisfaction and enables businesses to establish name awareness while attracting a loyal customer base (Rowley, 2004) which in turn also promotes the brand.

## **2.2. Brand communities**

Brand community engagement can be described as the consumer behavior toward brand communities. Algesheimer, Dholakia, and Herrmann, (2005) posit that the community engagement defined as customers’ interactions with other members within the community depends on intrinsic motivational factors which are central to encourage customers to interact with each other. Muniz and O’Quinn (2001) defined brand community (BC) as “a specialized non-geographically bound community, based on a structured set of social relationships among admirers of a brand”. Unlike conventional communities, members of a brand community share a certain set of social relationships and they come together by their common appreciation of a particular brand - regardless of their whereabouts. Baldus, Voorhees, and Calantone (2015) Defined online brand community engagement as the compelling and intrinsic motivations resulting in a continuous interaction between customers and online brand communities. The online community shares common interests through computer-mediated mechanism by aggregation of self-select people (Shang et al. 2006; Hennig-Thurau et al. 2004).

From customers’ viewpoint, the brand community is a fabric of relationships between the customer and the brand, the customer and the firm, the customer and the product, and among fellow customers (McAlexander et al. 2002). In this sense, Hollebeek, Glynn, and Brodie, 2014) posit that consumer-brand engagement depends on the positive cognitive, emotional and behavioral factors that are associated with the activity of the brand, such as customer or brand interaction. Sprott, Czellar, and

Spangenberg (2009) defined the brand engagement in self-concepts with regard to how customers perceive the brand as a part of themselves. Calder, Malthouse, and Schaedel (2009) identified consumer engagement with a website through the extent as to how customers perceive the website fit into his or her life. Cuthbertson and Bridson (2006) recognized the importance of online brand communities in the online brand building process. In this sense, Zaglia (2013) argued that despite the fact that the purpose of a brand communities varies, as each BC has its own goals, they all share a common objective. Brand Communities are considered as strategic marketing investments approached by firms to develop and maintain long-standing relationships with current and potential customers. Furthermore, online BC members often play an active role in disseminating the content of the BCP, irrespective of the sources of contents being customers or company-generated.

The outcome of an empirical study conducted by Weman (2011) indicates that the strongest motivation to join an online (Facebook) BCP is loyalty. The study investigated six consumer motivations for joining brand communities: practical benefits, social benefits, social enhancement, entertainment benefits, economic benefits, and loyalty. Weman (2011) concluded that brand loyalty could be considered as a key motivator for consumers to join online BCP. On the other hand, loyalty, as argued in section 2.3 of this paper, is attained by means of developing a fulfilling BE: positive BE leads to brand satisfaction, which encourages consumers to trust the brand, and in due course to being loyal to that particular brand. The correlation between loyalty and satisfaction was also addressed by Fornell (1992), considering loyalty as a “function of consumer satisfaction and switching barriers”.

### **2.3. Social Media and Financial Institutions**

Having an open line of communication between financial institutions (the brands) and their customers on social media is exceptionally important. A recent survey conducted by the *American Bankers Association* (ABA) found that just over three-quarters of respondents believed that social media is important to their bank (Macknight, 2017). The findings of another report by ABA ‘*The State of Social Media in Banking*’, published recently indicate that 46% of respondents believe customers will be using social media as their primary source of bank communication within five years, prompting Macknight (2017) to comment that "If banks aren't on social media, then they are missing out on an incredible opportunity".

Ray (2013) reviewed four studies that demonstrate the crucial role that social media plays in the development of financial services. Results from said research confirm that social media help the financial industry retain customers and attract new ones, increasing the value of business assets. Furthermore, using social media has a profound impact on the intentions of investors and the relationship between investors and investment provider.

The success of online social media in the financial industry, as is the case with other sectors, is linked primarily to the ability of financial institutions to produce online professional and contemporary BCP with relevant content. “Content is king”, as suggested by Macknight (2017). Secondly, the ability of financial institutions to engage their audience in the marketing process. In this sense, engaging customers is regarded positively as a sign of being receptive to customers' feelings and needs, therefore commanding their loyalty for the brand (Krishnan, 2011; Mitic and Kapoulas, 2012; American Bankers Association, 2017; Chong, 2017).

At the core of branding in the financial institutions is “relationship, trust and credence building”, hence branding provides customers with guidance regarding the choice of bank selection (de Chernatony and Harris, 2000). Keller (2003) draws attention to the fact that marketing services in general are less tangible than physical products, and thus firms and customers struggle to promote and assess them, respectively. Branding has been identified as a way out for service-oriented brands (banks) to address intangibility and variability challenges (, 2000; Clemes, Gan, and Zheng, 2007).

### **2.3.1. Islamic Branding**

Temporal (2011) defines Islamic branding as “any brands seeking to address the needs of Muslim markets”. This study focuses on branding in the Islamic banking sector. In this regard, Islamic banks strive to provide Muslims with *Shari'ah* compliant products and services, which are not being offered by conventional banks to satisfy the special financial needs of Muslim clients. Temporal (2011) explains that the issue does not lie with branding a religion [Islam], but with the building of brands for Islamic banks that resonate with the Muslim population. Along these lines, one can conclude that targeting Muslim clients is not just based on customers' belonging to the religion of Islam, but the focus is on addressing Muslims' banking needs as defined by Islamic values and the principles of *Shari'ah*.

### **2.3.2. Islamic Banking and Finance**

The Islamic financial industry continues to experience steady growth in both the diversity and the substance of its products and services, as well as in the expansion of the geographic reach of its operations. Although Islamic finance has traditionally been dominated by Muslim-majority countries, it now serves a growing population of Muslims as well as non-Muslim investors in all continents. In this sense, Singapore, United Kingdom, Hong Kong, and South Africa are but a few non-Muslim countries that have added some forms of Islamic banking and finance activities to their financial services.



Currently, there are more than 500 Islamic financial institutions operating in 75 Muslim and non-Muslim countries. The Islamic finance industry has averaged an annual growth of between 15% and 20% in the past two decades (Rahman and Riyadh, 2016). The size of the industry stood at US\$2.293 trillion at the end of December 2016 (GIFR, 2017), with expectations of market size to reach US\$3.4 trillion by the end of 2018 (IBFIM, 2016).

Furthermore, several universities and higher education institutions designed diplomas as well as undergraduate and graduate degrees in Islamic banking and finance. The merit and credibility of Islamic banking and finance were especially noticeable throughout the 2008 global financial crisis and afterwards when it emerged as a potential alternative to the conventional financial system.

The Islamic financial model revolves around the concept of risk sharing. The customer and the bank share the risk of any investment based on a pre-negotiated mutual agreement, wherein both parties share profits derived from the business and bear any losses between them accordingly.

In Islamic finance, money can only earn returns if used in productive or real investments. Islamic finance "forbids dealing in interest as a cost or return on funds" (Al-Salem, 2008), thus guaranteed and predetermined rates of return are prohibited. Furthermore, Islamic finance bans the funding of *haram* (unlawful) products and activities such as intoxicating beverages, tobacco products, pork products, pornography, gambling, illegal drugs, and any transaction deemed unethical, immoral, and/or socially objectionable.

### **2.3.3. Islamic banking and online brand communities**

Interestingly, the two most distinguishing principles of Islamic banking call for interaction between Islamic banks and their customers: 1) "Know your bank" and 2) "Know your customer". The first one refers to the fact that customers need to get to know their banks and be assured that they are dealing with genuinely Islamic banks. In order to achieve success, Islamic banks must gain the trust of their customers by demonstrating that they adhere to the rules and principles of *Shari'ah* and act in compliance with the Islamic code of business ethics while conducting their banking activities. Otherwise, they risk being labeled un-Islamic, leading to substantial loss of their customer base. The best assurance for Islamic banks to stay on course as true Islamic brands is their adherence to their principles as defined by their charters. The second principle refers to the fact that Islamic banks also need to know their customers to properly assess the personality of their clients and make sure that the source of their wealth is entirely *halal* (lawful) (Husain, 2017).



In this light, Social Media Marketing has a pivotal role to play in such a dynamic relationship by acting as a valuable resource and a means of engagement between Islamic financial institutions and their customers. In an emerging and expanding market such as Islamic banking and finance, the exchange of information between customers and the brand is especially meaningful and valuable. Islamic banks and their customer are in an ideal position to take advantage of social media as a powerful platform for brands and customers to connect and build permanent relationships. Online interactions would enable Islamic banks to better judge customers preferences for *Shari'ah* compliant services, and alter perceptions about certain products or services if and when the need arises (Kwak et al., 2010).

An Islamic bank therefore is obliged to produce a worthy and credible brand community page that commands the attention and gains the trust of customers while enticing them to engage and forward page content.

#### **2.4. Brand Experience**

Rowley (2004) explains that “branding in a digital age” can be approached from two related perspectives: organizational strategy and brand experience.

Brakus, Schmitt, and Zhang (2008) and Holbrook (2000) posit that the experience happened in two settings: directly, such as shopping, buying, and consuming the products, and indirectly in the case of customers exposed to advertising and marketing communications. Hoch and Ha (1986) indicated that product experience is associated with a direct interaction in a physical setting and indirectly in the case of consumers exposed to advertisements. Hui and Bateson (1991) and Kerin, Jain, and Howard (1992) found that shopping and service experience are related to customers' interactions with the physical environment at the store. On the other hand, Nysveen et al. (2013) indicated that brand experience includes experiences from both customers and non-customers.

BE in its simplest form can be defined as a set of variables that collectively shape the attitude of customers toward a product, a service or a firm. Such variables include purchasing experience, customer satisfaction, post purchase service and customers' behavioral response. BE, mediated by BCE and perceived trust of BCP, encourages customers to develop a positive or negative stance toward the brand - considering that experiences affect attitudes, judgments, and other aspects of consumer behavior (Same, 2014). In this sense, attitude motivates the customer to respond either favorably by striving to forward CGC, or unfavorably by refusing to forward CGC or even contemplating switching brands if the experience is completely disappointing.

Schmitt (2009) argued the distinction between products and experience and affirmed that the concept of BE is a true and genuine depiction of the branding spirit. He

further explained that consumers' expectations from brands to integrate consumers' sensations, feelings, and intelligence far exceed the functionality and utility associated with products. This methodical understanding of the branding concept prompted Brakus et al. (2009) to conceptualize BE as “*subjective, internal consumer responses (sensations, feelings and cognitions) as well as behavioral responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communications and environments*”. They devised a distinct reliable and valid BE scale consisting of four measureable dimensions parallel to the four components of the BE, namely sensory, affective, intellectual, and behavioral. The works of Brakus et al. (2009) and Chen and Khan (2017) revealed that consumer experience with the brand "can affect certain aspects of consumer behavior such as satisfaction and loyalty".

Interestingly, the findings of a recent study within the online banking environment indicated that corporate visual identity, emotional experience and functionality (a mixture of experience and product attributes such as performance, quality of service and value for money) are the strongest predictors of brand satisfaction and brand loyalty (Khan, Rahman, and Fatma, 2016).

Ming and Rasiah (2011) and Mitchell, Reast, and Lynch (1998) discussed the relationship between BE, satisfaction and brand trust and concluded that successful BE leads to satisfaction and consequently a brand trust relationship can be established. This conclusion was corroborated through the findings of Harris and Goode (2004) and Sarwar, Abbasi, and Pervaiz (2012) which supported that consumer trust is central to online loyalty. Khan, Aabdean, Salman, Nadeem, and Rizwan (2016) concluded that trusting a brand leads customers toward improving their loyalty to that brand. Trust, as explained by Ribbink, Liljander, and Streukens (2004), remains as one of the most influential factors that determine customer loyalty. Thus, in light of the above theoretical arguments, the present study infers that customers experiencing of Islamic banks' brands influences customers' perceived trust with regard to the Facebook community pages while increasing customers' level of brand community engagement in the Islamic banking. In this regard, the following hypothesis is put forward:

*H1. Customer Online Brand experiences positively influences customers' perceived trust of Facebook community pages.*

*H2. Customer Online Brand experiences positively influences customers' level of engagement with online brand communities.*

### 2.4.1 Brand experience and customers' engagements in the online banking context:

With the rich information flow in the advent of the Internet, information technologies and social media, investigating the brand experience in online settings become a key factor since the Internet is a unique environment for information flow compared with offline environments (Lee and Jeong, 2014; Morgan-Thomas and Veloutsou, 2013). In this sense, Brakus et al. (2009) posit that the online experience is not limited to physical marketplaces but can also be identified in online settings. Morgan-Thomas and Veloutsou (2013) defined online brand experience as “an individual’s internal subjective response to the interaction with the online brand. Online brand experience is used to enhance the quality of customers’ experience and to build and preserve relationships with customers and users of the brands (Helm, 2007). Ha and Perks (2005) examined brand experience in the context of website environments. Brand experience in the web context delivers a positive experience according to customers’ positive attitudes and perceptions. Hamzah, Alwi, and Othman (2014) also examined corporate brand experience in online contexts.

On the other hand, with regard to the assessment of brand experience within offline banking environments, Garg, Rahman, Qureshi, and Kumar (2012) identified and ranked the 14 most significant variables leading to a successful customer experience with banks. In this regard, Chahal and Dutta (2014) identified and measured customer experience in the context of the banking sector according to three dimensions (core experience, relational experience, sensory experience). Ngoc Phan and Ghantous (2013) examined and measured customers’ perceptions of bank brands. Moliner-Tena, Monferrer-Tirado, and Estrada-Guillén (2019) researched the impact of customer experience on customer engagement with regard to banking services. Fernandes and Pinto (2019) examined the impact of customer experience quality on relationship quality in the banking sector.

The table below shows previous research on brand experience in online and offline setting.

Table 2: Brand experience in online and offline settings

Author(s)	Offline setting Experience	Online setting Experience	Sector (s)
Garg, Rahman, Qureshi, and Kumar (2012)	Yes		Banking
Morgan-Thomas and Veloutsou (2013)		Yes	Online Search engines
Brakus et al (2009).	Yes		Multiple brands experience
Khan, Rahman, and Fatma, 2016		Yes	Online Banking (website)

Chahal and Dutta (2014)	Yes		Banking
Ngoc Phan and Ghantous (2013)	Yes		Banking
Hamzah, Alwi, and Othman (2014)		Yes	Online banking
Garg, Rahman, and Qureshi (2014).		Yes	Online banking

Hollebeek et al. (2014) reported three dimensions of customers' brand engagement in the context of social media (cognitive processing, affection and activation). Khan, Rahman, and Fatma (2016) identified the extent to which customer engagement with websites affects customer online experience. The study of Khan, Rahman, and Fatma (2016) posit customer engagement as an antecedent of customers' online brand experience while also revealing that the interactions with the website affect customer engagement.

Bravo, Martínez, and Pina (2019) assessed the relationship between online and offline experience on customer engagement in the context of retail banking. In light of all of the above, this study fills the existing gap in the literature on the effect of customers' experience with websites of online banking on customer engagement with online brand communities.

## 2.5. Consumer Intention

Weman (2011) stated that the motivation to forward online content has been subject to extensive analysis. However, research on the factors that drive the intention to forward is rather scarce. Ho and Dempsey (2010) examined college-aged Internet users' motivations to forward online content and found that the more individualistic and/or more altruistic individuals are more likely to forward online content. Taylor, Strutton, and Thompson (2012) empirically tested and confirmed the proposition that online consumers share online advertising motivated by the prospect of establishing and expressing their self-concepts.

Earlier discussion posits the existence of a positive relationship between customers' satisfaction and their intentions to forward online CGC. The general proposition articulated in this paper is that brand satisfaction amounts to be the cornerstone for the BE concept and the driving force for consumers' intentions and subsequent behavior. A rewarding BE encourages consumers to be loyal to the brand and trust it, luring them to behave accordingly and forward online CGC. This provisional conclusion remains to be confirmed when the effect of the mediating variables is considered.

One of the main objectives of this study is to explore the empirical relation between BE and consumer behavior beyond satisfaction, trust and loyalty. More specifically, the endeavor is to assess the impact of BE on consumer intention within the Islamic

banking sector in Palestine. The present study examines how a enticing BE encourages consumers to act favorably toward the brand beyond their already established loyalty while positively influencing their intention to forward the online CGC to potential consumers.

## **2.6. Mediating Factors**

The comprehensive understanding of the relationship that links BE to customer intention requires a modification of the model to account for a second order construct that measures the impact of two crucial mediating factors: online BCE and perceived trust of BCP on customers' intention to forward online CGC (Figure 3).

The success and continuity of any online BCP largely depends on the brand's ability to create and maintain a credible online page content and on its resolve to actively engage its current and potential customers in the branding process. The quality of the online page content and the extent of the audience engagement exert a profound influence on customer attitude and consequently sway intentions and behavior toward online CGC.

### **2.6.1. Perceived Trust of Brand Community Page**

The content of BCP, among other variables, is an integral factor that influences customers' perceived trust of the page. Maintaining and up-to-date, relevant and instructive information to guide and inspire intended audience is central to social media platforms (i.e., online BCP) to stay lively and drive traffic to their pages (TRW Consultant, 2016).

Companies seek to create trustworthy online brand community pages that enable them to gain customers' trust as a key factor to the success of branding campaigns (Tang and Liu, 2015). Akkucuk and Turan (2016) argued that the benefits of securing customers' trust of the BCP include enhanced potential for purchase intention and increased market share.

Customers put greater trust in brand-generated content (Kivetz and Simonson, 2000) because companies possess complete information about the brand while customers' knowledge is limited. The challenge for companies therefore is to be honest while communicating their brand identities by presenting balanced and reliable information. This is important in order to defy the claim that companies tend to manipulate information by highlighting the positive aspects of the brand while concealing its shortcomings in order to attract more customers and boost sales (Choi and Lee, 2016; Gho, Heng, and Lin, 2013).

In line with the above discussion, it is clear that the relationship between customers and brands is mediated by customers' perceived trust of the brand community page. Thus, based on the above theoretical arguments, the present study infers that customers' level of perceived trust with regard to the Facebook community page influences customers' intention to forward online CGC, thus the following hypothesis is put forward:

*H3. Customers' level of perceived trust regarding the Facebook community page positively influences customers' intention to forward online company-generated contents (CGC).*

### **2.6.2. Online Brand Community Engagement**

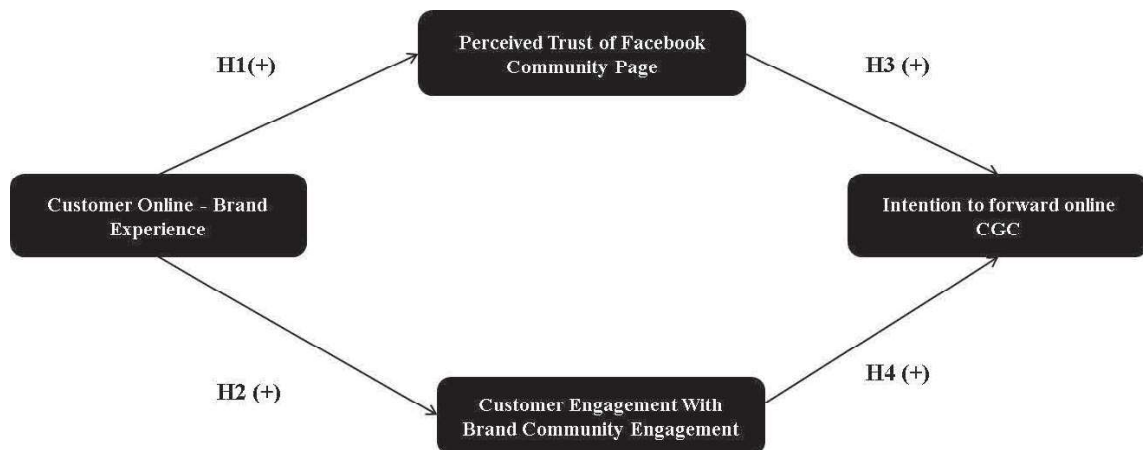
Online BCE is another fundamental variable affecting the success of online BCP. Li and Bernoff (2011) emphasized the importance of online BCE and argued that social media has empowered and enabled customer-to-customer interactions. Companies therefore have a marked interest in engaging customers on social media platforms to influence them not only to purchase their products or services, but also to mediate their intentions and encourage them to forward online CGC.

Engaged customers render a valuable contribution in enhanced business performance by communicating the brand identity to a more inclusive audience (Brodie et al., 2011). Firms that engage their online audiences are largely perceived to be positive, perceptive, societal, and accessible. TRW Consultant (2016) argues that such qualities are certain to "translate into sales, patronage, goodwill, brand affiliation, loyalty and an army of brand ambassadors who will go to any length to promote/defend your name, brand, product, service or cause". Thus, one can hypothesize/claim that the intensity of online BCE will have a proportional impact on customers' intention to forward CGC.

In this sense, based on the above theoretical arguments, the present study posits that customers' level of BCE influences their intention to forward online CGC in the context of Islamic banking and therefore the following hypothesis is put forward:

*H4. Customers' level of engagement with online brand communities positively influences their intention to forward online CGC.*

Figure 1: Conceptual model summarizing the research hypotheses



### 3. Research Methodology

#### 3.1. Data Collection and Sample Design

The specific criteria used in selecting participants in this study dictates that respondents should have at least one registered Islamic bank account and a Facebook account as well as being a member of the Facebook brand community fan page of the Islamic bank in which the brand's customers participate. A total of 450 questionnaires were randomly distributed in June and July 2019 through an online survey among qualified Islamic banking customers operating in Palestine. A total of 400 questionnaires were submitted and 375 valid responses were gathered, leading to a 94% response rate. Out of the 400 received responses, 25 were found of no use with regard to data analysis due to the fact that the information provided was incomplete. The questionnaire was prepared in English and later translated into Arabic by professional translators to ensure uniformity and consistency. To assess and enforce the quality of the questionnaire items, a pilot test with 35 university professors was conducted through the same data collection instruments and procedures. Furthermore, experts in the area of Islamic banking sector, brand management and brand experience were asked to review the items of the questionnaire to confirm the consistency of each item. The questionnaire was developed to address all variables in the study (personal data, independent variables, moderating variables and dependent variables), which were measured using a 7-point Likert scale.

The survey questionnaire is organized in three sections. The first section includes various assessment questions to confirm the interest and consistency of the research subject. The second section groups the items in order to organize the proposed study.



The third section contains the users' sociodemographic information and other information to analyze participants' profiles, classification and the relevant variables.

### 3.2. Measurements

The survey used for data collection includes the adaptation of some of the most recognized scales in the scientific literature. In order to check a proper understanding and the absence of errors regarding these scales, (1) qualitative personal interviews and quantitative tests were carried out amongst professional bankers in order to guarantee the validity of the terms used, and (2) a pilot test with a sample of 35 questionnaires was previously conducted on university professors to validate the measuring elements. A back-to-back translation system was used for the validation of the scales, keeping the original meaning. Specifically, this study adapted the Customer Online Brand Experience scales developed by Morgan-Thomas and Veloutsou's (2013). The measurement instrument to assess the perceived trust of Facebook Community Pages was adapted from Morgan and Hunt (1994) and Kim, Chung, and Lee (2011). In addition, Customer Engagement with Online Brand community was drawn from Hollebeek et al. (2014). The present study also adapted the scale developed by Davis (1989) to measure the intention to forward online CGC. Furthermore, the questionnaire included a series of questions regarding users' behavior and demographic characteristics (e.g. gender, educational qualifications, family status, age, employment status, place of residence, standard of living, and experience with the use of online banking, etc.) (See Appendix).

Table 3: Descriptive statistics of participants' characteristics

Item	Frequency	Percentage (%)
<b>Gender</b>		
Male	241	64.3
Female	134	35.7
<b>Marital Status</b>		
Married	248	66.1
Unmarried	127	33.9
<b>Education level</b>		
High school	16	4.3
Professional training	88	23.5
Diploma (2 years)	44	11.7
1 <sup>st</sup> university degree (4 years)	118	31.5

Post-graduate studies	109	29.1
<b>Age</b>		
Under 18	9	2.4
18–25	83	22.1
26–30	61	16.3
31–35	86	22.9
36–40	64	17.1
41–45	24	6.4
46–50	16	4.3
51–55	30	8.0
56–60	2	0.5
61–65	0	0
Over 65	0	0
<b>Job</b>		
Unemployed	49	13.1
Student	137	36.5
Retired	106	28.3
Employed	83	22.1
<b>Monthly income (US\$)</b>		
Less than 500	11	2.9
500–899	127	33.9
900–1,299	11	2.9
1,300 and above	226	60.3
<b>Facebook profile</b>		
Yes	375	100
No	0	0
<b>Comment on FB</b>		
Yes	275	100
No	0	0
<b>Comments for the bank page on social media</b>		

Yes	375	100
No	0	0
<b>Experience in FB</b>		
Same or less than 1 year	8	2.1
Between 2 and 3 years	58	15.5
Between 3 and 5 years	137	36.5
More than 5 years	172	45.9
<b>Bank name</b>		
Arab Islamic Bank	161	42.9
Palestine Islamic Bank	130	34.7
Safa Bank	84	22.4

#### 4. Data Analysis and Results

##### 4.1. Reliability and Validity

Cronbach's  $\alpha$  indicator was first approached to measure the reliability of the scales, with 0.7 as the reference value (Nunnally, 1978). All the variables obtained remarkable values in the two groups or subsamples ( $\alpha > 0.8$ ). To test the convergent and divergent validity of the scales, a confirmatory factor analysis was performed. In this analysis, the items that contributed least to the explanatory power of the model were eliminated ( $R^2 > 0.5$ ). Convergent validity was evaluated by means of the factor loadings of the indicators. The coefficients were significantly different from zero, and the loadings between latent and observed variables were high in all cases ( $\beta > 0.7$ ). Consequently, the present study posits that the latent variables adequately explain the observed variables (Hair et al., 1995).

With regard to discriminant validity, the variances were found to be significantly different from zero. Moreover, the correlation between each pair of scales did not exceed 0.8. Given the weak relationship among the constructs, this study can therefore confirm that there are five constructs in each of the three models proposed.

The reliability of the scales can again be evaluated from a series of indicators drawn from the confirmatory analysis. The standard compound reliability and the average variance explained exceed the threshold used as a reference at 0.7 and 0.5, respectively, as well as other indicators of overall fit for the measurement model (Hair et al., 1995) (Table 4).

Table 4: Convergent validity and internal consistency reliability

Variable	Item	Standard coefficient	Cronbach's Alpha	CR	AVE
Customer Online brand experience with the bank's website	COBE1	0.903	0.955	0.950	0.800
	COBE2	0.901			
	COBE3	0.903			
	COBE4	0.891			
	COBE5	0.886			
Customer- engagement with online brand community of Islamic bank on Facebook	CE1	0.83	0.955	0.962	0.730
	CE2	0.849			
	CE3	0.864			
	CE4	0.86			
	CE5	0.858			
	CE6	0.866			
	CE7	0.881			
	CE8	0.81			
Perceived trust of brand community page	BCP1	0.86	0.901	0.900	0.680
	BCP2	0.846			
	BCP3	0.784			
	BCP4	0.812			
Intention to forward online company- generated content by Islamic bank on Facebook page	CGC1	0.878	0.894	0.910	0.720
	CGC2	0.903			
	CGC3	0.903			
	CGC4	0.785			

#### 4.2. Structural Equation Model

Once the reliability and validity of the initial measurement scales were assessed, the study tested the research hypotheses in the literature review approaching Structural Equation Modelling (SEM). Considering the absence of normality in the variables, this research opted for the maximum likelihood estimation method and bootstrapping technique (or bootstrap learning samples) for 500 consecutive steps or samples and a significance level of 95 percent. The maximum likelihood is preferable in the case of small samples, as opposed to generalized or weighted least squares (West et al., 1995). With regard to the bootstrapping technique, the analysis used the Bollen-Stine's corrected p-value, testing the null hypothesis that the model is correct. Through re-sampling, this technique permits the standard error of the constructs to be corrected.

The values of the proposed model are consistent with the values established in the literature (Hair et al., 1995): RMSEA < 0.08 GFI > 0.90. CFI and NFI > 0.90 (see Table 5). Table 5: Goodness-of-fit indicators in the structural model

Fit indices	Recommended value	Value in the model
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<b>GFI</b>	>0.90	0.89
<b>RFI</b>	> 0.90	0.88
<b>NFI</b>	> 0.90	0.90
<b>CFI</b>	> 0.90	0.91
<b>TLI</b>	> 0.90	0.90
<b>IFI</b>	> 0.90	0.91
<b>RMSEA</b>	< 0.08	0.08

*\*Notes: CMIN/DF- normal chi-square/ degrees of freedom; GFI - goodness-of-fit index; RFI - relative fit index; NFI - normed fit index; CFI - comparative goodness of fit; TLI - Tucker-Lewis Index; IFI - incremental fit index; RMSEA - root mean square error of approximation.*

### 4.3. Hypothesis Testing

To evaluate the structural model, we analyzed the statistical significance of the structural loads of the different proposed relationships.

Table 6: Results of the hypotheses testing

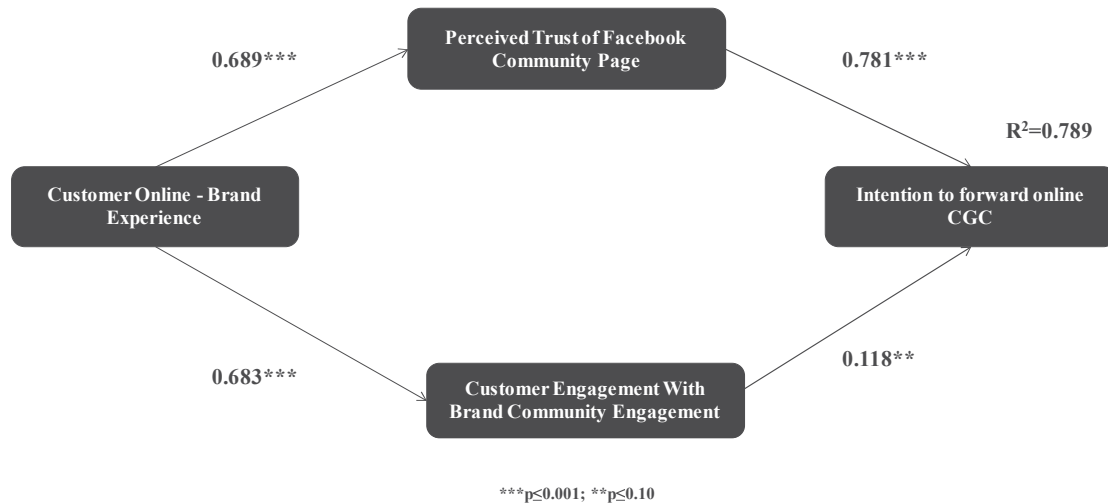
Hypothesis	Effect			Coefficients	S.E.	Sig.	Support
H1	COBE	→	BCP	0.689	0.038	0.000	Yes
H2	COBE	→	CE	0.683	0.037	0.000	Yes
H3	BCP	→	CGC	0.118	0.039	0.098	Yes
H4	CE	→	CGC	0.781	0.083	0.000	Yes

The results of the SEM analysis, as well as the hypotheses results are listed in Table 6 and Figure 4. In our research, all hypotheses resulted to be significant.

H1, which proposed a positive relationship between Customer Online brand experience with the bank's web site and perceived trust was confirmed ( $\beta=0.689$ ; p-value= 0.000); indicating that COBE stimulates strong Trust of Facebook page in an online Islamic banking context. H2, which proposed a positive relationship between Customer Online brand experience with the bank's web site and Customer-engagement with the online brand community of Islamic bank on Facebook was confirmed was confirmed ( $\beta=0.773$ ; p-value= 0.000); this means that the customer online brand experience stimulates strong brand community engagement in an Islamic banking context. H3, which proposed a positive relationship between perceived trust of Facebook page and intention to forward CGC, was confirmed ( $\beta=0.118$ ; p-value= 0.098); this means perceived trust of Facebook page affect the customer's intention to forward CGC posted by the bank or page administrator. Finally, H4, which proposed a positive relationship between Customer- engagement with online brand community of Islamic bank on Facebook and intention to forward CGC, was confirmed ( $\beta=0.781$ ; p-value= 0.000); this means the customer engagement with the online brand

community of the Islamic bank on the Facebook will affect the customer's intentions to forward CGC posted by the bank or page administrator.

Figure 2: Results of the structural model analysis.



## 5. Conclusions

### 5.1. Theoretical Implications

The main objective of this study was to examine the type of relationship that exists between customer online brand experience (COBE) and online BCE, including their behavioral outcomes in the context of Islamic banking. The results of this research reveal that COBE influences online BCE and consumer behavioral outcomes, namely, intention to forward CGC. Furthermore, this study shows that the perceived trust of the Facebook page, which mediates the relationship of BE and intention to forward online CGC, affects customers' intention to forward online CGC. This finding reflects the importance of trust and the quality of information provided and forwarded among the community members and page administrator. These results are in line with studies in the extant literature, such as Tang and Liu (2015), who suggested that trustworthy online brand community pages are positively related to the sustained success of company branding campaigns. Other authors, such as Akkucuk and Turan (2016), have highlighted that securing customer trust with regard to online brand communities leads to a greater purchase intention and improved market share.

The findings of this study contribute to the existing body of literature by providing a better understanding of COBE and its influence on the online BCE, perceived trust of Facebook page, and intention to forward CGC in Islamic banking research. From a theoretical viewpoint, this study extends the existing explanations of the COBE and its effects on the online BCE. Moreover, Brakus et al. (2009) argued that the BE exerts both direct and indirect effects on customer behavior in online and offline settings. Thus, it can be taken as an important step forward in directing theories

related to COBE effects, and the combined effects of linking COBE to consumer behavioral outcomes that have received minimal attention in the Palestinian Islamic banking up till now. The proposed framework suggests that COBE with the online Islamic banking websites provides experienced customers with positive engagement, interactions within online brand communities. In this study, the COBE scale developed by Morgan-Thomas and Veloutsou (2013) has been used to predict customers' engagement with the online brand communities in the context of online Islamic banking brands. The results obtained are in line with prior research in this field of knowledge (Garg et al. 2012; Morgan-Thomas and Veloutsou, 2013; Khan et al. 2016; Hamzah, Alwi, and Othman, 2014; Garg, Rahman, and Qureshi, 2014; Bravo, Martínez, and Pina, 2019). While several studies on consumer-brand engagement regarded COBE as a consequence of customer engagement (Hollebeek, 2011a, b; Hollebeek et al. 2014), this study enables the idea of revealing COBE as a consequence of BCE. More importantly, this framework will serve as a platform for academics who are interested in studying the relationships between the concepts of "experience" and "engagement". Moreover, the empirical investigation about the influence of COBE on BCE and perceived trust is also an important contribution to the marketing literature. In this regard, understanding of the mediating effect of BCE offers valuable insights into BCE literature. This study extends previous research on BE and BCE relationship by providing empirical evidence with regard to previous explanations in the banking sector (Khan et al, 2016). The results of this study reveal the importance of COBE in creating unique BCE in an online setting, in addition to consumers' intention to forward the online company-generated content. Thus, this study adds new insights to COBE and to the BCE literature assessing their impact on the intention to forward online CGC.

## **5.2. Practical Implications**

The findings of this research provide a number of practical implications for managers in the Islamic online banking industry. The results support the positive influence of COBE on intention to forward CGC, mediated by BCE. This finding leads to the conclusion that managers should focus continuously on customers' experiences with online banking brands aiming at creating unique online brand experiences. This study also enables managers and decision makers to better understand and predict customers' intention to share content posted by the bank, given the importance of fostering the buzz and promoting e-WOM (word of mouth) with regard to the brand, especially when new products and services are being developed and launched. In addition, e-WOM is a valuable instrument when it comes to attracting new customers, who trust and are likely to follow the positive peer recommendations posted by the customers who had a positive experience with the brand (Henning-Thurau et al., 2004). In other words, managers need to acknowledge that customer engagement with brand communities help managers increase the level of brand awareness for the



products and services among non-customers. Moreover, the results indicate that COBE exerts an indirect influence on intention to forward CGC. This finding suggests that positive COBE would increase the level of customers' engagement with brand communities, and consequently enable banks to enhance customer intention to forward CGC. Furthermore, it will aid bank managers and decision makers in improving business performance by tracking the behaviors that motivate customers through social media. The findings of this study also provide valuable guidelines for Islamic bank managers to focus on the bank's Facebook page and the website as significant tools that can engage customers with the brand of the bank (Yap, Wong, Loh, and Bak, 2010). On the other hand, bank managers, decision makers and page administrators should consider the importance of the quality of the information exchanged via the fan pages of Islamic banks in order to increase the trust level among the community members, which in turn will result in a positive engagement and participation. Managers should formulate their marketing strategy in order to increase COBE for customers with the brand of the bank that will ultimately help customers engage with the brand through social media, increasing customers' intention to forward online CGC. With this finding, it can be argued that customers' online experiences with a bank brand exert an indirect positive effect on customers' intentions to forward online CGC, via the BCE. Thus, BCE needs to be considered as a valuable instrument for bank managers.

## 6. Limitations and Avenues for Future Research

As with any study, some limitations need to be acknowledged. First, the characteristics of the sample rule out the generalization of the findings of the study since data were gathered (1) from customers of financial entities operating specifically in the Middle East geographical area, and (2) via a specific social network (Islamic banking Facebook fan pages). In this sense, future research should test the proposed model in the context of other geographical areas and through different social networks (fan pages). Moreover, this study does not focus on the specific cultural dimensions, which can exert a mediating or a moderating role in the proposed model. Future research should incorporate the assessment of cultural dimensions into the model. Second, this research was carried out within the financial sector; therefore, scholars are encouraged to conduct further studies across other industries in order to expand the scope and the domain of the proposed model of this study. Third, this study does not examine the characteristics of the content forwarded and future research should look into the impact of the type of content on the intention to forward such content. Fourth, future studies are encouraged to investigate customers' online brand experiences in the context of active and passive social media behaviors for both the Islamic and non-Islamic banking sectors and examine the non-customers online brand experience outside the brand communities as well as their level of engagement. Lastly, a further analysis needs to be conducted to test the proposed relationships in

the banking services. This analysis should [take into account](#) the quality of services (e.g. [implementing the SERVQUAL scale](#)) [through](#) cross-cultural studies comparing Islamic and non-Islamic customers [and examining other](#) social media platforms (e.g. [Twitter or Instagram](#)) to analyze, compare, and gather a better understanding [about the role of brand communities in sharing content distributed by the banking corporations](#).

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Appendix 1: Measurement scales

Item	Scale						
	Strongly disagree=1, Disagree=2 Disagree somewhat=3, Neutral=4 Agree somewhat=5, Agree=6 Strongly agree=7						
	1	2	3	4	5	6	7
<b>Customer Online brand experience with the bank's website</b>							
The layout of the bank website is appealing.							
The bank's website is easy to navigate.							
Results are always returned promptly when browsing this bank's website.							
The results of this bank's website are always up-to-date.							
Accurate search results are always returned when browsing this bank's website.							
<b>Customer- engagement with online brand community of Islamic bank on Facebook</b>							
Using (OBC of Islamic bank on Facebook) gets me to think about the Islamic bank.							
I think about (OBC of Islamic bank on Facebook) a lot when I am dealing with the Islamic bank.							
Using (OBC of Islamic bank on Facebook) stimulates my interest to learn more about the bank.							
I feel rather positive when I use (OBC of Islamic bank on Facebook).							
Using (OBC of Islamic bank on Facebook) makes me happy.							
I feel good when I use (OBC of Islamic bank on Facebook).							
I am proud to use (OBC of Islamic bank on Facebook)							
I spend a lot of time using (OBC of Islamic bank on Facebook), compared to other banks' brand communities.							
<b>Perceived trust (Islamic banks' brand community Facebook page)</b>							
Communicating with Islamic banks' brand community member to forward information has imparity.							
Communicating with Islamic banks' brand community member to forward information is reliable							
Communicating with Islamic banks' brand community							

member to forward information will be trustworthy							
I trust the quality of information forwarded by Islamic banks' brand community member.							
<b>Intention to forward online company generated content by Islamic banks on Facebook page (CGC)</b>							
It is probable that I will continue to forward the online content generated by Islamic banks.							
I intend to begin or continue to forward the online content generated by Islamic banks.							
I will frequently forward the online content generated by Islamic banks in the future.							
I will recommend others to forward the online content generated by Islamic banks.							