



Programa de Doctorado en Ciencias Económicas y Empresariales

DOCTORAL DISSERTATION

The antecedents of the intention to forward online company generated contents (CGC) and online user generated contents (UGC) via Facebook

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Appendix 7-1: *Measurement Instrument used in the article “The Effect of Brand Experience on Customers’ Engagement Behavior within the Context of Online Brand Communities: The Impact on Intention to Forward Online Company-Generated Content”.*

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Abbreviations

BC: Brand Community.

BE: Brand Experience.

CBE: Consumer Brand Engagement.

CGC: Company-Generated Content.

COBE: Customer Online Brand Experience.

E-(WOM): Electronic Word Of Mouth.

FGC: Firm-Generated Content.

MGC: Marketing-Generated Content.

OBC: Online Brand Community.

OBCE: Online Brand Community Engagement.

OBE: Online Brand Experience.

PMA: Palestinian Monetary Authority.

PNA: Palestinian National Authority.

SMEB: Social Media Engagement Behavior.

SNs: Social networks.

TAM: Technology Acceptance Model.

TPA: Theory of Planned behavior.

TRA: Theory of Reasoned Action.

UCG: User-Generated Content.



Chapter 1

Introduction

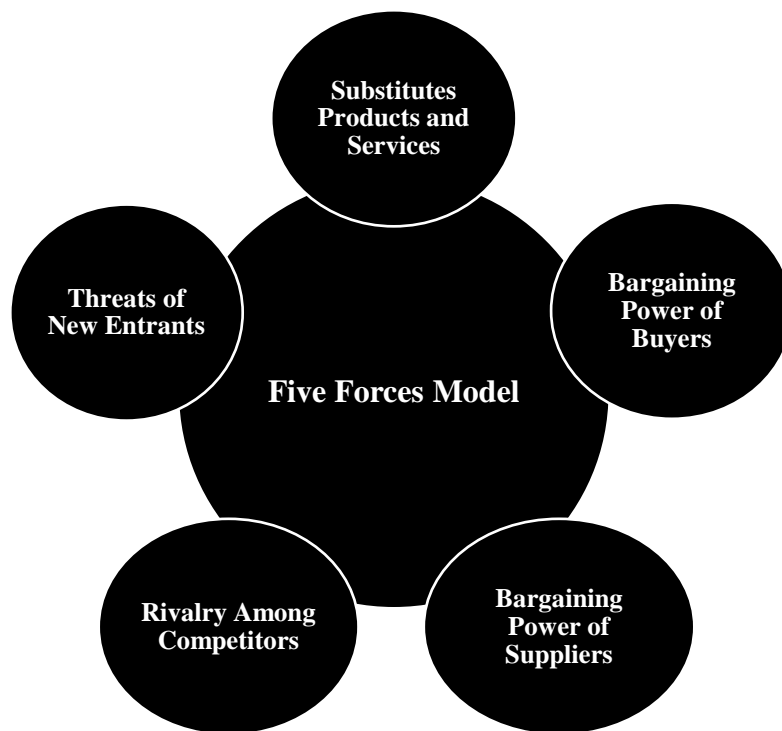
1 Chapter 1: Introduction

1.1 The emergence of Online Brand communities (OBCs)

The development of the Internet has greatly affected many aspects of our daily routines and business is undoubtedly one of them in terms of consumer behavior, competition paradigms, market environment, business strategies, and marketing campaigns among others. One on hand, changes have mainly affected the wants, demand, attitudes, intentions, behaviors and purchase decision-making (Ajzen, 1985; Taylor & Todd, 1995; Shih & Fang, 2004; Strauss & Frost, 2009). On the other hand, the Internet has also greatly impacted all business sectors, as well as the issues related to consumer behavior associated with the rise of this instrumental technology (Strauss & Frost, 2009). In this regard, the firms that refuse to approach the technological innovations will not be able to compete within the context of the digital era and their businesses will fall behind their competitors, as in the case of NOKIA due to the emergence of smartphones. Firms in all industries have to change, adapt, adopt, and develop their corporate strategies with the Internet and e-business in mind to be competitive (Chaffey, 2009; Strauss & Frost, 2009). In this regard, business power has shifted to the customers with the growth of the Internet and social media (Strauss & Frost, 2009). The classic model proposed by Porter (1980) can be applied to both offline and online business competition. Porter's model (*see Figure 1-1*) is based on five key forces affecting competition, such as variety of product and services online, bargaining power of customers, bargaining power of suppliers, barriers to enter the competitive markets, and competitive rivalry. All of these forces had seen their impact multiplied in the Internet and social media era (Porter, 2001). Competition on the Internet has become particularly fierce because of the increased effect of the aforementioned factors. In other words, online competition is not an easy process for a number of reasons: reduction of physical stores, increased number of

competitors, more choices available to customers, lack of boundaries between customers and suppliers thanks to the Internet and effortless search for information thanks to intelligent agents among others. Therefore, the mission for marketing firms and professional marketers in promoting the products, services, advertisements, brands in the context of the Internet and social media is not a straightforward matter. Firms have to implement unique and strong strategies to be successful in a context where the bargaining power resides in the customers' hands (Strauss & Frost, 2009).

Figure 1-1: The Five Competitive Forces.



Source: Porter (1980).

The popularity of social media platforms, such as Facebook, has resulted in an accelerated growth of the online brand communities (OBCs) (Van Doorn et al., 2010; Wang & Fesenmaier, (2002); Zaglia, 2013; Hollebeek et al., 2014; Baldus et al., 2015). Social networks platforms are strategically and continuously implementing additional features to enable firms to communicate

with their customers. In light of this, companies have started to create communities as part of their brand management strategies (Van Doorn et al., 2010; Hollebeek et al., 2014; Baldus et al., 2015). The OBCs have recently become the most popular, powerful and dominant marketing tool on social media platforms, due to the fact that social media users can invite their personal network members to the brand community, so they can interact and participate with other members of the community (Trusov et al., 2009).

Both offline and online communities have been investigated by recent studies in the context of the Internet and social media platforms (McAlexander et al., 2002; Algesheimer et al., 2005; Baldus et al., 2015). Several companies are making significant investments in online brand communities to build stronger relationships with their consumers (McAlexander et al., 2002; Dholakia et al., 2004; Algesheimer et al., 2005; Sprott et al., 2009; Baldus et al., 2015). Customers use such communities to share their ideas and look for answers to their questions about the brand. This occurs in the case of the top global brands, such as Starbucks Coffee, Dell, General Motors, and Procter & Gamble and many others (McAlexander et al., 2002; Liao et al., 2017). All of these remarkable brands are investing heavily in online brand communities. In this sense, brand communities have been transformed since the early 2000s into strategic marketing investments designed to offer unique brand experiences in rich interactive multimedia environments (Baldus et al., 2015). The marketing interchange and engagement between companies and customers through social media has become a central non-transactional construct and the social networks have been approached as additional marketing channels integrated with other traditional channels as part of the marketing mix (Cvijikj & Michahelles, 2013). The rapid and continuous growth of social media platforms and online brand communities has enabled companies to exchange marketing messages with their customers. Companies are shifting their communication strategies

from the traditional one-to-many approach to a one-to-one approach offering assistance to their customers at any time through social networks platforms such as Facebook and Twitter (Hanna et al., 2011).

In this regard, several authors, such as Hennig-Thurau et al. (2004); Shang et al. (2006) emphasized that online communities used to share their common interests through computer-mediated mechanisms by aggregation of self-selected people. In addition, brand communities drive social interactions among the online community members (Wang & Fesenmaier, 2002). Muniz and O'guinn (2001) described the brand community as *“a specialized, non-geographically bound community, based on a structured set of social relationships between the fans of a brand”*. McAlexander et al. (2002) indicated that members' entity and the relationships among them made up the community. Brand communities also tend to be identified on the basis of commonality or identification among their members (McAlexander et al., 2002). In this sense, they can be defined from the customers' viewpoint as 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). Through participation in the community, users may share the essential resources that may be of three different types: cognitive, emotional, or material (McAlexander et al., 2002).

1.2 Problem approach and research objectives

Previous studies (Muniz and O'guinn, 2001; McAlexander et al., 2002; Dholakia et al., 2004; Algesheimer et al., 2005 and Carlson et al., 2008), focused on the factors that encourage the brand community members to participate in brand communities. On the other hand, extant research focused on customers' participation in the context of social media online brand communities (e.g., Ajzen, 1985; Taylor & Todd, 1995; Shih & Fang, 2004; Strauss & Frost, 2009; van Doorn et al., 2010; Zaglia, 2013; Hollebeek et al., 2014; Baldus et al., 2015; Rahman et al., 2018). In light of

the relevance of the online brand communities for both firms and users, a dearth of research has been implemented in Palestinian context, especially in the financial banking sector. The Palestinian banking sector has already developed very fast and is considered the first adopter of the technological development aiming at the achievement of competitive advantage (*see Chapter 4*). In fact, no previous studies have been conducted in this field to measure and track the participation, engagement, attitudes, behavioral intention, and actual behaviors of the financial banking sector customers in the context of online brand communities. More importantly, this is the first academic research at my knowledge to be focused on the assessment of the customers intentions to forward the online company generated contents (CGC) and users generated contents (UGC) in the context of social media platforms. On the other hand, the brand experiences play an important role in motivating the customers' engagement with the brand via social media and online brand communities. In this regard, Holbrook (2000) and Brakus et al. (2008) indicated how the experience associated with customer attitude, intentions, and behaviors had stronger and longer effect on the customer memory compared with the products' features, benefits, and characteristics (Schmitt, 1999; Schmitt & Rogers, 2008; Chase & Dasu, 2014). Previous studies investigated the relationships between brand experience in online and offline and brand engagement in the context of banking sector (*see Table 2-1*). Nevertheless, there is a lack of research that examines the relationships between brand experience and brand community engagement with customer's intentions to forward the online company generated contents (CGC) and users generated contents (UGC) in the context of social media platforms, in particular within the Palestinian financial sector.

With these premises in mind, the general objective of this thesis is to determine the main antecedents of the customer intention to forward user-generated and company-generated contents with the context of online brand communities on Facebook within the Palestinian financial sector.

The financial sector is selected because it has become one of the most adoptive sectors to the technological developments. The banking sector depends heavily on the technologies and social media to promote the products and services as well as to communicate with the customers.

This main goal is pursued by means of the following specific objectives:

1. To understand the drivers of the intention to forward digital contents generated by the company [specifically, the financial institutions (i.e. conventional and Islamic banking)] in Palestine.
2. To examine the antecedents of the intention to forward user-generated content regarding Palestinian financial institutions.
3. To analyze and test the dimensional factors of online brand community engagement and customer engagement in online brand community adopted by Baldus et al. (2015) and Hollebeek et al. (2014), respectively, with regard to customers' engagement and interactions in the case of Palestinian banking customers.
4. To understand the effect of online brand experience, and trust in Facebook as a social network platform, online brand community on customers' engagement and interactions as antecedents of customer's intention to forward and share CGC.
5. To help marketers in the banking sector make informed decisions to leverage brand communities and thus enhance brand performance.

This doctoral thesis suggests ways to successfully implement brand communities as part of a firm's relationship marketing strategy. To this date, the academic literature in this field of knowledge is rather scarce, thus this research seeks to provide and support a new theoretical background for academics and practitioners in the financial and marketing fields with regard to customer engagement and customers' interactions in the Palestinian financial sector.

1.3 Structure of the doctoral thesis

As a premise, it is worth noting that this doctoral thesis is presented in the form of a series of five published studies and its structure will be detailed in the following paragraphs.

The doctoral thesis begins with this introductory chapter (**Chapter 1**) that provides the reader with a description of the background of the problem and identifies the major research gaps, research goals and the structure of the doctoral thesis. **Chapter 2** examines the literature review that is relevant for the theoretical foundation of this study, covering the following topics: the development of online brand communities and the related engagement in the context of the Internet and social media and brand experience, especially within the banking sector that is the sectorial context of this doctoral dissertation. **Chapter 3** addresses the literature review and main contributions in the development of social media platforms and online brand communities. This chapter analyzes the relevance of social media platforms as a key marketing channel to gather information about products and services for interaction purposes. This chapter also covers the following topics: social media online brand communities, especially the role of Facebook as a social media platform in building online brand communities and engagement. In addition, this chapter introduces general social media statistics worldwide and with regard to the Palestinian region in particular in regard with the most popular social media platforms. **Chapter 4** provides a general review about the Palestinian financial banking sector. This chapter also sheds light on the development of financial institutions in Palestine, differences between Islamic Banking and conventional banking systems, and the social responsibility of the Palestinian banking sector in addition to the online banking services provided by the Palestinian banking sector. **Chapter 5** presents a general review of customer intention and customers' behaviors in the context of social media platforms, covering

the concepts of company-generated content (CGC) and user-generated content (UGC) in the context of social media.

The core of the thesis is composed of five studies, which have been published in prestigious journals of the field. The fifth studies are found in chapters 6,7, 8, 9 and 10.

Chapter 6 reports the first published work of the series presented in this article-based doctoral thesis. This paper is entitled “**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**” and proposes and tests a conceptual model to assess the effect of brand experience on the intention to forward CGC in the Islamic Online Banking Sector in Palestine.

Chapter 7 presents the second work included in this compendium, which is entitled “**The Effect of Brand Experience on Customers' Engagement Behavior within the Context of Online Brand Communities: The Impact on Intention to Forward Online Company-Generated Content**”. This paper extends the previous work by including the approach suggested by Brakus et al. (2009) and Hollebeek (2011a), who conceptualized brand experience and customer engagement, respectively, as multidimensional concepts. Thus, the paper makes a step forward in understanding how the four dimensions of online brand experience affects the intention to forward CGC via the mediation of customer engagement among online brand communities.

Chapter 8 reports the third work of the collection, which is entitled “**The Impact of Customer Personality and Online Brand Community Engagement on Intention to Forward Company and Users Generated Content: Palestinian Banking Industry a case study**”. This paper examines the effect of two antecedents (namely, customer personality and online brand community

engagement) on the intention to forward both company and user generated content in the Palestinian banking industry.

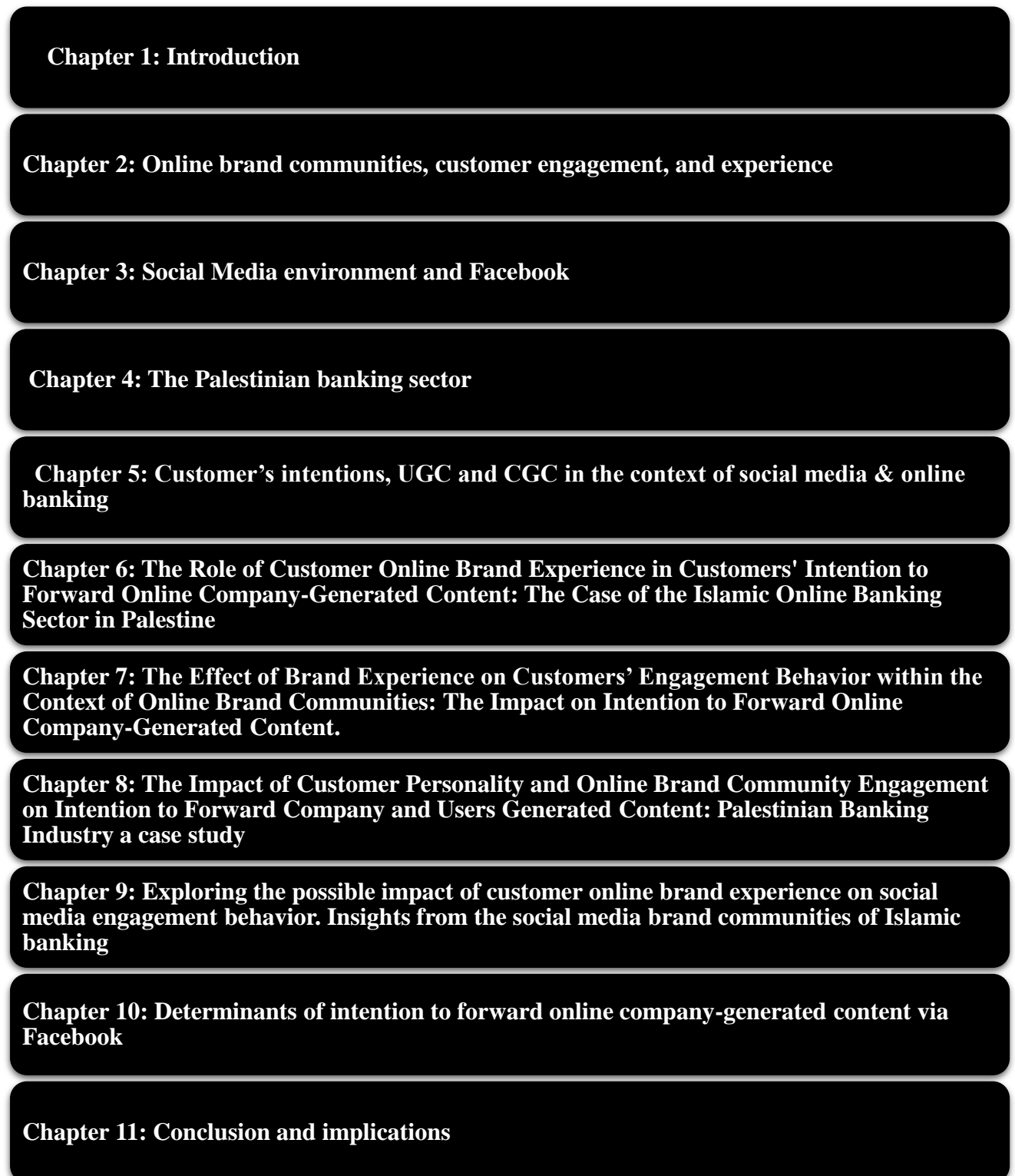
Chapter 9 reports the fourth work of the collection, which is entitled “**Exploring the possible impact of customer online brand experience on social media engagement behavior. Insights from the social media brand communities of Islamic banking**”. This paper seeks to model the relationship between brand experience and both active and passive social media engagement behavior.

Chapter 10 introduces the fifth work of the series, which is titled “**Determinants of intention to forward online company-generated content via Facebook**”. This paper adds on the Theory of Reasoned Action (TRA) and model its variables as antecedents of attitude to forward online CGC and intention to forward online CGC, thus expanding the set of antecedents analyzed in this doctoral dissertation.

Finally, **Chapter 11** draws the main conclusions of the studies presented in this doctoral thesis, highlighting the main findings. Moreover, this chapter describes the theoretical contributions and managerial implications along with the limitations and avenues for future research.

Figure 1-2 summarizes the structure of the doctoral thesis.

Figure 1-2: Thesis structure.



Source: Author.

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Chapter 2

**Online Brand Communities,
Customer Engagement, and
Experience**

2 Chapter 2: Online brand communities, customer engagement, and experience

2.1 Introduction

The rise of the Internet, the rapid growth of social media platforms and digital development made visible and marked changes in people's lifestyles and their relationships with others, as well as affected their intentions and behaviors. Researchers from all fields were competing to understand and investigate how customers would behave online through social media platforms. Decisions regarding the adoption of the new technologies have been taken in a context of fierce competition between firms (Lorenzo et al., 2014).

Social media platforms have been widely adopted in recent years as part of the organizational processes (Lorenzo et al., 2014). Results, recommendations, measurements, and theories were useful and adopted by governments, organizations, marketers to be incorporated within their strategies focusing on customers. In this regard, various social media platforms have been adopted by many businesses as fundamental channels to manage their relationships with customers (Maryam et al., 2016).

Users of social media platforms increase on a daily basis and approach the social networks in different ways to perform a wide range of activities, such as social communication, entertainment, as a means of support with daily tasks, generation of economic benefits, supporting other users, expressing their selves and making decisions related to purchases among others. In other words, the users of social media platforms display different behaviors that must be understood and taken into account by the marketing firms and professional marketers. Marketing firms and marketing professionals have started to study the consumer's behavior within the context of the different social networks and media in order to formulate their business and marketing strategies focused on customers' behaviors on social networks and media. Consumer's activities and behaviors on

social media are worth analyzing for both business and academic fields. In this sense, it is particularly important to measure customer's attitudes, intentions and behaviors against the firm brands, products, and services and their effect on satisfaction, loyalty, and positive or negative word of mouth. More specifically, in recent years a concept has emerged to be relevant in the social media marketing field: customer engagement.

Thus, the following sections will present the results of the literature review on online brand communities, customer engagement and experience, with emphasis on the banking sector.

2.2 Online brand communities

Previous studies defined the community as a group of participants with similar interests joining the community with the intention to participate, share their knowledge and experiences with other community members while enjoying the interactions. Gusfield (1975) approached the concept of community in the context of two different characteristics. Firstly, communities include people that may live in the same geographical area. Secondly, people connect to others with similar interests, such as club members. In this regard, McMillan and Chavis (1986) defined the community as a group of people that share the same feeling of belonging to the group and influence each other within the community. Vaskelainen and Piscicelli (2018) approached communities from the perspective of the economic model of sharing economy and defined the community concept as groups of people that are especially relevant to the functioning of the platform.

The traditional brand communities had a prominent contribution in the online brand communities through the advent of the Internet and social networks, which facilitated the development of online communities through social media. Muniz and O'guinn (2001) identified three characteristics of traditional brand communities: shared consciousness, shared collective sense of oneness and

shared rituals and traditions helping to reinforce the community itself. These three elements were also investigated in the context of online brand communities by Laroche et al. (2012). Dividing the online communities into two groups of users (customers and producers), the authors found that they display different interests. The first group is comprised of producers, who provide the services in the sharing economic platforms. In the second group, customers use and hire the aforementioned services. The study also indicated that geographic communities were more important to most users because they usually join the platforms to find their neighbors on these platforms (Laroche et al., 2012; Habibi et al., 2014a).

Online brand communities provide added value to customers and firms. In this regard, value is related to the help firms obtain from communities when creating and developing products and services according to customers' needs and wants in orders to satisfy them and improve their purchase intentions. In addition, value is also generated by providing customers with information that positively influences their purchase decisions (Thomke & Von Hippel, 2002; Vargo & Lusch, 2004; Schau et al., 2009).

Brogi (2014) posited that commercial orientation affects customers in online brand when they share and discuss specific brands. Online brands attract customers with the same interests and these users discuss and share information related to specific brands (Li et al., 2013). Laroche et al. (2012) approached online brand communities as virtual communities and differentiated them from traditional brand communities. Other authors such as Kozinets (1999); Bagozzi and Dholakia (2002); McAlexander et al. (2002); Koh and Kim (2003); Schau et al. (2009); Seraj (2012); and Pöyry et al. (2013) identified online brand communities as communities that are based on

computer-mediated environments, where consumers are connected to each other to share similar interests.

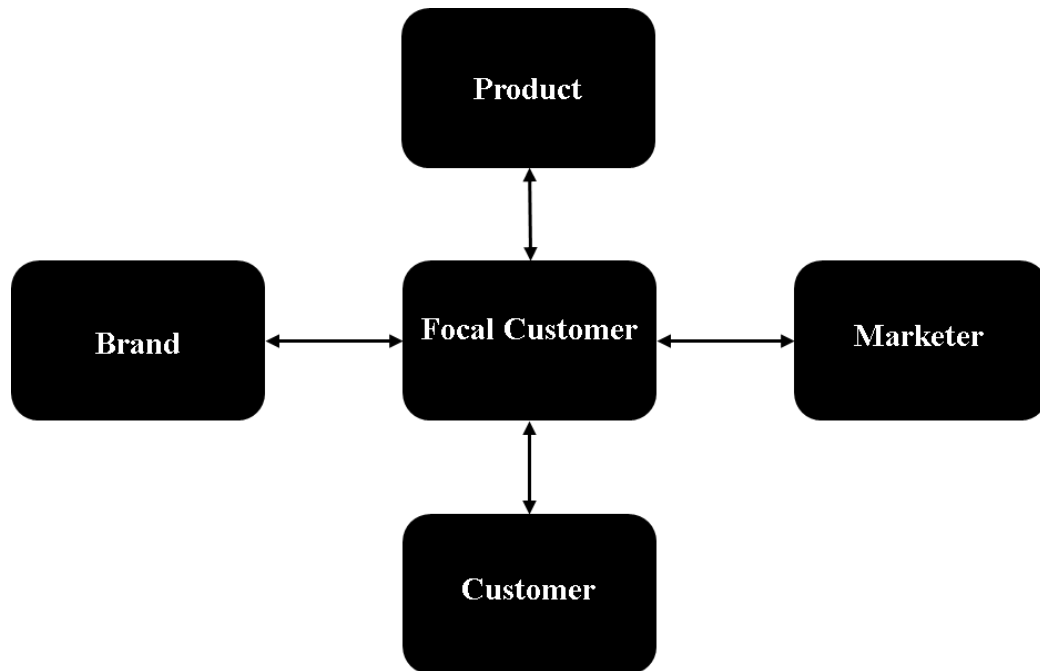
As mentioned above, it is worth noting that social networks are approached as new marketing channels integrated with traditional channels as part of the marketing mix. In this regard, on the one hand, brand communities have been defined in the context of self-concepts from the customer's viewpoint as a means to reveal the way in which customers see themselves and behave with regard to the brand (Spratt et al., 2009). On the other hand, Muniz and O'guinn (2001) defined brand communities as specialized, non-geographically bound communities, which are considered as core social constructs. Chang et al. (2013) defined the brand community as a social aggregate that attracts the attention of brand fans and has become increasingly widespread. The value of brand communities is important for those, who leverage it to build and develop online and offline brand communities, and to encourage customers to engage in these communities while fostering customer loyalty with regard to the brand of the firm. Authors of the study focus on the measure of consumers' responses to negative events within the context of brand communities, and how the evaluations of brand community members on negative brand decisions are affected by the eWOM of the group. As opposed to previous studies that measured the impact of brand community on the development of brand loyalty in normal situations, the study focused on the adoption of the far brand extensions through an experimental study. With regard to brand extension as an empirical testing ground, Aaker (1997) posited that firms have approached brand extensions as an important strategy to improve their growth. The findings of this research indicate that the impact of group eWOM on brand community members' attitude toward negative brand information is also affected by the level of brand community identification of the members and their brand involvement. The high brand community identified members, who are motivated by social creativity to resist

negative effects on the brand. In other words, when the group eWOM opposes far extensions, high brand involved members are strengthened by group eWOM to promote brand evaluations and reduce the negative impacts to the brand.

McAlexander et al. (2002; see Figure 2-1) posited that communities are made up of member entities and the relationships among them. Communities tend to be identified on the basis of commonality or identification among their members, the study also defined brand communities from the viewpoint of customers as a fabric of relationships between the customer and the brand, the customer and the firm, the customer and the product, and the relationships among fellow customers. Users may share essential resources through the communities (cognitive, emotional, or material).

Likewise, Thompson and Sinha (2008) measured the effect of the brand community on the adoption of new products and technologies.

Figure 2-1: Customer-Centric Model of Brand Community.



Source: McAlexander et al. (2002).

2.3 Online brand customer engagement in the social media context

The marketing interchange and engagement through social media between companies and customers has become a central non-transactional construct (Cvijikj & Michahelles, 2013). The continuous growth of social media platforms is instrumental for companies to successfully transmit marketing messages to their customers. In this sense, most businesses are adapting their communication strategies to match the one-to-one approach instead of the traditional one-to-many established process in order to offer 24/7 assistance to their customers through social networks platforms such as Facebook and Twitter (Hanna et al., 2011).

Bagozzi and Dholakia (2002) assessed text-based participation within communities. In this vein, Dholakia et al. (2004) and Wang and Fesenmaier (2004) have investigated the factors that motivate

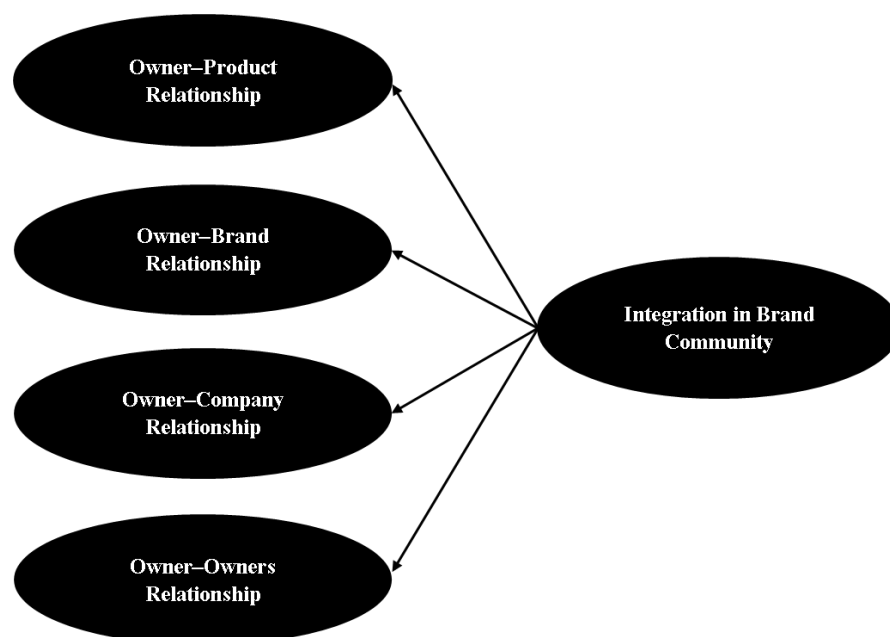
customers to participate in virtual communities and specified the different structures of the communities, while Hennig-Thurau et al. (2004) and Shang et al. (2006) defined interaction within the context of online community as the process of sharing common interests through computer-mediated mechanisms by aggregation of self-selected people.

Baldus et al. (2015) examined the most significant dimensions related to online brand community engagement and their effect on customers' motivation to participate in online brand communities. These authors defined online brand community engagement as a compelling, intrinsic motivation resulting in a continuous interaction between the customer and the online brand community. Previous research has investigated community engagement from different perspectives. McAlexander and Schouten (1998) indicated that customer engagement reflects the way the members of a community use the brand to interact with each other. Likewise, community engagement was defined by Algesheimer et al. (2005) as the key intrinsic motivational factors that may lead customers to interact with others within the community. Wang and Fesenmaier (2002) and Madupu (2006) examined the role of functional, psychological and social needs along with hedonic needs as key drivers encouraging participation in online communities.

McAlexander et al. (2002; see Figure 2-2) focused on the concept of building brand community; they define brand communities as a fabric of relationships between customers and brands, products, companies and other customers in the community. The vital characteristics of brand communities are also assessed, such as geo-temporal concentrations and the richness of the social context, which may strengthen brand communities by facilitating, shared customer experiences while improving brand loyalty. They begin their ethnographic research by examining brand fests (focused on two brands: Jeep and Harley-Davidson) and then they extend their ethnographic

approach to include websites that were not related. In this sense, brand fests including Jeep Jamborees, Camp Jeep, and Jeep 101, hosted a significant number of brand potential owners, who participate and engage in brand consumption and celebration. All brand fests attracted a wide range of owners, from veteran off-roaders and first-time owners to those with a family heritage of Jeep ownership. Potential participants for this study were required to submit photos, videos and informal interviews along with more formal, in-depth interviews. Most participants were encouraged to seek, capture and share their experiences with their friends back at home. Authors found that both horizontal and vertical integration brand communities (IBC) drastically affect the different types of relationships within the Jeep brand community (owners of Jeep vehicles, the brand, the company, and other owners). Customers improve their level of integration and develop positive relationships with the Jeep brand, company, owners and vehicles after participating in the Jeep brand fest.

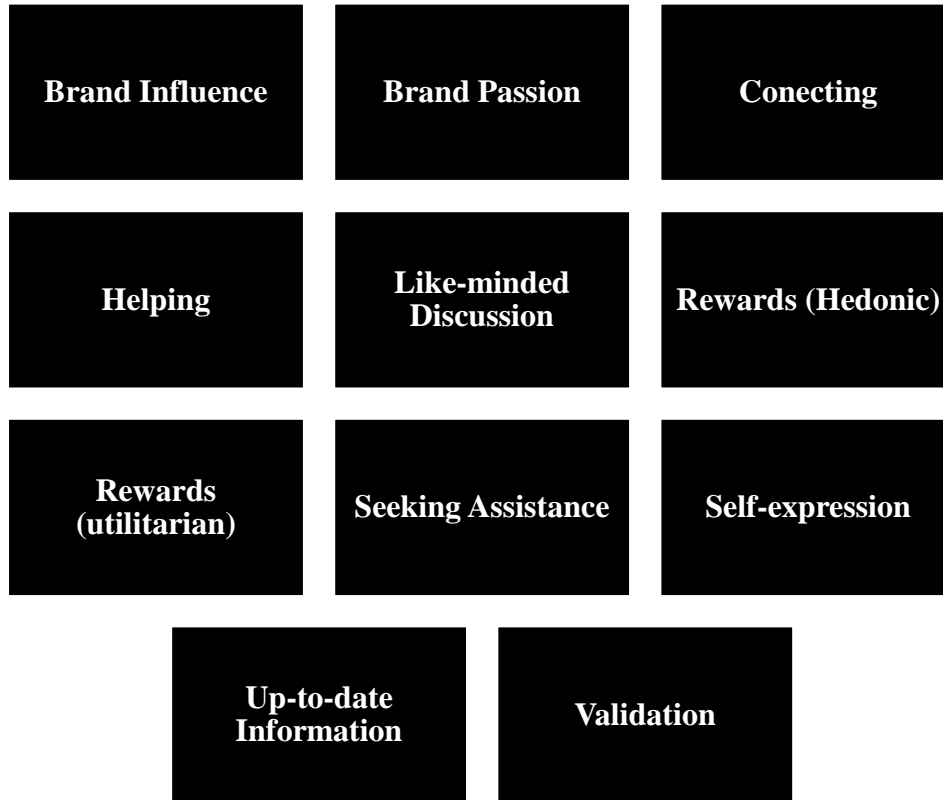
Figure 2-2: Integration in the Brand Community.



Source: McAlexander et al. (2002).

Multiple companies are making significant investments in online brand communities to build stronger relationships with their consumers. Customers use these communities to share their ideas and look for answers to their questions about the brand. For example, Starbucks Coffee, Dell, General Motors, and Procter & Gamble among others. All of these well-known brands make significant investments in online brand community. Baldus et al. (2015; see Figure 2-3) developed their first scale with multidimensional measurement variables as an in-depth, pioneering research on online brand community engagement focusing on Facebook, YouTube, and other Internet-based technologies and applications, which revolutionized the online brand communities. The obtained results revealed the specific variables motivating consumers to interact with the online community, by measuring 11 independent dimensions. The authors found that the motivational dimensions of the members of online brand communities can form and shape relationships with companies, brands, and other community members.

Figure 2-3: Dimensions of Online Brand Community Engagement.

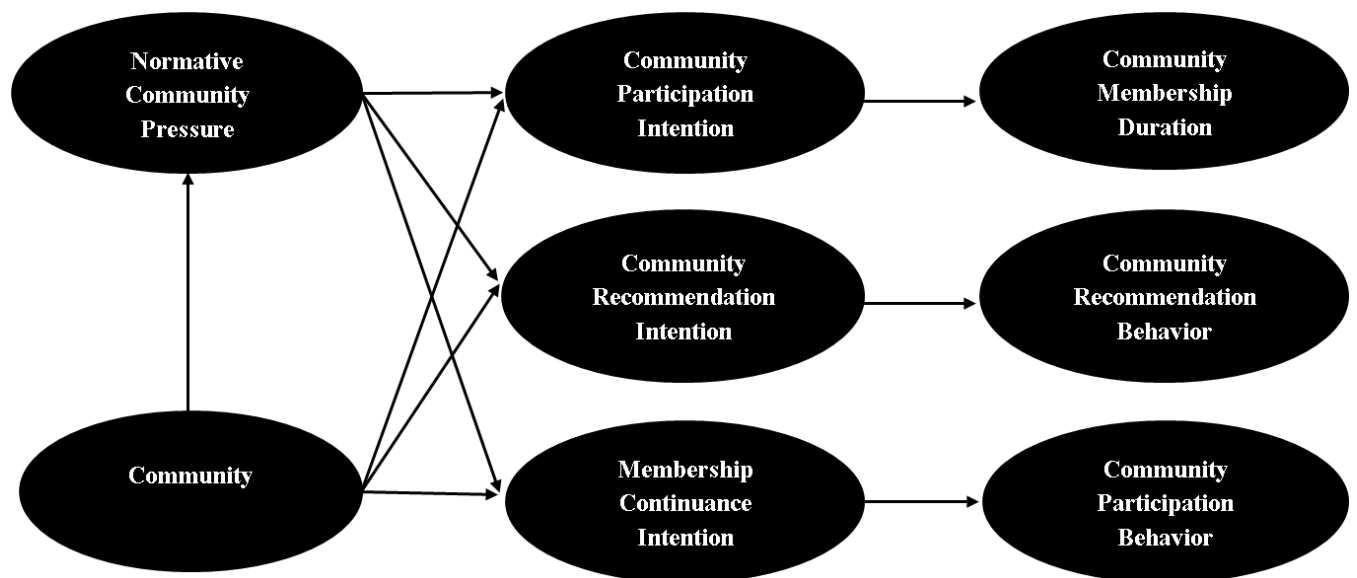


Source: Baldus et al. (2015).

Algesheimer et al. (2005; see Figure 2-4) developed a conceptual model to measure the impact of the different customers' relationships with the brand community on their intentions and behaviors. The study explains how brand communities help to achieve a greater community engagement as a positive consequence, whereas normative community pressure and (ultimately) reactance are the most significant negative effects. Brand communities approached by this study involved 2440 members of German-speaking European car clubs (Germany, Austria, and Switzerland). The authors approached car owners for their sample since car buyers are highly and emotionally involved with the product. They also explain the impact of customers' brand knowledge and brand community size as moderator variables. The results of the study revealed that customer's relationships with the Jeep brand affects customer identification with the Jeep brand community;

this result was useful for the firms in the automotive industry in order to target new and potential customers and selecting members for their brand communities. In addition, the study examines the differences between enlist and engage with regard to attracting new customers.

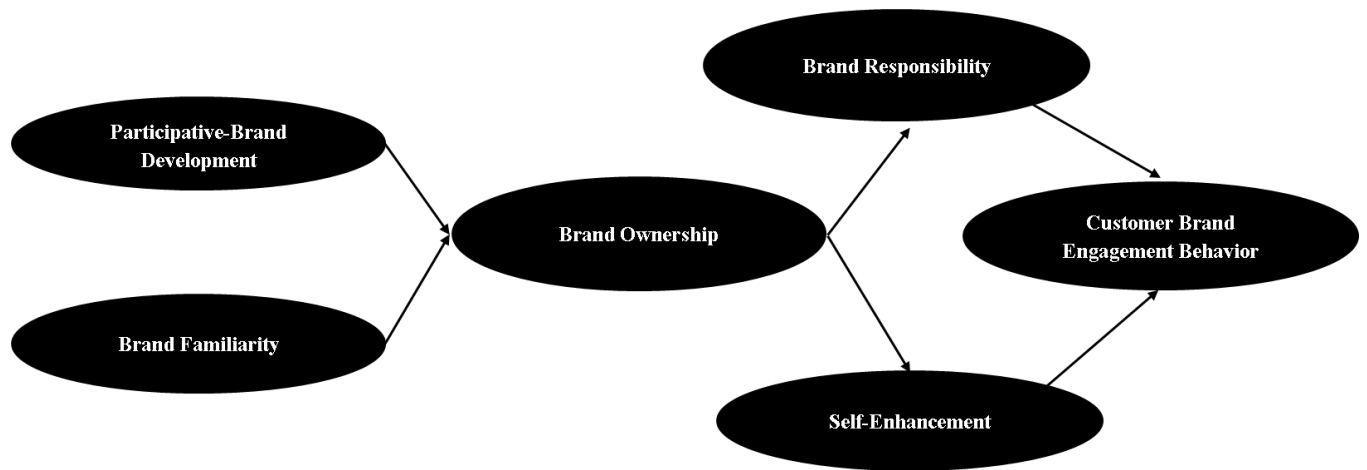
Figure 2-4: The Social Influence of Brand Community.



Source: Algesheimer et al. (2005).

Van Doorn et al. (2010) defined customer brand engagement behavior from the viewpoint of customers considering their behavior toward a brand as more than just a purchasing behavior. In this vein, Gong (2018; see Figure 2-5) examined customer brand engagement behavior within the context of online brand communities. The study focused on customer brand engagement behavior and investigates the antecedents in a cross-cultural context that ultimately developed a brand engagement behavior. The sample of respondents comprised online smartphone brand communities in South Korea and the USA, with 98 respondents from South Korea and 99 respondents from the USA. The results of the study indicated that customer brand engagement behavior was affected by the different cultural value orientations.

Figure 2-5: Customer Brand Engagement Behavior in Online Brand Communities.



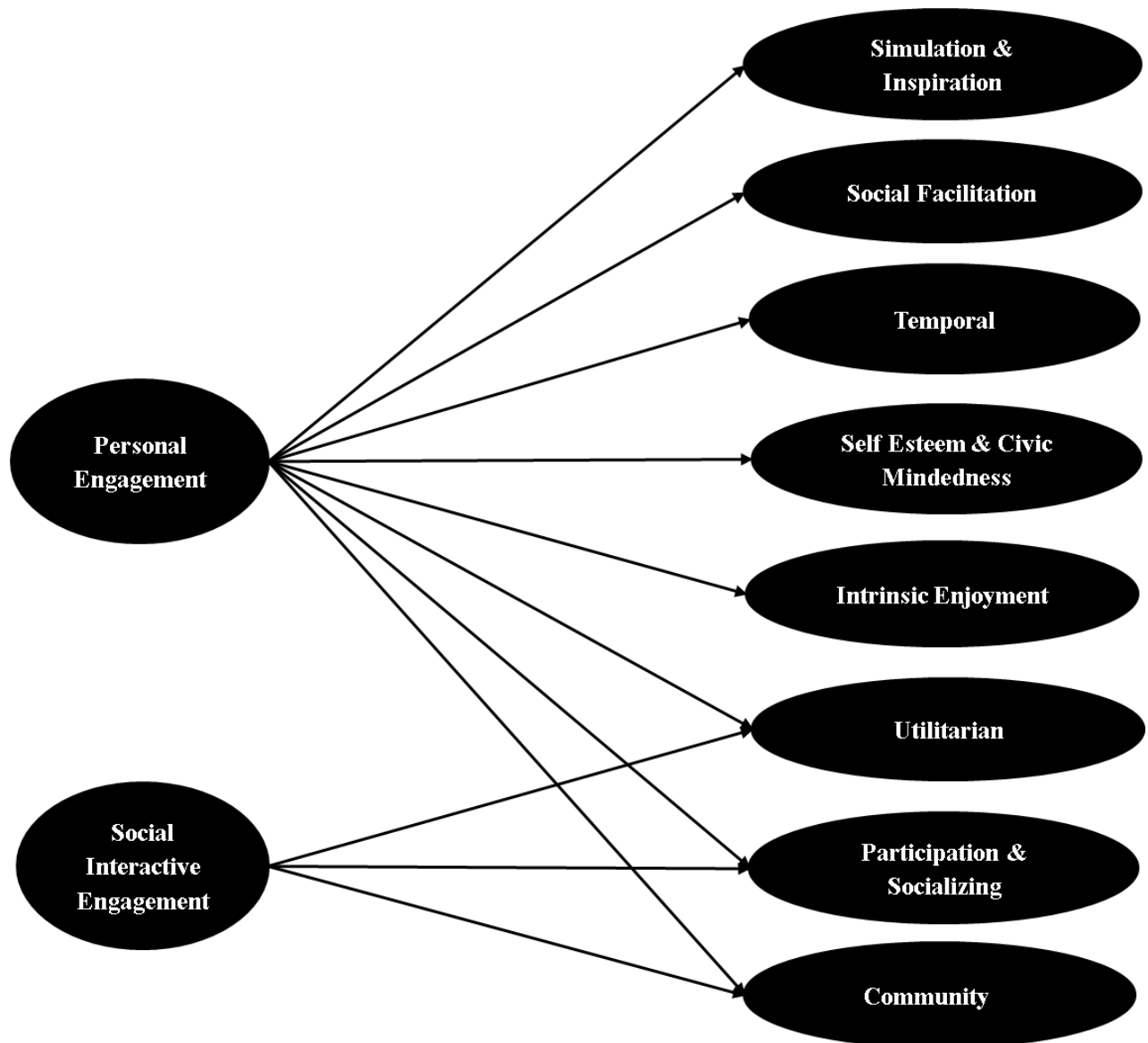
Source: Gong (2018).

Sprott et al. (2009) developed the scale to measure the relationship between the brand and self-concept, and how customers tend to represent the brand as a part of their self-concept. The scale is also used to explain the general engagement of customers with the brands. This scale successfully captured customer's attentions and preferences with regard to their favorite brands imprinted in their memory. In addition to measure loyalty for the preferred brands, the results of the research revealed that a high level of brand engagement in self-concept (BESC) results in the customer perception of a favorite brand as less expensive and time sensitive when compared with low level brand engagement in self-concept (BESC). On the other hand, Zaglia (2013) investigated the existence, functionality, and different types of brand communities within social networks and described brand communities as powerful and valuable tools for marketing, innovation management, and customer relationship management. Approaching this successful marketing tools and strategies nowadays and in the near future will help uncover new opportunities in the context of the social network platforms. Zaglia (2013) also opted for an ethnographic approach to investigate the research questions, as it should be more appropriate when dealing with unobtrusive

and naturalistic attributes. Kozinets (2002) also used the ethnographic approach to examine strong evidences of brand communities embedded in social network environments. In addition, the study provided a better understanding of such embedded brand communities, their peculiarities and the motivational drivers affecting participation classifying the brand communities embedded within social networks into different sub-groups based on dissimilarities compared with generic virtual brand communities. In this case, the members of embedded brand communities make two conscious decisions when they join these communities. In this sense, joining the social network is a requirement to participate in the embedded brand community. In this vein, key motivational antecedents such as brand passion, customers' willingness to learn and improve their skills, social relation with others, providing tailored information to meet specific members' needs, entertainment, and enhancement of the social position drastically affect participation. The study found that brand community characteristics were clear for both of the explored sub-groups. However, the strengths of these peculiarities differ for both sub-groups, especially in the case of perceived membership due to consciousness of kind and social identity being more apparent in the group than on the fan page; the group members feel a higher moral responsibility and find a better fulfillment of their need for information compared with the fan page. On the other hand, the fan page is considered as a platform to convey concerns and suggestions to brand management and as a means to receive and leverage social enhancement. Muniz and O'guinn (2001) described communities as core constructs in social thought. Along these lines, they define brand community as a specialized, non-geographically bound community while noting that both classic and contemporary sociology and consumer behavior are basic grounds to assess the interactions and relationships between brand fans. In their research, they approached the brand communities for Ford, Bronco, Macintosh, and Saab exploring the characteristics, processes, and particularities of

these brand communities based on ethnographic and computer mediated environment data. Shared consciousness, rituals, traditions, and a sense of moral responsibility are considered as traditional markers exhibited by the aforementioned brand communities. The results of their research revealed brand communities as social entities that reflect how the brands integrated in the daily life of their customers and how customers themselves connect with brands and with other customers. The study also examined the three essential markers of community and the differences in their expression that make brand communities significant in their own right. In this light, consciousness of kind is considered as a key element of the community since members feel that the sense of connection with the brand is important. However, the most important factor is the sense of connection with other rituals and traditions encouraging customers to share consumption experiences within the brand. All the brand communities assessed in this research have some form of ritual or tradition. In addition, communities are also marked by shared moral responsibility and brand communities can also be found in both face-to-face and computer-mediated environments. On the other hand, Calder et al. (2009; see Figure 2-6) conducted an experimental research on the relationship between online engagement and advertising effectiveness. The subject matter of their study was the type of engagement created by specific experiences associated with consumer engagement in a website. The study also examined the positive impact of engagement within a social media context on advertising effectiveness. The research focused on two types of engagement: personal and social-interactive engagement. The results indicated that both types of engagement affected the effectiveness of advertising. Moreover, social-interactive engagement has a unique characteristic impacting the web as a medium.

Figure 2-6: The Relationship Between Engagement and Advertising Effectiveness.

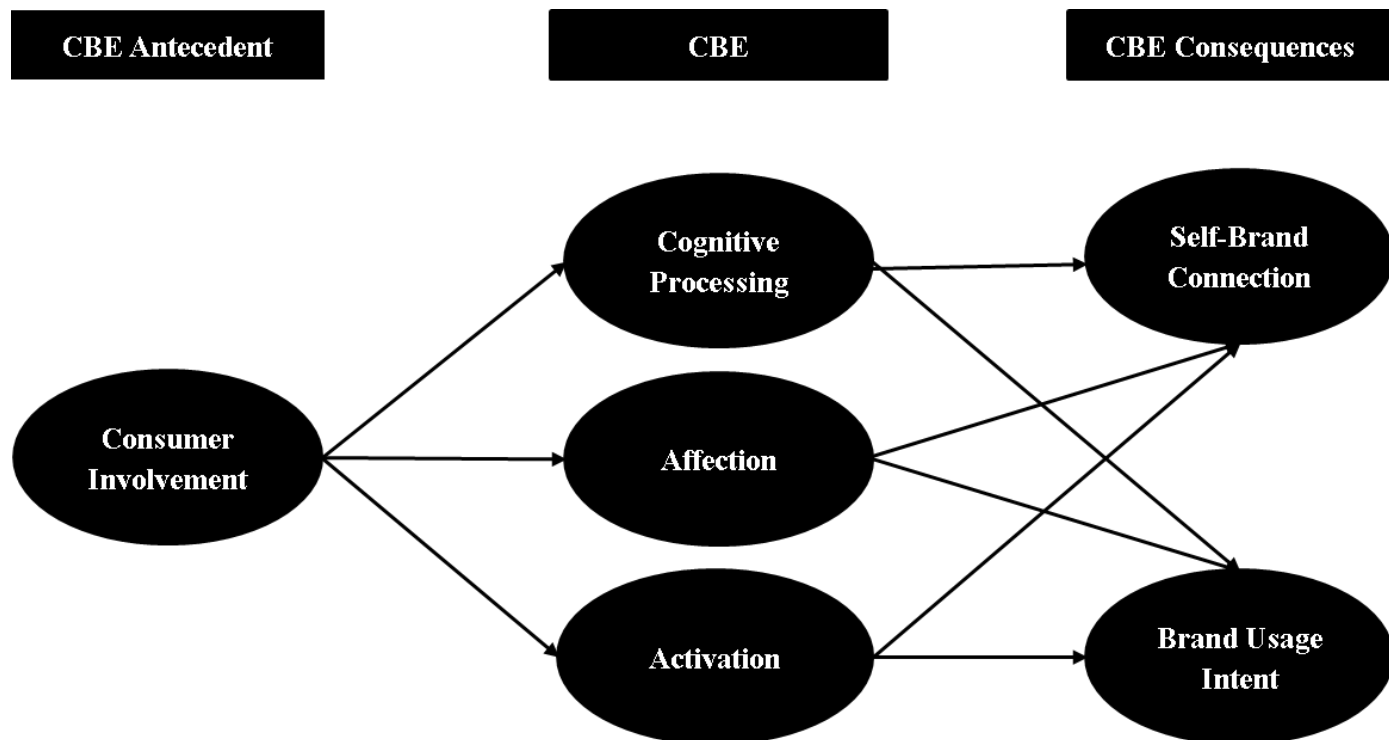


Source: Calder et al. (2009).

Hollebeek et al. (2014; see Figure 2-7) developed and validate a scale to measure consumer brand engagement in a social media setting (10-item CBE scale) and conceptualized CBE as a consumer's positively valenced brand-related cognitive, emotional and behavioral activity during or related to consumer brand interactions. In their conceptual model the authors posit that brand involvement is an antecedent of consumer-brand engagement (CBE), and they represent the consumer self-

brand connection and brand usage intent as direct outcomes of consumer-brand engagement (CBE). The study prompted respondents to self-select a brand that would arise a feeling of steep engagement within them. The findings of the study revealed that consumer-brand involvement has a significant impact on the main variables associated with consumer-brand engagement (CBE): cognitive processing, affection and activation. The greatest impact of brand involvement can be found on the affective dimension. In addition, there is a positive relationship between the dimensions associated with CBE (cognitive processing, affection and activation) on self-brand connection, and the greatest effect of the affective dimension being placed on self-brand connection.

Figure 2-7: Consumer Brand Engagement in Social Media.



Source: Hollebeek et al. (2014).

Dholakia et al. (2004) indicated the motivational factors encouraging individuals to participate in virtual communities while describing that individuals seeking and joining specific social media do so in a goal-oriented manner in order to achieve a set of motivations. This finding helps to understand the way in which individuals participate in virtual communities.

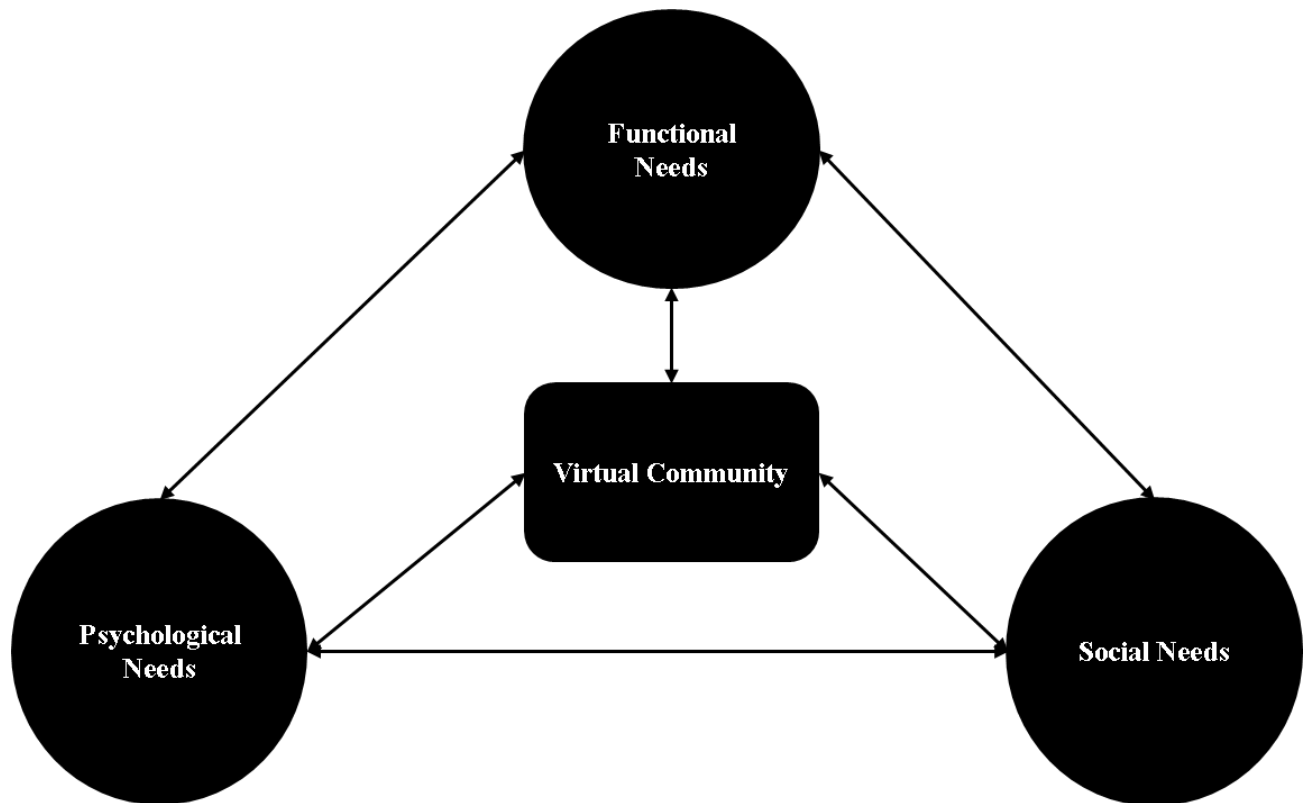
In this regard, virtual communities attract the attentions and interests of marketers since the advent of the internet since these communities influence members' choices, distribute knowledge and perceptions about new products, engage customers, and collaborate with them. Dholakia and Bagozzi (2001); Sridhar-Balasubramanian (2001); Bagozzi and Dholakia (2002); and Dholakia et al. (2004) agreed with Rheingold (2002) with regard to their definition of virtual communities. They also confirm the findings from Wellman and Gulia (2018) positing that virtual communities shape consumer groups that may differ in sizes while customers approach this type of communities to meet and interact with other users in addition to achieving the member's goals. The authors indicated the different types of values that can be derived from social interactions:

- a) informational value is a key motivational factor that drives individuals to participate in virtual communities (obtaining and sharing information, finding how others think);
- b) instrumental value derived by the participant accomplishing a specific task such as problem solving, idea generation or influencing others through interactions within the virtual communities;
- c) the value of self-discovery, which approaches social interactions in order to understand the silent aspects of the individual self and to achieve future goals;

- d) the value of maintaining interpersonal connectivity to obtain social benefits from the interactions with other members of the virtual communities such as social support, friendship, and intimacy;
- e) entertainment value derived from having a great time through relaxing interactions with other members of the virtual communities.

The above-mentioned research was conducted across different virtual communities and all obtained results support that intentional social action in virtual communities are approached according to the expected benefits derived from the social interactions. The authors also reported the impact on the dimensions related to social influence at the self-referent and group-referent motivation levels between network-based and small-group-based member's participations in virtual communities. In this vein, Wang and Fesenmaier (2002; see Figure 2-8) identified the theoretical foundation of virtual tourist communities through the characteristics of the virtual communities and the needs of the community members. The study was focused on explaining the role of virtual communities in the tourism industry. The authors point out the functional, social, and psychological needs as a framework for the virtual communities from the viewpoint of users. The rapid growth and development with regard to the Internet economy resulted in an increased encouragement for the tourism industry to adopt new business models to help sustain the sector. In this sense, virtual communities create new opportunities to bring the network of users together, and companies can use the virtual communities in tourism industry to create and support new services while enhancing their exciting products, sales, information quality, support information, and distribution channels.

Figure 2-8: The Functions of Virtual Communities from the Users' Perspective.



Source: Wang and Fesenmaier (2002).

Wang and Fesenmaier (2004) expanded the model and conceptual framework of online travel communities involving the following dimensions: functional, social, psychological and hedonic needs. They also examined and reassessed the relationships between member needs and the level of participation in online travel communities, the impact of duration of membership on the level of participation and the demographic differences that are related to the member needs and the level of participation. Results revealed that there is a positive effect of the social and hedonic needs and a negative effect of the functional needs on the level of participation. In this sense, demographic characteristics have also played a central role with regard to member needs and participation in online communities. Thompson and Sinha (2008)

investigated the impact of online brand communities (specifically the participation and membership dimensions) on the adoption of new products from both preferred and opposing brands. Data collection involved 7,506 members of four different communities from two product categories and their membership duration, participation, and adoption behavior were assessed. Results indicated that the brand communities with the higher levels of participation and longer-term membership are more likely to adopt new products from the preferred brand while decreasing the adoption of new products from opposing brands. On the other hand, higher levels of participation in a brand community may drive the adoption of products from the competitive brands that will be increasingly referred according to the higher participation in the brand community in the case of overlapping memberships. This finding is instrumental for marketing managers to improve member motivation within the brand community in order to prevent them from adopting competitors' products due to members participating and sharing in competitors' communities. Carlson et al. (2008) introduced the psychological sense of community from two perspectives. Firstly, variables such as consciousness of kind, shared rituals and traditions, and a sense of moral responsibility acting as specific markers for the community are not present to the same degree across all types of brand communities. Secondly, the psychological sense of community is approached to measure the degree to which an individual perceives relational bonds when they interact with other users of the brand. In this sense, psychological sense of community can be considered as a general measure assessing the sense of community, which, for instance, could be compared with the measurements provided by Muniz and O'guinn (2001). In this vein, this research from Muniz and O'guinn (2001) did not conduct an empirical measurement for the community markers that they identified before.

Casaló et al. (2010) investigated the relationship between customer's intention (i.e., the intention to use the firm's products & services and the intention to recommend the host firm) when customers participate in firm-hosted online travel communities. The study also examined the benefits derived from participating in the host firm. The authors used an online survey to collect data from members of several firm-hosted online travel communities, such as (banner posters, posts on heavy traffic sites, e-mail distribution lists, electronic forums, and travel websites). The obtained results found that customer's intention has a positive impact on the intention to use the firm's products and services and revealed the intention to recommend the host firm as a behavioral intention. It is worth noting that an increased use of online travel communities have drastically transformed the travel industry. In this regard, firms operating in the travel industry are developing their travel communities with the purpose to understand customer's behaviors, motivational factors leading to participation, and the best strategies to enable valuable services satisfying the needs of their customers.

Wiertz and de Ruyter (2007) explored the reasons driving customers to interact in firm-hosted commercial online communities to help solve the problems of other members while measuring the direct impact of commitment on firm-hosted commercial online communities and how quality and quantity of the knowledge contribution is affected. In addition, the study examined the role of individual attributes (perceived informational value, sportsmanship, and online interaction propensity) as a moderating variable. Results indicated that customer's online interaction propensity, commitment to the community, and the informational value perceived in the community pose a significant influence on the contribution of knowledge.

Sashi, Brynildsen, and Bilgihan (2019) examined the role of social media in facilitating the process of customer engagement in the context of quick service restaurants (QSRs). Data had been previously collected and analyzed from the Twitter social media platform for the top 50 US QSRs. Results showed that retention effort and calculative commitment of customers are the most important factors affecting advocacy. In this sense, efforts to retain customers are approaching social media communication strategies to increase advocacy. Moreover, a greater calculative commitment also increases advocacy. On the other hand, affective commitment mediates the relationship between calculative commitment and advocacy.

Chahal and Rani (2017) developed the scale to measure customer engagement in the context of social media (SM) while attempting to find the variables that impact customer-brand engagement on SM and its impact on building customer-based brand equity. The study also investigated the role of trust as a moderating variable in SM brand engagement and brand equity relationships. Data were collected from 767 SM users working in multinational corporations in Gurgaon city (India). Results revealed SM brand engagement as a dimensional construct comprising both information and personal interest. These social factors along with the consumer-based variables dramatically affect customers' SM brand engagement. To be more precise, results clearly depicted that tie-strength and social identity (as social factors) along with opportunity seeking and product selection (as consumer-based factors) strongly impact customers' SM brand engagement in comparison to other dimensions.

Jung et al. (2017) examined the effect of interaction and ubiquity mediated by trust on the perceived benefits and enjoyment associated with hotel guests' continued use of social media networks. Data were collected from the social media pages of 258 hotels in the United Kingdom.

Obtained results revealed two social media characteristics: interaction and ubiquity, which affected hotel guests' continued use of social media via the mediating variables of trust, perceived benefits, and enjoyment.

Helal et al. (2018) investigated the impact of developing social media platforms on brand perceptions in the context of the fashion apparel and accessories industry. Their results indicated that fashion brands' online presence provides a platform for customers to contribute and receive social identity based on associations with the different brands. Ultimately, online presence can shape brand perceptions among customers through promised functional and symbolic benefits.

Rahman et al. (2018) identified the mediating effect of fan-page followers' engagement activities and the moderating role of followers' demographic profile and their trust level on purchase intention. Data collection for their study involved 307 followers of Facebook fan pages of five Malaysian companies. The study revealed that following fan pages will influence fan page engagement, which in turn affects purchase intention and social media connectedness. A further analysis indicated that the impact of "following" and "engagement" on purchase intention varies depending on gender, ages, trust, and level of income.

On the other hand, Bianchi, and Andrews (2018) addressed the gap between consumer-brand engagement behavior and social media behavior and extended previous research by examining the factors influencing consumers' attitudes and intentions to engage with retail brands through Facebook, which ultimately lead to the purchase of products and services. The study also attempts to identify the relationships between brand image, perceived service quality, customer satisfaction and behavioral intention. Obtained results revealed that consumers' attitudes toward the engagement in retail brands through Facebook are influenced by peer communication,

compatibility and credibility. Moreover, attitude impacts customers' behavioral intentions. In this vein, there is a strong relationship between intention to engage and the probability of purchasing through a retail brand's Facebook page.

Researchers and marketers focused on understanding consumer engagement and interaction in within social media platforms. They investigated the main factors driving motivation and ultimately leading to customer's engagements and interactions. Customers' interactions with the firm's advertisements, brands, and digital contents help marketers understand and evaluate their marketing campaigns through the assessment of customer satisfaction and loyalty to the firms and brands. In addition, customer interaction encourages marketing professionals to focus on the content that may attract new customers. In this regard, statistics show that customers have a higher level of interaction with content displayed on video (Social-Media-Statistics, 2019).

Online brand communities (OBCs) have been developed to form strong bonds with customers (Habibi et al., 2014b). OBCs have also been created for customers to interact with each other and with the brands (Blazevic et al., 2014). while creating value for customers (Muniz & O'guinn, 2001). Blazevic et al. (2014) indicated that the personal propensity for frequent online social interactions encourage customers to interact with marketers and help them develop marketing strategies and campaigns to foster customer interaction. Personal propensity for online social interactions is affected by the differences between individual's traits. The level of online social interaction is high for those customers posting contents and lower for the customers, who lurk and stick to passive interactions. Interactions in the context of the internet involve faceless interactions, where personality type plays an important role in the level of interaction and engagement. For that reason, research from Amichai-Hamburger et al. (2002) posited that introverts tend to have a high

level of interaction with other customers in an online environment. On the other hand, extraverts tend to engage more in offline environments. The need for entertainment and information is central to understanding customer commitment and engagement in communities (Shao et al., 2015). In this sense, a high level of interaction results in an improved customers' intention to consume (Phang et al., 2013). Customers' social interactions with regard to social media and online communities depend on their provided value (Hajli & Hajli, 2013).

2.4 Brand customer experience and its application in the banking sector

The concept of customer experience can be found in many fields, such as marketing philosophy, cognitive science, and management practice. The concept of experience in consumer and marketing research is related to the process involving customers searching for products and services and the process of consuming said products and services. In this regard, the experiences are associated with consumer and market research impact customer attitude, intentions, and behaviors (Holbrook, 2000; Brakus et al., 2008). Moreover, experience has been investigated through previous studies, which conceptualized and identified the concept of experience in relation to products' utilitarian features and attributes is not associated with the experiences with brands. The impact of brand experience on consumer memory is greater and more long-lasting when compared with products' features, benefits, and characteristics (Schmitt, 1999; Schmitt & Rogers, 2008; Chase & Dasu, 2014). Brakus et al. (2009) conceptualized and identified brand experience through the assessment of four dimensions (sensations, feelings, cognitions and behavioral responses) as a subjective internal consumer response of customers interacting with brands. According to these authors, brand experience is different from other brand constructs such as brand attitude, brand involvement, brand attachment, and brand personality and not related to the general evaluations of brand judgments. Instead, brand experiences are related to specific sensations,

feelings, cognitions, and behavioral responses based on specific brand-related stimuli. Moreover, it does not represent a motivational state, while brand involvement depends on the needs, wants and interests that motivate customers to engage with the brand. Moreover, brand experience is not associated with a particular interest with the brand. In other words, a high involvement level with a brand is not necessarily reflected on a greater experience. Adding to Brakus' arguments, the study of Nysveen et al. (2013) indicated that brand experience includes both customers and non-customers of brands. This result is consistent with Brakus' finding with regard to motivational factors lacking any type of influence on brand experience.

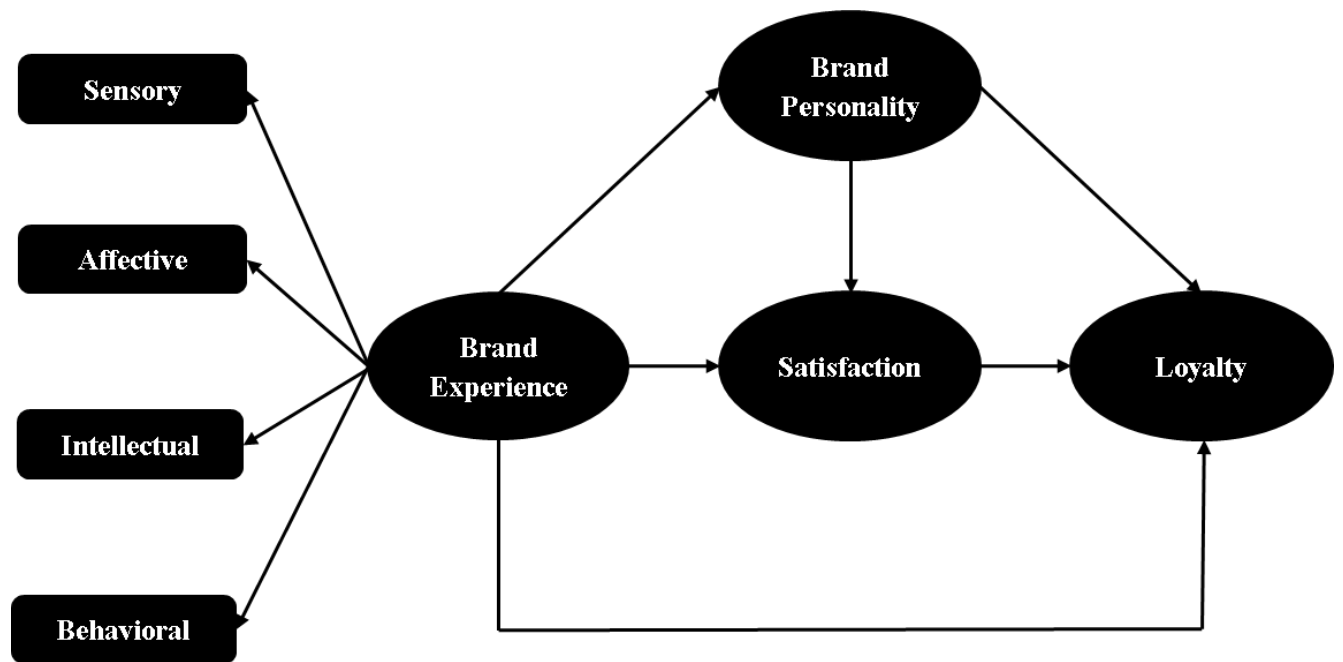
The concept of brand experience is an attractive concept for marketing professionals and the marketing industry in general since brand experience is instrumental for developing successful marketing strategies. In addition to examining the relevance of brand experiences, the study also investigated this concept in both offline and online experiences, which are not limited to searching products and services in physical marketplace, but also include searching for products and services online (Brakus et al., 2009).

The advent of the Internet and social media platforms facilitated the birth of online brands. In this vein, customers' experiences with online brands have been extensively measured (Ha & Perks, 2005; Morgan-Thomas & Veloutsou, 2013; Lee & Jeong, 2014).

Brakus et al. (2009; see Figure 2-9) identified and conceptualized brand experience, according to four dimensions (sensory, affective, intellectual, and behavioral), which were measured through 12 items. The study also indicated that brand experience is different from other brand concepts such as brand evaluations, brand involvement, and brand attachment. In addition, brand experience

has a direct behavioral impact on customer satisfaction and loyalty, while an indirect effect on brand personality can also be found.

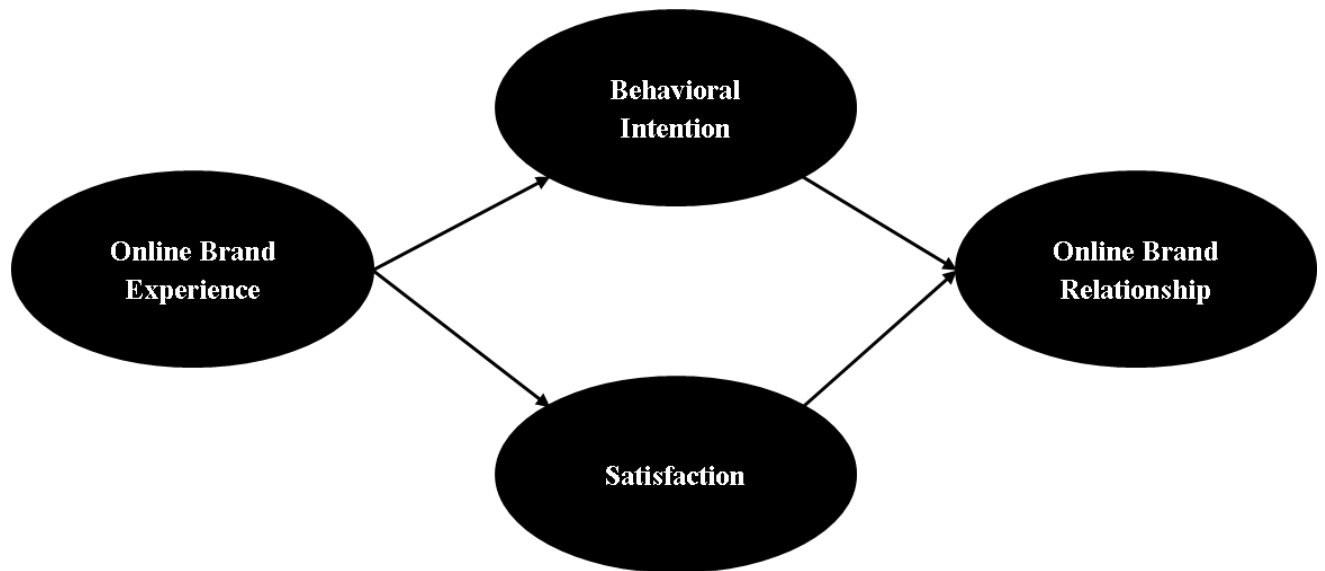
Figure 2-9: Dimensions of Brand Experience.



Source: Brakus et al. (2009).

Morgan-Thomas and Veloutsou (2013; see Figure 2-10) defined online brand experience as “an individual’s internal subjective response to the contact with the online brand” (p. 22). The study developed a scale to measure online brand experience in the context of search engines. Results indicated that online brand experience is affected by the trust and perceived usefulness of brand. In contrast, online brand experiences with positive impact affect customer satisfaction and behavioral intention as well as the online brand relationships.

Figure 2-10: Online Brand Experience Within the Web Site Context.



Source: Morgan-Thomas and Veloutsou (2013).

Das et al. (2019) examined the direct and indirect impact of brand experience on brand commitment through the mediation and moderating role of brand passion. Results indicated that brand experience loses its impact on brand commitment in the presence of brand passion. These results are in line with Brakus et al. (2009), who reported that brand experience is not related to motivational factors, since experiences may happen without personal connection or interest in brands. Ha and Perks (2005) investigated the concept of brand experience and its direct impact with regard to the website along with the indirect effect on brand trust. In this sense, they defined website-based brand experience as “a consumer’s positive navigations (i.e. using web-based communities and participating in events) and perceptions (i.e. the perceived usefulness of cookies along with the variety and uniqueness of visual displays as well as the actual value for money) with a specific website” (p. 440). Their findings corroborated the positive direct impact of brand experience on brand trust and the indirect effect of brand familiarity and customer satisfaction.

Lee and Jeong (2014) approached the thought congruity theory to improve online brand experiences and brand trust toward hotel brands through the study of the following dimensions: self-image congruity, online–offline brand image congruity, and value congruity. From their study emerged that self-image congruity and online–offline brand image congruity have a positive impact on both online brand experience and brand trust, revealing that hotel managers' strategies should focus on the aforementioned in online and offline communication channels, since these congruities are considered as a key determinant for customers' online brand experiences and responses.

Dwivedi et al. (2018) investigated the effect of brand experience on the intention to pay premium prices in the automotive sector. Results indicated that brand experience has a strong and direct impact on customer's intention to pay premium prices. Moreover, there is an indirect effect on the relationship mediated by brand credibility and perceived uniqueness. Kim et al. (2019) investigated the role of unique, memorable, and special experiences in enhancing and transforming brand prestige, customer perceived value, and loyalty. This study approached the concept of experience from different perspectives: education, entertainment, aesthetics, and escapist experiences. Results indicated that entertainment and escapist experiences positively affect brand prestige, and that brand prestige positively influences the functional, hedonic, and financial values associated with the brand and as well as customer loyalty.

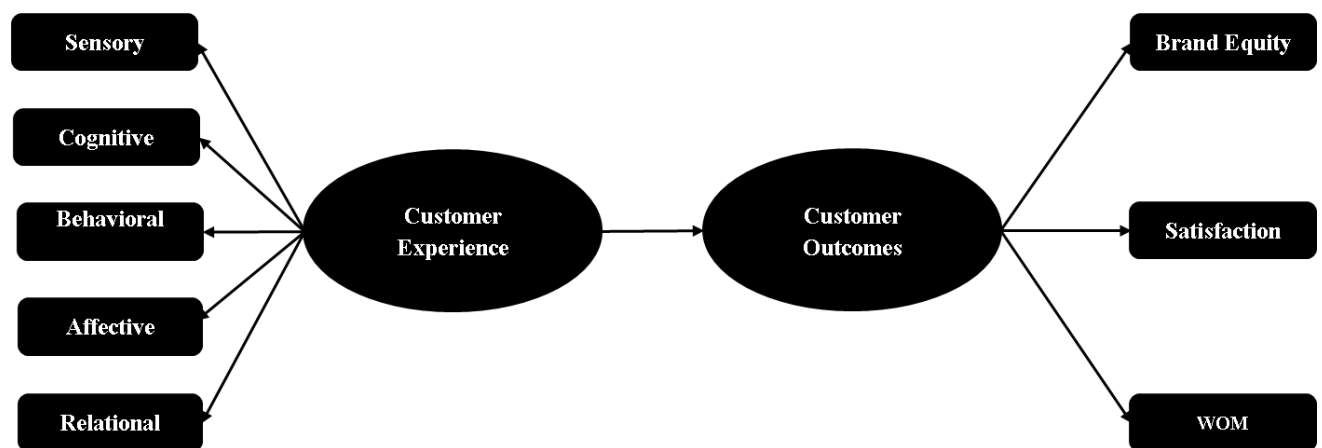
Izogo, and Jayawardhena (2018) developed a model to examine the cognitive and affective dimension impacting the online shopping experience and the subsequent behavioral consequences such as internal and external responses to service experience, repurchase intention, and word of mouth intentions. This model of customer experience is especially relevant since it addressd all

the stages involved in the decision making process while examining the development of customer experience management strategies.

Sahin et al. (2011) investigated the relationship between brand experience, satisfaction, trust and loyalty based on the different customers' appeals. Results posit a positive relationship between brand experience, brand satisfaction, brand trust, and loyalty.

Chahal and Dutta (2015; see Figure 2-11) developed a scale to measure customers experience in the context of the banking sector; the scale contains three dimensions including cognitive, affective and behavioral, which represent the core experience, followed by the relational and sensory dimensions. The implementation of the aforementioned scale on brand equity, satisfaction and word of mouth revealed the positive impact of the customer experience scale.

Figure 2-11: Dimensions of Customers Experience in the Context of the Banking Sector.

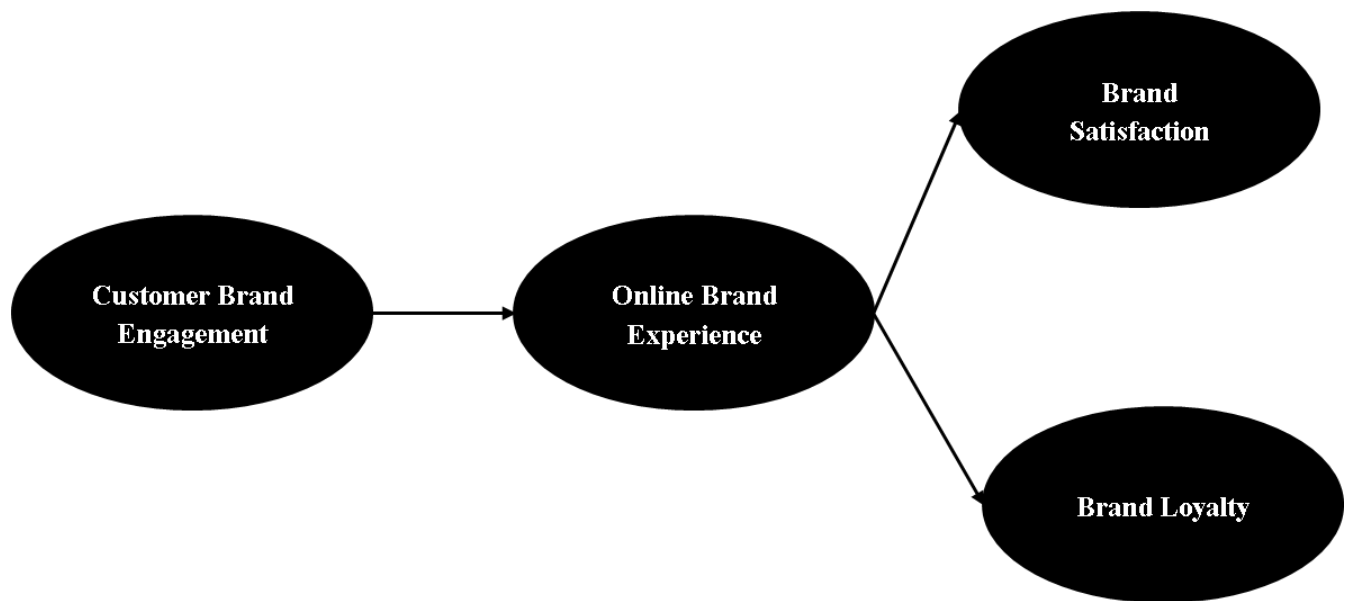


Source: Chahal and Dutta (2015).

Khan et al. (2016b; see Figure 2-12) investigated and measured the role of online brand experience as a consequence of customer brand engagement in the context of online banking. Their study also examined the effect of online brand experience on the relationship between customer-brand engagement in brand satisfaction and brand loyalty. Results indicated that the mediating effect of

online brand experience plays a significantly higher positive impact compared with the direct effect.

Figure 2-12: The Role of Customer Brand Engagement and Brand Experience in Online Banking.



Source: Khan et al. (2016b).

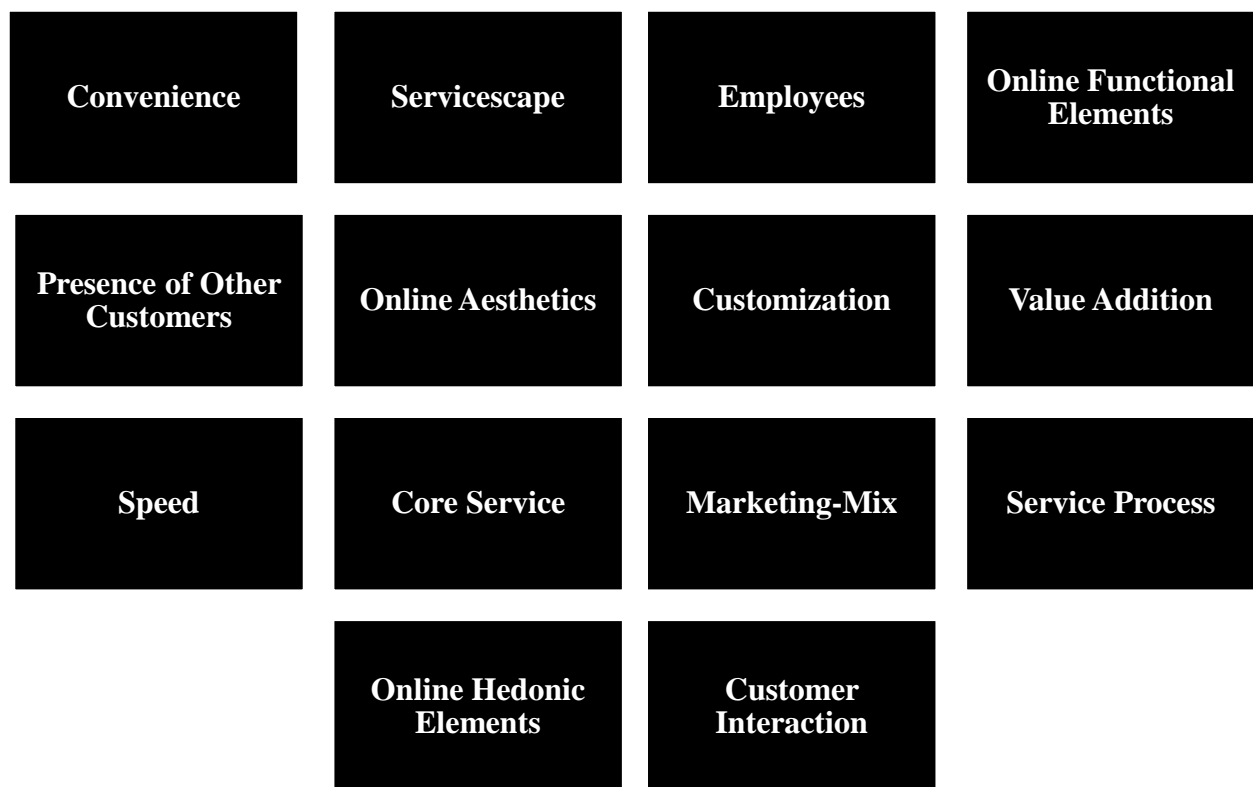
Nysveen and Pedersen (2014) examined the impact of brand engagement on brand experiences, brand satisfaction and brand loyalty in the context of the banking sector. Results indicate that co-creation of brand engagement positively influences the four dimensions of brand experience (sensory, affective, cognitive, and behavioral). They also revealed that relational experiences also had a positive impact on brand satisfaction, while other dimensions of experiences (cognitive and affective experiences) have a negative impact on brand satisfaction.

In addition, Moliner-Tena et al. (2019) investigated the role of customer engagement as a mediator factor between customer experience in the banking sector and customers' non-transactional behaviors such as advocacy and attitudinal loyalty. Their findings suggested that customer bank

engagement acts as an antecedent positively impacting the aforementioned non-transactional behaviors. In addition, bank customer engagement plays a positive role in the relationship between experience outcomes and non-transactional behaviors. Garg et al. (2014; see Figure 2-13) developed a scale to measure customer experience in the retail-banking sector, they identified and measured 14 factors related to customer experience affecting customer satisfaction. These 14 factors include the following dimensions: convenience, services cape, employees and functional online elements, presence of other customers, online aesthetics, customization, value added, speed, core service, marketing-mix, service process and online hedonic elements, and customer interactions. Results posit that all the dimensions studied had a positive influence, except the following dimensions: marketing-mix, customization and online hedonic. The moderating effect of customer experience was also identified.

Fernandes and Pinto (2019) investigated the role of customer experience on relationship quality in the retail banking sector along with relational outcomes such as customer retention, word-of-mouth and tolerance through a regression model based on multigraph data with regard to customers with or without an account manager. Hamzah et al. (2014) conceptualized brand experience in the banking sector at a corporate level in online settings. The corporate brand experience concept is important for firms to add value and positioning the corporate brand. The study identified the five significant dimensions: corporate visual, identity, functionality, emotional, lifestyle and corporate/self-identity as corporate brand values and variables affecting brand positioning. Results revealed that these dimensions were different from the brand experience concept at the brand level.

Figure 2-13: Customer Experience in the Banking Sector.



Source: Garg et al. (2014).

Iglesias et al. (2019) investigated the role of sensory brand experiences through an online customer panel in the context of banking sector. The sensory aspect of brand experience is especially significant to enhance the competitive positioning when the firms offer their services. Results revealed a positive relationship between the sensory dimension of brand experience and brand equity mediated by customer satisfaction and commitment. In addition, the moderator variable of employee empathy on that relationship had a negative impact.

According to the studies mentioned above, the concept of brand experience is instrumental to measure both customer and brand experience across various marketing fields in online and offline settings. Since brand experience differs from other brand concepts, such as brand personality and attachment, and it does not depend on motivational factors, experiences can turn either positive or

negative for customers and non-customers (Brakus et al., 2009). In light of these findings, the concept of brand experience attracts marketers and academics to further investigate the concepts of customer and brand experience in different settings and industries, such as offline and online banking, tourism, automobile brands, groceries stores and restaurant brands and e-retailing websites portals among others. Table 2-1 summarizes the main contributions from the literature review in this field.

Table 2-1: Customer and Brand Experience Literature Review.

<i>Author(s)</i>	<i>Research focus</i>	<i>Domain</i>
Ha and Perks (2005)	Online brand experience (website) antecedents for Brand Trust and consequences of brand familiarity and customer satisfaction.	E-tailors
Brakus et al. (2009)	Customer experience (antecedents for customer satisfaction, loyalty and brand personality).	Abercrombie & Fitch, American Express, Apple/iPod, The Body Shop, BMW, Crest, Disney, Google, HBO, Home Depot, MasterCard, Nik, Starbucks, Target, W Hotel, Washington Mutual, Williams-Sonoma.
Sahin et al. (2011)	Customer experience (antecedents for brand satisfaction and brand trust and brand loyalty).	Global automobile brands
Rose et al. (2012)	Customer online experience	E- retailers' websites
Ngoc Phan and Ghantous (2013)	Dimensions of experience-based brand associations as antecedents for corporate-based brand associations, brand trust, and loyalty.	Retail banking
Morgan-Thomas and Veloutsou (2013)	Online brand experience as a direct consequence of customer brand engagement and as an antecedent of customer satisfaction, behavioral	Search engines websites

	intention and online brand relationship.	
Hamzah et al. (2014)	Online brand experience at a corporate level. Identified by 5 dimensions.	Banking sector
Nysveen and Pedersen (2014)	Brand experience as a consequence of trust and perceived usefulness of brands and as an antecedent of brand satisfaction and brand loyalty.	Retail banking
Garg et al. (2014)	Customer experience as an antecedent of customer satisfaction.	Retail banking
Lee and Jeong (2014)	Online brand experience as antecedence for brand satisfaction, brand trust and as a consequence of self-image congruity, online–offline brand image congruity, and value congruity.	Hotel
Chahal and Dutta (2015)	Customer experience as an antecedent of brand equity, satisfaction and word of mouth.	Retail banking
Khan et al. (2016b)	Online brand experience as a consequence of customer brand engagement and as an antecedent of brand satisfaction and brand loyalty	Online banking
Dwivedi et al. (2018)	Brand experience as an antecedent of paying premium prices while playing the role of a mediator variable for brand credibility and perceived uniqueness.	Automobile buyers
Izogo, and Jayewardene (2018)	Online shopping experience and behavioral consequences.	E-retailers websites
Fernandes and Pinto (2019)	Customer experience as an antecedent of relationship quality (RQ).	Retail banking
Moliner-Tena et al. (2019)	Customer experience as an antecedent of customer engagement.	Retail banking

Das et al. (2019)	Brand experience as an antecedent of brand commitment.	Apparel brands
Iglesias et al. (2019)	Sensory brand experience as an antecedent of brand equity.	Online banking
Kim et al. (2019)	Impact of experience on brand prestige.	Grocery stores and restaurants

Source: Author.

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Chapter 3

**Social Media Environment and
Facebook**

3 Chapter 3: Social Media environment and Facebook

3.1 Introduction

Social networking sites emerged rapidly as powerful platforms for social interaction (Praveena & Thomas, 2014) and have seen a rapid growth in both popularity and use. In this regard, companies use social networks to promote their brands (Palazon et al., 2015) and to develop its online presence in order to achieve brand awareness, engagement and word of mouth (Sabate et al., 2014). Undoubtedly, social media platforms represent significant channels to gather information about products and services and are the most fitting environments to build different brand communities on (Habibi et al., 2014b). This doctoral dissertation focused on the CGC and UGC shared on Facebook brand communities. Thus, the following pages describe the social media environment providing the recent figures regarding social media and networks and, more specifically, the case of Facebook in order to highlight their relevance for both academics and practitioners.

3.2 Social Media environment

According to Social Media Statistics (2019), Social Media are playing an increasingly relevant role in the communication environment. In this regard, Table 3-1 reports the number of active users worldwide on social media, mobile social media and the ones, who access the brand or retailer profile.

The users of Internet around the world spend 2.25 hours on social media on average every day, while the 77% of the US population has at least one account on social media platforms. More specifically, Facebook is the most popular social media platform.

Table 3-1: General Social Media Statistics.

Subject	No # User(s) / Billion(s)
Active on social media	3.4 billion(s)
Active on mobile social media	3.2 billion(s)
Access the brand or retailer profile	3.06 billion(s)

Source: Social-Media-Statistics (2019).

Table 3-2 summarizes the main features of the contents that have been shared, posted, viewed, and engaged across the different social media platforms.

Table 3-2: Contents Sharing on Social Media.

Content Type	Result
Irritating contents leading to brand unfollow	51% of social media users
The content type that consumers want to see from brands on social media	Videos
Businesses attracting new customer through a video posted on social media	93% of businesses
The first and the second social media used by B2B marketers to distribute content	LinkedIn with a percentage of 94% followed by Twitter with 84%
Increased purchase intention when users are exposed to content from influencers	5.2 times for Twitter
Social media used by the users to solve their problem related to studies, job, and education	YouTube, 70% of viewers
The number of hours for the videos that are being watched daily on YouTube	1 Billion hours
Posts with location result in a higher engagement level than posts without location data	79% posts on Instagram

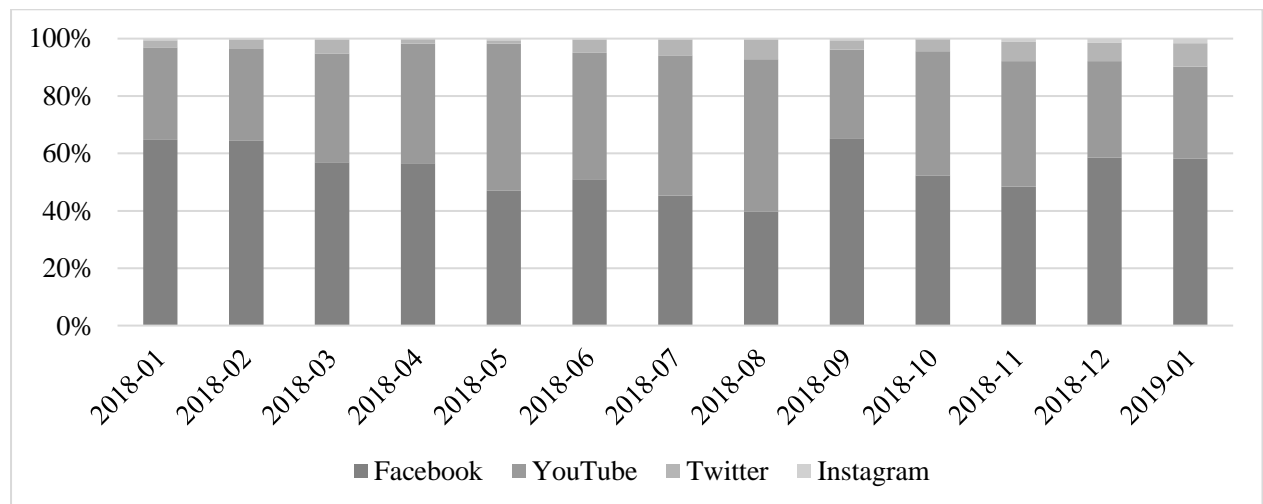
Source: Social-Media-Statistics (2019).

3.2.1 Social Media Statistics in Palestinian Territory

As it has been mentioned before, the sphere of study of this doctoral thesis is the Palestinian banking sector. Thus, in this sub-section relevant figures on social media adoption and usage rates in Palestine are examined.

Figure 3-1 displays the relevant statistics regarding the use of social media platforms in Palestine from January 2018 to January 2019.

Figure 3-1: Statistics for Facebook, YouTube, Twitter and Instagram put together in the context of Palestine by Percentage (%) for the Whole Population from January 2018 to January 2019.



Source: Social-Media-Stats/All/Palestinian-Territory (2019).

It must be highlighted that Facebook is the most popular social network and holds the highest percentage with regard to an actual use followed by YouTube, Twitter, and Instagram. These figures support the present research to target Facebook as the main social media platform to study, especially according to the high percentage of users. The Facebook platform yields viable results when measuring customer attitude, intention, and behavior. Table 3.3 summarizes the market share percentage for the main social media platform in Palestine from February 2018 to February 2019.

Table 3-3: Market Share Percentage (%). (Feb 2018 - Feb 2019).

<i>Social Media</i>	<i>Market Share Percentage (%). (Feb 2018 - Feb 2019)</i>
Facebook	53.5
YouTube	39.12
Twitter	4.63
Instagram	0.65
LinkedIn	0.06

Source: Social-Media-Stats/All/Palestinian-Territory (2019).

Table 3-4 summarizes the miscellaneous statistics for social media platforms such as gathered in Palestine such as Male and female Facebook users, peak hours, online shopping, and spending on advertising.

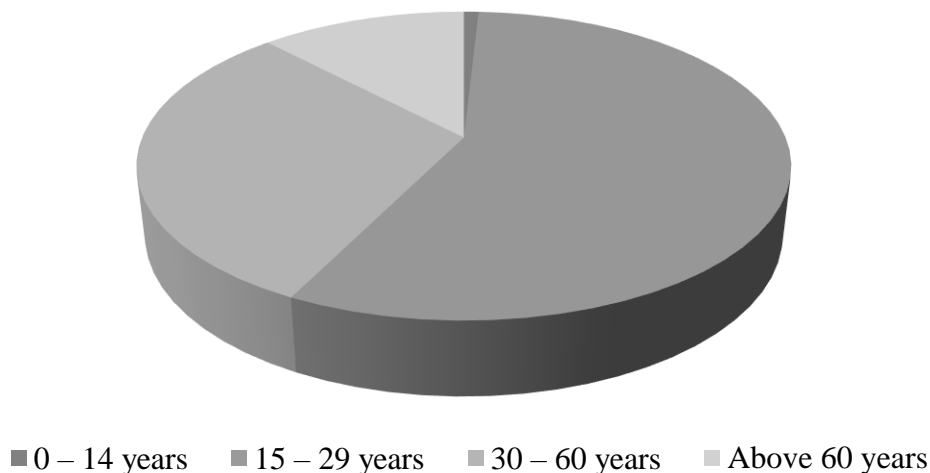
Table 3-4: Miscellaneous Statistics for Social Media Platforms Gathered in Palestine for the Year 2017.

<i>Item</i>	<i>Value</i>
Internet shopper from the whole population of internet users in Palestine	61%
Male Facebook users	54%
Female Facebook users	46%
Peak hour for Facebook users	6:00 – 10:00 PM
Online shopping in 2017	Yes 51% No 49%
Spending on Facebook advertising	2.17 million \$

Source: Social-Media-Stats/All/Palestinian-Territory (2019).

Figure 3-2 indicates the Facebook distribution by age.

Figure 3-2: Facebook Distribution by Age.



Source: Palestine Monetary Authority (2017).

Table 3-5 summarizes the main reasons to use the social media platforms in Palestine.

Table 3-5: Reasons to Use Social Media platforms.

<i>Reason (s)</i>	<i>Percentage (%)</i>
Communicating with friends	75%
News updates	73%
Fill leisure time	52%
Working	41%
Watching videos	40%
Keeping up to date with new trends and development	6%
Other	3%

Source: Palestine Monetary Authority (2017).

Table 3-6 explains the main consideration when users post on social media.

Table 3-6: Considerations When Users Post on Social Media.

<i>Type of Consideration When Users Post</i>	<i>Percentage (%)</i>
Family and community control	37%
Control from Israel	24%
Palestinian authority control	20%
Management control	8%
Other issues	4%

Source: Palestine Monetary Authority (2017).

Table 3-7 summarizes the presence of Facebook as a social media platform across Palestinian sectors.

Table 3-7: Facebook Presence of the Palestinian Sector(s).

<i>Sector(s)</i>	<i>Percentage (%)</i>
Hotels	100%
Health and Beauty	100%
Pharmacies	100%
Restaurants	97%
Investments	97%
Municipalities and Governorates	97%
Food Industries	95%
Hospitals	94%
Village councils	92%
Government organizations	92%
Insurance companies	88%

Source: Palestine Monetary Authority (2017).

3.3 Facebook and online brand community engagements

Halaszovich and Nel (2017) investigated the barriers to customer participation, connections and engagement with brands on social media platforms such as Facebook. Halaszovich and Nel (2017) approached the following brand categories: clothing brands (Nike, Adidas, and Levi's) and mobile phone brands (Nokia, BlackBerry, and Apple iPhone). The intention to like the Facebook fan page of each brand was assessed by measuring the effect of the dimensions related to customer brand engagement (cognitive processing, affection, activation). Results revealed that the effects of the dimensions associated with customer brand engagement were positive on intention to like the fan page with a 50% chance (Halaszovich & Nel, 2017). Gummerus et al. (2012) investigated the perceived benefits and relationships outcomes of customer engagement in the gaming brand communities on Facebook. Customers' behavior in the community was divided into community engagement and transactional engagement behaviors. In addition, perceived benefits were divided into social, entertainment and economic benefits. The authors found a positive impact of engagement behaviors on perceived benefits. A partial effect has also been noticed on customer satisfaction, while the perceived benefit has a strong impact on customer satisfaction. Ruiz-Mafe et al. (2014) investigated the effect of the quality and richness of the contents and the timeframe on the number of comments and likes. Results revealed that the richness of the content such as images and videos increase the number of likes. In addition, the number of comments also increased when images were posted on a previously established publication time frame. Hassan and Casaló (2016) revealed the types of customers' defensive behaviors within Facebook brand communities (FBCs) by analyzing the data collected from 34 pages containing comments related to defensive behaviors. In this regard, the analyzed data revealed that customers' defensive behaviors on Facebook were especially apparent in the context of high-involved products and

utilitarian brands. Waters et al. (2009) explained how profit organizations incorporate social media to their public relation strategies in order to promote their products, services while strengthening their existing brands. On the other hand, non-profit organizations usually fail to recognize and take advantage of social networks. Hussein and Hassan (2017) assessed how social media platforms enhance customers' continuance intention. The study also examined the key factors of customers' attitude toward social media that positively influence customer engagement. Data collection involved randomly selected US users of social media platforms and obtained results indicated that dimensions such as perceived connectedness and enjoyment have a significant effect on attitude to use social media. In turn, attitude to use social media has a significant impact on the level of use. In this regard, both level of use and customer satisfaction affect continuance intention. Praveena and Thomas (2014) investigated and measured the continuance intention to use Facebook in the context of technology acceptance model (TAM). During the data collection process, 197 responses were gathered from Facebook users. Results revealed that perceived enjoyment has a strong impact on customer attitude toward using Facebook. Palazon et al. (2015) investigated the intention of Facebook friends to join brand pages. In this vein, the authors developed two experiments. First, the model assessed the path leading individuals to the brand pages. Most participants reached a particular brand page through a friend with whom they have either a strong or weak tie. Second, the tie strength (strong vs weak) and the type of recommendation (active vs. passive) were also assessed. Hsu (2017) defined community engagement as a behavior of virtual community members pursuing the values perceived in other members and are willing to help them. Requirements for participants in this study included a previous purchase of a tourist package from travel agencies and membership in the official brand fan page of the targeted community. Results indicated that members are willing to engage in the community while sharing their values with

others. The community members of the brand page have more knowledge and experience with branded products and services and behave as leaders, who are willing to share valuable information. In addition, these members share their experiences and help the firm solve the problems related to branded products and services. All of these factors increase the level of trust between the members of the community and encourage them to share their experiences and knowledge. On the other hand, there is a strong relationship between the community members of Facebook fan pages of brands and purchase intention. Community members influence and encourage other members' intention to purchase. This result is agreed with the findings from Algesheimer et al. (2005) and Casaló et al. (2010) reporting that member's engagement in the community increases the willingness to use branded products and services. Habibi et al. (2014a) addressed the benefits that may be derived from building the brand community on a social media platform. In this vein, the authors consider social media as a powerful environment to build brand communities and describe the interactions and relationships between the customers and brand communities in the context of social media. The study also assessed the relationships between customers and the company, products, and brands and their impact on brand trust. Obtained results revealed a significant impact on brand trust except for the relationships between customers. Moreover, community engagement plays an important role in amplifying customers' relationships with other elements of the brand community to improve brand trust. Chu (2009) developed a model to test the antecedents and consequences that may affect the helping behavior of the members of the online community. The data collection process involved 425 participants from nine online communities in Taiwan. Obtained results revealed that helping behaviors associated with the members of the online communities represents a large pool of data and an excellent source of knowledge with regard to branded product. This knowledge also serves to improve the innovation

capabilities of the firm to create and develop new products and services in the future. Laroche et al. (2012) defined social media-based brand communities as communities launched on social media platforms. The study also investigated the positive effect of social media-based brand communities on the main elements of the community, such as value creation, brand trust and loyalty. Data collection for the study involved members of brand communities or social media platforms such as Facebook, MySpace, and Twitter. Results posit that brand communities based on social media affect positively on community makers such as shared consciousness, shared rituals and traditions, and obligations to the society. In turn, community makers have a positive impact on the value creation that was represented social networking, community engagement, impressions management, and brand use. Brand use also mediates brand communities and may improve brand loyalty. In addition, brand trust plays an important role in the relationship between the dimensions of value creation and brand loyalty. Luarn et al. (2015) investigated the relationship between various media and content formats associated with brand posts affecting the user's online engagement through Facebook brand pages. The study also examined customers' behaviors on Facebook brand pages such as liking, commenting, and sharing. Results indicated that customer online engagement on Facebook brand-page posts is affected by the type of media and format used for the contents. For example, statuses and photos can easily and quickly draw users' attention. In this case, this type of content is related to a higher level of engaging behaviors when compared with video post. This is explained by the fact that videos take longer to be watched and processed than photos and statuses. In addition, the level of interactivity plays an important role in engaging customers with the brand page. Araujo and Neijens (2012) investigated how the top global brands across three countries (USA, Netherlands, and Brazil) participate on social networks by analyzing the contents of the websites of the brands after defining the presence of social network sites and

engagement as the main dimensions to be assessed. Obtained results revealed that the level of adoption with regard to social networks was high, depending on the country in, which the brands operate. For example, the adoption level in the United States of America was higher when compared with the Netherlands and Brazil. In addition, it is worth noting the high level of adoption for the brands that target younger customers. Table 3-9 summarizes previous research conducted on Facebook.

Table 3-8: Summary of Previous Research on Facebook.

<i>Author(s)</i>	<i>Research Focus</i>	<i>Target</i>	<i>Social Media Type(s)</i>
Sabate et al. (2014)	Branded content	Fan pages of Spanish travel agencies	Facebook
Ruiz-Mafe et al. (2014)	Consumer loyalty, Facebook fan pages	Spanish Facebook users	Facebook
Hassan and Casaló (2016)	How consumers are defending the brand within Facebook brand communities	34 pages that only contain comments related to customers' defensive behaviors	Facebook
Waters et al. (2009)	Engaging stakeholders through social networking	275 non-profit organization profiles on Facebook	Facebook
Luarn et al. (2015)	Influence of Facebook brand-page posts/online engagement	691 Spanish Facebook users	Facebook
Hussein and Hassan (2017)	Customer engagement on social media	US general population	Social media in general
Praveena and Thomas (2014)	Continuance Intention to Use Facebook	Facebook users	Facebook
Chu (2009)	Antecedents and consequences/ members' helping behaviors in online community	Users from nine online communities in Taiwan	Social media in general
Palazon et al. (2015)	Intention to join brand pages	Facebook users	Facebook

Hsu (2017)	Community members' purchase intention	Customers, who have purchased a tourist packages from a travel agency and are members of the official brand fan pages	Facebook
Habibi et al. (2014a)	brand community, community engagement, and building brand trust on social media	Online panel comprised of credited US consumers	Social media in general
Laroche et al. (2012)	Social media-based brand communities, brand community markers, value creation practices, brand trust, and brand loyalty	Users of social media-based brand communities	Facebook, MySpace, and Twitter

Source: Author.

3.4 References

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Chapter 4

The Palestinian
Banking Sector

4 Chapter 4: The Palestinian banking sector

4.1 Introduction

From the viewpoint of the different financial institutions, it is instrumental to understand the intention and engagement of the consumers within the context of social media with regard to customers' interactions with the financial institutions and other customers. Financial services in the digital world have a set of attributes such as intangibility, perishability and inseparability, which greatly differs from the characteristics of the physical and tangible products. In this sense, financial firms, such as banks, must carefully develop and promote online services in order to capture the value of engagement in return. When financial firms fail to provide online services for customers, the results are losing customers and competitive advantages since customer would switch to a competitor (Parasuraman et al., 1985; Parasuraman et al., 1988). Many previous studies investigated customers' intentions and behaviors before and after engaging in social media fan pages with the purpose to examine their intentions and behaviors toward the financial firms and marketers operating in the financial sectors and other industries (Pikkarainen et al., 2004; Vinayek & Jindal, 2011; Khan et al., 2016a; Ofori et al., 2017; Masrek et al., 2018; Zoghلامي et al., 2018). The following studies explain the assessment of the relationship between customer intention and customer engagement in the context of brands' fan pages on social media platforms. In this regard, the present study investigates the customer's intention to forward online company-generated content (CGC) and user-generated content (UGC) through social media in the context of the banking sectors in Palestine. Despite the growth in the financial sector in Palestine and the high percentage of Facebook users, research on this subject matter is rather scarce in the region. The present study pioneer's investigation in this field with the purpose to fill the existing gap.

Dootson et al. (2016) investigated the perceived value of financial institutions when customers use social media to interact with other customers. Rahayu Hijrah Hati and Idris (2014) approached the impact of the socioeconomic status and religiosity on customer's intention to donate in the context of Islamic social enterprises. Ofori et al. (2017) examined customers' internet banking usage and continuance intentions. Page and Luding (2003) investigated the direct marketing strategies of the banks and the impact of customer's attitudes toward marketing media on purchase intention. Masrek et al. (2018) investigated the effect of credibility and the quality of mobile banking services on trust and customer satisfaction. Kosiba et al. (2018) investigate the relationship between customer engagement and brand loyalty in the context of the retail banking sector. Levy (2014) investigates the influence of the level of usage of online banking services and the quality of online services on customer satisfaction and loyalty. Choudhury (2014) indicated that word of mouth is directly influenced by the quality of services. Mogaji and Danbury (2017) indicated the effect of consumers' attitudes on emotional advertising in the context of the banking sector in the United Kingdom, while also assessing how said type of marketing shapes the attitude toward the brand of the bank. Pikkarainen et al. (2004) investigated the acceptance of online banking services among private banking customers in Finland through the TAM model. Hoque et al. (2018) reported that customer attitude and intention to purchase Islamic banking products are influenced by marketing communications.

Khan et al. (2016b) investigated the relationships between customer brand engagement, brand satisfaction and loyalty in light of the context of online banking services. The results of the analyzed survey indicated that there is a positive relationship between customer brand engagement, brand satisfaction, and loyalty when these dimensions are mediated by online brand experience. Marinkovic and Obradovic (2015) investigated the emotional reactions of customers in the context

of the banking sector. Their study conducted an analysis on clients of European banks operating in Serbia. Results revealed that there is a positive impact of trust, social bonds, social image, and service quality on customer satisfaction. In addition, there is a positive impact of trust, social bonds, and social image on customer commitment, whereas customer's satisfaction positively affects behavioral intentions.

4.2 Palestinian Financial and Banking Sector

The financial and banking sector in Palestine has grown rapidly while playing a key role in the economy of Palestine since the arrival of the Palestinian National Authority in 1994 compared with the period of Israeli occupation since 1967. The financial banking sector in Palestine is divided into banking and non-banking institutions and operates in two regions: The West Bank and Gaza strip. Since 1967, the Israeli occupation has resulted in banks closing while restricting all types of financial and banking activities in Palestine. Therefore, the financial and banking services in Palestine between 1967 and 1994 were basically inexistent. The lack of financial products, services made citizens unaware and unfamiliar with this kind of products and services. After the Palestinian national authority was established in 1994, the Palestinian financial sector started to fill the multidimensional gap that was created during the Israeli occupation. With the establishment of the Palestinian National Authority (PNA) in 1994, the Palestinian Monetary Authority (PMA) emerged leading to the Palestinian financial and banking sector to start operating again, opening new banks, which increased in number to reach 19 banks with more than 200 branches (Palestine Monetary Authority, 2017). The banks operating in Palestine were spread out across the West Bank and the Gaza strip and started to compete with each other providing financial products and services based on diversity and delivery methods. Table 4-1 summarizes the numbers of forging and local banks operating in Palestine from 1994 to 2010.

Table 4-1: The Number of Forging and Local Banks from 1994-2010.

<i>Number of Banks from 1994 to 2010</i>	
Local banks	9
Foreign banks	10
Islamic banks	2

Source: Palestine Monetary Authority (2017).

The growth of the banking activity and credit facilities from 1997 to 2009 was especially significant, public deposits reached US\$ 6.3 billion in 2009 and the rise of lending facilities indicated a growth equal to 61% in 2008 and 69% at the end of 2009. Table 4-2 summarizes the numbers of forging and local banks operating in Palestine at the End of 2017.

Table 4-2: Palestinian Banking Institutions at the End of 2017.

<i>Palestinian Banking Institutions (2017)</i>					
<i>Local Banks</i>			<i>Foreign Banks</i>		
<i>Established in</i>	<i>Institution Name</i>	<i>No of Branches</i>	<i>Established Year</i>	<i>Institution Name</i>	<i>No of Branches</i>
1960	Bank of Palestine P.L.C	71	1986	Cairo Amman Bank	21
1995	Palestine Investment Bank	18	1994	Arab Bank	31
1996	Arab Islamic Bank	20	1994	Bank of Jordan	36
1997	Palestine Islamic Bank	36	1994	Egyptian Arab Land Bank	7
1995	Al Quds Bank	37	1994	Jordan Commercial Bank	5
2006	The National Bank	23	1995	Jordan Ahli Bank	9

2016	Safa Bank	4	1995	Housing Bank for Trade & Finance	15
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Source: Palestine Monetary Authority (2017).

Table 4-3 summarizes the Customer Deposits from 2013 to 2017.

Table 4-3: Financial Indicators for Customer Deposits 2013-2017.

<i>Customer Deposits (US\$ Million)</i>					
<i>Item</i>	<i>2013</i>	<i>2014</i>	<i>2015</i>	<i>2016</i>	<i>2017</i>
Personals	3,208,783	6,468.9	6,805.9	7341.0	8,316.1
Corporates	2,940,575	1,681.2	2,192.8	2590.1	2,536.6
Public sector	2,766,635	785.2	655.8	673.5	736.2
<i>Total</i>	<i>8,915,993</i>	<i>8,935</i>	<i>9,655</i>	<i>10,605</i>	<i>11,589</i>

Source: Palestine Monetary Authority (2017).

Table 4-4 summarizes the Customer Credit according to personal, corporate, and public sector from 2013 to 2017.

Table 4-4: Financial Indicators for Customer Credit 2013-2017.

<i>Credit Portfolios (USD\$ Million)</i>					
<i>Item</i>	<i>2013</i>	<i>2014</i>	<i>2015</i>	<i>2016</i>	<i>2017</i>
Personal	1,824.5	2,052.0	2,539.5	2731.6	3,206.2
Corporate	1,282.3	1,603.3	1,829.1	2721.5	3,343.7
Public sector	1,374.2	1,239.8	1,456.1	1,418.8	1,476.0
Total	4,481	4,895	5,825	6,872	8,026

Source: Palestine Monetary Authority (2017).

The banking sector in the West Bank and the Gaza strip operated under the control of the Palestinian monetary authority (PMA). In turn, the PMA turned the control of the banking performance over to local, foreign, and other financial institutions. The PMA continued to grow and encouraged bank expansion in all Palestinian areas in order to deliver banking services with a priority focus on rural and remote areas to facilitate trade, economic activities and financial transactions.

In 2017, the banking sector started to operate inside of the Palestinian boundaries including Gaza and the West Bank. By then, there were 337 branches and offices connected to the PMA (Palestine Monetary Authority, 2017). In addition to the national banks, other institutions such as the Bank of Palestine opened offices abroad, with the first one opening in Santiago in Chile and the second in Dubai (UAE). The PMA aimed to open new branches and offices to increase the quality of services provided by the banking sector to the clients. In this regard, the opening of new branches largely depends on population indicators (10,000 people per bank branch) as shown in Table 4-5.

Table 4-5: New Bank Branches Depending on Population Factors.

2016	2017
14,200 people per bank	12,900 people per bank

Source: Palestine Monetary Authority (2017).

The PMA played an important role in the development of the banking sector in Palestine by establishing a close relationship with the banking sector. Thus, the banking sector strengthens itself, build its capacity, and reduce the risks associated with political and economic fluctuations. The strong and close relationships between PMA and the banking sector have been reflected on the financial data. For example, improvement in liquidity levels, an increase in assets, and enhancement of the public confidence in the banking sector performance along with improved stability resulted in an increase in the size of deposits.

4.3 Differences between Islamic Banking and Conventional Banking

The main goal for banks and financial institutions is to generate and maximize profits. The origins of the Islamic financial system have been attributed to the Islam and the Prophet Muhammad; the Islamic financial system depends on sharing profits and loss according to previous agreements between the Islamic banks and the customers. The guidelines and procedures of the Islamic banking derive and depend on the religious principles and laws (*Sharia*). The Islamic system prohibits usury and interests (*riba*). Imam and Kpodar (2010) indicated that, in addition to banning interest rate (*riba*), the Islamic banks also must ban all kinds of activities and transactions restricted by the Islamic law, such as asymmetric information in the transactions between banks and clients, financial uncertainty, and activities that may have a negative impact on the society and let customers fall in activities and transactions forbidden by Islamic law (*haram*). On the other hand,

the Islamic banks have the right to charge the fees for the provided service. In this sense, the fees must be specified beforehand.

Antić (2008), Samadani (2008), and Iqbal and Quibtia (2017) indicated that the Islamic financial system has been used in the Islamic banking sector as follows:

Mudarabah: a contractual agreement between two parties, the first person in the contract is considered a financier of the other party called (Rab-ul-Maal), and the other or second person joins the contract with their experience called (Mudarib). The profit will be shared equally between both parties based on previous agreements between them. On the other hand, the losses will be recovered by the financier (Rab-ul-Maal) only, and the losses will be recovered from the Mudarib in the case of Mudarib negligence while doing the business.

Murabaha: an agreement between two parties. The first one is the seller or financier (bank), and the second one is the purchaser or the client, the contract in this case depends on providing the financing from the financier plus the cost of the transaction. The financier purchases the products for the client or purchaser on their behalf and adding the profit to the original cost of the purchased product. Murabaha is just selling the commodity and not an interest-based loan.

Musharakah: a contractual agreement between two or more parties to participate in a shared business called joint venture. The sharing profit and losses will be calculated based on the percentage of the capital contributed by each party.

Qard Hassan: This kind of Islamic financing depends on granting charitable loans without any fees.

Ijara: a lease arrangement between two parties; the first party gives the second party the right of using the property in exchange of money.

Istisna: an agreement between two parties where the first party is the manufacturer and the second party are the purchaser. The contract includes the agreements of the manufacturer to become the responsible of manufacturing the products for the purchaser in a specified period and a clear specification for the manufactured products. The contract cannot be cancelled when the manufacturer starts to manufacture the products. In addition, the manufactured products should be delivered based on the specified time, determined between both parties in advance, if the manufacture delays production for any reason, and the manufactured products are not delivered within the time limit the purchaser is not obliged to purchase the manufactured products even at lower prices.

Salam: the agreement between the seller and the buyer. In this case, the buyer gives the seller the full payment in advance and the seller will supply the product in the future according to the agreement between them. This kind of Islamic business model is used in the agriculture sector. With regard to the benefits generated for the seller and buyer, the seller receives the money in advance and the buyer may purchase the supplied products at lower prices.

The growing human needs with regard to trading have influenced the development of the banking and financial institutions as the demand for financial services increases worldwide. Nowadays, the banking sectors and financial institutions have been governed and controlled partly based on economic and political issues. The development of the modern banking sector depends on the globalization of the financial services. On the other hand, conventional banking systems are based on the usury associated with interest rates (*riba*), when compared with the Islamic banking sector

that prohibits said usury (*riba*) following the principle of Islam and the Shariah (Al-Salem, 2008). In the 20th century, a number of Islamic banks started to grow rapidly to satisfy the Muslim needs. In this sense, the Islamic banks are not restricted to Muslims only, they also offer their products and services for non-Muslims.

Conventional banking systems focused on earning profits by charging the interest and fees for the provided products and services as well as other financial activities such as lending. The conventional banking systems consider money as a commodity in the trading process as opposed to the guidelines followed by the Islamic banking system.

Also, conventional banks differ in the services provided when compared with the Islamic banking sectors. According to Iqbal and Quibtia (2017), conventional banks include the following financing modes:

Term Financing: Commercial banks provide financial services to be paid over a period of time specified in advance, which is usually longer than a year. In addition, the loan is repayable in installments.

Lease financing: This type of financial services offered by the conventional banks depends on a long-term period of time to pay the installments. In this type of financing, the borrowers purchase the products and equipment that they need for their businesses on lease.

Overdraft (OD): This type of financial service depends on letting the customers make withdrawals from their accounts even if they exceed their balance. The allowed balance is considered as a credit and the banks charge fees in exchange of the service.

Revolving Credit: This kind of service provided by conventional banks is a short-term loan to meet minor needs of their customers. The nature of this kind of service does not have a specific number of payments or installments in comparison with term financing.

Letter of Credit (LD): This financial service depends on the agreement between the bank of the buyer and the bank of the seller to pay for the products and services that the buyer has purchased. The bank of the buyer usually starts paying once the buyer has received the purchased products and services

Bills of exchange purchased (BEP): This kind of financial services allows exporters to purchase bills that enable them to export products with a discount. This financial service depends on short-term financing.

Finance against Imported Merchandize (FIM): This kind of financial services depends on the agreements between the bank and the importers. The letter of credit used in this case specifies that the importer must pay the loan provided to him as soon as possible after the product has been sold. This service also depends on short-term installments periods.

Clean / Unsecured financing: Conventional banks provide financial services for clients without tangible securities, compared with secured financial services that demand a tangible asset like owned properties.

Demand Finance: This kind of financial services provided by conventional banks can be based on a short or long-term period to pay the installments.

4.4 Social Responsibility of the Palestinian Banking Sector

The Palestinian banking sector plays an important role in social responsibility and sustainability in the context of all the different industries in Palestine and the Palestinian society such as education, health care, relief, development, arts and culture, women's affairs and empowerment,

sports, innovation, environment, childhood, Diaspora relations, and citizens with special needs among others. The banking sector is considered as the main factor for the economic development of Palestine. In this sense, the banking sector is spread out across the West Bank and the Gaza strip and operates in both regions, the banking sector also encourages employees to participate in voluntary activities through designed and planned projects in the context of social responsibility and social works. The Palestinian banking industry continues to allocate 4% of its annual profits toward social responsibility in various fields (Association of Banks in Palestine, 2017). The social responsibilities for the Palestinian sector incorporated different corporate strategies for the whole banking sector in order to develop and provide solutions for the problems that the society is facing. Tables 4-6 summarizes the contribution of the banking sector in Palestine in the context of social responsibilities.

Table 4-6: Social Responsibility Contributions of Palestinian Banks in 2017 (in US Dollars).

<i>Social Responsibility Contributions of Palestinian Banks in 2017 (in US Dollars).</i>		
<i>Field(s)</i>	<i>Value of Participation in US Dollar</i>	<i>Percentage of participation %</i>
Education	1,589,829	0.24
health & health care	1,235,189	0.19
Relief	1,160,836	0.18
Development	710,315	0.11
Arts & culture	518,837	0.08
Women's Affairs & empowerment	420,926	0.06
Sports	308,764	0.05
Innovation	192,109	0.03

Environment	131,404	0.02
Childhood	110,802	0.02
People with special needs	89,828	0.01
Other	67,860	0.01
Total	6,536,699	

Source: Palestine Monetary Authority (2017).

4.5 Online banking services provided by the Palestinian banking sector

There is a fierce competition in the banking sector in Palestine to provide the services that create value for customers. With the advent of the internet, new technologies and social network developments, the Palestinian banking sector was an early adopter with regard to the technological developments, which enabled banking services to be accessed and operated online by the customers. As the banking sector started to provide online services, the development of information technologies helped the banking sectors enable services to mitigate costs (operational and fixed costs). In addition to provide services with small to none fees, the conventional banks in the United States started to enable online access for their customers to make online transactions such as loans and fund transfers (Gerlach, 2000).

On the other hand, the banking sectors are not only starting to provide online banking services, but they are also striving to measure the quality of service that they provide for their customers. Previous research in this subject tackled the quality of online banking services. In this regard, Jun and Cai (2001) identified the key dimensional factors for the quality of services related to online banking: quality of customer service, quality of online system and the product quality of the banking services.

Parasuraman et al. (1985) identified 10 dimensions for the quality of services. Later on, Parasuraman et al. (1988) trimmed these variables into only five dimensions: tangible, assurance, empathy, reliability, and responsiveness. In addition, the authors developed a scale to measure the quality of online services called SERVQUAL, which was implemented widely to measure electronic banking services. The SERVQUAL scale is also used to contrast customer perception with customer expectations in terms of the quality of service received. In this sense, Parasuraman et al. (2005) developed a number of scale items to measure the quality of electronic services. Bahia and Natel (2000) and Lassar et al. (2000) approached SERVQUAL to measure the effect of quality of services on customer satisfaction in the context of the banking sector. In this regard, Al-Hawari et al. (2005) measured the quality of automated services in the banking sector. Rod et al. (2009) and Vinayek and Jindal (2011) examined the dimensions associated with quality of service in the context of online banking. Shankar and Jebarajakirthy (2019) investigated how customer loyalty is influenced by the quality of online banking services. Inegbedion (2018) examined the customers' attitudes toward using online banking services while Zoghalmi, Yahia, and Berraies (2018) investigated the quality of mobile service in the context of users of mobile banking applications. Dharmavaram and Nittala (2018) analyzed the quality of service and customer satisfaction in the context of online banking. Pauluzzo and Geretto (2018) measured customer satisfaction with regard to various local banks in Italy.

The electronic services offered and provided by the banking sector in Palestine are detailed as follows:

Online Banking: This kind of online service offered by the Palestinian banking sector enable customers to make online transactions from their accounts 24/7 such as fund transfers.

SMS Banking: Sending short text messages to notify customers about the transactions that are related to their accounts. This kind of services is also used by the bank to promote products and services.

Electronic Payment Service: Palestinian banks offer this kind of service to pay bills such as phone or electricity, charge credit for cell phone, money transfers between accounts, requesting cheque books, cheques status inquiries, currency exchange, charging credit cards, deductions from the client accounts initiated by the bank. The banks usually charge fees to use these services although some banks offer them free of charge.

E- Mail Notification: Used to notify the customers about transactions related to their account.

Phone Banking: this kind of services allows customers to use the phone to make any inquiries related to their account and to purchase a service.

Automatic Teller Machine (ATM): This service is offered by all banks operating in Palestine. ATMs allow customers to transfer funds between accounts, cash deposit and cash withdrawal admitting three different currencies: Israeli shekel (NIS), Jordanian dinner (JD), and US dollar (USD). All banks operating in Palestine depend heavily on the adoption of new technology keep up with the competitions in order to provide superior online banking services while gaining a competitive advantage.

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Chapter 5

**Customer's Intention to
Forward CGC and UGC in the
Context of Social Media and
Online Banking**

5 Chapter 5: Customer's intentions, UGC and CGC in the context of social media & online banking

5.1 Introduction

With the advent of the digital revolution during the past decade, marketing firms and e-marketers have started studying and understanding customer's behavior on social networks, especially consumer's engagement on social media platforms such as Facebook, Twitter, Instagram, YouTube, and blogs among others. Many researchers in the field of marketing industry developed and adapted multiple theories to help shape a framework to understand consumer behavior on social media.

The present doctoral thesis examines customer's intention to forward online company-generated content (CGC), and user-generated content through social media in the context of the banking sector in Palestine. Moreover, it seeks to fill the existing gap with regard to this field of knowledge in Palestine. Since the publications reported in the following chapters (6,7,8,9 and 10) report the specific literature reviews per each of the studies performed, in this section we briefly summarize the main conceptual background to avoid redundancy.

Many researchers and authors have also approached and adapted extant theories, such as TAM, TRA for various industries and sectors in order to investigate customer intention and behaviors in the context of numerous fields of knowledge and different cultures. For example, consumer-brand social media engagement and purchase intentions in Chile (Bianchi & Andrews, 2018), the impact of fan-page engagement on purchase intention (Rahman et al., 2018), hospital brand image and behavioral intention in medical tourism (Cham et al., 2016), customer intention and internet banking usage (Ofori et al., 2017), customers' behavioral intentions and financial institutions (Pauluzzo & Geretto, 2017), social eWOM, brand attitude and intention to purchase brands

(Kudeshia & Kumar, 2017). In this regard, Casaló et al. (2010) indicated that customer intention has a positive impact on intention to use the firm's products and services and the intention to recommend the host firm as a behavioral intention, while Sicilia and Palazón (2008) posited that the functional, social and entertainment dimensions are the most significant motivational factors for consumers to participate in online social media contexts.

Wiertz and de Ruyter (2007) reported that customers' online interaction propensity, commitment to the community, and the informational value perceived in the community have a significant impact on knowledge contribution. Song and Yoo (2016) investigated that the role of social media during the pre-purchasing stage, finding that the benefits of social media have a positive relationship with customers' purchase decisions. However, not all the dimensions are equally relevant. In this vein, functional convenience, efficiency, information, sharing experiences, and monetary benefits were found to have a strong positive impact on customers' purchase decisions.

Dootson et al. (2016) analyzed the perceived value of financial institutions from the viewpoint of the customers, who use social media platforms to interact with other. Rahayu Hijrah Hati and Idris (2014) assessed the effect of the socioeconomic status and religiosity on customer's intention to donate in the context of Islamic social enterprises. Ofori et al. (2017) examined customers' online banking usage and their continuance intention. Page and Luding (2003) measured the impact of banks' direct marketing strategies and customer attitude on purchase intention. Masrek et al. (2018) analyzed the effect of credibility and quality of mobile banking services on trust and customer satisfaction. Kosiba et al. (2018) investigated the relationship between customer's engagement and brand loyalty in the retail banking sector. In addition, Levy (2014) examined how the level of usage of online services and their quality influence customer satisfaction and loyalty.

Choudhury (2014) measured the extent to which word of mouth may be affected by the quality of services. Mogaji and Danbury (2017) assessed how consumers are influenced by advertising appeals in the context of bank customers in the UK while transforming customer attitude toward banks' brands.

5.2 Company-Generated Content (CGC) and User-Generated Content (UGC) in the Context of Social Media

With the advent of the Internet and social media, communications have evolved from traditional channels to multi-dimensional communication environments (Berthon et al., 2008). The new channels of communication enabled by social media platforms present new challenges and opportunities for the marketing firms since customers approach social media to make purchase decisions (Hinz et al., 2011). Along these lines, Mangold and Faulds (2009) indicated that the result of shifting the bargaining power from the firms to their customers is a complex and difficult scenario to manage and control of the huge amount of information available on social media while the relevance of the content generated by customers has significantly increased.

The highest adopting rate (88%) corresponds to the young adults aged 18-29 and the most active users on social media networks are between 18 and 35 years old (Nielsen, 2011). In this vein, influenced by the rapid growth and high percentage of adoption of social media platforms, marketers are constantly striving to understand customer attitude, intention and behavior on social media networks. Social media platforms have changed consumers' habits while shifting the bargaining power to customers and transformed them from passive to powerful active actors, which in turn influence marketing activities in the context of the firms (Kozinets et al., 2008; Merz et al., 2009; Schivinski & Dabrowski, 2016).

Users spend a considerable amount of time with on social media environments sharing and communicating in different ways. From a marketing perspective, marketing professionals' approach social media to develop and launch their marketing campaigns (Hutter et al., 2013). On the one hand, customers use the different social media platforms to communicate and interact with relatives, friends and other customers while sharing ideas, having fun together, getting help from others or providing information to help solve problems, and getting rewards and monetary benefits values among others. On the other hand, marketers need to understand the factors that may entice customers to engage in social media platforms and all the variables related to their behavior on such networks: joining online social communities, and sharing and forwarding contents in order to develop marketing strategies, successful campaigns and generate valuable online contents, which, lead to a positive electronic word of mouth (e-WOM).

Ofori et al. (2017) identified the factors that affect continuance intention toward internet banking usage based on the institutional trust theory, showing that trust and satisfaction were successfully predicted by information quality, service quality, and privacy and security concerns.

Dootson et al. (2016) examined the perceptions of value of financial institutions' customers using social media to interact with, showing that perceived usefulness, economic value, and social value predicted overall perceived value. In turn, overall perceived value predicted consumer intention to adopt social media to interact with financial institutions. Mogaji and Danbury (2017) investigated how UK banks are approaching advertising appeals while shaping consumers' attitudes toward their brands, finding a general lackluster attitude toward the brands, where pride did not play a significant role in engaging with a particular bank.

From a conceptual perspective, different types of consumer behaviors through various social media platforms have been investigated with results that were presented, recommended and adopted by marketing professionals and marketing firms. In this regard, customers have been influenced differently by the marketing contents generated online. Some of the aforementioned online contents have positive or negative effects resulting in negative or positive eWOM (Alboqami et al., 2015).

The roles of marketing firms and marketers are significantly more complex and requires a considerable focus in order to develop marketing campaigns. Thus, marketers have started to study consumer behavior in the context of the different social media platforms, such as engagement behaviors, attitudes, intentions and behavioral intentions.

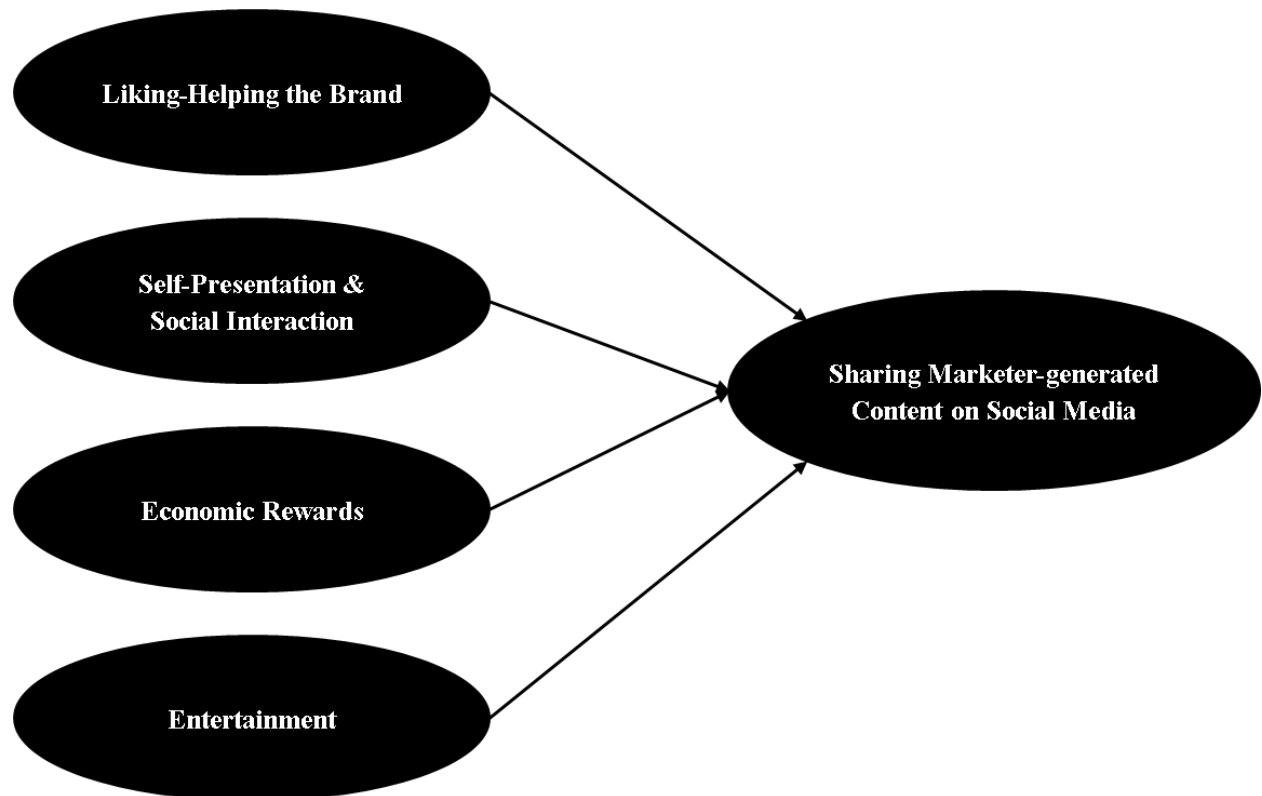
Some studies analyzed the impact of company and user-generated content in the context of social media and their effect on consumer intention, behavior, interaction, and engagement in the fan pages of the brand communities. Goh et al. (2013) investigated the impact of user-generated content (UGC) and marketer-generated contents (MGC) on consumer behavior in the context of the brand community fan pages on Facebook. In this case, a casual wear apparel retailer established a brand community fan page on Facebook as a platform to facilitate communications and interactions between customers and marketers. Results indicated that there is a positive impact of the engagement in the Facebook brand community fan pages on increasing the purchase expenditures and consumer purchase behavior.

Shao et al. (2015) reported a method to determine brand meaning through corporate and consumer-generated processes. In this regard, the most significant factors to assess brand meaning are the following: brand strategy (traditional marketing mix), corporate-generated media (CGM), the

corporate web site, and the consumer-generated media (UGM) on the social media platform (Facebook). Consumer co-creation experiences were also investigated within Facebook brand communities. Results revealed a strong integration between corporate and consumer-generated media. In addition, there is a positive result with regard to brand meaning in the context of Facebook interactions and corporate websites. These results laid the foundations for online marketers to define brand co-creation in the context of Facebook interactions.

Lee et al. (2019; see Figure 5-1) investigated motivational factors leading to behaviors, such as liking and helping the brand, social and economic interactions, and the entertainment dimension enticing consumers to share marketing-generated contents (MGC) through the Facebook brand pages. These authors also examined the frequency of various types of sharing activities compared with the frequency of sharing different types of MGC. The targeted sample comprised participants from the USA and Korea, which used the Facebook social media platform and were members of the Facebook brand pages. Despite of the similarities and differences between American and Korean consumers in sharing MGC, results revealed that the aforementioned factors entice and encourage American and Korean consumers to share marketing-generated contents. In addition, Korean consumers were ready to share the generated contents on the Facebook fan pages to help other customers and provide them with useful information.

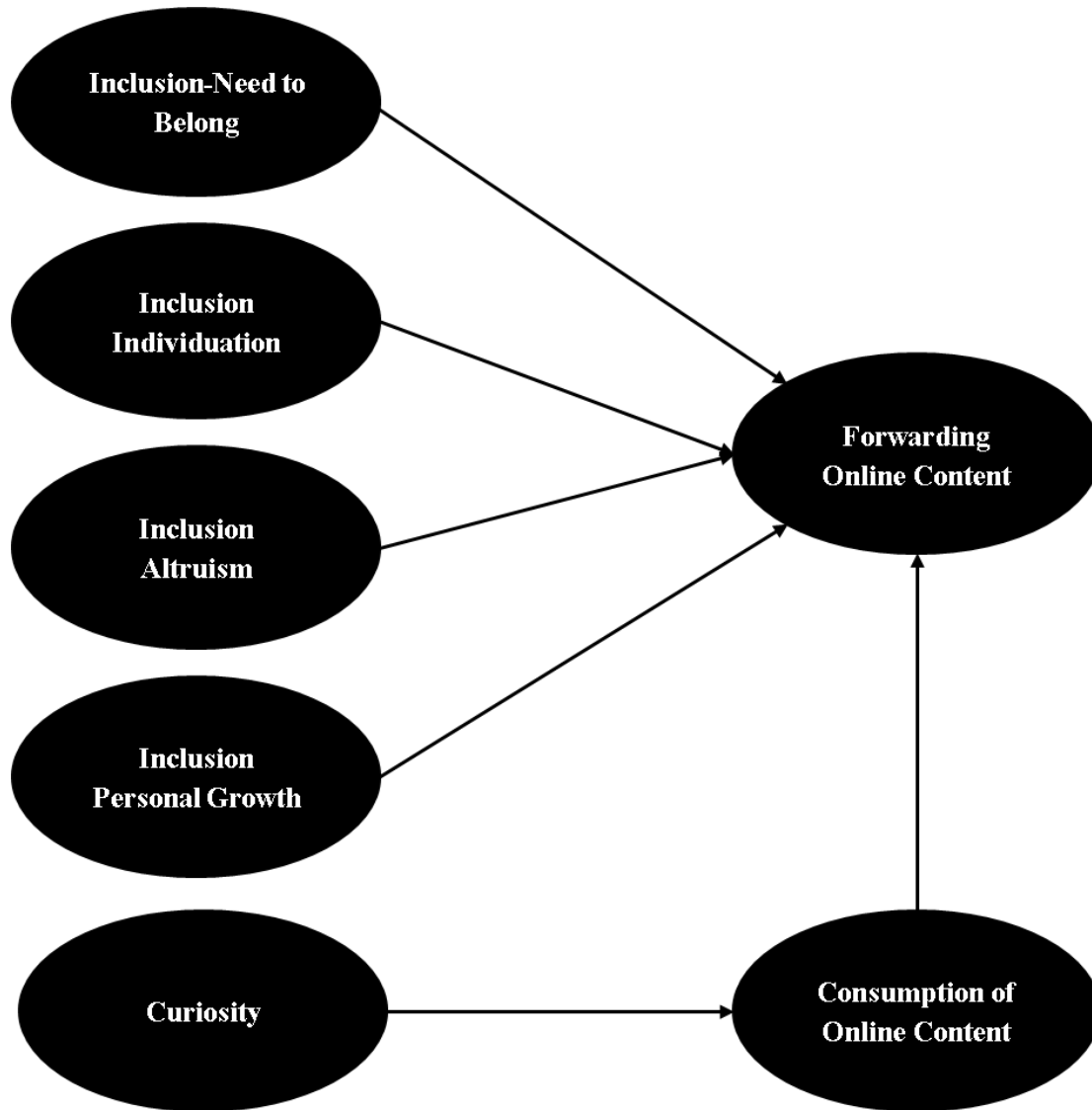
Figure 5-1: Motivations for Sharing Marketer-Generated Content on Social Media.



Source: Lee et al. (2019).

In this regard, Ho and Dempsey (2010; see Figure 5-2) found that motivational factors, such as the need of belonging to a group and the individualistic, altruistic, and personal growth encourage Internet users to share and forward online content. The sample was comprised of adult and young online users. The results indicated that motivational factors, such as individualistic and altruistic growth, tend to improve the intention to forward online content compared to other online users not affected by said dimensions.

Figure 5-2: Motivations to Forward Online Content.

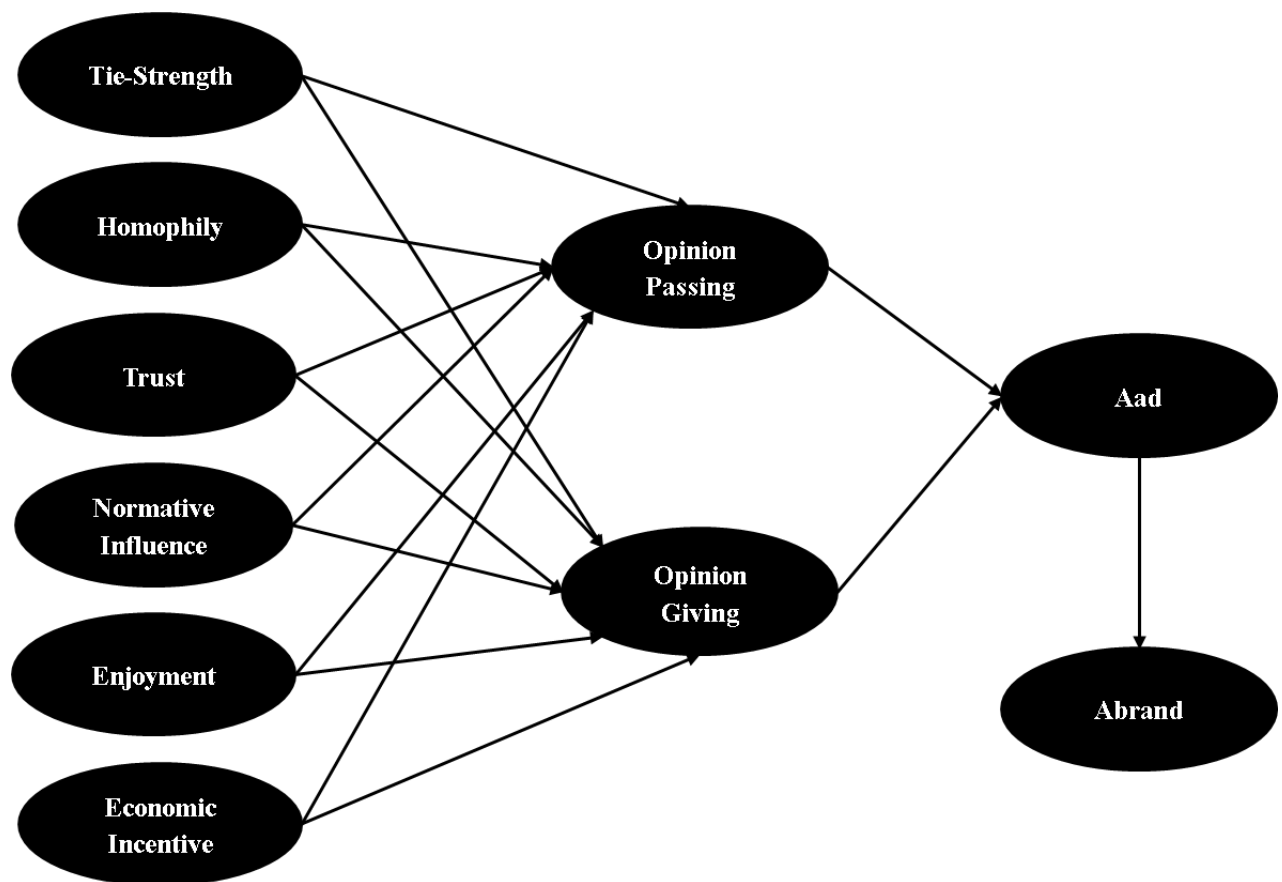


Source: Ho and Dempsey (2010).

Hansen and Lee (2013; see Figure 5-3) indicated that marketers in the context of social network games (SNGs) offer incentives and rewards to encourage and entice consumers to forward marketing-generated contents and messages across social networks to exchange benefits for both marketers and customers such as sharing virtual currencies in the case of customers and forwarding contents and disseminating brand awareness in the context of marketers. The sample was

comprised of 158 users, who usually played games on Facebook. Results indicated that opinions passed and received were positively affected by the normative influence and economic incentives. On the other hand, opinion passing is affected negatively by game enjoyment. In addition, opinion passing improves the attitude toward advertisements and the brand. These results are important for marketers to focus on brand awareness with regard to their social media marketing campaigns.

Figure 5-3: What Drives Consumers to Pass Along Marketer-Generated Content eWOM in Social Network Games?

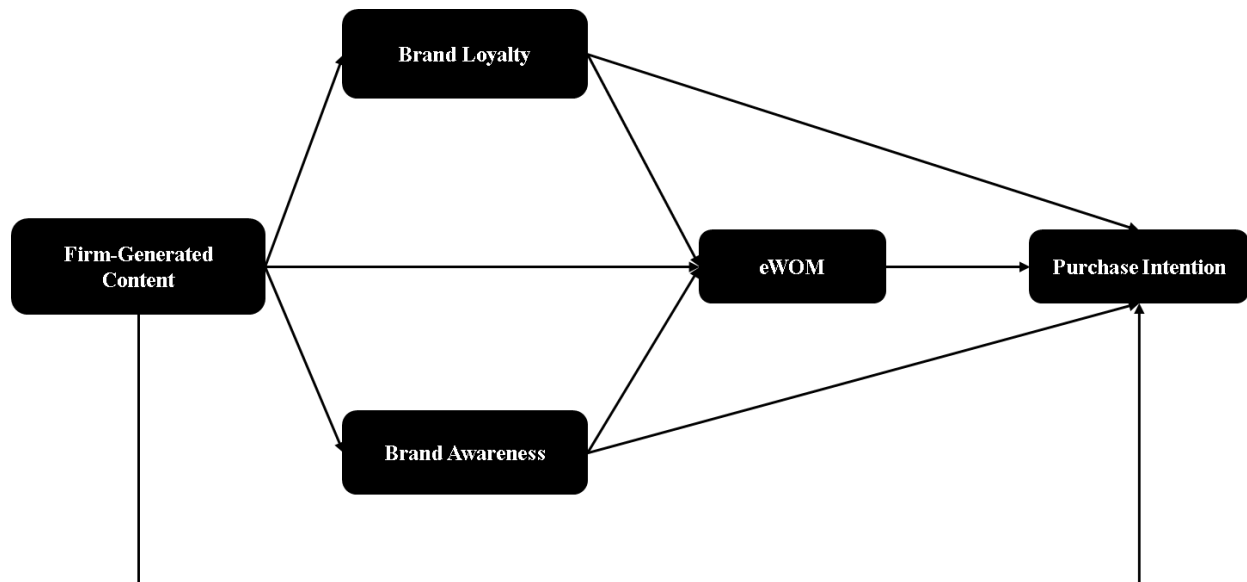


Source: Hansen and Lee (2013).

Poulis et al. (2019; see Figure 5-4) examined the effect of firm-generated content (FGC) on customer's intention to purchase, mediated by customer's brand awareness, customer's loyalty to the brand and electronic word of mouth (eWOM). The sampling process involved five marketing

communication academics and five social media communication practitioners forming a small focus group. Obtained results indicated that FGC has a positive impact on purchase intention indirectly when mediated by brand awareness, brand loyalty, and eWOM. In addition, FGC through Facebook and Instagram has a direct positive impact on intention to purchase. On top of that, FGC posted on Instagram has an even greater impact on their users compared with those are on the Facebook social media platform.

Figure 5-4: Firm Generated Content (FGC) in Social Media.

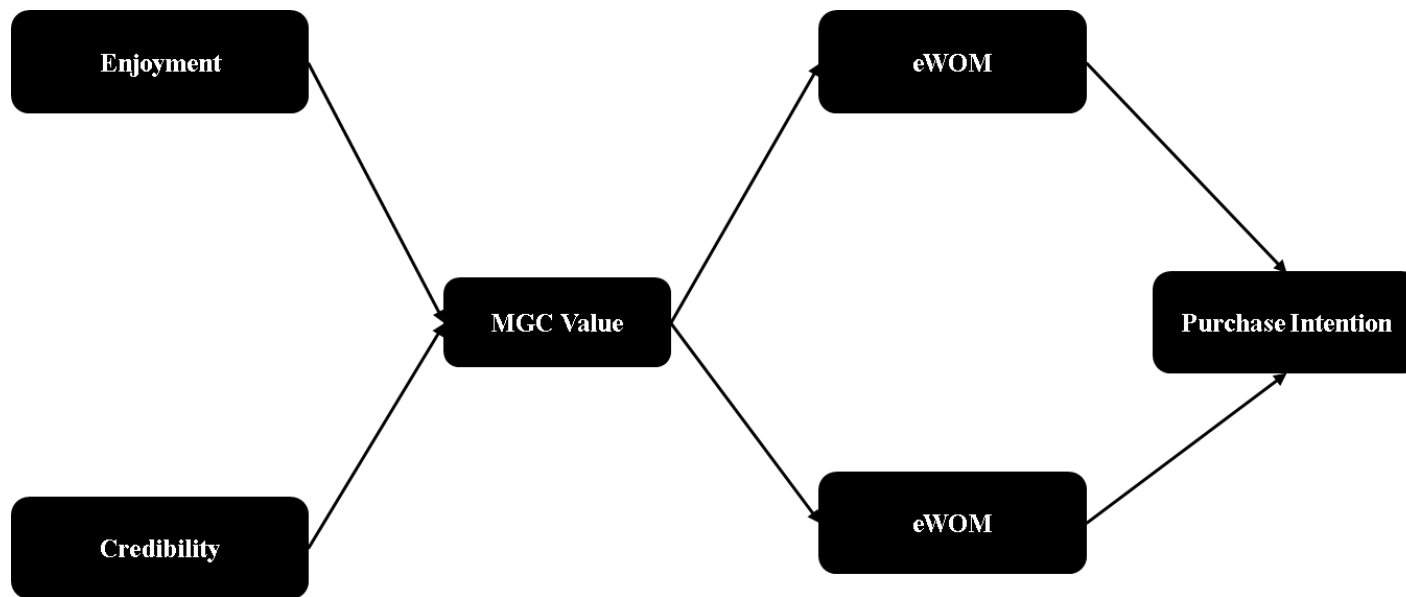


Source: Poulis et al. (2019).

Martínez-Navarro and Bigné (2017; see Figure 5-5) examined the value of advertising with regard to two key dimensions (enjoyment and credibility of the content) in the context of marketing-generated content (MGC) through the fan pages of social network sites (SNSs). The purpose of the study was to assess the impact of advertising value on customer’s intention to purchase when mediated by eWOM and intention to visit website. The sampling process was conducted on the Facebook fan page of the firm. Obtained results indicated that both enjoyment and credibility

directly and positively affect the perceived value of marketing-generated content. The intention is to visit the website, the intention is to recommend through eWOM are also positively affected by MGC and in turn improve customer's purchase intention.

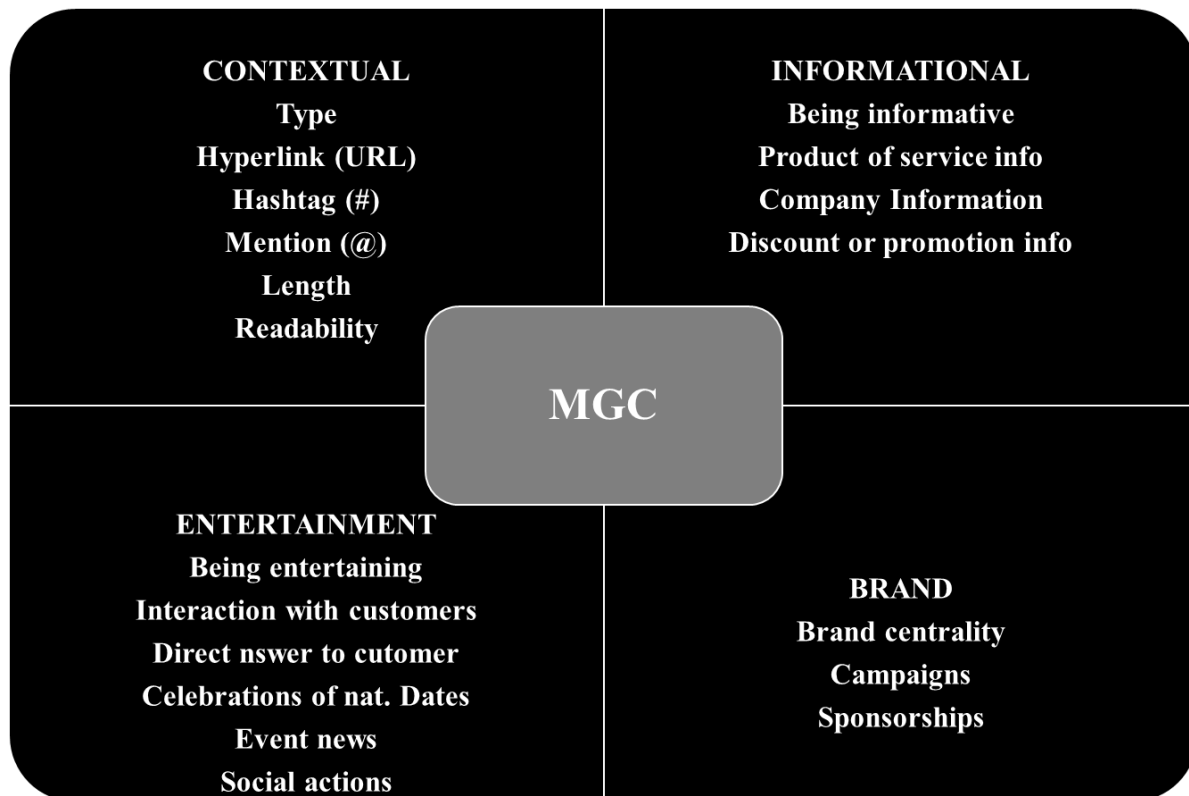
Figure 5-5: The Value of Marketing Generated on Social Network Sites.



Source: Martínez-Navarro and Bigné (2017).

Alboqami et al. (2015; see Figure 5-6) measured the different characteristics of online MGC that may be effective to encourage and entice customers to retweet, repost, and recommend contents through eWOM. Data were collected from companies operating in the tourism sector by analyzing 2,780 tweets on Twitter as the selected social media platform. Results indicated that users prefer, post, and retweet online contents that contain hyperlinks, detailed information about the products or services, direct answers to customers and brand centrality. In this sense, the most attractive contents preferred by customers resulted in effective and positive eWOM.

Figure 5-6: Characteristics of Marketer - Generated Content (MGC) Posted on Twitter.



Source: Alboqami et al. (2015).

Swain and Cao (2014) defined the shared information and collaboration as key elements of firm-generated content, helping firms to enhance their supply chain performance by improving the supply chain output. The selected sample comprised data from 1040 publicly traded firms operating in six industries. Social media platforms may have a great effect on supply chain performance for said firms. In this regard, results show that supply chain performance is strongly affected by information sharing and collaboration. Samson (2010) investigated the impact of firms' marketing campaign-generated content (FMCG) on product samples through the assessment of intention to recommend, WOM conversations, intention to share product samples, and evaluating conversions between WOM recipients. Marketing firms and marketing professionals create their

marketing campaign in order to produce and generate WOM encouraging and enticing customers to approach and try the new products in order to attract and gain new customers while retaining the existing customer base. Data were collected from five different FMCG product trial campaigns. Results revealed a high number of WOM conversations for past users of sample products while WOM was less effective for loyal users when compared with non-users. In addition to the increased impact of WOM on non-loyal users compared with loyal users, Ceballos et al. (2016) investigated how firm-created contents affect and enhance user-generated contents on Twitter. The study examined the volume of tweets generated by the firms such as topics related to product attributes, launch of new products, marketing campaigns, and sponsorships among others. Results indicated that FGC has a strong impact on user-generated contents by enhancing and increasing UGC and developing engagement. When firm makes extensive and powerful marketing campaigns on twitter such as increasing the number of tweets, establishing comprehensive communications with their customers, and placing differentiations in tweets and posts, the customer's engagement in the brand of the firm will be increased. Kudeshia and Kumar (2017) examined how the user-generated positive social electronic word-of-mouth (eWOM) passed along through Facebook affects brand attitude and, consequently, influences purchase intention with regard to smartphones. Data were collected from 311 users of Facebook and results revealed that user-generated positive eWOM on a social networking site such as Facebook significantly influences brand attitude and purchase intention of consumer electronics.

Finally, Table 5-1 summarizes the main extant studies related to Corporate- and User- Generated Content on Social Media.

Table 5-1: Studies Related to Corporate and User-Generated Content on Social Media.

<i>Author(s)</i>	<i>Research Focus</i>	<i>Targeted Sample</i>	<i>Social Media Community Type(s)</i>
Goh et al. (2013)	User generated-content (UGC), and Marketing Generated Content (MGC)	Casual wear apparel retailer	Facebook brand community fan page
Shao et al. (2015)	User Generated – Marketing (UGM), and Company Generated – Content (CGC)		Facebook brand communities
Lee et al. (2019)	Marketing Generated Content (MGC)	American and Korean college students	Facebook brand pages
Ho and Dempsey (2010)	Motivations to forward online content	Adult and young Internet users	Internet users
Hansen and Lee (2013)	Marketing-Generated Electronic Word of Mouth (eWOM)	Users, who play games on Facebook	Social Network Games (SNG), such as Facebook games
Poulis et al. (2019)	Firm Generated Content (FGC)	Five marketing communication academics and five social media communication practitioners	Facebook and Instagram
Martínez-Navarro and Bigné (2017)	Value of marketing-generated content (VMGC).	ZARA, clothes seller	retailer’s Facebook fan page
Alboqami et al. (2015)	MGC, eWOM	Companies operating in tourism sector	Twitter online communities
Swain and Cao (2014)	FGC	Pharmaceutical, retailing, software, financial, healthcare, and hospitality industries	forums, blogs, and Twitter messages

Samson (2010)	Firm-generated word of mouth (WOM), FMCG	Five FMCG product trial campaigns (one breakfast food, two skincare, and two dietary supplement products)	Full consumer panel
Ceballos et al. (2016)	Firm Generated Content (FGC); User Generated Content (UGC)	Spanish tweets on six automobile firms	Twitter
Kudeshia and Kumar (2017)	User Generated Content (UGC) and (eWOM)	Smartphone purchase intention	Facebook

Source: Author.

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Chapter 6

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

Yasin, M., Liébana-Cabanillas, F., Porcu, L., & Kayef, R. N. (2020). 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. *Journal of Retailing and Consumer Services*, 52, 101902.

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6 Chapter 6: 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. The 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.

6.1 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 et al., 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 mean 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) posited 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 & 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*¹-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 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.

6.2 Theoretical background

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

6.2.1 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 & Rasiah, 2011), marketing professionals are yet to agree on a universally accepted definition of branding, which covers the wide spectrum of businesses. Table 6-1 shows a summary of various meanings associated with brands along with their purposes.

Table 6-1: Multiple Levels of Meaning Linked to Brands.

<i>Meaning (Significance)</i>	<i>Basic Function</i>
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 et al. (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 et al., 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.

6.2.2 Brand Communities

Brand community engagement can be described as the consumer behavior toward brand communities. Algesheimer et al. (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'guinn (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 et al. (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 et al. (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 et al. (2009) defined the brand engagement in self-concepts with regard to how customers perceive the brand as a part of themselves. Calder et al. (2009) identified consumer engagement in 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”.

6.2.3 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 (Mitic & 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 & 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 (Clemes et al., 2007).

6.2.3.1 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*.

6.2.3.2 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 & 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.

6.2.3.3 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.

6.2.4 Brand Experience

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

Brakus et al. (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 measurable 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 et al., 2016a).

Ming and Rasiah (2011), and Mitchell et al. (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 et al. (2012), which supported that consumer trust, is central to online loyalty. Khan et al. (2016a) concluded that trusting a brand leads customer toward improving their loyalty to that brand. Trust, as explained by Ribbink et al. (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 hypotheses are 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 in online brand communities.

6.2.4.1 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 & Jeong, 2014; Morgan-Thomas & 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 et al. (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 et al. (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 et al. (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.

Table 6-2 shows the previous researches on brand experience in the context of online and offline setting.

Table 6-2: Brand Experience in the Context of Online and Offline Settings.

<i>Author(s)</i>	<i>Offline Setting Experience</i>	<i>Online Setting Experience</i>	<i>Sector(s)</i>
Garg et al. (2012)	Yes		Banking
Morgan-Thomas and Veloutsou (2013)		Yes	Online Search engines
Brakus et al. (2009)	Yes		Multiple brands experience
Khan et al. (2016a)		Yes	Online Banking (website)
Chahal and Dutta (2014)	Yes		Banking
Ngoc Phan and Ghantous (2013)	Yes		Banking
Hamzah et al. (2014)		Yes	Online banking
Garg et al. (2014).		Yes	Online banking

Source: Author

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

Bravo et al. (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 in online brand communities.

6.2.5 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 et al. (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 encouraging 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 an 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.

6.2.6 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 6-1*).

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.

6.2.6.1 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 & 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 according to 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 & Lee, 2016; Gho et al., 2013).

In line with the discussion above, 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).*

6.2.6.2 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.

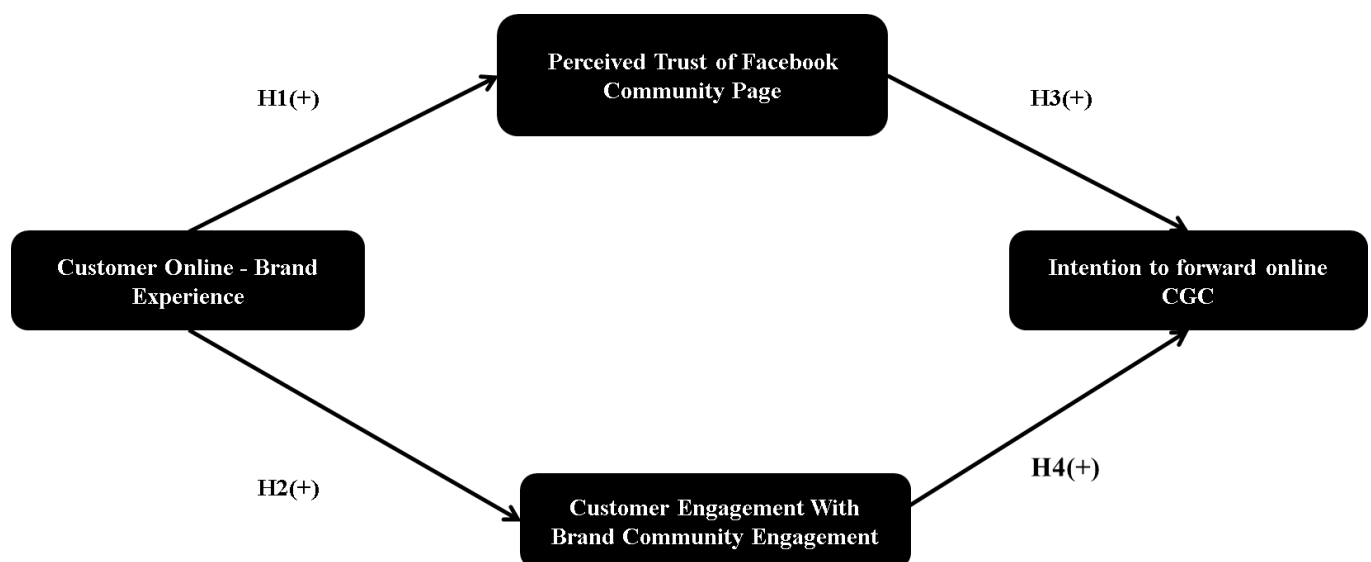
Engaged customers render a valuable contribution in enhanced business performance by communicating the brand identity to a more inclusive audience (Brodie et al., 2011). Firms that

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 aforementioned 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 in online brand communities positively influences their intention to forward online CGC.*

Figure 6-1: Conceptual Model of Online Brand Experience and Other Variables.



6.3 Research Methodology

6.3.1 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.

6.3.2 *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 & Hunt, 1994, and Kim et al., 2011). In addition, Customer Engagement in Online Brand communities 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 6-1*).

Table 6-3: Descriptive Statistics of Participants' Characteristics.

<i>Item</i>	<i>Frequency</i>	<i>Percentage (%)</i>
<i>Gender</i>		
Male	241	64.3
Female	134	35.7

<i>Marital Status</i>		
Married	248	66.1
Unmarried	127	33.9
<i>Education level</i>		
High school	16	4.3
Professional training	88	23.5
Diploma (2 years)	44	11.7
1 st university degree (4 years)	118	31.5
Post-graduate studies	109	29.1
<i>Age</i>		
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
<i>Job</i>		
Unemployed	49	13.1

Student	137	36.5
Retired	106	28.3
Employed	83	22.1
Monthly income (US\$)		
Less than 500	11	2.9
500–899	127	33.9
900–1,299	11	2.9
1,300 and above	226	60.3
Facebook profile		
Yes	375	100
No	0	0
Comment on FB		
Yes	275	100
No	0	0
Comments for the bank page on social media		
Yes	375	100
No	0	0
Experience in FB		
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
Bank name		

Arab Islamic Bank	161	42.9
Palestine Islamic Bank	130	34.7
Safa Bank	84	22.4

6.4 Data Analysis and Results

6.4.1 Reliability and Validity

Cronbach's α 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) (see Table 6-4).

Table 6-4: Convergent Validity and Internal Consistency Reliability.

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

<i>Intention to forward online company-generated content by Islamic bank on Facebook page</i>	<i>CGC3</i>	0.903
	<i>CGC4</i>	0.785

6.4.2 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 6-5).

Table 6-5: Goodness-Of-Fit Indicators in the Structural Model.

<i>Fit Indices</i>	<i>Recommended Value</i>	<i>Value in the Model</i>
<i>GFI</i>	>0.90	0.89
<i>RFI</i>	> 0.90	0.88
<i>NFI</i>	> 0.90	0.90
<i>CFI</i>	> 0.90	0.91
<i>TLI</i>	> 0.90	0.90

IFI	> 0.90	0.91
RMSEA	< 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.

6.4.3 Hypotheses Testing

To evaluate the structural model, we analyzed the statistical significance of the structural loads of the different proposed relationships (see Table 6-6).

Table 6-6: Results of the Hypotheses Testing.

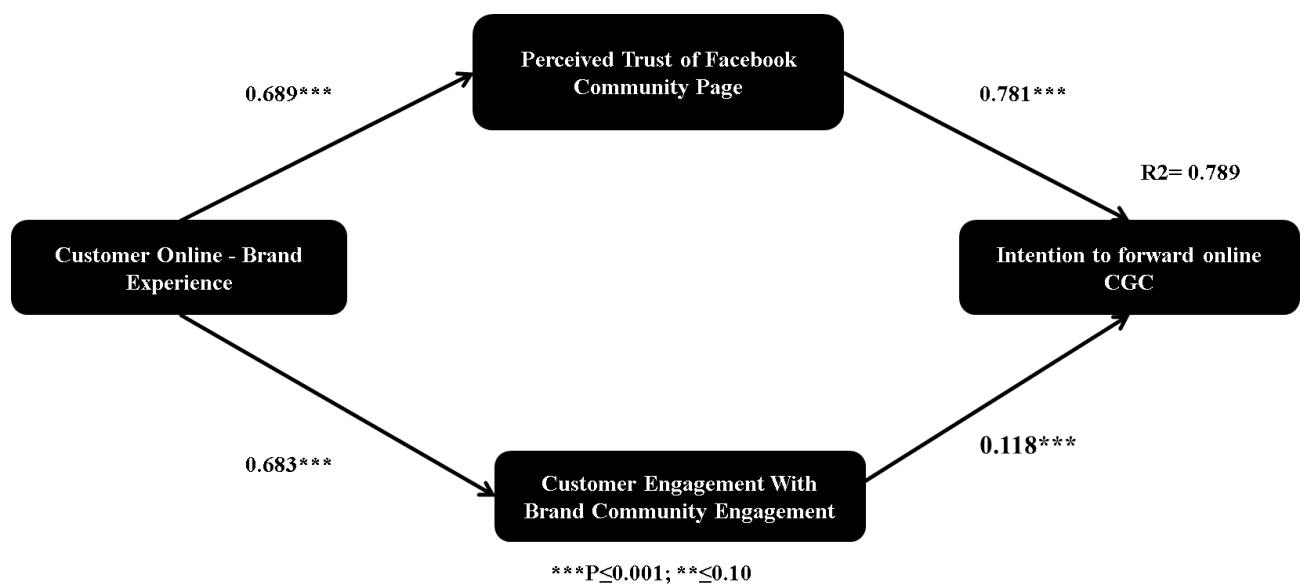
Hypothesis	Effect	Coefficients	S.E.	Sig.	Support
H1	COBE → BCP	0.689	0.038	0.000	Yes
H2	COBE → CE	0.683	0.037	0.000	Yes
H3	BCP → CGC	0.118	0.039	0.098	Yes
H4	CE → CGC	0.781	0.083	0.000	Yes

The results of the SEM analysis, as well as the hypotheses results are listed in Table 6-6 and Figure 6-2. 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 in 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 in 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 in 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 6-2: Results of the structural model analysis (Model of Essay Number 1).



6.5 Conclusions

6.5.1 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 in 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 & Veloutsou, 2013; Khan et al., 2016a; Hamzah et al., 2014; Garg et al., 2014; Bravo et al., 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., 2016a). 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.

6.5.2 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 in 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 in brand communities, and consequently enable banks to enhance customer's intention to forward CGC. Furthermore, it will aid bank managers and decision makers in improving business performance by tracking the behaviors that motive 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 et al., 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.

6.5.3 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.

6.6 References

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6.7 Appendix 6-1: Questionnaire 1

<i>Item</i>	<i>Scale</i>
	<i>Strongly disagree=1, Strongly agree=7.</i>
	1 2 3 4 5 6 7
<i>Customer Online brand experience with the bank's website.</i>	
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.	
<i>Customer- engagement in online brand community of Islamic bank on Facebook.</i>	
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.	

Perceived trust (Islamic banks' brand community Facebook page).

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.

Intention to forward online company generated content by Islamic banks on Facebook page (CGC).

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.



Chapter 7

Antecedent Effect of Brand Experience on Customers' Engagement Behavior Within the Context of Online Brand Communities: the Impact on Intention to Forward Online Company-Generated Content

Yasin, M., Porcu, L., & Liébana-Cabanillas, F. (2019). The Effect of Brand Experience on Customers' Engagement Behavior within the Context of Online Brand Communities: The Impact on Intention to Forward Online Company-Generated Content. Sustainability, 11(17), 4649.

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7 Chapter 7: The Effect of Brand Experience on Customers' Engagement Behavior within the Context of Online Brand Communities: The Impact on Intention to Forward Online Company-Generated Content.

Abstract

The purpose of this study is to assess the antecedent role of brand experience dimensions (BE) in the intention to forward online company-generated content (CGC) within an online Islamic banking sector. The results of this study revealed that brand experience (BE) has a stronger influence on customers' intention to forward online company-generated contents.

7.1 Introduction

With the advent of Internet and social media, the nature of communications has drastically changed between marketers and customers from one-way to two-way communication (Naeem, 2019). In this sense, social media networks have become significantly developed platforms for businesses to perform their activities and achieve their goals (Aslam et al., 2018a; Aslam et al., 2018b). In addition, social media platforms are also important tool for marketers to understand customers' motivations to express and share their needs and wants (Kim & Ko, 2012). Companies approach social media platforms to gather information related to their products, services, and brands in order to satisfy customers' needs and wants (Akar & Topçu, 2011; Scott, 2015). Statistics show that there are more than 50 million businesses using Facebook as a social media platform to conducts businesses such as products and services offerings, promotional campaigns, advertisements, customers' experiences and so on. The leading organizations in the market spend 30 percent of their budget on customer engagement and interaction with brands via social media (Valos, et al. 2016). On the other hand, previous studies in this field focused on measuring and investigating customer's experiences with products, services, and brands both in offline and online settings in

various marketing fields for the following reasons: customers' experiences are central to measure organizational performance. Customers with positive experiences help companies achieve competitive results in customer attraction, retention and positive word of mouth. Customer experience is considered as a competitive battlefield between companies (Garg et al., 2014). The positive and negative experiences represent a vital indicator of the level of customer satisfaction (Meyer & Schwager, 2007); in this sense, experiences are important in understanding customers' purchase decision-making (Zeithaml & Bitner, 2000). Customer experience also shapes the interaction process with regard to the different reactions between the customers and businesses (Garg et al., 2014). In addition, customer experience can be evaluated through the comparison between customers' expectations and the offerings of the firms via different touch points (Gentile et al., 2007). Therefore, studying and measuring customer experience with brands and engagement behaviors through social media represents the most important purpose for marketing professionals and marketing firms. In this light, brand experience has never been investigated within the context of Palestine, in particular in the Islamic banking sector. For that reason, this study aims to address the following question: does the brand experience of Islamic banks affect customers' engagement behaviors through the brand community pages on Facebook? The results of this study are especially valuable for marketing professionals and banks managers in Palestine to understand how brand experiences will drive engagement behaviors and should help them design, develop, and implant marketing campaigns successfully.

7.2 Literature review

The literature review conducted for this study is divided into the following five themes: the Islamic banking and finance systems, brand experience, customer engagement within the social media

setting, consumer intention, online brand community engagement and perceived trust with regard to brand community pages.

The Islamic banking and finance markets are growing rapidly over the past few years. The swift growth has translated into a larger market with a broader area of influence and a greater diversity with regard to the Islamic financial industry. Moreover, the Islamic banking and finance market expanded geographically. In this sense, the Islamic banking services and operations are mostly established in Muslim-majority countries. Also, the geographical expansion allowed reaching non-Muslim territories such as Singapore, United Kingdom, Hong Kong, and South Africa, which have added some forms of Islamic banking and finance activities to their financial services (Al-Salem, 2008). The Islamic banking system prohibited interest rate (riba), fixed rate on return deposit, or charging interest rate on loans. The Islamic financial systems depend on sharing profits and loss according to previous agreement between the Islamic banks and their customers (Khan & Mirakhor, 1989; Iqbal, 1997). The Islamic banking guidelines and procedures derive from the principles of Sharia. Kpodar and Imam (2010) indicated that the Islamic banks are not only forbidding interest rate (riba), they also prohibit all kinds of activities and transactions restricted by the Islamic law such as asymmetric information in the transaction between the bank and the client, financial uncertainty, and activities that may have a negative impact on the society leading customers to fall into forbidden activities and transactions (haram). 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.

On the other hand, for the Islamic banking sector to be successful and competitive in the market, it must be trustworthy for their customers by satisfying customers' needs and wants while complying with the rules of Shari'ah. If the Islamic bank is deemed untrustworthy and customers do not feel that the source of their wealth is entirely halal (lawful) (Husain, 2007), the bank is likely to lose customers, who will switch to a competitor. For that reason, social media play an important role in creating the brand community pages of Islamic banks and financial institutions in order to connect with their customers, build relationships and engage clients with the brand while identifying customers' needs according to the Islamic rules of Shari' ah (Kwak et al., 2010).

7.2.1 Brand Experience

The concept of experience is not a new notion; it was introduced first by Holbrook and Hirschman (1982) in marketing literature. Later, the authors of that study directly addressed the concept of brand experience. Ambler et al. (2002) reported that brand experience is created by customers, who interact personally with the brand when they use the brand, search and find information about the brand, talk to others about the brand and other related activities. Brakus et al. (2009) posit that customer experience is especially relevant in fields such as marketing, philosophy, cognitive sciences and management practices. In addition, previous research focused on measuring the experiences derived from the products features instead of those stemming from the brands. In that light, the study identified and conceptualized the concept of brand experience. Brakus et al. (2009) approached the concept of brand experience according to four dimensions (sensory, affective, intellectual, and behavioral) in order to shape customer experience with the brands as a part of brand design. His study further explained that the conceptual perspective on brand experience differs from other brands constructs, i.e. brand experience differs from brand attitude, brand involvement, brand attachment and brand personality. Therefore, brand experience is best

approached through specific sensations, feelings, cognitions, and behavioral responses instead of a general evaluation, emotional relationship concept or a motivational state about the brand. Nysveen et al. (2013) Reveals that brand experience involves both customers, non-customers while Chase and Dasu (2014) corroborates that the impression of brand experiences has a stronger effect on consumer memory when compared with the impact of the features and benefits of the products and services. 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 company. These variables include purchasing experience, customer satisfaction, post purchase service and the behavioral response of the customers. BE, mediated by BCE and perceived trust of BCP, encourages customers to develop a positive or negative stand toward the brand - considering that experiences affect attitudes, judgments, and other aspects of consumer behavior (Same, 2014).

According to Schmitt (2009), consumers' expectations from brands as a means to integrate consumers' sensations, feelings, and intelligence far exceed the functionality and utility associated with the products. On the other hand, the work of Brakus et al. (2009) and Cheng and Khan (2017) they revealed that consumer experience with the brand "can affect certain aspects of consumer behavior such as satisfaction and loyalty".

In this sense, previous research approached brand experience in online contexts, i.e. searching for products and services online (Brakus et al. 2009). The online brand experience resulting from the advent of online brands as a result of the rise of the internet and other information technologies has also been approached (Ha & Perks, 2005; Lee & Jeong, 2014). The interactions with online brands as a result of customers' internal subjective responses have also been examined (Vivek et

al., 2012). In addition, Helm (2007) reports that online brand experience is central to improve the quality of customers' experience while building relationships with the consumers of the bands.

With regard to previous research assessing brand experience in online and offline settings within the context of the banking sector it is worth noting that some authors have focused on offline experience in banking sector (Garg et al., 2012; Chahal & Dutta, 2015; Ngoc Phan & Ghantous, 2013), while others have addressed online experience in banking sector (Khan et al., 2016a; Hamzah et al., 2014; Garg et al., 2014).

According to previous studies and the theoretical background, the present study infers that customer experience in the case 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 hypotheses are put forward:

H1. Brand experience positively influences customers' perceived trust of Facebook community pages.

H2. Brand experience positively influences customers' level of brand community engagement.

7.2.2 Customer engagement within social media settings

Social media platforms have changed customers' behavior encouraging them to interact with each other as well as with the company and the brand. Social media development has transformed customers from passive buyers into active customers. Malthouse et al. (2013) Revealed the role of social media in turning customers into active participant while changing their interactions and behaviors with regard to company-generated contents, customers in the social media platforms have become value creators (Bijmolt et al., 2010). Investigating customers' behavior in social

media platforms is also relevant. Previous research reported the different factors affecting customer engagement within the context of social media platforms.

Brodie et al. (2011); Brodie et al. (2013) Revealed that customer engagement depends on multiple dimensions (cognitive, emotional, and behavioral) playing a significant role in relational exchange. Along these lines, Hollebeek (2011a); Hollebeek (2011b); Hollebeek et al. (2014); Brodie et al. (2011) identified the different dimensions (cognitive, emotional, and behavioral) mediating the concept of customer-brand engagement and brand interactions. In addition, Van Doorn, et al. (2010) examined engagement as a behavior other than a simple purchase. Also, Dolan et al. (2016) assessed customer behavior in social media beyond the purchase. On the other hand, Brodie (2011) indicated that customer engagement is more than customers' participation and interaction and that it is actually related to the relationship and engagement in objects such as brands.

With regard to previous studies examining customer engagement within the context of brand community engagement Algesheimer et al. (2005) examined customer engagement within brand communities and found that it is affected by three dimensions (Utilitarian, Hedonic, and Social), which play an intrinsic motivation for customers to interact with other community members. In this light, McAlexander et al. (2002) assessed the process of building a brand community and defined brand communities as the fabric of the relationships between customers in the community, brand, products and the firm. This study also tested previous results with regard to studies on brand communities through quantitative methods by expanding the definition of brand communities. In this sense, they revealed entities and relationships that previous research ignored at that time. These studies also focused on the key characteristics of brand communities, such as geotemporal concentrations, and the richness of social context. In this sense, the brand community can be

strengthened by encouraging customers to share and provide feedback, which in turn improves brand loyalty. Also, Sprott et al. (2009) approached the self-concept of brand engagement. In this sense, Chang et al. (2013) defined the brand community as an increasingly widespread social aggregate that attracts the attention of brand fans. The importance of a brand community is especially significant for customers, who appreciate their role in building and developing the online and offline brand community. In this regard, motivating customers to engage in these communities and fostering customers' loyalty with regard to the brand of the company is absolutely instrumental. Other previous studies approached customer engagement in online and social media contexts. In this sense, Calder et al. (2009) assessed online engagement with regard to websites. Thus, Baldus et al. (2015) examined the key dimensions affecting online brand community engagement and their role in motivating customers to participate in online brand communities. This study also described online brand community engagement as the compelling, intrinsic motivations resulting in a continuous interaction between customers in and online brand community. Wang and Fesenmaier (2002) and Madupu (2006) revealed the role of functional, psychological, and social needs in encouraging customers to participate in the community, in addition to assessing hedonic needs as a driver to participate in online communities. Wang and Fesenmaier (2004) and Dholakia et al. (2004) investigated the factors that motivate customers to participate in virtual communities; these studies also assessed and outlined the structures of said communities. In addition, Gong (2018) identified consumer-brand engagement behavior in online brand communities. The study assessed the antecedents of customer brand engagement behavior from a cross-cultural perspective. On the other hand, Cvijikj and Michahelles (2013) posits that social networks have become additional marketing channels complementing traditional channels with regard to marketing strategies. The marketing exchange and engagement through social media

between companies and customers are fundamental, non-transactional constructs (Cvijikj & Michahelles, 2013). On the other hand, previous studies investigated the following constructs as antecedent of customer engagement. For example, involvement (Hollebeek, 2011a; Vivek et al., 2012; Brodie et al., 2011), participation (Vivek et al., 2012; Brodie et al., 2011), flow (Hollebeek et al., 2011a), identification (Nambisan & Baron, 2007; Tsai et al., 2012), and identity (Eisenbeiss et al., 2012; Van Doorn et al., 2010). In addition, previous research identified the consequence constructs of customer engagement as follows: loyalty (Bowden, 2009) and customer value (Hollebeek, 2011a). Other studies investigated both antecedent and consequence constructs of customer engagement and found the following dimensions: interaction (Hollebeek, 2011a; Tsai et al., 2012; De Vries & Carlson, 2014), rapport (Hollebeek, 2011a; Brodie et al., 2011), customer satisfaction (Van Doorn et al., 2010; Tsai et al., 2012), trust (Bowden, 2009; Van Doorn et al., 2010; Hollebeek, 2011a; Tsai et al., 2012; Gambetti & Graffigna, 2010), and commitment (Bowden, 2009; Van Doorn et al., 2010; Hollebeek, 2011a; Gambetti & Graffigna, 2010).

In the context of the development of social media, the open line of communication in social media platforms between financial institutions and their customers is central to establish relationships between the financial institutions (brand) and their customers. On the other hand, previous studies and reports indicated that the 46% of social media users would use a social media platform as their primary source of communication with their banks and financial institutions (American Bankers Association, 2017). Financial institutions neglecting the importance of social media are basically losing the opportunity to be strategically well-positioned in the competition field (Macknight, 2017). For that reason, social media play serves as significant tools for financial institutions to attract new customers and retain their existing loyal base while improving their business performance (Ray, 2013).

7.2.3 Consumer Intention

According to Watts et al. (2007) in the context of online environment, marketing companies create contents such as video, audio and websites available online for their user in order to build their brand. In this sense, users will eventually consume these contents by interacting with them and will ultimately contemplate whether to forward or share the company-generated content. In this light, previous research focused on the motivational factors to forward and share online contents (Weman, 2011). Taylor et al. (2012) indicated that there are differences in the motivational factors impacting users' decision to forward and share company-generated content. In this sense, the more individualistic and altruistic individuals are more likely to forward online content. In addition, those individuals, who reveal their self-concept motivate others to share online contents (Taylor et al., 2012). In light of these findings, one of the main objectives of the present study is to explore and test 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 consumers' intentions within the online Islamic banking sector in Palestine. Does an attractive BE entice consumers to act favorably toward the brand beyond being loyal customers? Would they forward the online CGC to potential consumers?

7.2.4 Mediating Factors

The comprehensive understanding of the relationship that links BE to customers' intentions requires the modification of the model to account for a second order construct measuring the impact of two fundamental mediating factors namely: online BCE and perceived trust of BCP on customers' intention to forward online CGC (*Figure 7-1*).

The success and the continuity of any online BCP largely depend on the brand's ability to create and maintain credible online content and on its resolve to actively engage its current and potential

customers in the branding process. The quality of the website and its contents as well as the level of audience engagement exert a profound influence on shaping customers' attitude and consequently swaying their intention and behavior toward online CGC.

7.2.4.1 Perceived Trust of Brand Community Pages

The content of BCP, among other variables, is an integral factor affecting customers' perceived trust of the page. Keeping updated, relevant and informative contents to guide and inspire the intended audience is fundamental for any social media platform (i.e., online BCP) to stay lively and command abundance of traffic (TRW Consultant, 2016).

Companies seek to create trustworthy online brand community pages, which will enable them to gain customers' trust as a key factor to the success of the branding campaign (Tang & 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 have complete information with regard to the brand while customers' knowledge is limited. The challenge for companies therefore is to be honest when 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 flaws, in order to attract more customers and boost sales (Choi & Lee, 2017), (Goh et al., 2013).

In line with the aforementioned discussion, it becomes clear that the relationship between customers and brands is bounded 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 of the Facebook community page influences the intention to forward online CGC.

In this sense, the following hypothesis is put forward:

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

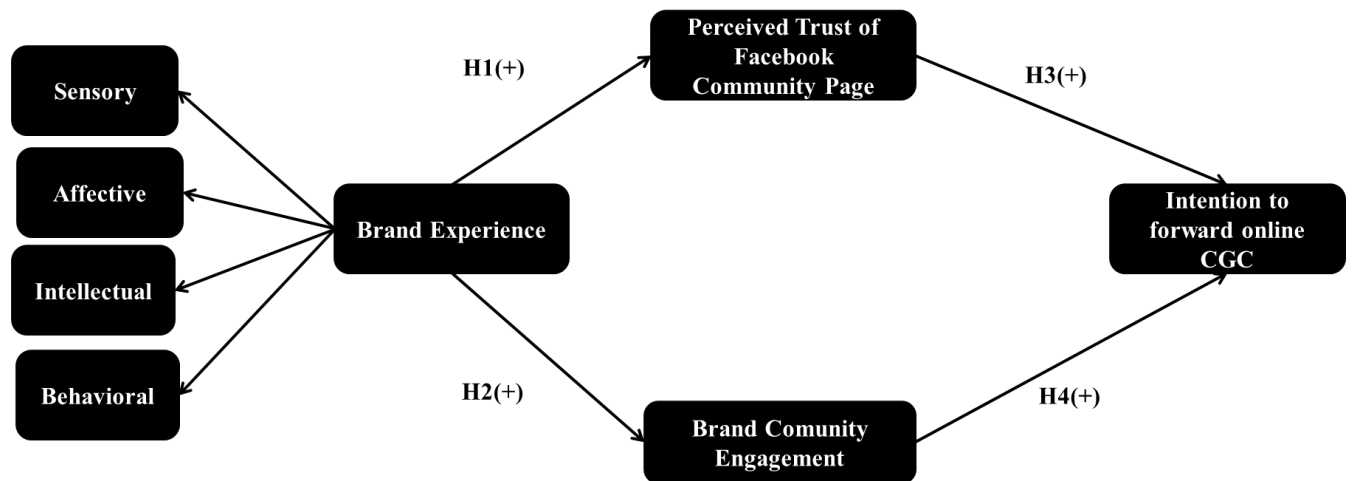
7.2.4.2 Online Brand Community Engagement

Muniz and O'guinn (2001) Described the brand communities (BC) as “specialized, non-geographically bound communities”. Unlike traditional communities, the members of a BC share the same interests, values, social relationships, and their common appreciation for a brand. Trusov et al. (2009) indicated that OBCs usually become the most popular, powerful and leading marketing tools with regard to social media networks since OBCs members can easily invite members of the social network to the online brand community. In this sense, online brand communities OBCs have been built and created to form strong relationships between customers Habibi et al. (2014a). Also, online brand communities serve as new channels for customers to interact with other community members and brands (Blazevic et al., 2014). In addition, Brodie et al. (2011) posits that customers build the relationships with the brands. Therefore, studying customer engagement behaviors, relationships, and interactions with regard to the brand is central to building successful brand relationships and interactions. Brodie et al. (2011), who reported the need to understand customers' relationship and engagement with brands corroborated this finding. In this sense, Hollebeek (2011a) reported that customer engagement with brands is affected by cognitive, affective and behavioral dimensions. The study also revealed that customers' interactions with the brand are considered as a complementary part of the consumer-brand engagement. On the other hand, Shao et al. (2015) indicated that entertainment and need for information are also important factors impacting customer commitment and engagement with regard to brand communities. In addition, a great level of interaction results in an improved intention to purchase and consume (Phang et al., 2013). The social interaction of customers within

social media networks and online communities depends on the value that they provide (Hajli & Hajli, 2013). In this sense, companies 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 fostering their intention to forward online CGC. Therefore, it can be hypothesized that the intensity of online BCE will have a proportional impact on customers' intention to forward CGC. Thus, based on the aforementioned theoretical arguments, the present study infers that customers' level of BCE influences the intention to forward online CGC in the context of online Islamic banking. In this light, the following hypothesis is put forward:

H4. The customer's level of brand community engagement positively influences the customer's intention to forward online CGC.

Figure 7-1: Conceptual Model Summarizes the Research Hypotheses (Model of Essay Number 2).



7.3 Materials and Methods

7.3.1 Data Collection and Sample Design

The specific criteria used to select the participants for this study dictate that respondents should have at least one registered Islamic bank account, a Facebook account, and join the Facebook page of the Islamic bank brand in, which the brand's customers participate. A total of 387 questionnaires were randomly distributed via email and through the Facebook fan pages of each Islamic bank, the survey was distributed among the members of the Islamic banking brand communities in March and April in 2018.

A total of 400 questionnaires were retrieved, 387 were deemed valid responses, which amount to a 97% response rate. Out of the 400 received responses, 13 responses were found unusable for data analysis based on incomplete information. The questionnaire was prepared in English and was translated into Arabic by professional translators to ensure uniformity and consistency. To ensure the quality of the questionnaire items, a pilot test involving 35 university professors was conducted using the same data collection instruments and procedures. Furthermore, experts in the Islamic

banking sector, brand management and brand experience were also asked to review the items of the questionnaire to ensure 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 subject's interest and consistency. The second section groups the items in order to organize the proposed study. The third section contains users' sociodemographic information and other miscellaneous information in order to analyze the participants' profiles, classification and the relevant variables.

7.3.2 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 understanding and absence of error in these scales, (1) qualitative personal interview and quantitative test 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 tested on university professors to validate 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 Brand Experience scales used by Brakus et al. (2009). Perceived Trust of Facebook Community Page was adapted from Morgan and Hunt (1994) and Kim et al. (2011). BCE was adapted from Algesheimer et al. (2005). Intention to forward online CGC was adapted from Davis (1989). Furthermore, the questionnaire contained a series of questions regarding the demographic characteristics or behavior of users (e.g. gender, educational qualifications, family status, age, employment status, place of residence and standard of living, experience with the use of electronic banking and mobile banking, etc.) (*see Table 7-1*).

Table 7-1: Descriptive Statistics of Participant Characteristics.

<i>Item</i>	<i>Frequency</i>	<i>Percentage (%)</i>
<i>Gender</i>		
Male	248	64.1
Female	139	35.9
<i>Marital Status</i>		
Married	258	66.7
Unmarried	129	33.3
<i>Education level</i>		
High school	16	4.1
Professional training	91	23.5
Diploma (2 years)	44	11.4
1st university degree (4 years)	121	31.3
Post-graduate studies	115	29.7
<i>Age</i>		
Under 18	9	2,3
18–25	86	22,2
26–30	62	16.0
31–35	89	23.0
36–40	66	17.1
41–45	24	6.2
46–50	16	4.1
51–55	33	8.5

56–60	2	0.5
61–65	0	0
Over 65	0	0
Activity		
Unemployed	49	12.7
Student	141	36.4
Retired	110	28.4
Employed	87	22.5
Monthly Income (US\$)		
Less than 500	11	2.8
500–899	133	34.4
900–1,299	11	2.8
1,300 and above	232	59.9
Facebook Profile		
Yes	387	100.0
No	0	0.0
Comment on FB		
Yes	387	100.0
No	0	0.0
Comments for the Bank Page on the Social Media		
Yes	387	100.0
No	0	0.0

<i>Experience in FB</i>		
Same or Less than 1 years	8	2.1
Between 2 and 3 years	60	15.5
Between 3 and 5 years	145	37.5
More than 5 years	174	45.0
<i>Bank Name</i>		
Arab Islamic Bank	156	40.3
Palestine Islamic Bank	127	32.8
Safa Bank	104	26.9

7.4 Data Analysis and Results

7.4.1 Reliability and Validity

Cronbach's α indicator was first used to measure the reliability of the scales, with 0.7 as the reference value (Nunnally, 1978). All the variables obtained rather good 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. This procedure also deleted the items that contributed least to the explanatory power of the model ($R^2 > 0.5$). 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 research confirms the existence of five different constructs in each of the three models proposed.

The reliability of the scales can be evaluated again 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) (*see Table 7-2*).

Table 7-2: Convergent Validity and Internal Consistency Reliability.

<i>Variable</i>	<i>Item</i>	<i>Standard Coefficient</i>	<i>Cronbach's Alpha</i>	<i>CR</i>	<i>AVE</i>
<i>BE (Affective)</i>	<i>BEA1</i>	0.824	0.904	0.906	0.762
	<i>BEA2</i>	0.897			
	<i>BEA3</i>	0.896			
<i>BE (Behavioral)</i>	<i>BEE1</i>	0.891	0.884	0.890	0.731
	<i>BEE2</i>	0.899			
	<i>BEE3</i>	0.769			
<i>BE (Intellectual)</i>	<i>BEI1</i>	0.843	0.878	0.879	0.707
	<i>BEI2</i>	0.857			
	<i>BEI3</i>	0.823			
<i>BE (Sensory)</i>	<i>BES1</i>	0.874	0.890	0.890	0.730
	<i>BES2</i>	0.844			
	<i>BES3</i>	0.844			
<i>BCE</i>	<i>BCE1</i>	0.838	0.878	0.888	0.666
	<i>BCE2</i>	0.789			

	<i>BCE3</i>	0.806			
	<i>BCE4</i>	0.830			
	<i>PTF1</i>	0.817			
	<i>PTF2</i>	0.884			
<i>PTF</i>	<i>PTF3</i>	0.901	0.921	0.923	0.749
	<i>PTF4</i>	0.858			
	<i>IFCGC1</i>	0.843			
	<i>IFCGC2</i>	0.882			
<i>IFCGC</i>	<i>IFCGC3</i>	0.832	0.912	0.913	0.724
	<i>IFCGC4</i>	0.846			

7.4.2 Structural Equation Model

After analyzing the reliability and validity of the initial measurement scales, the research hypotheses in the literature review were tested through a structural equation model (SEM). Considering the absence of normality of the variables, this study 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., 1995). In the bootstrapping technique this research approached 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 7-3).

Table 7-3: Goodness-of-Fit Indicators in the Structural Model.

<i>Fit Indices</i>	<i>Recommended Value</i>	<i>Value in the Model</i>
<i>CMIN/DF</i>	$2 < \text{CMIN/DF} < 5$	3.208
<i>GFI</i>	> 0.90	0.890
<i>RFI</i>	> 0.90	0.903
<i>NFI</i>	> 0.90	0.915
<i>CFI</i>	> 0.90	0.939
<i>TLI</i>	> 0.90	0.931
<i>IFI</i>	> 0.90	0.940
<i>RMSEA</i>	< 0.08	0.076

**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.*

7.4.3 Hypotheses Testing

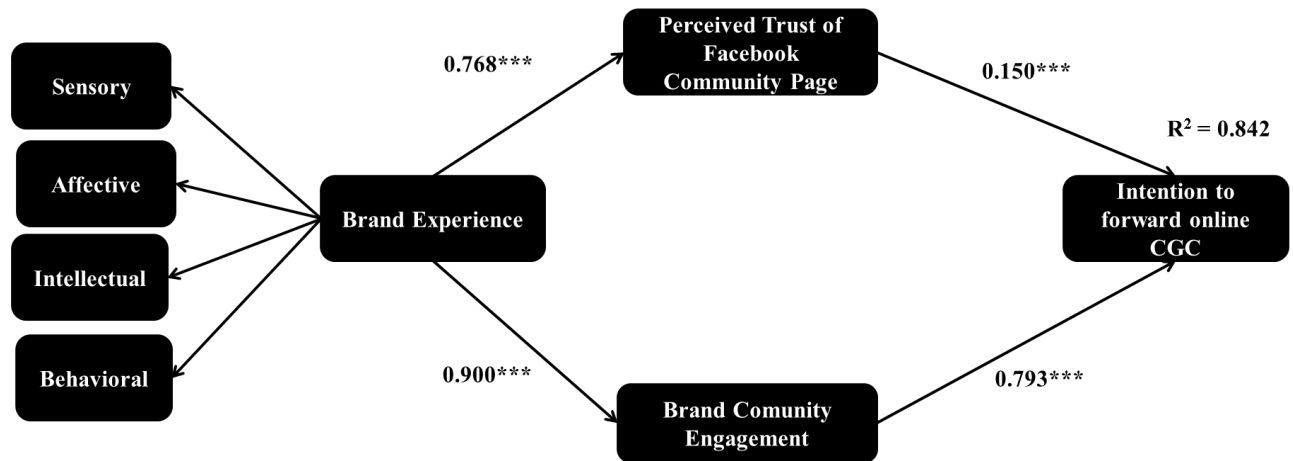
To evaluate the structural model, the statistical significance of the structural loads of the different proposed relationships was analyzed (*see Table 7-4*).

Table 7-4: Results of the Hypotheses Test.

<i>Hypothesis</i>	<i>Effect</i>	<i>Coefficients</i>	<i>S.E.</i>	<i>Sig.</i>	<i>Support</i>
H1	BE → PTF	0.768	0.051	<0.001	Yes
H2	BE → BCE	0.900	0.048	<0.001	Yes
H3	PTF → IFCGC	0.150	0.054	<0.001	Yes
H4	BCE → IFCGC	0.793	0.066	<0.001	Yes

The results of the SEM analysis and the hypotheses testing (shown in *Table 7-4*) and (*Figure 7-2*). In this research study, all the relationships hypothesized were found to be significant. H1, which proposed a positive relationship between brand experience and perceived Trust of Facebook page, was confirmed ($\beta=0.768$; $p\text{-value}<0.001$, indicating that brand experience stimulates strong Trust of Facebook page in an Islamic online banking context. H2, which proposed a positive relationship between brand experience and brand community engagement, was confirmed ($\beta=0.900$; $p\text{-value}<0.001$); this means that brand experience stimulates strong brand community engagement in an Islamic online banking context. H3, which proposed a positive relationship between perceived Trust of Facebook page and intention to forward CGC, was confirmed ($\beta=0.150$; $p\text{-value}<0.001$); this means perceived trust of Facebook page plays an important role in affecting the customers intentions to forward CGC. H4, which proposed a positive relationship between brand community engagement and intention to forward CGC was confirmed ($\beta=0.793$; $p\text{-value}<0.001$). This means that the online brand community engagement has a positive influence on customers' intention to forward CGC.

Figure 7-2: Results of the Structural Model Analysis (Model of Essay Number 2).



Lastly, the mediation effect was assessed through Sobel's (Sobel, 1982) test and a nonparametric bootstrapping procedure (Preacher & Hayes, 2008), yielding the coefficients and the standard errors of each path for the Sobel test (see Table 7-5). Results from the Sobel test suggest the mediating effect of Perceived Trust of Facebook Community Page and Brand Community Engagement between Brand Experience and Intention to forward online CGC.

Table 7-5: SOBEL test results.

Mediator (Path)	Coefficient	Standard Error	Sobel Test	p-Value
BE → PTF	0.77	0.051	2.731	0.006
PTF → IFCGC	0.15	0.054		
BE → BCE	0.77	0.051	2.873	0.004
BCE → IFCGC	0.15	0.054		

7.5 Discussion and Conclusions

The main objective of this study was to examine the type of relationship that exists between the brand experience and the online BCE, and their behavioral outcomes in the online Islamic banking context. Results of the study indicate that the BE affects perceived Trust of Facebook page and online BCE and consumer behavioral outcomes, namely, intention to forward CGC.

The findings of this study contribute to the existing body of literature by providing a clear understanding of BE and its influence on the online BCE, perceived Trust of Facebook page, and intention to forward CGC in online Islamic banking research. From a theoretical viewpoint, this study extends the existing explanations of the BE and its effects on the online BCE. Moreover, Brakus et al. (2009) argued that the BE has a direct and indirect effect on customers' behaviors. Therefore, it can be taken as an important step forward in directing theories related to BE effects, and the combined effects of linking BE to consumer behavioral outcomes that, until date, have received minimal attention in the Palestinian Islamic banking context. The proposed framework suggests that the BE with an online BCE provides positive engagement, interactions, and intentions to customers. On the other hand, several studies on consumer-brand engagement approached BE as a consequence of the consumer-brand engagement (Hollebeek, 2011a; Hollebeek, 2011b; Hollebeek et al., 2014). However, this study allows to integrate the idea of viewing BCE as a consequence of BE. Importantly, this framework will serve as a platform for academics interested in studying the relationships between the concepts of the "experience" and "engagement". The empirical investigation about the influence of BE on BCE and perceived trust is a significant contribution to the marketing literature. An understanding of the mediation effect of BCE offers valuable insights into BCE literature. More importantly, this study extends the previous work on the BE and BCE relationship by providing empirical evidence of the prior explanation in the banking sectors (Khan et al., 2016a). The results of this study reveal the importance of BE in creating unique BCE in an online setting, in addition to the intention of consumers' behaviors to forward the online company-generated contents. The result of this study also agreed with the previous researches that indicated the important roles of social media platforms in increasing customer participation, interactions, customer experience, trust, brand image, positive word of

mouth and information sharing (Naeem, 2019). The theories of social interaction and social influence also indicated that social media is the most important marketing tool for marketers and decision makers to enhance interactive communication, consumer interaction and engagement at lower cost in a short time (Naeem, 2019). On the other hand, previous studies revealed that customer engagement is more than just interactions and participations and is related to the relationship and engagement in objects such as a brand (Brodie et al., 2011; Dolan et al., 2016). These results are in line with this study proving that customers' engagement within the social media is more than interaction and participation, in fact it depends on the interaction with the brand following previous experiences with regard to that particular brand; (Helm, 2007) indicated that online brand experience is an important factor to improve the quality of customers' experience while building relationships with the customers, who are consuming the brands. Therefore, this study will add new insights to BE as an antecedent to online BCE literature and the impact on intention to forward online CGC. In addition, this study assesses the interaction and participation level within the context of social media.

7.5.1 Practical Implications

The findings of this research provide a number of practical implications for managers in the Islamic banking industry. Results from this research confirm the positive influences of BE on intention to forward CGC, mediated by the BCE. This conclusion suggests that managers should focus on engaging customers with the bank brand in an online environment, especially through the Facebook social network as a social media tool, in light of the fact that the majority of Palestinians use Facebook as their main social media instrument. Empirical results indicate BE has an indirect influence on intention to forward CGC. This important finding suggests that positive BE would increase the level of customers' engagement in the brand community, and consequently enable

banks to enhance the level of customer's 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 the Islamic bank managers to give a proper attention to the bank's Facebook page and the website as an important tool, which can engage customers with the bank's brand (Sekhon et al., 2010). Managers should formulate their marketing strategy in order to increase the BE for customers with the bank's brand that will ultimately motivate and help engage customers with the brand through social media, increasing customers' intention to forward online CGC. With this finding, one can argue that customer experience with regard to the brand of a bank improves customers' intention to forward online CGC, indirectly via the BCE. Thus, it promotes the concept of the BCE as tools, which are more effective for bank managers.

7.5.2 Limitations and Avenues for Future Research

As with any study, some limitations need to be acknowledged. First, the characteristics of the sample limits the findings of the study from being generalized due to the fact that (1) data were gathered from customers of financial entities operating specifically in the geographical area of the Middle East, and (2) data were collected via a specific social network (Facebook). Thus, future research is needed to test the proposed model in other geographical areas and through other social networks. Second, this research was carried out within the financial sector; in this sense, researchers are encouraged to conduct further studies across other industries in order to expand the scope and the domain of the proposed model in this study. Lastly, further studies need to be conducted to test the relationships in banking services through cross-cultural research comparing Islamic and non-Islamic customers, by using different social media (e.g. Twitter) to analyze, compare, and gather a better understanding from the findings.

7.6 References

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7.7 Appendix 7-1: Questionnaire 2

<i>Construct</i>	<i>Item</i>	<i>Reference</i>
Brand Experience	The brand of Islamic banks induces feelings and sentiments (BEA1).	Brakus et al. (2009)
	I have strong emotions for the brand of Islamic banks (BEA2).	
	The brand of Islamic banks is an emotional brand (BEA3).	
	I engage in special behaviors when I see the brand of Islamic banks (BEB1).	
	The brand of Islamic banks results in bodily experiences (BEB2).	
	The brand of Islamic banks is an action oriented (BEB3).	
	I engage in a lot of thinking when I encounter the brand of Islamic banks (BEI1).	
	The brand of Islamic banks makes me think (BEI2).	
	The brand of Islamic banks stimulates my curiosity and problem solving (BEI3).	
	The brand of Islamic banks makes a strong impression on my visual sense or other senses (BES1).	
I find he brand of Islamic banks interesting in a sensory way (BES2).		
The brand of Islamic banks appeal to my senses (BES3).		
Perceived Trust (Brand Community Facebook Page)	Communicating with Islamic banks brand community member to forward information has imparity (PTF1).	Morgan and hunt (1994); Kim et al. (2011)
	Communicating with Islamic banks brand community member to forward information is reliable (PTF2).	
	Communicating with Islamic banks brand community member to forward information will be trustworthy (PTF3).	
	I trust the quality of information forwarded by Islamic banks brand community member (PTF4).	
Brand Community Engagement	I benefit from the following of the Islamic banks brand community's rules (BCE1).	Algesheimer et al. (2005)
	I am motivated to participate in the Islamic banks brand community's activities because I feel better afterwards (BCE2).	

I am motivated to participate in the Islamic banks brand community's activities because I am able to support other members (BCE3).

I am motivated to participate in the Islamic banks brand community's activities because I am able to reach personal goals (BCE4).

Intention to Forward Online Company Generated Content (CGC)

It is probable that I will continue to forward the online content generated by the Islamic banks (IFCGC1).

Davis (1989)

I intend to begin or continue to forward the online content generated by the Islamic banks (IFCGC2).

I will frequently to forward the online content generated by the Islamic Banks in the future (IFCGC3).

I will recommend others to forward the online content generated by Islamic banks (IFCGC4).



Chapter 8

**The Impact of Customer Personality
and Online Brand Community
Engagement on Intention to Forward
Company and Users Generated
Content: Palestinian Banking Industry
a Case Study**

Yasin, M., Porcu, L., Abusharbeh, M. & Liébana-Cabanillas, F. (2020). The Impact of Customer Personality and Online Brand Community Engagement on Intention to Forward Company and Users Generated Content: Palestinian Banking Industry a case study. *Economic Research-Ekonomska Istraživanja*, 33 (1), 1985-2006.

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8 Chapter 8: The Impact of Customer Personality and Online Brand Community Engagement on Intention to Forward Company and Users Generated Content: Palestinian Banking Industry a case study.

Abstract

Personality has five characteristics, which are playing a crucial role on intention to forward Online Company Generated Content and user generated content mediated by online brand community engagement. This paper is applied on a case of banking industry in order to perceive a long run relationship between banks operating in Palestine and their customers. The total of 685 valid questionnaires were collected from online banking sector in Palestine, who is member of online brand community in Facebook. Moreover, the data were analyzed and processed by structural equation model. The results revealed that personality traits (extraversion, conscientiousness, and openness) have a positive influence on online brand community engagement. It also found that online brand community engagement plays a vital role in inducing clients to forward CGC and UGC. Simultaneously, the results provide banks with a valuable implication on how banking industry can attract more customers in online brand community website and perceived trust of banks services and products.

Key words: Online Brand Community; Customer personality; Company generated content; Users generated content.

8.1 Introduction

Online brand communities have been evolved in last two decades and is considered a strategic marketing plan for developing firm's products in order to offer a unique brand experiences for these communities. Furthermore, it provides customers with an opportunity to benefit and share their opinions on services and products quality. Indeed, social media has been recognized as a highly effective channel for contacting with customers in the context of brand businesses.

Recently, online brand community is managed by both companies and individual investors, who have the same interests and passion toward brand. They are participating in these online communities in order to make a strong loyalty with their customers (Weman, 2011). Thus, most of brand communities are highly spending a part of their advertising budgets on the announcements in social media such as Facebook, Instagram, and twitter because they thought that this way is an explicit marketing investment in order to develop strong relationship with their customers (Balduş et al., 2015).

This marketing strategy improves the substantial returns of multinational firms and motivates the customers to participate in brand communities. Moreover, it reduces the operational costs and increases the profit of brands. As result, this idea assists brands in developing their products and competing with the others. In addition, it is considered a competitive advantage strategy for the banks to run a long-term relationship with their customers, especially in customer relation management (Kane et al., 2009).

Although the number of influential factors of online brand community have proposed in prior literature. Nevertheless, this relationship is still debating. In particular, we had noticed few

empirical works addressing this issue (Hollebeek, 2011a; Islam et al., 2017). Particularly, the impact of customer's personality traits on their engagement with online banking community and intention to forward. Hence, the development of insight into impact of personality of bank customers could help managers make better investment decisions and maintain excellence by attracting more customers and achieving brand loyalty (Hollebeek et al., 2014).

Despite the fact that this practical evolved, marketing scholars have a struggle to have an approach in motivating customers to engage in these online brands communities (Cova & Pace, 2006). Secondly, the online brands communities have necessarily limited to extreme leader users in their social networks. Thirdly, this paper is considered the only one in Palestine that primarily focused on consumer's engagement to the online brands communities partially in banking industry context.

The purpose of this paper is to develop and estimate conceptual model of how customer's personality traits influence on their intentions to forward through their online brand engagement. Moreover, it seeks understand how customer's interaction with brand community contribute to their loyalty behavior and intention with considering customer personality as crucial factor.

As result, this paper addressing the following research questions:

1. Does the customer's personality characteristics (conscientiousness, extraversion, emotional Instability, openness to experience, and agreeableness) play a fundamental role in online brand community engagement?
2. Do customer's personality traits (conscientiousness, extraversion, emotional Instability, openness to experience, and agreeableness) of customer's personality influence on intention to forward CGC mediated by online brand community engagement?

3. Do customer's personality traits (conscientiousness, extraversion, emotional Instability, openness to experience, and agreeableness) of customer's personality influence on intention to forward UGC mediated by online brand community engagement?

The reminder of this study is organized as follows: next section describes theoretical framework and research hypotheses. Third section details the adaptive model and explains the research questionnaire design. Fourth section analyses the data and discusses the result. Final section concludes the findings and implications of research.

8.2 Theoretical Framework

8.2.1 Intention to Forward Company Generated Content (CGC)

Initially, Davis (1989) developed Technology Acceptance Model that measured the user's behaviors to accept information system and technology in different manners. Moreover, TAM is an adaptation of theory of reasoned action (TRA) that deals with customer's personality as external factor that can influence on customer's behavior indirectly (Ajzen and Fishbein 1980).

Agag and El-Masry (2016) indicated that the TAM model is positively related to customer intention to share or participate in social media. In addition, they revealed that the perceived usefulness and ease of use are the important factors of adapted TAM model within online context.

8.2.2 Intention to Forward User Generated Content (UGC)

This concept is defined as the content created by social media users (Arrigara & Levina, 2008). Therefore, all social media activities that users share their experiences and opinion online in form of text, photos, comments, and videos are considered Consumer Generated Media or UGC. In general, UGC can be individually or collaboratively created, modified, shared and consumed.

Moreover, it's obviously expressed all means that users exploit social media (Kaplan & Haenlein, 2010).

In fact, UGC holds are influential factor for attracting consumers to engage in social media. Therefore, Nielsen's Global Trust in Advertising Survey shows that the creditability is considered the subjective nature of UGC, and the consumer's reviews in social media are the second most trusted resource for the brand information (Nielsen, 2012). Similarly, Litvin et al. (2008) mentioned that the content posted by users or consumers as non-commercial information is perceived to be more credible. Further, Hovland et al. (1953) found that the consumer's perceptions are changing when the material was built on highly credible resources. On the other hand, users could engage to social media based on popularity or their relevant interesting information (Ung, 2011). Furthermore, the information and products are ranked in internet according to relevant interesting in order to facilitate users to find out what is the most interesting product. Hence, the influential UGC must hold the factor interestingness.

Theoretically, Spiggle (1994) has developed the ground model of online brand community engagement. He has developed a measurement that used to measure the brand community engagement. Moreover, McAlexander et al, (2002) argued that customer engagement to brand community relies on four components: geographical concentration, social context temporality, and identification. Further, Hollebeek (2011) mentioned that brand engagement is described as the level of customer physical, cognitive, emotional presence in direct interactions with brand. Whereas, Wirtz et al. (2013) considered it as new way, which users can interact with brand. Similarly, Baldus et al. (2015) described it as the customer's motivations for interacting with online brand communities.

8.2.3 Online Brand Community Engagement (OBCE)

Brand community engagement is defined as the consumer behavior toward brand community. Initially, Baldus et al. (2015) defined the Online brand community engagement as the compelling, intrinsic motivations resulting in continuous interacting between the customers and online brand community. Community engagement is defined by Algesheimer et al. (2005) as the key intrinsic motivational factors that may encourage customers to interact with other within the community. The online community shares the common interest through computer-mediated mechanism by aggregation of self-select people (Shang et al., 2006; Hennig-Thurau et al., 2004).

The brand community from a customer perspective 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). Muniz and O'guinn (2001) Define the brand community as a specialized, non-geographically bound community. Algesheimer et al. (2005) developed in their research a conceptual model to estimate the customer's intentions and behaviors how influenced by the different aspects of customers' relationships with the brand community.

Wang and Fesenmaier (2002) identified the theoretical foundation for the virtual tourist community (characteristics of virtual communities and needs of community members). They focused on explaining of how to the virtual communities' work within the tourism industry. Baldus et al. (2015) was developed the conceptualized model of online brand community engagement. They proposed eleventh dimensions to measure OBCE that described by this study as follows:

8.2.3.1 Brand influence

Wirtz et al. (2013) argued that customer's engagement behavior is associated with brand community and traditional transactions. This means that customer's relationships with brand are more than purchasing or consuming the brands. Further, Gummerus et al. (2012) described that customers interact with brand community, which is divided into purchases behavior (purchasing the brand) and non-purchasing behavior (sharing or recommending the word of mouth. Therefore, the nurture and creation are considered the two important forces behind brand influence on the behavior customer. Moreover, it is important to communicate with customers in order to influence their behavior and pursue them to engage in the brand community. Thus, Baldus et al. (2015) defined brand influence as the degree to which community member willingness to influence a brand.

8.2.3.2 Brand Passion

Carroll and Ahuvia (2006) argued that passion is emotional relationship present between consumer behavior and brand. Moreover, Whang et al. (2004) revealed customer can fall in passionate love with brand over period of time. Furthermore, Passion can assist producers persevere through inevitable setbacks. Therefore, this concept is defined as the ardent affection a community member has for the brand (Baldus et al., 2015).

8.2.3.3 Connecting

Connecting is considered the emotional link for customers to engage in brand community. Malär et al. (2011) indicated that the connecting is considered the level of the customer feeling toward to become a member in brand community. Further, Baldus et al. (2015) defined it as the extent to which a community member feels that being a member of brand community connects.

In fact, Escalas (2004) argued that the creation of strong connection between customers and their brand community more likely occurs based on the customer's personality and their physiological needs.

8.2.3.4 *Helping*

It's defined as the degree to which the community member wants to help fellow community member through sharing knowledge, experience, or time (Baldus et al., 2015). The customers are motivated to communicate and interact with the other members in the community. The community members are interested and motivated to participate in such activities and behaviors like, helping each other in the community, sharing and recommending the WOM, and the other engagement behaviors like writing comments (Algesheimer et al., 2005; Van Doorn et al., 2010). This indicates that users engage in online brand community because they want to share his experience and knowledge to other community member.

8.2.3.5 *Liked Mind Discussion*

This expression is defined as the extent, which a community member is interested in talking with people similar to themselves about the brand (Baldus et al., 2015). This means that the conversation with others in brand community, who have the same views push the customer to engage in online brand community.

8.2.3.6 *Rewards (hedonic)*

This concept is defined as the degree to which the community member is willing to gain hedonic rewards such as social status, fun, and entertainment through participating on brand community (Baldus et al., 2015). This implies that customer engage in brand community in the aim of entertainment.

8.2.3.7 Rewards (utilitarian)

Utilitarian is defined as the degree to which the community member wants to gain monetary rewards through participating in brand community. This means that users engage to online brand community in order to gain money or prizes. Baird and Parasnis (2011) indicated that the customers use their social media to connect and communicate with friends and family, if the companies want from the customers to communicate and interact with them via social media, the companies must reward them in order to motivate their participation.

Rewarding customers is the antecedents to increase the customer's involvement in the loyalty program, and they have greater engagement and involvement with the brands compared with the customers rewarded based on the financial transaction only. The loyalty for the customers, who collect the loyalty points via social media is greater than the customers, who collect the points based on transactions only.

Rehnen et al. (2017) found that preferring the rewards types and perceived benefits depends on the gender differences according to online interaction. For example, Garbarino and Strahilevitz (2004) and Bakewell and Mitchell (2006) indicated the differences between men and women considerations during the shopping, the women consider hedonic rewards, but the men consider the utilitarian rewards. On the other hand, Ko et al. (2005) indicated that the men prefer and seek hedonic benefits and values while females prefer and seek utilitarian benefits and values according to their internet usage and interactions

8.2.3.8 Seeking Assistance

The degree to which the community member wants to receive help from fellow community members, who share their experiences and knowledge (Baldus et al., 2015). One of the main

drivers of customer's engagement and interacting to participate in the community is seeking assistance (receiving help from the others). For example, E-Pay created help Forums to share knowledge. Seeking assistance from the other helps the community members to avoid or reduce the uncertainty that is related to their decisions in purchasing the products, services, and brands (Dholakia et al., 2009). And to increase the user's knowledge and experience in purchasing products (Mattila & Wirtz, 2002). This indicates the customers want to engage to online brand community because they need a help or assistance. Therefore, this paper expects that seeking assistance is positively correlated to intention to forward CGC.

8.2.3.9 Self-expression

This concept is defined as the degree to which community member feels that community provides them with a forum where they can express their interests or opinions (Balduş et al., 2015). Belk (1988) indicated that the customers use brands to express themselves. Sprott et al. (2009) indicated that the brand engagement in self-concepts. The customers see and recognize the brand as a part of themselves. Algesheimer et al. (2005) found that the brand community identification is the strong indicator for the strong connection with the brand, in addition the customers representing themselves when they belong to the brand community. This means that the main reason for customer's engagement to online brand community is expressing their opinion and feelings. This paper argues that customer self-expression is positively related to intention to forward CGC.

8.2.3.10 Upgrade information

The result of the internet growth enables the customers to share and distribute information about the brand when they participate in the online brand community engagement (Chang et al., 2013). The customers tend to be a member and to participate in the brand community in order to get

informational learning, self-identity, and self enhancement (Wu et al., 2015; Coelho et al., 2018). Baldus et al. (2015) defined upgraded information as a dimension of online brand community as the degree to which community member feels that brand community helps them to stay informed or up to date with brand related information. This indicates that customer engaged to online brand community in order to upgrade their brand information. This paper expects that upgrade information is positively related to intention to forward CGC.

8.2.3.11 Validation

This dimension of the online brand community engagement is related to how other members in the community evaluate my opinions, ideas and comments, which result in influencing my participation in the community positively like increasing my participation in the community. Validation is defined as a community member that feeling of the extent to which the community member affirms the importance of their opinions and interests' information (Baldus et al., 2015). This means that customers engage to the online brand community because they receive more affirmation of the value of their comments. This paper believes that validation has a positive impact on intention to forward CGC.

8.2.4 Customers Personality Traits

Initially, Allport (1937) defined personality as the dynamic organization within the individual of those psychophysical systems that determine his unique adjustments to his environment. Moreover, Hogan (1987) referred to it as patterns of thought, feelings, and behavior that are expressed in different circumstances. Originally, Thurstone (1934) was developed five factors model of customer personality. This model assumes that personality can be explained by five key factors include; Neuroticism, Extraversion, Openness, Agreeableness and Conscientiousness. Orr

et al. (2009) found these factors had a significant influence on brand attachment. Similarly, Roos (2017) argued that the five factors of personality are positively related to uses of internet pages. Ryan and Xenos (2011) argued that Australian Facebook users tend to be more extraverted, narcissistic, and less conscientious. Thus, many scholars have used different terminology to describe these five factors. Therefore, it could be described as follows:

8.2.4.1 Neuroticism

Barrick and Mount (1991) defined Neuroticism as the using of the words in a fearful, pessimistic and insecure manner. Moreover, Devaraj et al. (2008) described it as emotional instability and hostility. Ross et al. (2009) stated that people, who are high in neuroticism are more likely to prefer using Facebook usage. Hence, we advance:

H1. Neuroticism is positively associated with online brand community engagement OBCE.

8.2.4.2 Extraversion

Extraversion is defined as the tendency of being sociable, talkative, and ambitious (Pervin, 1993). Further, Watson and Clark (1997) stated that the higher in extraversion, the higher value on close and warm interpersonal relationships. Rogers (1983) argued that the high social and active customers are the most important motivation for individuals in determining to adopt creation and innovation. Moreover, extraverted individuals would engage in more frequent use of social media (Ross et al., 2009). However, Roos (2017) argued that people with low in extraversion are reserved to use social media. Based on the notions above, we advance:

H2. Extraversion is positively associated with on online brand community engagement.

8.2.4.3 Openness

Openness is described with adjectives imaginable, original, and intelligent (Barrick & Mount, 1991). Roos (2017) mentioned that individuals in a high openness to experiences are willing to try new ideas and to be more creative. This indicates that the flexibility of thought and tolerance of new ideas. Barrick, Mount, and Judge (2001) stated that openness is consistently related with engaging in learning experiences. Thus, Devaraj et al. (2008) believed that more openness in personality is strongly related with the preference to use new technology). Consistent with these findings, we hypothesize:

H3. Openness to experiences is positively associated with brand community engagement.

8.2.4.4 Agreeableness

Agreeableness refers to the people, who are cooperative, cheerful, flexible and supportive others (Wang & Yang, 2007). Moreover, Roos (2017) argued that high people in agreeableness are trusting and forgiving. Thus, Barrick et al. (2001) found that agreeableness is important predictive of interpersonal interaction and teamwork and is considered a good instrument in helping and cooperating with others. Therefore, Devaraj et al. (2008) argued that Agreeableness is playing an important role in determining the user preferences in using a new technology. In light of these considerations, the following hypothesis is proposed:

H4. Agreeableness is positively associated with brand community engagement.

8.2.4.5 Conscientiousness

Conscientiousness is the tendency to be organized, efficient, reliable, and systematic (Barrick & Mount, 1991). Further, Jani and Han (2014) defined conscientious as an individual achievement

propensity. Further, Roos (2017) stated that conscientiousness is associated with planning and self-discipline, and efficiency. Muniz and O'guinn (2001) considered it as the intrinsic connection that users feel toward others. In this sense, Devaraj et al. (2008) described it as the degree of organization, persistence, and motivation in a goal directed attitude. They also argued that if the users found technology is not useful, their conscientiousness will increase this belief and decrease their intentions to forward the contents.

This research expects that the above user's personality factors reflect the unique facets of each human being. It also sheds the light on how customer's personality influences on the online brand community engagement. Thus, customer personality has emerged as an influence factor on intention for CGC and UGC mediated by OBCE. Few previous studies primarily considered customer personality as an important predictor of OBCE. Therefore, the following hypothesis is put forward:

H5. Conscientiousness is positively associated with brand community engagement.

8.2.5 Personality and Intention to forward CGC and UGC

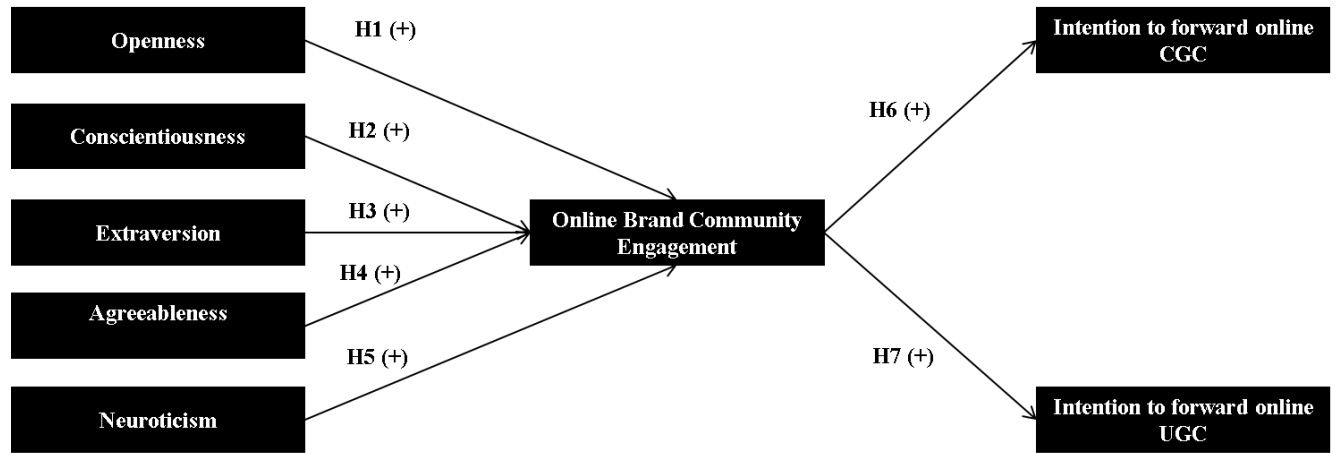
Ajzen and Fishbein (1980) argued that "people will generally intend to perform a behavior when they have a positive attitude toward it and when they believe that important individuals think they should do so". Therefore, the mediating role of customer personality in Intention to Forward Online Company Generated Content can be estimated and analyzed through determining technology acceptance model (Davis, 1989). Partially, Devaraj et al. (2008) posited that constructs of personality have a significant impact on ease of use, usefulness, and the subjective norms of the technology acceptance model. They developed a model to examine the effect of user's personality on both perceived usefulness and subjective norms in order to understand user's attitude and

beliefs toward intention to forward. Moreover, Acar and Polansky (2007) mentioned that personality is a particularly influential trait that predicts the online customer behavior over the time and across different situations. This argument is also confirmed by Landers and Lounsbury (2006) as they found that customer's personality is an important influential factor on intention and behavior of humans. Thus, this research proposes that the five dimensions affecting personality and psychological traits are expected to play a significant mediating role in the relationship between online brand community engagement and intention to forward CGC and UGC. The following hypotheses are put forward:

H6. Online brand community engagement positively associated with company-generated content (CGC).

H7. Online brand community engagement positively associated with user-generated content (UGC).

Figure 8-1: Conceptual Model Summarizes the Research Hypotheses (Model of Essay Number 3).



8.3 Research Methodology

8.3.1 Measurement Development

Data collection was performed through a questionnaire. On the other hand, constructs in the research model were measured through adopted scales from previous studies on the subject matter of this research. A panel of ten professionals assessed the methodology as well as the scales in order to warrant content validity and the proper phrasing of the questions. In this sense, this study approaches 7-point Likert scales ranging from “strongly disagree” to “strongly agree” to measure items in the different constructs. The research questionnaire is seen in (Appendix 8-1).

The initial questionnaire was piloted with a sample of 45 undergraduate and postgraduate students from two public universities in April 2018. This pilot study analyzed the questionnaire to verify the acceptance level, dimensionality, reliability and validity of the proposed measurement scales. Finally, after all the relevant tests were performed, and the scales and relationships had been evaluated and found to be appropriate, we analyzed the proposed model.

8.3.2 Data collection and Sample

Primary data were collected by using online questionnaire survey to test research hypotheses and conduct the research findings. Moreover, the internet versions of a survey sent to via E-mail. The survey was carried out among online banking customers, who participated in the brand community engagement through the Facebook. Moreover, the customers used the convenience sampling method during June and April 2019. The respondents, who participate in this study have been selected based on the following criteria; firstly, based on their bank accounts of the bank operated in Palestinian region. Secondly, having a Facebook account and thirdly, he or she has to be a member in the bank brand community page. On other hand, the questionnaire was prepared in English, and was translated into Arabic by professional translators to ensure the consistency and to be linguistically acceptable and understandable. Moreover, experts in the field of marketing and finance were also asked to review the items in order to ensure the consistency of each item. A total of 750 questionnaires were distributed among customers of financial entities operating in Palestine, resulting in 685 valid responses and 91.2% response rate, the higher response rate related to direct contact with respondents by phone or by personal interview. When all the questions regarding respondents' behavior toward the variables included in the research model were answered the questionnaires were considered completed. Only those questions related to demographic factors could be skipped. The sample size in this research is substantial so the research model can be properly assessed. In this sense, the sample size to variable ratio is also appropriate. (Bentler & Chou, 1987).

8.3.3 Questionnaire Design

This study seeking to measure the relationships among personal dimensions (five), online-brand community engagement, intention to forward online company generated contents (CGC) and

intention to forward user generated contents (UGC). The questionnaire includes adaptations of some of the most recognized scales in the literature. Specifically, we adapted the personal dimensions (Neuroticism, Extraversion, Openness, Agreeableness and Conscientiousness) from the International Personality Item Pool (IPIP, 2008; Goldberg, 1999). The Online Brand Community Engagement' scale (Brand influence, Helping, Connecting, Like-minded discussion, Rewards (Hedonic), Rewards (utilitarian), Seeking assistance, Self-expression, Up-to-date information and Validation) (Baldus et al., 2015). Finally, Intention to forward online company generated content (CGC) and Intention to forward online company generated content (UGC) were adapted from Davis (1989).

8.3.4 Data Analysis Procedure

This research approached structural equation modeling (SEM) in order to empirically validate the proposed research model. SEM is a rather effective statistical instrument to analyze cross-sectional data. In addition, SEM has been used to perform a multiple regression and factor analysis to assess the reliability of the measurement instrument while testing the different hypotheses (Molinillo, Anaya-Sánchez, & Liébana-Cabanillas., 2019). This research conducts the two-stage procedure introduced by Anderson and Gerbing's (1992). Firstly, this study tested the measurement model by checking the validity of the measurement instrument. Secondly, the structural model was analyzed through the SPSS 24.0 software suit. This software approached a descriptive analysis to obtain the demographic characteristics of the sample. In addition, Cronbach's alpha was also used to assess the reliability of the model. Lastly, Amos 23.0 performed a confirmatory factor analysis to validate the measurement instruments and a SEM analysis to test the proposed hypotheses.

8.3.5 Sample Descriptive Analysis

Table 8-1 presents the participants' demographic characteristics. The percentage is approximately distributed equally between the men and women, but the majority of respondents, with a preponderant age range of (31-35) years and least majority of respondents for the age less than 18. In addition, there are no respondents for the age group between (61-65) and over 65 years. The highest proportion of the educational level was undergraduate (36.9%). Finally, overall, the respondents have a Facebook profile but 12.3% of respondents have no comments with regard to the bank page on social media.

Table 8-1: Descriptive Statistics for Demographic Variables.

Demographic Variables	Items	Frequency	Percentage (%)
Gender	Male	357	52.1
	Female	328	47.9
Marital Status	Married	368	53.7
	Unmarried	317	46.3
Education level	High school	34	5
	Professional training	91	13.3
	Diploma (2 years)	85	12.4
	1 st university degree (4 years)	253	36.9
	Post-graduate studies	222	32.4
Age	Under 18	14	2
	18-25	121	17.7
	26-30	108	15.8
	31-35	165	24.1
	36-40	115	16.8
	41-45	108	15.8
	46-50	108	15.8

	46-50	16	2.3
	51 -55	24	3.5
	56 - 60	14	2
	61- 65	0	0
	Over 65	0	0
Activity	Unemployed	81	11.8
	Student	165	24.1
	Retired	182	26.6
	Employed	257	37.5
Monthly Income (US\$)	Less than 500	49	7.2
	500-899	208	30.4
	900-1,299	137	20.0
	1,300 and above	291	42.5
Facebook Profile	Yes	685	100
	No	0	0
Comment on FB	Yes	685	100
	No	0	0
Comments for the Bank Page on the Social Media	Yes	601	87.7
	No	84	12.3
Experience in FB	Same or Less than 1 years	56	8.2
	Between 2 and 3 years.	98	14.3
	Between 3 and 5 years,	192	28.0
	More than 5 years	339	49.5

8.3.6 Normality and Common Method Bias

Normality tests were also performed with regard to the skewness and kurtosis values of the different items (see Table 8-2). Values were lower than 2 and 7 respectively. A maximum likelihood analysis reported similarity with the normal curve (Curran et al., 1996).

Table 8-2: Descriptive Statistics, Convergent Validity and Internal Composite Reliability.

Constructs	Items	Skew	Kurtosis	St. Coef.	α	CR	AVE
Neuroticism	NEURO1	-0.332	-1.074	0.764	0.825	0.829	0.493
	NEURO2	-0.447	-0.788	0.730			
	NEURO3	-0.608	-0.515	0.712			
	NEURO4	-0.584	-0.478	0.611			
	NEURO5	-0.731	-0.416	0.684			
Extraversion	EXTRAV1	-0.521	-0.561	0.737	0.836	0.837	0.563
	EXTRAV2	-0.513	-0.470	0.781			
	EXTRAV3	-0.528	-0.525	0.742			
	EXTRAV4	-0.715	-0.290	0.740			
Openness	OPEN1	-0.780	0.094	0.711	0.845	0.848	0.530
	OPEN2	-0.810	0.119	0.765			
	OPEN3	-0.917	0.644	0.827			
	OPEN4	-0.961	0.530	0.700			
	OPEN5	-0.939	0.467	0.622			
Agreeableness	AGREE1	-0.860	-0.020	0.762	0.766	0.792	0.560
	AGREE2	-0.723	-0.100	0.674			
	AGREE3	-0.974	0.524	0.803			
Conscientiousness	CONS1	-0.912	0.353	0.753	0.838	0.840	0.515
	CONS2	-0.868	0.236	0.784			
	CONS3	-0.890	0.466	0.764			
	CONS4	-0.712	-0.197	0.670			

	CONS5	-0.718	-0.082	0.601			
Brand influence	INFL1	-0.749	0.148	0.681	0.838	0.840	0.569
	INFL2	-0.752	0.019	0.813			
	INFL3	-0.629	-0.234	0.784			
	INFL4	-0.807	0.222	0.733			
	HELP1	-0.707	0.029	0.698			
Helping	HELP2	-0.708	-0.173	0.710	0.774	0.796	0.493
	HELP3	-0.882	0.435	0.720			
	HELP4	-0.895	0.479	0.681			
	CONN1	-0.829	0.497	0.734			
Connecting	CONN2	-0.683	0.182	0.847	0.818	0.822	0.607
	CONN3	-0.538	-0.011	0.752			
	LMD1	-0.710	0.032	0.707			
Like-minded discussion	LMD2	-0.590	-0.183	0.734	0.812	0.812	0.520
	LMD3	-0.846	0.314	0.736			
	LMD4	-0.795	0.378	0.707			
	HEDO1	-0.670	-0.094	0.734			
Rewards (Hedonic)	HEDO2	-0.713	-0.166	0.759	0.814	0.814	0.523
	HEDO3	-0.721	0.018	0.699			
	HEDO4	-0.673	-0.076	0.699			
	UTIL1	-0.943	0.347	0.690			
Rewards (utilitarian)	UTIL2	-0.630	-0.224	0.743	0.723	0.757	0.509
	UTIL3	-1.054	0.701	0.707			
	SEEK1	-0.695	-0.136	0.760			
Seeking assistance	SEEK2	-0.951	0.587	0.766	0.735	0.736	0.582
	SEEK1	-0.883	0.450	0.820			
	SEEK2	-0.982	0.565	0.723			
	Self-expression	SELF1	-0.666	0.248			

	SELF2	-0.577	0.225	0.770			
	SELF3	-0.843	0.609	0.746			
Up-to-date information	UPT1	-0.931	0.665	0.678	0.780	0.803	0.505
	UPT2	-0.952	0.579	0.727			
	UPT3	-0.778	0.264	0.692			
	UPT4	-0.728	0.417	0.744			
Validation	VAL1	-0.984	0.419	0.633	0.799	0.804	0.508
	VAL2	-0.989	0.682	0.729			
	VAL3	-1.129	1.060	0.781			
	VAL4	-0.985	0.697	0.699			
CGC	CGC1	-0.632	-0.179	0.732	0.823	0.824	0.539
	CGC2	-0.710	-0.120	0.738			
	CGC3	-0.479	-0.444	0.736			
	CGC4	-0.665	-0.169	0.731			
UGC	UGC1	-0.558	-0.333	0.620	0.790	0.837	0.508
	UGC2	-0.727	0.171	0.739			
	UGC3	-0.637	0.008	0.790			
	UGC4	-0.600	0.039	0.750			

This research also conducts a Harman's single factor test to assess the impact of CMB (common method bias). In this sense, if a single item has a total variance above 50% it can affect CMB with regard to the data and the empirical conclusions (Podsakoff et al., 2003). In the case of this study, the total variance for a single factor is 22.97%. However, assessing all factors in the model would lead to a 63.42% of explained variance, suggesting that CMB is rather unlikely (Gao et al., 2018; Liébana-Cabanillas et al., 2014; Kalinic., 2019).

8.3.7 *Validity of Constructs and Reliability*

The different measurement scales were tested for reliability and validity. Firstly, three procedures were conducted in order to examine reliability: average variance extracted (AVE), Cronbach's alpha (α), and composite reliability (CR). The reliability of all the constructs assessed in this research (*see Table 8-2*). In this regard, values are well above the thresholds suggested in the literature: 0.6 for Cronbach's alpha (Nunnally, 1978), 0.7 in the case of CR and, lastly, 0.5 with regard to AVE (Hair et al., 2014).

In the case of Online Brand Community Engagement, this research approaches an analytical perspective that reported a marked correlation between the latent first-order factors examined in this study. Despite this similarity, isolated factors (Satorra, 2002) should be examined as sub-dimensions of a more significant factor (Del Barrio & Luque-Martínez, 2012; Liébana-Cabanillas et al., 2014) comprised of several dimensions such as Like-minded discussion, Brand influence, Helping, Connecting, Hedonic, Self-expression, Utilitarian, Assistance seeking and Up-to-date information and Validation. The Brand Passion dimension was removed from the model.

A principal component analysis (PCA) was also conducted to assess the degree of unidimensionality of the different measurement scales. Obtained results show many correlations for several items that were organized into constructs (*see Appendix 8-2*). In this sense, a high value for communalities ($\lambda > 0.5$) was also found when examining the variables, meaning that they are properly distributed along the factor space. In addition, factor loads are higher than the thresholds found in the literature ($R^2 > 0.5$) (Viseu et al., 2018). In conclusion, this analysis revealed the unidimensional structure of the measurement scales.

Lastly, CFA (Confirmatory Factor Analysis) was conducted to test discriminant and convergent validity of the instruments. Factorial loads of the different indicators were used to assess convergent validity revealing coefficients different than zero and loadings higher than 0.7. With regard to discriminant validity, variances exceeded zero and the correlation between each pair of scales did not exceed 0.9 (Hair et al., 2014). Therefore, this study concluded that the assessed constructs had reliable measurement capabilities.

To verify the suitability of the measurement scales used in the study, we applied various types of analyses of reliability and validity, both exploratory (using SPSS 2.0) and confirmatory (AMOS 21.0). Measurement instruments are deemed to be valid when they truly measure what they are intended to measure. Also, they are considered reliable when they provide stable, consistent scores and the measurements match, those using equivalent or very similar methods.

8.4 Research findings

8.4.1 Hypotheses Testing Results

Hypotheses were tested through SEM (structural equation modelling) by approaching the maximum likelihood analysis and a bootstrapping technique involving 500 consecutive steps with a significance level of 95%. Results corroborated a relevant goodness of fit for the model (*see Table 8-3*) (Bollen, 1989; Lai & Li, 2005; Muñoz, 2008). This model was then used to test the hypotheses.

Table 8-3: Goodness-of-fit Indicators in the Structural Model.

Fit Indices	Recommended Value	Value in the Model
CMIN/DF	2 < CMIN/DF < 5	2.935
GFI	> 0.90	0.885
RFI	> 0.90	0.888
NFI	> 0.90	0.847
CFI	> 0.90	0.887
TLI	> 0.90	0.819
IFI	> 0.90	0.887
RMSEA	< 0.08	0.053

*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.

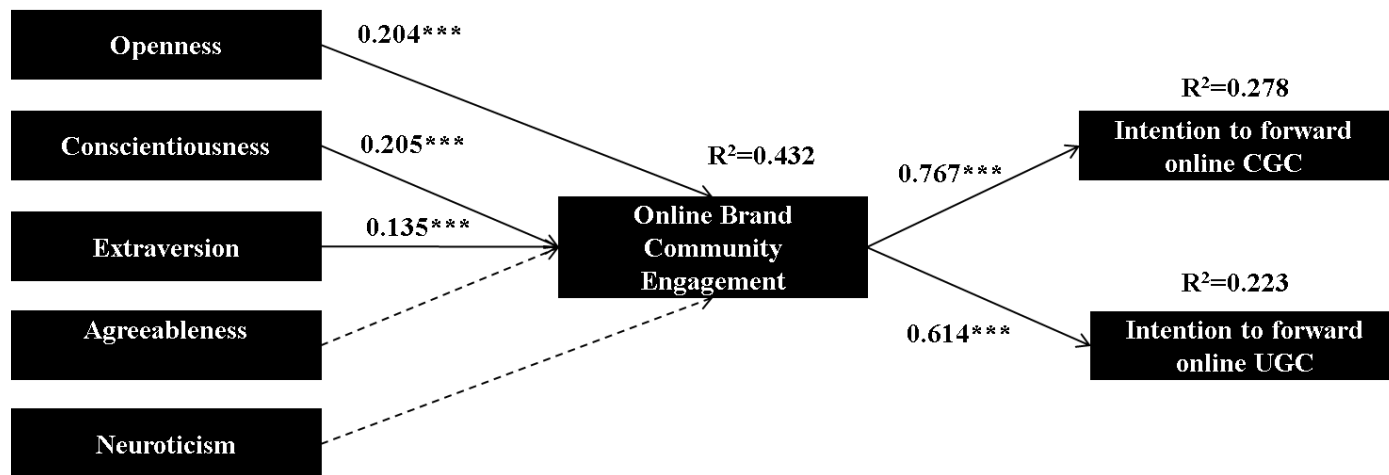
Regarding the structure of the research model, a total of seven effects were tested (shown in Table 8-4) and (Figure 8-2). The results confirm the statistical significance of five of the seven tested effects. The independent variables explain a high percentage of the variance of OBCE (R²=43,2%), CGC (R²=27.8%) and UGC (R²=22.3%).

Table 8-4: Results of Testing Research Hypotheses.

Hypothesis	Effect	St. Coef.	S.E.	p-value	Support
H1	Openness → OBCE	0.204	0.047	0.000	Yes
H2	Conscientiousness → OBCE	0.205	0.031	0.000	Yes
H3	Extraversion → OBCE	0.135	0.036	0.000	Yes
H4	Agreeableness → OBCE	-0.039	0.035	0.261	No
H5	Neuroticism → OBCE	0.031	0.023	0.182	No
H6	OBCE → CGC	0.767	0.08	0.000	Yes
H7	OBCE → UGC	0.614	0.073	0.000	Yes

(Figure 8-2) shows the standardized path coefficients and p-values. In addition, the second order construct (i.e., Online Brand Community Engagement) fulfils all the requirements for identification, reliability and validity.

Figure 8-2: Results of the research model tests.



The analysis confirms the statistical significance of the impact of three of the five antecedents on OBCE. H1, H2 and H3 are validated and H4 (Agreeableness) and H5 (Neuroticism) are not supported. As to the significance results, Openness ($\beta = 0.204$, $p < 0.001$) and Conscientiousness ($\beta = 0.205$, $p < 0.001$) had similar strengths, both much greater than Extraversion ($\beta = 0.135$, $p < 0.001$). As to the consequences of OBCE, the results support H6 ($\beta = 0.767$, $p < 0.001$), which means that OBCE impacts on CGC. Finally, H7, which posits that OBCE has a positive impact on UGC, is also supported ($\beta = 0.614$, $p < 0.001$). These findings are consistent with prior research that has investigated significant impact of big five personality factors on online brand community engagement (Ross et al., 2009; Orr et al., 2009; Hollebeek, 2011; Jani & Han, 2014; Islam et al., 2017).

8.5 Research Findings and Implications

This paper aims to investigate the influence of personality five factors on CGC and UGC mediated online brand community engagement. A total valid 685 questionnaires were distributed on banks customers in Palestine. The research hypotheses were tested by using structural equation model. The results revealed that personal traits (Openness, Conscientiousness, and Extraversion) have the strongest drive of online brand community engagement. On the other hand, this manuscript found that online brand community engagement has a strong positive impact on CGC and UGC. Therefore, these results offer an important implication for the banks and financial entities in Palestine. The banks managers should emphasize the customer's behavior in the social media environment when they sharing, participating, and engaging with a bank online brand community, especially through the Facebook as a social media because the most people in Palestine are using the Facebook compared with other social media when sharing, participating and forwarding during their engagements. The result draws a remarkable attention to level of customer- engagement to forward for online company generated contents (CGC), and user's generated contents (UGC). This could develop online marketing campaigns through social media. In addition to the motivational factors that motivate and encourage the customers and stimulate their behaviors when they are engaging on social Medias, this argument could support bank managers and decision makers in improving business performance, and making an informed decision to be competitive, and attract and retain the customers. In addition to knowing how to increase the customer's engagement levels with the firm's brand, to develop competitive campaigns through social medias and to prevent them for switching to another competing brand, since the internet and the social media shift the power for customers and they became more powerful. Thus, research findings provide the valuable guidelines for the bank managers to give the attention for the bank's Facebook page and

the website as an important tool of engagement with the brand (Yap et al., 2010). From practical perspective, this study highlights how banks can capitalize their investments through develop online brand community engagement strategies based on their targeted customer's personality traits.

As result, customer's personality is the most important psychological aspects to guide customer's behaviors through social media. This study provides an evidence about how personality affects customer's intentions to forward online company generated contents CGC and UGC. Thus, it makes the concept of the personality more important for the banks, and marketing managers and also for advertising agencies, who create and manage the promotional campaigns through social media.

8.6 Limitations and future research

Regarding the limitations of this research, we have addressed the following limitations: the first limitation is that generalizability of the findings should be taken into consideration. The characteristics of the sample represent a relevant limitation, since data were gathered from customers of financial entities operating specifically in the geographical area of the Palestinian authority, also the data were collected from specific social Medias (Facebook). Thus, future research is needed to test the proposed model in other geographical areas. For example, the geographical areas under Israeli occupation in addition to Gaza strip because all of these areas are not allowed to be accessed according the Israeli borders and legislations. The second limitation is related to implementation of this study and generalization of the results on the financial sectors. Therefore, the researchers are encouraged to conduct a research across other industries such as manufacturing or educational sectors, in order to expand the model of this study across many

different industries to measure the impact of this model and to generate and compare the results and to get further investigation related to the influence of some of the variables included in this study. Finally, the researchers encourage future studies in testing the same relationships in banking services through a cross-cultural and using different social media. For example, (Twitter, and YouTube) to implement the study and collecting data, in addition to test and measure this model in the future studies by adding the demographic information to this model. For example, the role of the age, income level, and the gender in order to track the nature of the relationships between these constructs.

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8.8 Appendix 8-1: Measurement scales

<i>Item</i>	<i>Scale</i>						
	<i>Strongly disagree=1, Strongly agree=7</i>						
	1	2	3	4	5	6	7
A. Online Brand Community Engagement.							
❖ (Brand Influence)							
I am motivated to participate in this brand community because I can help improve the brand and its products.							
I like to know that my comments and suggestions can influence the brand and its products.							
Increasing the influence, I have on the brand and its products makes me want to participate more in this brand community.							
I hope to improve the brand or product through my participation and expression in this brand community.							
❖ (Brand Passion)							
I am motivated to participate in this brand community because I am passionate about the brand.							
I participate in this brand community because I care about the brand							
I would not belong to a brand community if I did not have passion for the brand.							
My passion for this brand's products makes me want to participate in this brand community.							
❖ (Connecting)							
Increasing the strength of the connection I have with this brand community makes me want to participate more in the community.							
Being part of this brand community makes me feel more connected to the brand.							
Being part of this brand community makes me feel more connected to other consumers of the brand.							
❖ (Helping)							
I like participating in the brand community because I can use my experience to help other people.							

I like to share my experience and knowledge with others in this brand community to help them be more educated about the brand.

I really like helping other community members with their questions.

I feel good when I can help answer other community member's questions.

❖ *(Like-Minded Discussion)*

I look forward to discussing my opinions about the brand with others, who share the same interest as me.

I enjoy conversing with people similar to myself in this brand community.

I look to this brand community when I want to discuss a topic with people, who have similar interests.

Having conversations with people in this brand community, who share the same views about this brand is important to me.

❖ *(Rewards (Hedonic))*

I like participating in this brand community because it is entertaining.

Having fun is my main reason for participating in this brand community.

I participate in this brand community because I think it is fun.

I find participating in this brand community to be very entertaining

❖ *(Rewards (Utilitarian))*

I am motivated to participate in this brand community because I can earn money.

If it weren't for the money, I wouldn't participate in this brand community.

Receiving more money makes me want to participate more in this brand community.

❖ *Seeking Assistance*

I am motivated to participate in this brand community because I can receive help from other community members.

I am motivated to participate in this brand community because community members can use their knowledge to help me.

I like participating in this brand community because it gives me an opportunity to receive help from other community members.

It is important to me to be able to use this community to find answers to my questions about the brand.

❖ *Self-Expression*

I feel that I can freely share my interests in the brand community.

I would express any opinion or idea I had about this brand in this brand community.

I can always be myself when interacting with others in this community.

This community makes it easy for me to express my true beliefs about the brand.

❖ *Up-to-Date Information*

This brand community is my critical connection for new and important information about the brand and its products.

When I want up-to-date information about this brand, I look to this brand community.

This community keeps me on the leading edge of information about the brand.

This community is the best way to stay informed about new developments with this brand.

❖ *Validation*

Receiving more affirmation of the value of my comments, makes me want to participate more in the brand community.

I feel good about myself when other community members share my ideas.

I appreciate when others agree with the ideas I express in this brand community.

When others support my ideas and opinions in this brand community, I feel better about myself.

B. *personality Dimensions.*

❖ *Neuroticism*

I get stressed out easily.

I worry about things.

I fear for the worst.

I am filled with doubts about things.

I panic easily.

❖ *Extraversion*

I talk a lot to different people at
Parties.

I feel comfortable around people.

I start conversations.

I make friends easily.

I don't mind being the center of attention.

❖ *Openness*

I get excited by new ideas.

I enjoy thinking about things.

I enjoy hearing new ideas.

I enjoy looking for a deeper meaning in things.

I have a vivid imagination.

❖ *Agreeableness*

I sympathize with others' feelings.

I am concerned about others.

I respect others.

I believe that others have good intentions.

I trust what people say.

❖ *Conscientiousness*

I carry out my plans.

I pay attention to details.

I am always prepared.

I make plans and stick to them.

I am exacting in my work.

***C. Intention to Forward Online Company Generated
Content (CGC).***

It is probable that I will continue to forward the online content
generated by bank.

I intend to begin or continue to forward the online content generated by the bank.

I will frequently to forward the online content generated by the bank in the future.

I will recommend others to forward the online content generated by bank.

D. Intention to Forward Online Company Generated Content (UGC).

It is probable that I will continue to forward the online content generated by other members.

I intend to begin or continue to forward the online content generated by other members.

I will frequently to forward the online content generated by the other members in the future.

I will recommend others to forward the online content generated by other members.

8.9 Appendix 8-2: Correlation matrix

	CONS	AGREE	OPEN	EXTRAV	NEURO	OBCE	UGC	CGC	VAL	UPT	SELF	SEEC	UTIL
CONS	1												
AGREE	0,347	1											
OPEN	0,488	0,671	1										
EXTRAV	0,37	0,423	0,554	1									
NEURO	0,112	0,128	0,093	0,416	1								
OBCE	0,538	0,348	0,54	0,494	0,201	1							
UGC	0,254	0,164	0,255	0,233	0,095	0,472	1						
CGC	0,283	0,183	0,284	0,26	0,106	0,527	0,249	1					
VAL	0,368	0,238	0,37	0,338	0,138	0,685	0,323	0,361	1				
UPT	0,384	0,248	0,385	0,352	0,143	0,713	0,337	0,376	0,489	1			
SELF	0,324	0,209	0,325	0,297	0,121	0,602	0,284	0,317	0,412	0,429	1		
SEEC	0,38	0,245	0,381	0,348	0,142	0,706	0,333	0,372	0,483	0,503	0,425	1	
UTIL	0,389	0,252	0,39	0,357	0,145	0,724	0,342	0,381	0,496	0,516	0,436	0,511	1
HEDO	0,357	0,231	0,358	0,328	0,133	0,664	0,314	0,35	0,455	0,474	0,4	0,469	0,481
LMD	0,43	0,278	0,431	0,395	0,16	0,799	0,377	0,421	0,547	0,57	0,481	0,564	0,578
CONN	0,37	0,239	0,371	0,34	0,138	0,688	0,325	0,363	0,472	0,491	0,414	0,486	0,498
HELP	0,431	0,279	0,433	0,396	0,161	0,802	0,379	0,422	0,549	0,572	0,483	0,566	0,58
INFL	0,402	0,26	0,403	0,369	0,15	0,747	0,353	0,394	0,512	0,533	0,45	0,527	0,541



Chapter 9

Exploring the Possible Impact of Customer Online Brand Experience on Social Media Engagement Behavior. Insights from the Social Media Brand Communities of Islamic Banking

Yasin, M., Porcu, L., & Liébana-Cabanillas, F. (2019). Exploring the possible impact of customer online brand experience on social media engagement behavior. Insights from the social media brand communities of Islamic banking. Information Technology & People. Under review.

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9 Chapter 9: Exploring the possible impact of customer online brand experience on social media engagement behavior. Insights from the social media brand communities of Islamic banking.

Abstract

The purpose of the present study is to investigate the impact of customer online brand experience on the positively and passively valenced social media engagement behaviors of Islamic banking social media brand community's users. 415 responses were collected through an online survey conducted among online bank customers in Palestine. The responses were analyzed by means of Structural Equation Modeling. Results obtained from the present study reveal that a high level of customer online brand experience drives customers' passive and active engagement with social media in the context of brand-related content consumption (e.g., reading, viewing, and clicking), interacting with brand-related content (e.g., likes, sharing, and rating), and creating brand-related content (e.g., comments, and uploading). Findings provide managers and professionals in this field of expertise with guidelines and opportunities for the strategic development of customers' experiences with online banking brands in order to create unique online brand experiences, as well as to promote and enhance active social media engagement behavior (SMEB) in terms of number of positive comments, likes and shares of brand-related contents.

Keywords: customer online brand experience; social media engagement behavior SMEB; brand communities; Islamic brands.

9.1 Introduction

Undoubtedly, the recent developments and rapid changes with regard to the growth of Internet and social media have significantly affected people's relationships and behaviors via social media platforms. Researchers from all fields were competing to explore and understand customers' online behaviors through social media, since social networks are shifting priorities from the control of businesses, marketers, and brands to the control of consumers (Azar et al., 2016). Tsai and Men (2013); Laroche et al. (2013) indicated that social media platforms provide marketers and marketing companies with new ways to communicate with consumers in order to foster customers' engagement with brands. Mangold and Faulds (2009) posit that social media networks are the best platforms to communicate with customers. In this sense, social media increase customer awareness of brands (Langaro et al., 2018), while customer engagement with the social media network increases customer loyalty and level of satisfaction (Vivek et al., 2012; Brodie et al., 2013).

To understand how customers behave on social media networks, marketers and marketing firms need to examine the way in which customers experience their products, services, and brands in order to properly assess customers' behaviors on social media. Therefore, customers with positive experiences present an opportunity for competitive advantage. Also, a high level of customer experience will in turn improve customer satisfaction, loyalty, customer retention, positive recommendation and WOM. Customer experience is a key indicator of organizational performance (Garg et al., 2014), that can be approached to measure the level of satisfaction (Meyer & Schwager, 2007), predict purchasing decision (Zeithaml & Bitner, 2000), transform the relationships between customers and businesses (Garg et al., 2014), display the high value of the products and services, and lastly, for competitive advantage and differentiation (Pine II & Gilmore, 1998). Kim et al.

(2008) indicated that companies must create and provide memorable customer experiences to increase their economic value in addition to offering products and services.

On the other hand, Brakus et al. (2009) posit that experiences take place during the process of searching products, shopping, and receiving services. A brand experience is established as customers consume the brand or during the searching process of products and features (Ambler et al., 2002).

Due to the importance of investigating customer experience through social media in order to engage customers, companies should develop unique and differentiated strategies to deliver valuable experience (Heller Baird & Parasnis, 2011). In this sense, interactive experience is paramount to create customer engagement through social media platforms (Brodie et al., 2013), experience also impacts individual at an emotional, rational, physical, spiritual and sensory level (Gentile et al., 2007).

Research on customer online brand experience with regard to social media engagement (active or passive) is rather scarce. In particular, this kind of relationship has never been investigated in Palestine before. Therefore, results from this study add value and help marketers and decision makers in the Islamic banking sector understand the nature of customer experience and its impact on the different types of customer engagement. In order to create experiential brand and promotional strategies to be competitive in the market and preventing customers from switching to a competing brand or company. In this light, the present examines the impact of online customer experience on social media engagement behavior through an empirical study in the Palestinian Islamic banking sector.

9.2 Literature review

9.2.1 Online Brand Experience

The advent of the internet and social media platforms fostered the creation of online brands. In this sense, the developed information and communication technologies played a significant role to measure and provide customer experiences within the context of online brands (Ha & Perks, 2005; Lee & Jeong, 2014; Morgan-Thomas & Veloutsou, 2013; Yasin et al., 2020). The brand experience is no longer limited to searching products and services in a physical marketplace, nowadays customers may also search for products and services online. The concept of brand experience has been explored in online and offline settings (Brakus et al., 2009). Brakus et al. (2009) conceptualized brand experience according to four dimensions (sensory, affective, intellectual, and behavioral), which shape customer experiences with the brand. In addition, Brakus also argued that brand experience differs from other concepts related to brands, such as brand attachment, attitudes, brand involvement and brand personality. Brand experience is also associated with general evaluations, emotional relationships and motivational states with regard to the brand and happens when customers search, shop, and consume product and services while interacting with their brands (Brakus et al., 2009; Khan et al., 2016a). In addition, the impact of brand experience on customer's impression and memory exceeds the effect of the features and benefits derived from the use of products and services (Chase & Dasu, 2014). In this line, consumers' expectations of a brand far exceed the functionality and utility associated with products; customers seek pleasurable experiences in the context of five dimensions: sensory, affective, cognitive, physical, and social experiences (Schmitt, 2009). Brand experience also shapes and drives customer attitude and behaviors (Same, 2014; Klaus, 2014; Palmer, 2010; Verhoef et al., 2009). The experience with brands directly affects satisfaction (Brakus et al., 2009; Koufaris, 2002, Morgan-Thomas, &

Veloutsou, 2013), loyalty Berry and Carbone (2007), profitability (Klaus, 2014), and brand relationship (Veloutsou, 2007). While Das et al. (2019) indicated that brand experience translates into brand commitment when mediated by brand passion and perceived brand ethicality. In this sense, Shahzad et al. (2019) posit that brand experience influences the brand equity when mediated by hedonic emotions, utilitarian emotions and brand personality. Iglesias et al. (2019) argued that the sensory brand experience influences the brand equity through customer satisfaction and customer affective commitment. Therefore, brand experience is instrumental to develop successful marketing strategies as it significantly shapes and affects consumer behavior (Same, 2014; Klaus, 2014; Palmer, 2010; Verhoef et al., 2009).

On the other hand, previous studies identified and conceptualized brand experience in the online context. The concept of online brand experience emerged from the advent of online brands through the Internet and other developed technologies (Ha & Perks, 2005; Lee & Jeong, 2014). In this sense, Brakus et al. (2009) assessed users searching products and services in the online environments. In addition, Morgan-Thomas & Veloutsou (2013) conceptualized an integrative model of online brand experience with the technology acceptance model TAM. The results of Morgan indicated that the interactions with the online brands are considered as an individual's internal subjective response. Helm (2007) posits that the online brand experience is a critical factor in enhancing the experience quality and building relationships for customers, who are consuming the brands.

Previous research studies approach brands and customer experience as an antecedent or a consequence in the context of the banking sector. Brand experience has also been assessed in offline settings, in this sense Garg et al. (2014) investigated customer experience as an antecedent

of customer satisfaction. Nysveen and Pedersen (2014) investigated brand experience as a consequence of brand trust and the perceived usefulness of brands while considering experience as an antecedent of brand satisfaction and brand loyalty. Chahal and Dutta (2015) examined customer experience as an antecedent of brand equity, satisfaction and word of mouth. Fernandes and Pinto (2019) posit that customer experience is an antecedent of relationship quality. Along these lines, Moliner-Tena et al. (2019) examined customer experience as an antecedent of customer engagement. Ngoc Phan & Ghantous (2013) revealed that experience-based brand associations are linked to corporate-based brand associations, brand trust, and loyalty. In addition, customer experience in online settings with regard to the banking sector was approached by Hamzah et al. (2014) through their research on online brand experiences at a corporate level. In this sense, Hamzah et al. (2014) assessed online brand experience according to five dimensions such as corporate visual identity, functionality, emotional experience, lifestyle, and corporate/self-identity. Khan et al. (2016a) explored online brand experience as a consequence of customer brand engagement and also as an antecedent of brand satisfaction and brand loyalty. Yasin et al. (2020) investigated the impact of customer online brand experience (COBE) on intention to forward online company-generated content (CGC) within the online brand communities of the Islamic banking sector. In addition, Quan et al. (2020) indicated that e-loyalty affected online brand experience through e-satisfaction. Therefore, based on these theoretical arguments, the present study infers that customers' experience with online brands of Islamic banks is affected by passive and active engagement behaviors of Islamic banking social media brand community's users.

9.2.2 Customer engagement within the context of social media

Marketing literature has explored the concept of customer of engagement from many perspectives: the overall concept of engagement (Peppers & Rogers, 2005; Foley, 2006; Higgins, 2006;

Gambetti & Graffigna, 2010), customer engagement (Vivek et al., 2012; Liu et al., 2018; Mirbagheri & Najmi, 2019; Lima et al., 2019; Patterson et al., 2006; Hollebeek et al., 2016; Bowden, 2009; Hollebeek et al., 2019; Carlson et al., 2019; Gligor et al., 2019), customer brand engagement (Hollebeek, 2011b; Algharabat et al., 2019; Gomez et al., 2019), customer engagement behavior (Van Doorn et al., 2010; Bijmolt et al., 2010), brand community engagement (Algesheimer et al., 2005), online brand engagement (Hughes et al., 2019), and online brand community engagement (Baldus et al., 2015).

According to Van Doorn et al. (2010) and Dolan et al. (2016) customer engagement behavior through social media is more than just purchasing products and services as it involves the interaction of customers with the brand, they are consuming (Brodie et al. 2011). With regard to customer behavior on social media, customers have evolved from passive participants reading and viewing the comments created by others to active actors such as contents creators (Malthouse et al., 2013). In this sense, customers behave on social media as value creators (Bijmolt et al., 2010). Recent research on customer engagement in the context of brand interaction (Hollebeek, 2011a; Hollebeek, 2011b; Hollebeek et al., 2014; Brodie et al., 2011; Brodie et al., 2013) revealed that the cognitive, emotional, and behavioral dimensions are critical in engaging customer interactions, a result in line with previous studies by Van Doorn et al. (2010) and Dolan et al. (2016) examining customer engagement behaviors beyond purchasing. Engagement through social media can be considered as a non-transactional process between companies and customers (Cvijikj & Michahelles, 2013). In this regard, Calder et al. (2009) indicated that social media serve as a touch point for customers to actively interact with the brand by reviewing, commenting and sharing information.

On the other hand, Algesheimer et al. (2005) and McAlexander et al. (2002) explored the concept of engagement within the context of brand communities. Customers approach brand communities to interact with the brands, products, companies and other consumers. Brand communities attract fans of the brands and lead them to interact with each other (Chang et al., 2013). In this vein, Baldus et al. (2015) and Gong (2018) reported that online brand communities also prompt customer interactions. Virtual communities motivate customers to engage with the brand (Wang & Fesenmaier, 2004; Dholakia et al., 2004). In addition, following previous research on engagement with the website (Calder et al., 2009). the present study pioneers the assessment of passive and active customer engagement behaviors in the context of the online brand communities of the Islamic banking sector.

9.2.3 Social media engagement behaviors (SMEB)

According to Van Doorn et al. (2010), social media engagement behavior (SMEB) goes beyond transactions and purchases. Van Doorn et al. (2010) indicated that positively valenced behaviors are associated with higher levels of engagement such as sharing and recommending the brand with others. In this light, Hollebeek and Chen (2014) classified the positively valenced engagement behaviors as favorable attitudes whereas the negatively valenced engagement behaviors were considered as unfavorable conducts. Along these lines, Dolan et al. (2016) classified SMEB according to intensity and valenced behavior: Positively valenced SMEB ranges from high levels of engagement intensity (e.g., content creators) and moderate levels of engagement intensity (e.g., contributing content) to low levels of engagement intensity (e.g., consuming the brand). On the other hand, SMEB with negatively valenced behavior involves detachment and destruction whereas neutral behavior is associated with apathy and inactivity. Muntinga et al. (2011) developed the consumer online brand related activities (COBRAs) and identified three types of

social usage (consuming, contributing and creating) ranging from low to high level of engagement. In this sense, Malthouse et al. (2013) classified customer engagement according to two levels of engagement: low-level engagement represents a passive consumption of contents (e.g., liking pages on social media), whereas high level engagement associated with active content creators (e.g., publishing new content and leaving comments).

Brodie et al. (2013) also considered created contents in social media contexts as the highest level of positively valenced SMEB; the study described content creators as highly engaged customers, who shared their knowledge and experience. On the other hand, Dolan et al. (2016) posit that, contributing content on social media is associated with a moderate level of customer engagement, in this case the customers are not creating content but sharing it with others (e.g., retweets).

Gummerus et al. (2012) indicated that only a few customers interact positively within the social media brand communities creating posts or sharing their knowledge and experience, most of them only consume the contents generated by others. Therefore, most customers engage in passive engagement behaviors such as reading posts or watching photos and video content. In this sense, Dolan et al. (2019) identified consuming as the minimum level of positive engagement behavior. The study also revealed that active engagement behaviors are significantly impacted by the rational appeal made to the consumers on social media platforms whereas emotional appeal only affects passive engagement behavior.

Table 9-1: The Active and Passive of Social Media Engagements Behaviors SMEB.

<i>SMEB (Intensity)</i>	<i>Definition</i>	<i>Activities to be Measured in This Study</i>
<i>Creating (active)</i>	The highest level of customers engagement and interactions within the context of social	Positive comments on the posts, videos, audio, blogs, and pictures that have been generated by the bank or the page administrator in the context of online brand community.

	media of online brand community engagements	Uploading any related brand information such as videos, pictures, image.
<i>Contributing (active)</i>	The moderating level of customers interactions with the context of online brand community engagements	Liking, sharing, and recommending the posts, videos, pictures generated by the bank or the page administrator in the context of online brand community
<i>Consuming (passive)</i>	The lowest level of customers interactions with the context of online brand community engagement	Total number of clicks Click to play videos Click to listen to audios Click to View the pictures Click to read comments and conversations Click to read reviews and rating

Source: Dolan et al. (2016) and Muntinga et al. (2011).

The present research adopts the definition of positive SMEB (creating, contributing and consuming) (Dolan et al., 2016; Dolan et al., 2019) to examine and measure engagement behaviors within the context of online brand communities of Islamic banks. The analysis conducted in this research assesses the positive valenced SMEB for three Palestine Islamic banking brands. In this regard, based on the above theoretical arguments, the present study infers that customer experience with regard to the online brands of the different Islamic banks influence the positive and negative engagement behavior of the users of the Islamic banking social media brand communities. Table 9-1 provides the definitions of active and passive SMEB and examples of activities included in each category.

9.3 Hypotheses development

9.3.1 Relationship between customer online brand experience and social media engagement behavior

The emergence of the social media platforms enabled customers to easily express and share their experiences with brands (Dolan et al., 2016). In this sense, customers approach social media to share their personal experiences and knowledge via storytelling (Brodie et al. 2013; Jaakkola & Alexander, 2014). Hollebeek et al. (2014) indicated that experience and engagement are two separate concepts while revealing that engagement is a continuously developed process requiring an active relationship. whereas experience depends on direct responses to stimuli (Dessert et al., 2015). In addition, Brodie et al. (2013) indicated that the engagement is a motivational process. Chase and Dasu (2014) posit that the brand experience has a stronger effect on consumer memory while engagement remains as a motivational process. In a previous research, Brodie et al. (2011) also argued that customer engagement is more than participating and interacting in an engaged relationship with a brand. In this sense, interactive experiences are instrumental to create customer engagement through social media platforms. On the other hand, previous studies investigated the relationship between online experience and social media engagement behavior. In this sense, Triantafillidou and Siomkos (2018) indicated that the Facebook experiential elements have a stronger effect on the active (consuming and contributing) factors of SMEB. For example, approaching entertainment as an experiential element on Facebook affects engagement behaviors such as contributing. The findings are in line with those from Brodie et al. (2013), who reported that engagement is a motivational process. In this case, the level of entertainment played a motivational factor in engagement behavior. Triantafillidou and Siomkos (2018) also indicated that the level of engagement with the Facebook brands depends heavily on customers' experiences

with regard to their interactions with the Facebook pages. On the other hand, Dolan, Conduit, Frethey-Bentham, Fahy, and Goodman (2019) posit that rational and emotional appeals affect active (creating and contributing) and passive (consuming) social media engagement behavior. In this sense, Brodie et al. (2013) reported that highly engaged customers are the most likely to share their knowledge and experience. In this sense, Gummerus et al. (2012) argued that the vast majority of customers consume the contents generated (e.g., watching videos and pictures) by those highly engaged customers involved in positive interaction such as creating posts or sharing knowledge and experience within the social media brand communities. Dolan et al. (2016) and Dolan et al. (2019) indicated that the consuming factor is ranked as the lowest level of positive engagement behavior. Contributing content is associated with a moderate level of customer engagement whereas content creators are the customers with the highest level of engagement. On the other hand, Triantafillidou and Siomkos (2018) indicate that consuming and contributing behaviors are associated with a high level of engagement. In this case, the different results compared to previous studies can be explained by the diverse customer experiences. Therefore, in light of the above theoretical arguments, the present study infers that the customer online experience with the Islamic banking brand through Facebook influences customer engagement behavior (active and passive engagement behavior) and thus the following hypotheses are put forward:

***H1.** Customer online brand experience positively influences passive SMEB with regard to consuming.*

***H2a.** Customer online brand experience positively influences active SMEB in the form of contributing content (likes).*

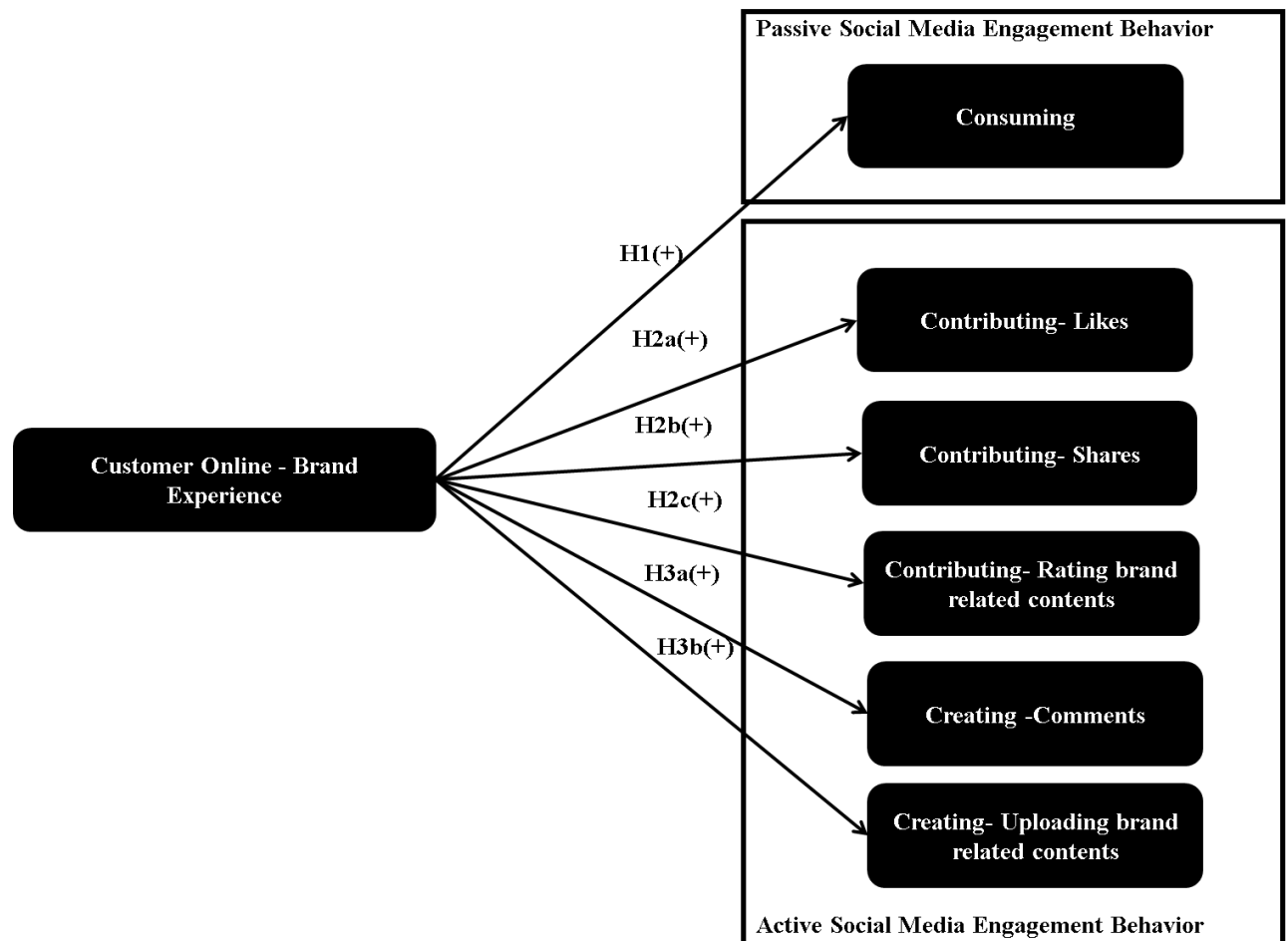
***H2b.** Customer online brand experience positively influences active SMEB in the form of contributing content (shares).*

H2c. Customer online brand experience positively influences active SMEB in the form of contributing content (rating brand-related contents).

H3a. Customer online brand experience positively influences active SMEB in the form of creating content (leaving comments).

H3b. Customer online brand experience positively influences active SMEB in the form of creating content (uploading brand-related contents).

Figure 9-1: Conceptual Model Summarizes the Research Hypotheses (Model of Essay Number 4).



9.4 Research Methodology

9.4.1 Data Collection and Sample Design

The specific criteria used to select participants for this study required that respondents should have at least one registered Islamic bank account and a Facebook account while being members of the Facebook brand community fan page of the Islamic bank in which the brand's customers participate. 430 questionnaires were randomly distributed via an online survey among customers of the Islamic banking sector operating in Palestine in January and July 2019. While 430 questionnaires were originally retrieved, 415 were deemed as valid responses (96% response rate). Out of 430 received responses, 15 were found unusable for data analysis based on incomplete information. The questionnaire was initially prepared in English and later translated into Arabic by professional translators to ensure uniformity and consistency. In addition, to ensure the quality of the questionnaire items, a pilot test involving 30 university professors was conducted approaching the same data collection instruments and procedures. Furthermore, experts in the Islamic banking sector, brand management and brand experience were also asked to review the items of the questionnaire in order to achieve consistency across the different items. The questionnaire is structured in three main sections. The first section includes various assessment questions to confirm the subject's interest and consistency. The second section groups the items in order to organize the proposed study. The third section reports the users' sociodemographic information and other information in order to analyze participant profiles, classification and other significant variables. The profile of the final sample (*shown in Table 9-2*).

9.4.2 Measurements

The purpose of this study is to measure the relationships among customer online brand experience, brand satisfaction and social media engagement behaviors (SMEB). The measurement scales used

in this research were adapted from previous studies (*see Appendix 9-1*). Online brand experience was measured through an adapted scale from Morgan-Thomas and Veloutsou's (2013). SMEB was measured through the scale originally developed by (Dolan et al., 2016). Furthermore, the questionnaire contained a series of questions regarding the demographic characteristics and personal behaviors of the respondents (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.). All of the measurement items were rated according to a seven-point Likert scale (Strongly disagree=1, Disagree=2 Disagree somewhat=3, Neutral=4 Agree somewhat=5, Agree=6, Strongly agree=7).

Table 9-2: Descriptive Statistics of Participant Characteristics.

<i>Item</i>	<i>Frequency</i>	<i>Percentage (%)</i>
<i>Gender</i>		
Male	265	63.9
Female	150	36.1
<i>Marital Status</i>		
Married	275	66.3
Unmarried	140	33.7
<i>Education level</i>		
High school	16	3.9
Professional training	101	24.3
Diploma (2 years)	45	10.8
1 st university degree (4 years)	132	31.8
Post-graduate studies	121	29.2
<i>Age</i>		
Under 18	9	2.2

18–25	97	23.4
26–30	62	21.9
31–35	91	22.9
36–40	69	16.6
41–45	26	6.3
46–50	16	3.9
51–55	43	10.4
56–60	2	0.5
61–65	0	0
Over 65	0	0
Job		
Unemployed	50	12.0
Student	146	35.2
Retired	121	29.2
Employed	98	23.6
Monthly Income (US\$)		
Less than 500	11	2.7
500–899	148	35.7
900–1,299	11	2.7
1,300 and above	245	59.0
Facebook Profile		
Yes	415	100
No	0	0
Comment on FB		
Yes	415	100
No	0	0
Comments for the Bank Page on the Social Media		

Yes	415	100
No	0	0
<i>Experience in FB</i>		
Same or Less than 1 years	8	1.9
Between 2 and 3 years	64	15.4
Between 3 and 5 years	153	36.9
More than 5 years	190	45.8
<i>Bank Name</i>		
Arab Islamic Bank	175	42.2
Palestine Islamic Bank	140	33.7
Safa Bank	100	24.1

9.4.3 PLS Methodology

To analyze and contrast the theoretical model presented, modeling of structural equations (SEM) was used along a Partial Least Squares (PLS) analysis. The present study approached the SmartPLS statistical software suite to contrast the scales and the structural model (Ringle et al., 2015). Contrary to the methods based on covariance, PLS does not assume the observations to be independent or their multivariate and normal distribution (Barroso-Castro et al., 2007).

Currently, the estimation of the model through consistent PLS (PLSc) allows for the correction of the reflective constructs' correlations (Henseler et al., 2014). However, the analysis required to reveal the unobserved heterogeneity is not enabled through PLSc. As a consequence, it is not possible to provide the estimated results for the two different methods.

9.5 Results

Prior to testing the proposed hypotheses, this study ensures the reliability of the items and variables confirming that the measuring instruments are free from random errors and that the constructs are

capable of showing real differences between the objects in relation to the characteristics being measured (discriminant and convergent validity).

9.5.1 Evaluation of The Measurement Model

Firstly, the individual reliability of the different items is examined on the basis of the simple correlations of the indicators with their respective variables. The recommended value should reach 0.7. This assumes that the variance shared between the construct and its indicators is greater than the variance of the error term (Barclay et al., 1995).

Secondly, the reliability of the scales is assessed through the measurement of the composite reliability. In this sense, this study uses the Cronbach Alpha coefficient (Cronbach, 1951) and the composite reliability index (CR, composite reliability) (Nunnally & Bernstein, 1994). The recommended minimum value is 0.7 (Nunnally & Bernstein, 1994). Reliability evaluates the stringency variables by measuring the latent variable (internal consistency). In this case, all values exceed the recommended limits.

Thirdly, the convergent validity is analyzed through the extracted variance (AVE, average variance extracted). The minimum value proposed by the literature is 0.5 (Fornell & Larcker, 1981). AVE reveals the amount of variance that a construct obtains from its indicators in relation to the amount of variance explained by measurement errors. In this case, the threshold indicated above is also reached (see Table 9-3).

Table 9-3: Indicators for the Evaluation of the Measurement Model.

<i>Variable</i>	<i>Item</i>	<i>Weight</i>	<i>Alpha</i>	<i>CR</i>	<i>AVE</i>
<i>Customer Online - Brand Experience</i>	<i>COBE1</i>	0.931	0.971	0.971	0.868
	<i>COBE2</i>	0.913			
	<i>COBE3</i>	0.939			

	<i>COBE4</i>	0.912			
	<i>COBE5</i>	0.963			
<i>Consuming</i>	<i>CONSI</i>	0.912	0.953	0.953	0.803
	<i>CONS2</i>	0.908			
	<i>CONS3</i>	0.912			
	<i>CONS4</i>	0.891			
	<i>CONS5</i>	0.857			
<i>Contributing- Likes</i>	<i>CONT1</i>	0.928	0.928	0.928	0.866
	<i>CONT2</i>	0.933			
<i>Contributing- Shares</i>	<i>CONT3</i>	0.900	0.921	0.921	0.795
	<i>CONT4</i>	0.902			
	<i>CONT5</i>	0.872			
<i>Contributing- Rating Brand Related Contents</i>	<i>CONT6</i>	1	1	1	1
<i>Creating -Comments</i>	<i>CREAT1</i>	1	1	1	1
<i>Creating- Uploading Brand Related Contents</i>	<i>CREAT2</i>	1	1	1	1

Lastly, the discriminant validity is analyzed to examine the different dimensions measured by each construct. Three methods are used in PLS: (a) a cross-loading analysis comparing whether the average variance shared between a dimension and its items is higher than the variance shared with the other dimensions in the model (Barclay et al, 1995), (b) a Fornell-Larcker criterion analysis analyzing whether the correlations between the different dimensions are lower than the value of the square root of AVE (Fornell & Larcker, 1981), and (c) the HTMT ratio analysis (Heterotrait-Monotrait) examining whether the correlations between pairs of constructs reach a value lower than 0.9 (Henseler et al., 2014). Table 9-4 shows the results of methods b) and c). In the case of the present study, the values are close to the values recommended in the scientific literature. In light of these findings, the discriminant validity in the model is considered satisfactory.

Table 9-4: Discriminant validity. Fornell-Larcker criterion (below the main diagonal) and Heterotrait-Monotrait Ratio (HTMT) (above the main diagonal).

	<i>COBE</i>	<i>Comments</i>	<i>Consuming</i>	<i>Likes</i>	<i>RBRC</i>	<i>Shares</i>	<i>UBRC</i>
<i>Customer Online - Brand Experience</i>	0.932	0.723	0.898	0.860	0.774	0.866	0.772
<i>Creating -Comments</i>	0.723	1.000	0.777	0.772	0.686	0.809	0.793
<i>Consuming</i>	0.898	0.777	0.896	0.920	0.808	0.924	0.758
<i>Contributing- Likes</i>	0.860	0.772	0.939	0.931	0.832	0.848	0.810
<i>Contributing- Rating</i>	0.774	0.686	0.807	0.832	1.000	0.814	0.768
<i>Brand Related Contents</i>							
<i>Contributing- Shares</i>	0.866	0.809	0.923	0.929	0.913	0.891	0.858
<i>Creating- Uploading</i>	0.772	0.793	0.758	0.810	0.768	0.858	1.000
<i>Brand Related Contents</i>							

9.5.2 Evaluation of The Structural Model

The actual assessment of the structural model is conducted following the guidelines suggested by Henseler et al. (2016) and Hair et al. (2014). The procedure involves the measurement of the Stone-Geisser R^2 and Q^2 coefficients, and also the size of effect (f^2) and the standardized root mean square residual (SRMR) coefficients. In the case of the present study, all values are greater than 0.2.

According to Liébana-Cabanillas and Alonso-Dos-Santos (2017), we will firstly employ the analysis of R^2 . This indicator reveals the amount of variance of the constructs as explained by the model (see Table 9-5). The minimum value for R^2 should be 0.1 (Falk & Miller, 1992). In the case of the present study, all values are above 0.50 as shown in (Figure 9- 2).

Secondly, we employ the analysis of the coefficients of standard regression to examine the relative weighting of the factors on endogenous variables. Even though values above 0.3 are

recommended, values above 0.2 are also admitted in exploratory studies or when it is applied to different sectors (Chin, 1998). In the model approached by the present research, the significant relationships show coefficients above 0.7.

In this light, a blindfolding procedure is carried out (Omission Distance = 7) with the aim of calculating the value of the Stone-Geisser or Q^2 test (Stone, 1974, Geisser, 1975). This coefficient indicates the predictive capacity of the dependent constructs and the endogenous variables. In this sense, all of the indicators showed values above 0.4. The model has greater predictive relevance the greater Q^2 is, so the modifications of a model can be evaluated through the comparison of the values of Q^2 .

Subsequently, the size of the effect (f^2) is calculated. The values of f^2 between 0.02 and 0.15, between 0.15 and 0.35, and 0.35 or higher indicate that an exogenous latent variable has a small, medium or big effect respectively (Chin, 1998). This coefficient measures whether an independent latent variable has a substantial impact on a dependent latent variable. In the case of this study, all relationships detailed in Table 9-5 show a larger effect.

Finally, the value of the SRMR ratio (standardized root means square residual) (Henseler et al. (2014) was approached to contrast the difference between the observed correlation and the predicted correlation as an indicator of model fit. A value below 0.08 is considered acceptable. In this regard, the model used in this research yields a value close to that threshold (SRMR=0.080). Therefore, the fit of the proposed model is considered to be partially correct.

Table 9-5: Evaluation of the Structural Model (bootstrapping=500).

<i>Relationship</i>	<i>Path Coefficient</i>	<i>f²</i>	<i>R²</i>	<i>Q²</i>	<i>SRMR</i>
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<i>Customer Online - Brand Experience--> Consuming</i>	0.898***				
<i>Customer Online - Brand Experience-->Contributing- Likes</i>	0.860***				
<i>Customer Online - Brand Experience-->Contributing- Shares</i>	0.866***				
<i>Customer Online - Brand Experience-->Contributing- Rating brand related contents</i>	0.774***				
<i>Customer Online - Brand Experience-->Creating -Comments</i>	0.723***				
<i>Customer Online - Brand Experience-->Creating- Uploading brand related contents</i>	0.772***				
<i>Consuming</i>		4.185	0.807	0.589	
<i>Contributing- Likes</i>		2.846	0.739	0.595	
<i>Contributing- Shares</i>		2.999	0.749	0.547	
<i>Contributing- Rating brand related contents</i>		1.491	0.598	0.569	
<i>Creating -Comments</i>		1.096	0.522	0.497	
<i>Creating- Uploading brand related contents</i>		1.475	0.595	0.566	0.080

****p value*<0.000

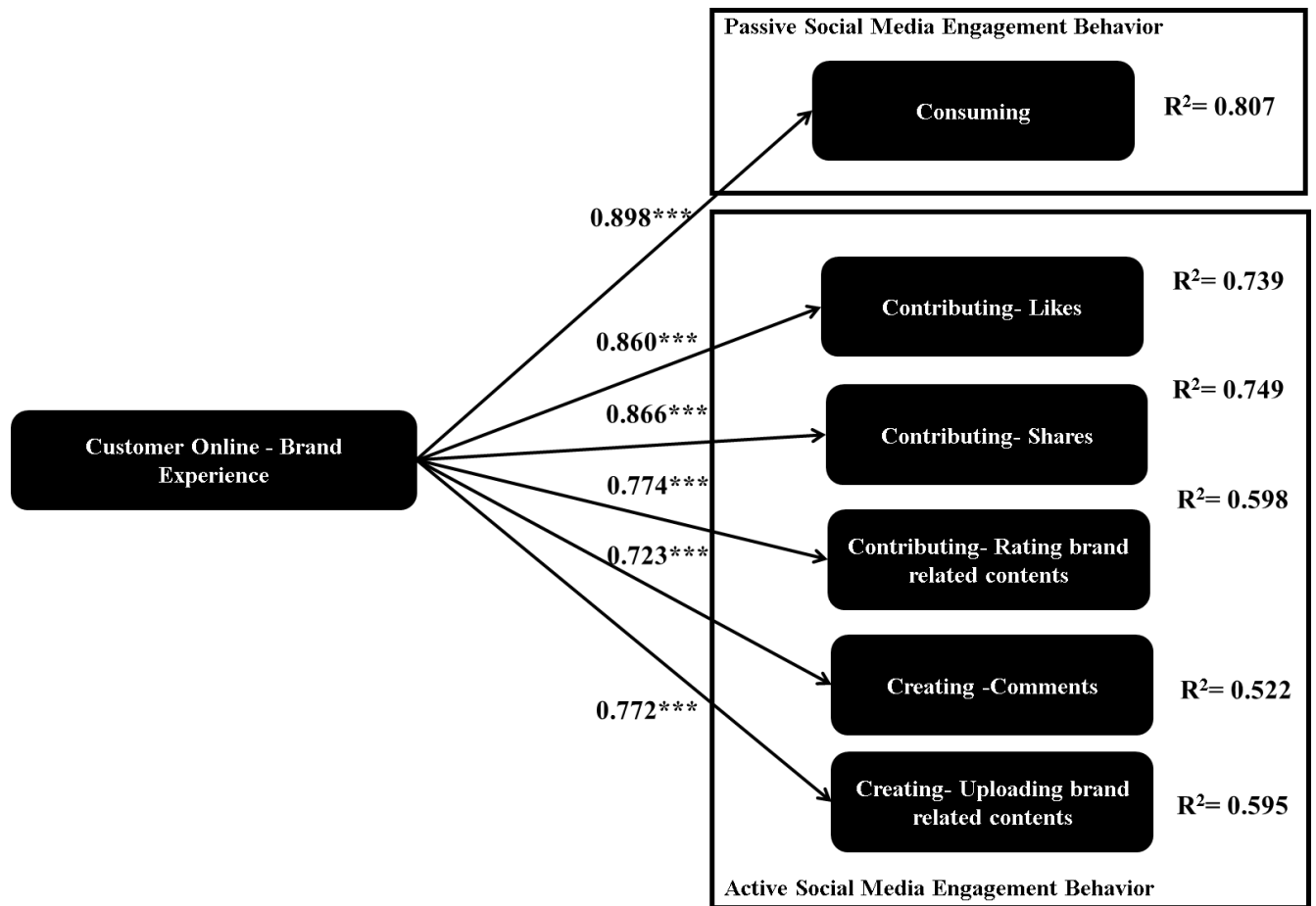
Table 9-5 provides the evidence that online brand experiences have a significant impact on social media engagement behaviors (SMEB) in term of consuming (H1), contributing (H2a, H2b, H2c), and creating (H3a, H3c). Therefore, the online brand experiences directly affect the social media engagement behaviors (SMEB).

Investigation of the impact of customer online brand experience on passive engagement confirms a significant positive effect on passive (consuming) ($\beta=0.898$; $p\text{-value}= 0.000$); offering significant support for H1. This result indicates that customer online brand experience also plays an important role in passive consumption of engagement (e.g., reading, viewing, and clicking) with regard to the brand-related contents.

Customer online brand experience demonstrates a significant positive effect on active SMEB in the form of likes in terms of contributing ($\beta=0.860$; $p\text{-value}= 0.000$); sharing ($\beta=0.866$; $p\text{-value}= 0.000$); and rating ($\beta=0.774$; $p\text{-value}= 0.000$); offering support for H2a, H2b, H2c sequentially. This finding is rather interesting, customer online brand experience actively drives customers to “like”, “share” and “rate” the brand-related contents. Moreover, the online brand experience with the bank's website plays a significant role in engaging customers to like, share, and rating brand-related contents within the Facebook fan page of online brand communities of the Islamic banking sector.

In addition, evidence shows that the effect of customer online brand experience on active SMEB in terms of creating (comments) was confirmed ($\beta=0.723$; $p\text{-value}= 0.000$) and (uploading brand-related contents) was also confirmed ($\beta=0.772$; $p\text{-value}= 0.000$); offering support for H3a and H3b sequentially. This finding indicates that customer online brand experience plays an important role in motivating and engaging customers in active SMEB (e.g., leaving comments and uploading content) with regard to the brand-related contents within the Facebook fan page of online brand communities of the Islamic banking sector.

Figure 9-2: Results of the structural model analysis (Model of Essay Number 4).



Therefore, the results of this study reveal that customer online brand experience with the bank's website results in passive and active SMEB. In other words, the customers with high experience can be interpreted into sequential processes of engagement. For example, the process of customers consuming brand-related contents such as reading, viewing, and clicking the brand-related contents happened before contributing with likes, shares, ratings, creating brand-related contents such as comments, and uploading brand-related contents. These results are consistent with previous studies such as Dolan et al. (2019) reporting that a consumer passively interprets an informational message in the form of reading, viewing, and clicking prior to actively liking or sharing the post (contributing behavior). In this sense, Malthouse et al. (2013) indicated that

customer behavior within the context of social media changed from passive to active interaction. Triantafillidou and Siomkos (2018) indicated that the Facebook experiential elements play an important role in customers' active consuming and contributing.

9.6 Discussion, Conclusions, Limitations and Future Research

9.6.1 Discussion

Social media platforms provide the internet users with unlimited ways for interacting, sharing and creating brands related contents (Muntinga et al., 2011). Triantafillidou and Siomkos (2018) indicated that the social media users have a particular experience when they interacting with the brand related contents, passive engagement in form of consuming such as reading, viewing the contents and active engagement in the form of creating such as comments and contributing such as like and share the contents. The customer's experiences resulted from the consumption of the social media contents are the key factors for the customer engagement motivation with brand as well as the social media platform.

The main objective of this study was to examine the type of relationship that exists between customer online brand experiences (COBE) and the customer engagement with social media in term of consuming, contributing, and creating brand related contents in the context of Islamic banking sector. The results of this study indicated that COBE positively influences the social media engagement behaviors SMEB passive consumption, and active contributing, and creating brand related contents with the online brand community of Facebook fan pages. Moreover, this study indicated that the high level of customer online brand experiences will motivate the customers to consume the social media brand related contents such as reading, viewing, and clicking the brand related contents. The results also indicated that the high level of customer online brand experiences motivate the customers to create the social media brand related contents such as liking the brand

page, sharing rating the brand related contents. In addition to motive, the customers to create brand related contents such as commenting on the brand pages. These results are consistent with those of Triantafyllidou and Siomkos (2018) study, in which the Facebook experience dimensions influences either positive or negative the customer's engagement factors with the Facebook page of brands. Also consistent with Brodie et al. (2011) study, in which the customer engagement is more than participating and involvement, it considered as an interactive relationship and engagement with the brand.

9.6.2 Theoretical Implications

The findings of this study contribute to the existing body of literature by providing a better understanding of customer online brand experience (COBE) and its influence on social media engagement behavior (SMEB) in terms of consuming, contributing, and creating brand-related content within the context of social media brand community fan pages.

The results of the present study reveal that customer online brand experience positively influence passive and active customer engagement behavior on social media in terms of consuming (reading comments, watching videos, viewing photos, clicking posts) contributing (liking, sharing and rating brand-related content), and creating brand-related content (leaving comments). These findings are in line and consistent with previous studies related to social media engagement such as Brodie et al. (2011), Van Doorn et al. (2010), and Dolan et al. (2016), which argued that customer engagement within the social media is more than just participating and interacting. In this sense, the interactive experience is instrumental to create customer engagement through social media (Brodie et al., 2013). On the other hand, the present research is among the first pioneering studies exploring social media engagement behaviors in depth (i.e. engagement behaviors such as

consuming, contributing, and creating). Van Doorn et al. (2010) indicated that a higher-level engagement represents positively valenced behaviors such as sharing and recommending brand posts with others. In this sense, Muntinga et al. (2011) classified engagement according to its intensity: high level of engagement (associated with creating content), moderate (contributing), and low level of engagement (consuming). Research from Brodie et al. (2013) posits that customers, who share their knowledge and experience represent the highest level of engagement. In this vein, Dolan et al. (2016) associate high levels of engagement with consuming and contributing brand-related content. In addition, Triantafillidou and Siomkos (2018) reported that Facebook experiential elements such as entertainment pages play a significant role in social media engagement with regard to active consuming and contributing. In addition, the strength of customer engagement depends on the customer experience while interacting with the fan page. Along these lines, Dolan et al. (2019) posit that active and passive social media engagement SMEB (creating, contributing and consuming brand-related content) depends heavily on rational and emotional appeals. Previously, Calder et al. (2009) reported that social media serve as a touch point for customers to actively interact with the brand by reviewing, commenting and sharing information. Malthouse et al. (2013) analyzed customer behavior within the context of social media and found how it changed from passive to active interactions, in other words, customers, who usually consume content (e.g., reading posts, watching videos) eventually turn into content creators (e.g., leaving positive comments). In addition, their research reported that customer online brand experience positively influences SMEB with regard to passive and active consuming, creating, and contributing brand-related content. This affirmation is not particularly surprising since customers are not likely to post positive comments without reading the content first. This finding is also consistent with Triantafillidou and Siomkos (2018), who indicated that Facebook

experiential elements significantly affect active consuming and contributing. On the other hand, previous studies such as Gummerus et al. (2012) reported that the vast majority of customers only consume the contents while just a few interact positively (e.g., creating posts and sharing experiences).

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 behavior in terms of active and passive engagement”. The present study extends previous research on COBE and SMEB by providing empirical evidence with regard to previous explanations in the banking sector (Khan et al., 2016a). The results of this study reveal the importance of COBE in creating passive and active engagement levels. Thus, this study adds new insights to COBE literature by assessing its impact on SMEB levels.

9.6.3 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 passive and active SMEB. 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 as well as increasing the active and high level of SMEB (leaving positive comments, liking and sharing brand-related content). This study also enables managers, marketers and decision makers in the banking sector or other fields to focus on content types such as entertainment and informational content that enhance the experience while improving social media engagement (Dolan et al., 2019).

This study also enables managers and decision makers to better understand and predict active SMEB as well as tracking customer engagement. Moreover, with regard to customer online brand experience, it is important to continuously improve the experiential quality with the website in order to increase the active and high level of engagement. In this sense, e-WOM represents a valuable tool to help companies attract new customers while increasing their customer retention. In this light, companies that already have customers with a high level of brand experience (e.g., writing comments and posting recommendations), also attract new customers and increase their number of followers sharing these positive experiences with other users (customers or non-customers) (Henning-Thurau et al., 2004). On the other hand, it's important for banks and financial institutions to develop unique loyalty programs based on incentives to improve active SMEB and attract new customers.

Furthermore, the results of this study will help bank managers and decision makers increase business performance by tracking the behaviors that drive customer through social media. In addition, the obtained results provide them with valuable guidelines to focus on the bank's Facebook page and website as significant tools that can engage customers with the brand of the bank (Yap et al., 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 positive engagement and increased participation.

9.6.4 Limitation & Future Research

This study has some limitations, which present opportunities for future research. First, results are difficult to generalize since the sample focused on measuring customer online brand experience

for customers of the Islamic banking sector on the Facebook social media platform. In this regard, future research should approach the proposed model to examine the non-Islamic banking sector. In addition, comparative studies involving customers and non-customers can also be conducted. Along these lines, the proposed model can also be approached to explore results for different geographical areas and even in a different social media context such as YouTube, Twitter, Instagram, etc. Second, this research explores the financial sector; therefore, it is important to approach the model developed through the present study for other sectors such as hospitality, retail, education, etc. Third, this research measures customer online brand experience with regard to passive and active social media engagement behavior (SMEB). In this sense, it would be worth suggesting to researchers to further investigate the role of customer online brand experience on negative social media engagement behaviors such as detaching (unlinking the brand page) and destructing (leaving negative comments) (Dolan et al., 2016). Finally, the proposed model could also be expanded by adding demographic information and examining the impact of these dimensions (age, gender, etc.) on consumer behavior.

9.7 References

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9.8 Appendix 9-1: Measurement scales

<i>Item</i>	<i>Scale</i>						
	<i>Strongly disagree=1, Strongly agree=7</i>						
	1	2	3	4	5	6	7
<i>Customer Online Brand Experience with the Bank's Website.</i>							
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.							
<i>Social Media Engagement Behavior (SMEB) in the form of (Consuming).</i>							
Viewing brand-related videos posted by the bank Facebook page.							
Listening to brand-related audios posted by the bank Facebook page.							
Viewing brand-related pictures and photos posted by the bank Facebook page.							
Reading brand related comment and conversations posted by others on the bank Facebook page.							
Reading brand-related reviews and ratings within the Social media page.							
<i>Social Media Engagement Behavior (SMEB) in the form of (Contributing).</i>							
Like the brand page for the bank I am dealing with on Facebook.							
Like the brand-related contents such as videos, audios, and pictures posted by the bank Facebook page.							
Inviting a friend to like the brand Facebook page.							
Tagging friends in brand-related contents such as videos, audios, and images posted by the bank Facebook page.							

Sharing brand-related contents such as videos, audios, and pictures posted by the bank Facebook page.

Rating the brand related product and services within the social media pages.

Social Media Engagement Behavior (SMEB) in the form of (Creating).

Commenting positively on brand related posts, blogs, videos and images on the brand Facebook page.

Uploading any related brand information such as videos, pictures, image.



Chapter 10

Determinants of Intention to Forward Online Company-Generated Content Via Facebook

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10 Chapter 10: Determinants of intention to forward online company-generated content via Facebook

Abstract

The aim of the present study is to analyze consumer intention to forward online company-generated content (CGC) from the retail banking sector via Facebook, the leading social network, based on (a) the mediating effect of attitude to forwarding online CGC on the relationship between brand experience and the intention to forward online CGC and (b) the mediating effect of Facebook perceived usefulness on the influence of subjective norms and source trustworthiness on the intention to forward online CGC. The findings demonstrate the mediating effect of attitude as the main antecedent of intention to forward online CGC.

Keywords: Company-generated content; brand experience; trustworthiness; subjective norms; perceived usefulness

10.1 Introduction

Technological developments, the emergence of social media such as (Facebook, Twitter, and YouTube), and the increasingly diverse range of communication devices available, such as smartphones and tablets, have contributed to an unprecedented change in the way relationships are established and nourished in the current social environment (Zhang et al., 2014).

Social media are a group of Internet-based applications that facilitate the creation and exchange of user-generated content (UGC) (Charlesworth, 2018). Users share information and opinions by forwarding content about products and brands, among other functionalities (Liang et al., 2011). Consumers are therefore no longer dependent on the information provided by companies through traditional channels or on their websites (Chen & Shen, 2015). Furthermore, the rapid growth and

adoption of social media globally have made them the focal point for business decision-makers (Mir & Rehman, 2013).

The recently released 2018 Global Digital suite of reports from We Are Social and Hootsuite reveals that there are now more than 4 billion people around the world using the Internet. Facebook is currently the social network with the greatest number of users (currently standing at 2,167 million), followed by YouTube (1,500 million users) and WhatsApp (1,300 million) (We Are Social and Hootsuite, 2018). These volumes indicate the importance of social networks for firms.

Over the last decade, scholarly research has advocated the value of social media interactions for companies, and has proposed a range of conceptual frameworks to support the achievement of key business goals, such as to: manage brands (Gensler et al., 2013), customers (Malthouse et al., 2013), co-create content (Nyangwe & Buhalis, 2018), develop metrics (Peters et al., 2013), manage brand crises (Salvador & Ikeda, 2018), and assess marketing potential in the social media context (Yadav et al., 2013). However, there are very few studies that have analyzed company-generated content (CGC) on social networks (specifically, on Facebook). The present work therefore makes a dual contribution to the literature: in the nature of the study itself, which analyzes intention to forward online CGC, and in the nature of the antecedents it proposes.

Based on these considerations, the present investigation proposes the inclusion of brand experience, subjective norms, source trustworthiness, consumer attitude, and perceived usefulness of the communication medium as variables related to CGC, to examine the relationships between such variables and users' behavioral intention to forward (share) CGC. Brand experience is not a new concept, having been tested by many authors and applied to different cases and contexts. Developed over several decades, the concept is currently more crucial than ever before, since

customers savvy in Internet and social media use are much more focused on the brand *experience* than on the benefits and functions of branded products and services. In turn, those organizations achieving a superior brand experience generate additional competitive advantage, customer loyalty, and uniqueness in the market, thanks to customer engagement with the brand (Bapat, 2017). The role of subjective norms has been analyzed by several authors, and the present study adopts the definition provided by Fishbein and Ajzen (1975) to test their effect on the behavior of forwarding and sharing CGC.

In addition, the study examines the relationship between the perceived usefulness of Facebook and the decision to forward online CGC. Trustworthiness as a source of credibility needs to be tested to understand how best to target the selected audience with the persuasive message. However, this gives rise to an important question: does the content of the persuasive message motivate the audience sufficiently to forward online CGC through Facebook?

This paper is structured as follows: Section 2 introduces the literature review and hypotheses development; Section 3 details the methodology; Section 4 presents the data analysis and research results; Section 5 provides a discussion of the implications of the results; and, finally, Section 6 explains the main limitations of the study and potential areas for further research.

10.2 Literature review and hypotheses development

The purpose of the present study is to measure the effect – direct and/or indirect – of subjective norms, trustworthiness as source of credibility, brand experience, and attitude on intention to forward online CGC via Facebook.

This study focuses on the analysis of brand experience, subjective norms, attitudes, and usefulness and these concepts are incorporated in the research model to reveal their impact on intention to

forward online company generated contents. In this regard, it is to be expected that positive or negative experiences with such brand will be directly related to customer's senses and behaviors towards such brand. Thus, we suggest that prior experience with a brand will guide customer's behaviors when they are exposed to advertisements or posts generated by the company via social media, negative or positive forwarding deriving from such customer brand experience.

With these premises, the researcher will examine how brand experience affects judgments, attitudes, and behavioral patterns, namely consumer intention to share and forward online company generated contents. More specifically, to achieve the research purposes we will measure the impact of brand experience, subjective norms, attitudes, and usefulness in the financial sector.

Firstly, we examine whether experience will affect customer attitudes and intention to forward online company generated contents. Secondly, we focused on the concept of perceived usefulness to look into its impact on the intentions of customers to forward online company generated contents. Trustworthiness is a relevant driver of the intention to forward the online company generated contents. Finally, subjective norms are analyzed in this study to reveal whether customers influence each other to forward the online company generated contents via the use of Facebook and Facebook community page.

10.2.1 Subjective norms

Social influences, in the form of subjective norms, are used as factors in technology acceptance models and in their later adaptations (Venkatesh & Bala, 2008). Subjective norms suggest that behavior is instigated by one's desire to act in line with how influential individuals (e.g., friends, family, or society in general) believe one should act, or act themselves (Bearden et al., 1989). In other words, subjective norms are the perceived social pressures an individual face when deciding

whether to behave in a certain way. In the context of the present study, the subjective norm is the degree to which the client of the financial entity perceives that sharing content from that entity via the social network will improve their status (Rejón-Guardia et al., 2011). From this point of view, many authors have identified a direct and positive link between subjective norms and perceived usefulness (Zhanga et al., 2011; Liébana-Cabanillas & Alonso-Dos-Santos, 2017). Moreover, the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 1975) and the Theory of Planned Behavior (TPB) (Ajzen, 1991) state that subjective norms positively influence behavioral intention. In this regard, Pavlou and Fygenon (2006), Li et al. (2008), Shin (2009), and Liao (2017), among others, have indicated that subjective norms positively affect behavioral intention. Zhou (2011) proposed that subjective norms positively affect virtual community members' participation intention. Therefore, those users of the social network, who feel social norms more strongly will have a greater intention to share CGC via Facebook. Based on the above rationale, the following hypotheses are formulated:

H1. Subjective norms have a positive influence on the perceived usefulness of the medium (Facebook).

H2. Subjective norms have a positive influence on behavioral intention to forward online CGC.

10.2.2 Trustworthiness

Trustworthiness here refers to “the perceived willingness of the source to make valid assertions” (McCracken, 1989) and reflects an audience's belief that the communicator provides information in an honest, fair, and sincere manner (Ohanian, 1991). In the information systems literature, the positive effect of perceived trustworthiness on perceived usefulness has been widely acknowledged in the context of particular systems (e.g., Benbasat & Wang, 2005). Trust is defined

as “the willingness of a party to be vulnerable [trustor, giving trust] to the actions of another party [trustee, receiving trust] based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party” (Mayer et al., 1995). Prior literature has verified the relationship between trustworthiness, perceived usefulness (Walter et al., 2015; Wu & Lin, 2017), and attitude (Wu et al., 2017; Chang et al., 2017). Thus, it is expected that the trustworthiness of the online content generated by Middle Eastern banks on Facebook will influence the customer’s attitudes and behavioral intention to forward that content via Facebook. On this premise, the following hypotheses are proposed:

H3. Perceived trustworthiness of the CGC has a significant positive effect on perceived usefulness of the medium (Facebook).

H4. Perceived trustworthiness of the CGC has a significant positive effect on attitude to forwarding online CGC.

10.2.3 Brand experience

Experience has been studied from various different perspectives, such as product experience, shopping and service experience, customer experience, and brand experience (Gentile et al., 2007; Brakus et al., 2009; Bapat & Thanigan, 2016; Beig & Khan, 2018).

For customers, brand experience has been found to be an important factor that can help improve their engagement with, and commitment to, the brand. The firm attempts to achieve competitive advantage through experience by developing a higher level of loyalty from customers, who are willing to pay a higher price for a brand that offers a superior brand experience (Bapat, 2017). Brands that facilitate a greater number of experiential affordances on their Facebook pages achieve

higher levels of consumer engagement, encouraging brand post “likes” and “shares” (Tafesse, 2016).

According to Schmitt’s (1999) definition, experiential marketing sees consumers as rational and emotional human beings interested in the achievement of pleasant experiences; while traditional marketing views consumers as rational decision-makers, who care about functional features and benefits. In addition, Schmitt (1999) listed five different types of experiences that marketers can create for customers (namely, sensory, emotional, cognitive, behavioral, and relational), while Brakus et al. (2009) adopted four dimensions of experience (affective, behavioral, intellectual, and sensory). Moreover, customers seem to value brands that are able to provide them with attractive experiences. In other words, consumers expect something distinct from brands and search for something that engages their senses and touches their hearts (Schmitt, 2009).

According to Brakus et al. (2009) brand experience can be defined as the “sensations, feelings, cognitions and behavioral responses evoked by brand-related stimuli that are part of brand design and identity, packaging, communications and environments. Schmitt (2009) believes that the concept of brand experience relates to the essence of branding more than other analytically- and cognitively-oriented brand concepts such as brand equity, brand value, brand associations, brand attitudes, or brand personality. Based on the unique characteristics of, and main differences between, services and products, Nysveen et al. (2013) examined the brand experience for service brands with five dimensions (affective, behavioral, intellectual, sensory, and relational), while Brakus et al. (2009) examined product brands via the aforementioned dimensions (affective, behavioral, intellectual, and sensory). The latter theoretical framework has been adopted for the present study, via the examination of the impact of the four dimensions of brand experience on

customer attitudes and their behavioral intentions to forward online content. Huang (2017) found that affective and intellectual experiences exert positive effects on brand love, while sensory and behavioral experiences exert positive effects on brand trust, the latter not being influenced by intellectual experiences.

In the present research we will examine the relationship between customers' experience with a given brand and their intention to forward CGC. Several scholars have examined the impact of: brand experience on different variables, such as brand loyalty (Huang, 2017), consumer-brand engagement on brand experience and behavioral intentions (Risitano et al., 2017), experiences with store brands on purchase intention (Diallo & Siqueira, 2017), and brand experience in profiling consumers and predicting consumer behavior among others. (Zarantonello & Schmitt, 2010). From an analytical perspective, we have observed a correlation between the latent first-order factors analyzed in this study. Although there is a correlation, we can also discuss isolated factors (Satorra, 2002). In other words, we can examine sub-dimensions of a more extensive factor Del Barrio and Luque-Martínez (2012) formed by the affective, behavioral, intellectual, and sensory dimensions". Different authors have corroborated the relationship between brand experience and attitude (Zarantonello & Schmitt, 2013; Mourad & Valette-Florence, 2017), on the basis of which the following hypothesis is proposed:

***H5.** The more favorable consumers' brand experience (affective, behavioral, intellectual, and sensory) of their particular bank, the more positive their attitude to forwarding the online CGC of that bank.*

10.2.4 Perceived usefulness

Perceived usefulness is defined by Davis (1989) as “the degree to which a person believes that using a particular system would enhance his or her job performance”. Perceived usefulness is the expected value of using a particular information system (Huang, 2017).

Different studies have demonstrated that perceived usefulness has a direct relationship with attitude (Doleck et al., 2017; Upadhyay et al., 2018; Santhanamerya & Ramayah, 2018) and with use intention (Jamshidi & Hussin, 2016; Al-Rahmi & Zeki, 2017; Lemay et al., 2017; Wang, 2017; Liébana-Cabanillas & Alonso-Dos-Santos, 2017). In the context of the present research, we consider that the perceived usefulness of Facebook will influence users’ intention to forward content generated by Middle Eastern banks. Based on this premise, the following hypotheses are formulated:

H6. Perceived usefulness has a positive influence on attitude to forwarding online CGC.

H7. Perceived usefulness has a positive influence on behavioral intention to forward online CGC.

10.2.5 Attitude to forwarding online CGC

Attitudes reflect the favorable or unfavorable feelings people have toward a given behavior (Fishbein, 1963; Premkumar et al., 2008). Therefore, attitudes develop over time, as a person acquires experience. The different theoretical models (the technology acceptance model, the TRA, and the TPB) show that attitude is a fundamental antecedent of the intention to perform a given behavior (Ajzen & Fishbein, 1980; Pee et al., 2008; Hoque et al., 2018).

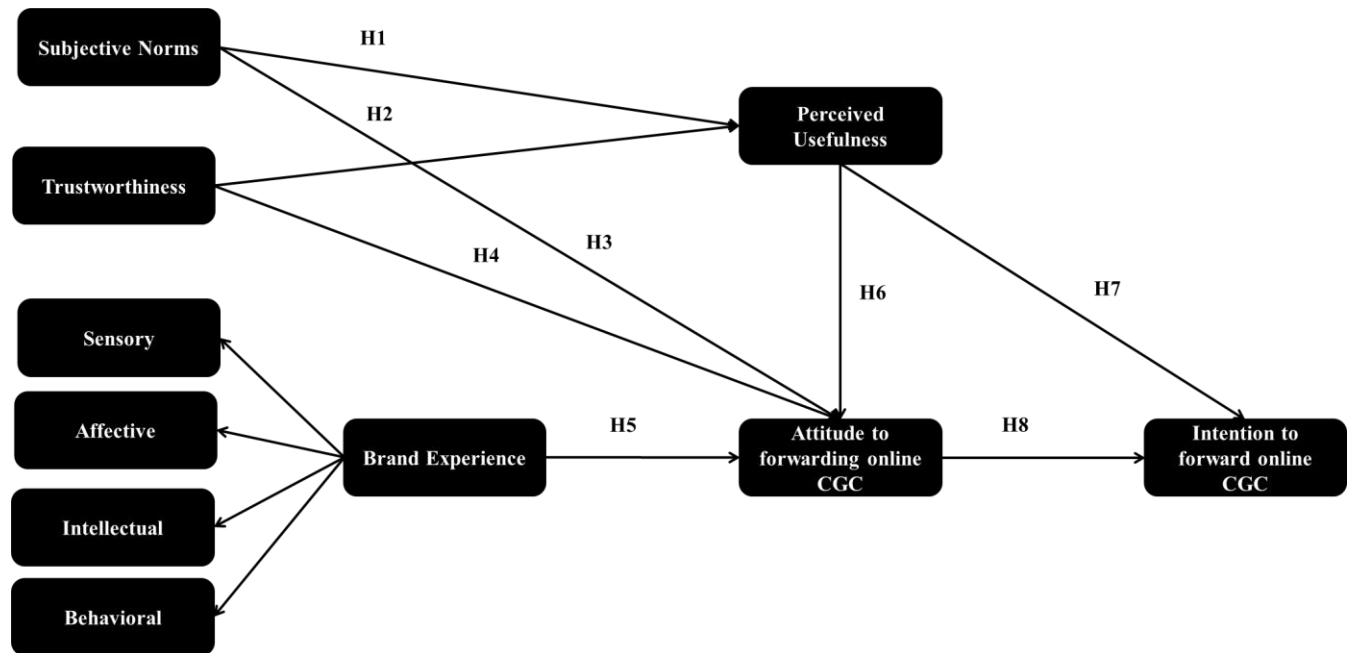
The cognitive component refers to what a person knows about a product or service (based on experiences, beliefs, and opinions). The affective component refers to the individual’s personal tastes regarding the product or service (feelings, emotions, and evaluations). And the conative

component refers to behavioral intention (purchase intention, purchase response, and rejection response). In the present case, the attitude to forwarding online CGC will influence the intention to forward online CGC, as other works have established (Amin et al., 2011; Hsu et al., 2013; Ayeh et al., 2013; AlSaleh, 2018). The following hypothesis is therefore proposed:

H8. *Attitude to forwarding online CGC has a positive influence on behavioral intention to forward online CGC.*

All the hypotheses formulated in this study and included in the proposed conceptual model are summarized in (Figure 10-1).

Figure 10-1: Conceptual Model Summarizes the Research Hypotheses (Model of Essay Number 5).



10.3 Research methodology

10.3.1 Sample design and data-gathering

Data were gathered by means of a questionnaire distributed via email and personal interviews. A total of 530 questionnaires were distributed among customers of financial entities operating in the Palestine, resulting in 404 valid responses and a 76.3% response rate. The description of the respondents' profile is (shown in Table 10-1).

Table 10-1: Socio-Demographic Characteristics of the Sample.

<i>Item</i>	<i>Frequency</i>	<i>Percentage (%)</i>
<i>Gender</i>		
Male	318	78.7
Female	86	21.3
<i>Marital Status</i>		
Married	263	65.1
Unmarried	141	30.1
<i>Education level</i>		
High school	57	14.1
Professional training	45	11.1
Diploma (2 years)	59	14.6
1st university degree (4 years)	212	52.5
Post-graduate studies	31	7.7
<i>Age</i>		
Under 18	0	0.0
18–25	30	7.4
26–30	138	34.2
31–35	45	11.1

36–40	104	25.7
41–45	48	11.9
46–50	33	8.2
51–55	4	1
56–60	0	0
61–65	2	0.5
Over 65	0	0
Job		
Unemployed	48	11.9
Student	119	29.5
Retired	17	4.2
Employed	220	54.5
Monthly Income (US\$)		
Less than 500	63	15.6
500–899	199	49.3
900–1,299	84	20.8
1,300 and above	58	14.4
Facebook Profile		
Yes	399	98.8
No	5	1.2

10.3.2 Measurement instruments

The measurement instrument for the present study was adapted from previous published works (see Appendix 10-1). A structured questionnaire was developed to cover the variables analyzed in the study (personal data, independent variables, and dependent variables), which were measured using 7-point Likert scales. The instrument was translated from English into Arabic by professional translators to ensure uniformity and consistency. The researchers used email and

personal interviews to distribute the questionnaires. To test the hypotheses proposed in the model, data were collected using the convenience sampling procedure. The questionnaire was divided into two major sections: the first to gather demographic information, and the second to measure variables proposed by the model. The measurement instrument used to assess brand experience (affective, behavioral, intellectual, and sensory) was drawn from Brakus et al. (2009). The scales to measure perceived usefulness, attitude and use intention were adapted from Davis (1989). The subjective norms scale was adapted from Bansal and Taylor (2002), and finally, the trustworthiness scale was adapted from Ohanian (1991).

10.3.3 Common method bias

We also tested the influence of common method variance by conducting Harman's single factor test. Recent research has used confirmatory factor analysis as a more sophisticated test for the hypotheses than a single factor accounting for all the variations in the data (Podsakoff & Organ, 1986; Podsakoff et al., 2003). Harman's single factor test revealed that no single factor that accumulated the total variance emerged and the first extracted factor explains 48.66% of the variance. When the model includes all of the factors, it justifies 75.89% of the explained variance. These results indicated that common method bias was unlikely in our results (Liébana-Cabanillas et al., 2014).

10.3.4 Pilot test

A pilot study was performed among 32 academics to test the quality of the questionnaire items, using the same data collection procedures explained in the above section. The findings led to one item of the trustworthiness scale being eliminated, due to the fact that the words 'trustworthy' and 'reliable' share the same meaning in Arabic language.

10.4 Results

Following the relevant methodological checks, using the methods and models described in the present work, we conducted an analysis of the measurement model and the resulting structural relationships.

10.4.1 Reliability and validity of measurement items

To verify the suitability of the measurement scales used in the study, we applied various types of analyses of reliability and validity, both exploratory (using SPSS 24.0) and confirmatory (AMOS 18). Measurement instruments are deemed to be valid when they truly measure what they are intended to measure. And they are considered reliable when they provide stable, consistent scores and the measurements match those taken using equivalent or very similar methods.

First, the factor loadings were analyzed. These measure the direct relationship between the latent variable and the variable under observation. Factor loadings should be significant and present a standardized value of over 0.7. Variables presenting lower values should be eliminated, except in the case of indices that do not fulfill this requirement but do contribute to the validity of content (Hair et al., 2010). Some authors, such as Bagozzi and Yi (1988) propose that the value threshold should be 0.6.

Reliability was measured using composite reliability (CR) analysis and Cronbach's alpha (α) for internal consistency. Convergent and discriminant validity were also measured, using average variance extracted (AVE) and correlations between constructs. In the case of the Cronbach's α indicator, the optimum criterion is that of a value surpassing 0.7 (Hair et al., 2010). In the present analysis, all of the variables fulfill this criterion. CR measures the internal consistency of the set of indices of each latent variable (Mangin & Mallou, 2003), that is, the degree to which the latent

variable explains the variance of its indices. Values above the threshold of 0.70 (Del Barrio-García & Luque-Martínez, 2012) are recommended. The AVE represents the part of the variance shared by the items overall and the latent variable. In the present case, it is recommended that values are in excess of 0.50 (Del Barrio-García & Luque-Martínez, 2012). Table 10-2 shows that all the variables fulfilled the criteria for reliability and AVE proposed in the literature.

Finally, discriminant validity was tested by verifying the correlations between each of the variables and their constructs. According to the criterion of the confidence interval test, none of the confidence intervals of 95% for the individual elements of the latent factors should contain 1 (Anderson & Gerbing, 1988).

In view of the results of these analyses, it can be affirmed that the scale presents convergent and discriminant validity.

Table 10-2: Convergent Validity and Internal Consistency Reliability.

<i>Variable</i>	<i>Item</i>	<i>Standard Coefficient</i>	<i>Cronbach's Alpha</i>	<i>CR</i>	<i>AVE</i>
<i>Subjective Norms</i>	<i>SN1</i>	0.865	0.83	0.84	0.64
	<i>SN2</i>	0.859			
	<i>SN3</i>	0.649			
<i>Source Credibility</i>	<i>SC1</i>	0.936	0.94	0.90	0.75
	<i>SC2</i>	0.898			
	<i>SC3</i>	0.913			
<i>Brand Experience – Sensory</i>	<i>BES1</i>	0.887	0.92	0.92	0.78
	<i>BES2</i>	0.878			
	<i>BES3</i>	0.888			
<i>Brand Experience – Affective</i>	<i>BEA1</i>	0.863	0.88	0.88	0.71
	<i>BEA2</i>	0.827			
	<i>BEA3</i>	0.830			
<i>Brand Experience – Intellectual</i>	<i>BEI1</i>	0.853	0.89	0.89	0.72

	<i>BEI2</i>	0.850			
	<i>BEI3</i>	0.849			
<i>Brand Experience – Behavioral</i>	<i>BEB1</i>	0.740	0.85	0.93	0.81
	<i>BEB2</i>	0.838			
	<i>BEB3</i>	0.837			
<i>Attitude to forwarding online CGC</i>	<i>AT1</i>	0.823	0.84	0.84	0.64
	<i>AT2</i>	0.812			
	<i>AT3</i>	0.758			
<i>Perceived Usefulness</i>	<i>PU1</i>	0.889	0.95	0.95	0.77
	<i>PU2</i>	0.887			
	<i>PU3</i>	0.870			
	<i>PU4</i>	0.905			
	<i>PU5</i>	0.872			
	<i>PU6</i>	0.851			
<i>Intention to forward online CGC</i>	<i>IF1</i>	0.791	0.87	0.87	0.64
	<i>IF2</i>	0.818			
	<i>IU3</i>	0.823			
	<i>IU4</i>	0.754			

10.4.2 Assessing the model fit

After analyzing the reliability and validity of the scales, we proceeded to assess the fit of the proposed structural model, prior to testing the research hypotheses. As recommended by Hair et al. (2010) the most appropriate estimation procedure was deemed to be the maximum likelihood method with the resampling or bootstrapping technique (using 500 replications). In this resampling technique, the corrected Bollen-Stine p-value was used and the standard correction of factorial errors with a reliability level of 95% was applied. The analysis of absolute measures, incremental and parsimony, suggests that the model fit is reasonably good (Bollen, 1990) (see Table 10-3).

Table 10-3: Fit Indices in the Proposed Model.

<i>Fit Indices</i>	<i>Recommended Value</i>	<i>Value in the Model</i>
<i>CMIN/DF</i>	$2 < \text{CMIN/DF} < 5$	4.98
<i>GFI</i>	>0.90	0.90
<i>RFI</i>	> 0.90	0.85
<i>NFI</i>	> 0.90	0.88
<i>CFI</i>	> 0.90	0.89
<i>TLI</i>	> 0.90	0.90
<i>IFI</i>	> 0.90	0.90
<i>RMSEA</i>	< 0.08	0.08

*Notes: *CMIN/DF*- normal chi-square/ degrees of freedom; *GFI* - goodness-of-fit index; *RFI* - relative fix 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.

10.4.3 Hypotheses-testing results

Once the validity of the model fit was validated, the final result was reflected in a graph based on the coefficients standardized for the behavioral model that measures the Intention to forward online CGC through Facebook (see Table 10-4) and (Figure 10-2).

Table 10-4: Results of the Research Model Tests.

<i>Hypothesis</i>	<i>Effect</i>	<i>Coefficients</i>	<i>S.E.</i>	<i>Sig.</i>	<i>Support</i>
1	<i>SN</i> → <i>PU</i>	0.69	0.052	0.000	<i>Yes</i>
2	<i>SN</i> → <i>ATT</i>	-	-	n.s.	<i>No</i>
3	<i>TR</i> → <i>PU</i>	-	-	n.s.	<i>No</i>
4	<i>TR</i> → <i>ATT</i>	-	-	n.s.	<i>No</i>
5	<i>BE</i> → <i>ATT</i>	0.865	0.073	0.000	<i>Yes</i>
6	<i>PU</i> → <i>ATT</i>	0.209	0.034	0.000	<i>Yes</i>
7	<i>PU</i> → <i>IF</i>	-	-	n.s.	<i>No</i>
8	<i>ATT</i> → <i>IF</i>	0.999	0.06	0.000	<i>Yes</i>

First, the hypotheses relating to subjective norms could not be entirely rejected. H1, which proposed a relationship between subjective norms and perceived usefulness, was confirmed ($\beta=0.69$; $p\text{-value}=0.000$); this finding is in line with the results of previous studies (e.g., Liébana-Cabanillas & Alonso-Dos-Santos, 2017). H2, which proposed a positive and significant relationship between subjective norms and attitude presented a lack of empirical evidence ($p\text{-value}>0.05$), and could therefore not be confirmed.

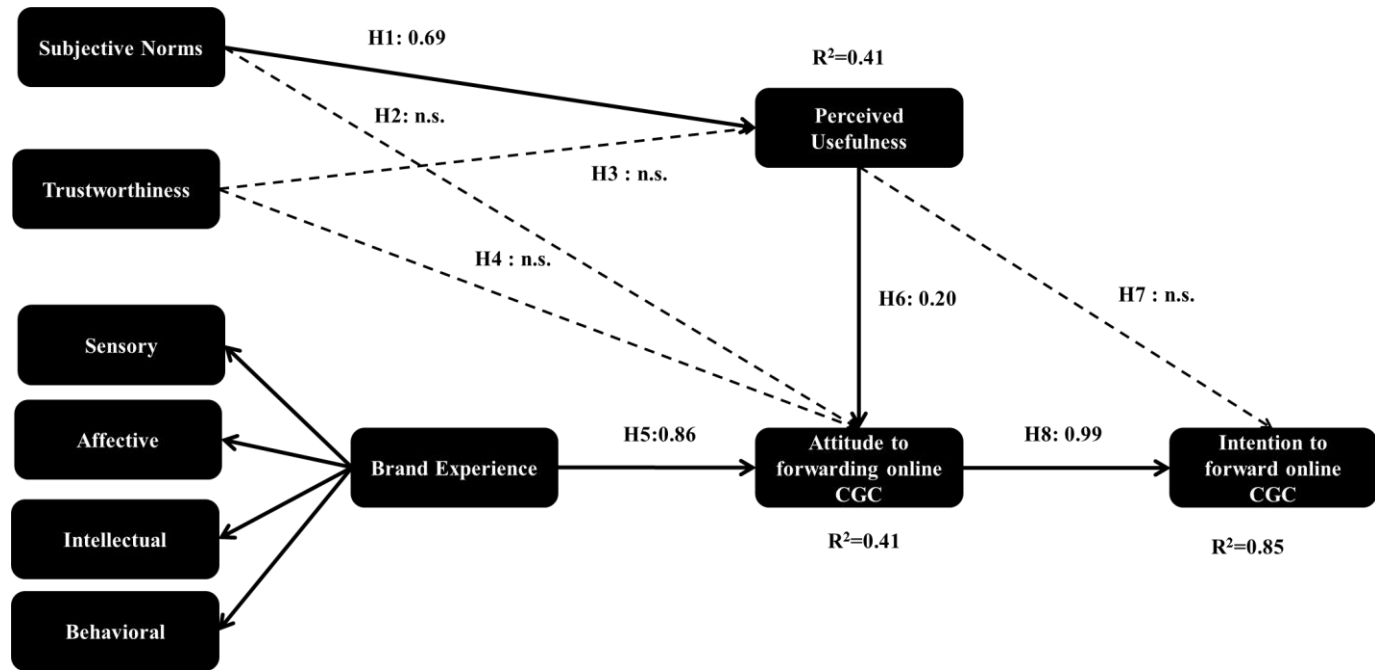
Nor was there sufficient empirical evidence to ($p\text{-value}>0.05$) to support the hypotheses proposing that trustworthiness exerts an effect on perceived usefulness and attitude (H3 and H4, respectively). This result is in contrast to the findings of the extant literature.

H5, which dealt with the possible influence of brand experience on attitude, can be confirmed ($\beta=0.865$; $p\text{-value}=0.000$). We therefore conclude that brand experience exerts a direct effect on attitude, as also affirmed in previous studies (Mourad & Valette-Florence, 2017).

The hypotheses dealing with perceived usefulness could not be entirely rejected. On the one hand, H6, which proposed a positive relationship between perceived usefulness and attitude, can be confirmed ($\beta=0.209$; $p\text{-value}=0.000$). This result is in line with those of Santhanamerya and Ramayah (2018). By contrast, H7, which linked perceived usefulness and intention to forward online CGC through Facebook, found no empirical support ($p\text{-value}>0.05$).

Finally, H8, which proposed a direct and positive relationship between attitude and intention to forward online CGC through Facebook, found empirical support ($\beta=0.999$; $p\text{-value}=0.000$), which echoes the findings of the extant literature (AlSaleh, 2018; Jamshidi & Hussin, 2018). It is worth noting in particular the importance of the relationship between these variables in the proposed behavioral model.

Figure 10-2: Results of the structural model analysis (Model of Essay Number 5).



10.5 Discussion and implications

10.5.1 Theoretical implications

The main objective of this research was to examine the relationship between brand experience and customer intentions to forward CGC, which is important for both marketers and academicians. A better understanding of this relationship will be crucial in guiding both practitioners and scholars to make an informed decision regarding customers' attitudes and intentions to forward online content.

This study suggests a rational route to intention to forward online CGC, and it demonstrates the mediating role of attitude to forward online CGC. Based on the previous finding, brand experience was found to affect the consumer's behavioral intention to forward CGC. Such results are in line with those obtained by Brakus et al. (2009), who indicated that brand experience has a behavioral

impact and an indirect effect on consumer satisfaction and loyalty mediated through brand personality. Moreover, the results are consistent with the findings obtained by Iglesias et al. (2011), Shamim and Butt (2013), and (Ding et al., 2015). In fact, brand experience was found to affect customer loyalty only through affective commitment as a mediator variable and to have a strong relationship with consumer-based brand equity and brand attitude when the effect is mediated by brand credibility/brand attitude. A strong relationship between brand experience and brand loyalty was found to be mediated by hedonic experience.

10.5.2 Practical implications

This study suggests a managerial approach to encouraging customers to forward CGC among their friends and families. Companies wanting their customers to forward their online should shape the customers' attitudes to forwarding online CGC through the maximization of their brand experience. For example, this could be achieved by formulating a marketing strategy focused on customers and developing a marketing campaign based on providing services to match customers' needs, wants, desires, and demand. Companies should also track customer satisfaction, loyalty, after-sales service, and negative and positive word-of-mouth via social networks, responding to customer requests or concerns in a timely fashion so that they are less likely to switch to competitors' brands. Finally, practitioners and marketers are encouraged to care about the customer brand experience, as the content posted on social media by customers is much more credible than any CGC.

10.5.3 Limitations and future research

Some limitations of this study need to be acknowledged. First, the generalizability of the findings should be taken into consideration. In this regard, the characteristics of the sample represent a

relevant limitation, since data were gathered from customers of financial entities operating in a specific geographic area (the Middle East). Thus, future research is needed to test the proposed model in other geographical contexts. The second limitation derives from the sector selected for the field of study, therefore researchers are encouraged to conduct research across other industries, to further investigate the influence of some of the variables included in this study, whose effect on intention was found not to be significant. Furthermore, it would be valuable to investigate the impact of brand experience in other service categories. Finally, future studies are called-for to test the same relationships in banking services through a cross-cultural study comparing Islamic and non-Islamic customers.

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10.7 Appendix 10-1: Measurement scales

<i>Construct</i>	<i>Items</i>	<i>References</i>
<i>Attitude to Forwarding Online CGC</i>	It is a good idea to use the banking brand I deal with and to forward online CGC (AT1).	Davis (1989)
	Using the banking brand, I deal with and forwarding online CGC are a wise choice (AT2).	
	I like the idea of using the banking brand I deal with and forwarding online CGC (AT3).	
<i>Intention to Forward Online CGC</i>	It is probable that I will continue to forward the online content generated by my bank of choice (IF1).	Davis (1989)
	I intend to begin or continue to forward the online content generated by my bank of choice (IF2).	
	I will frequently forward the online content generated by my bank of choice in the future (IF3).	
	I will recommend others to forward the online content generated by my bank of choice (IF4).	
<i>Perceived Usefulness</i>	Forwarding information via Facebook enables me to accomplish tasks more quickly (PU1).	Davis (1989)
	Forwarding information via Facebook improves my performance (PU2).	
	Forwarding information via Facebook increases my productivity (PU3).	
	Forwarding information via Facebook enhances my effectiveness (PU4).	
	Using Facebook makes it easier to perform tasks such as forwarding or sharing information (PU5).	
	I find Facebook useful when forwarding or sharing information (PU6).	
<i>Subjective Norms</i>	The brand community associated with my bank of choice thinks I should forward the bank's online CGC (SN1).	Bansal and Taylor (2002)
	The brand community associated with my bank of choice influences me to believe I should forward the bank's online CGC (SN2).	
	The brand community associated with my bank of choice prefers me to forward the bank's online CGC (SN3).	

Source Credibility	<p>Insincere–sincere (SC1).</p> <p>Dishonest–honest (SC2).</p> <p>Not dependable–dependable (SC3).</p> <p>Not trustworthy–trustworthy (SC4).</p>	Ohanian (1991)
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Brand Experience	<p>The bank’s brand induces feelings and sentiments (BES1).</p> <p>I have strong emotions toward the bank’s brand (BES2).</p> <p>The bank’s brand is an emotional brand (BES3).</p> <p>I engage in behaviors when I see the bank’s brand (BEA1).</p> <p>The bank’s brand results in bodily experiences for me (BEA2).</p> <p>The bank’s brand is action-oriented (BEA3).</p> <p>I engage in a lot of thinking when I encounter the bank’s brand (BEI1).</p> <p>The bank’s brand makes me think (BEI2).</p> <p>The bank’s brands stimulate my curiosity and problem-solving (BEI3).</p> <p>The bank’s brand makes a strong impression on my visual sense or other senses (BEB1).</p> <p>I find the bank’s brand interesting in a sensory way (BEB2).</p> <p>The bank’s brand appeals to my senses (BEB3).</p>	Brakus et al. (2009)
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Chapter 11

Conclusions and Implications

11 Chapter 11: Conclusion and implications

Chapters 1-5 of this dissertation focused on the analysis of the theoretical background of this research and the examination of the situation of the Palestinian financial sector, selected as the sphere of this research. Chapters 6-10 reported the five empirical studies performed to pursue the research goals of the doctoral thesis. In this final chapter, the main conclusions and academic contributions are presented in a unified and global fashion. Moreover, the implications for both academics and practitioners are highlighted. Finally, the main limitations are described, and future research directions are suggested.

11.1 Main conclusions

Social media platforms are approached by Internet users to generate contents and to interact with each other (Strauss & Frost, 2009). The number and popularity of social media sites has increased exponentially and online communities are attracting many more users compared with traditional media sites (Hollebeek et al., 2014). The Web 2.0 age has introduced new opportunities and challenges for firms and marketing professional. The most important outcome includes the following indicators: the bargaining power of buyers, users are not receiving contents through traditional means, such as TV, but they are producing the contents themselves, customers trusting other customers instead of the companies, and using social media in e-commerce activities (Porter, 2001). In light of the aforementioned reasons, online communities are becoming a key asset for marketers to achieve a better understanding of customers' attitudes, intentions, and behaviors, which in turn will enable marketers to build customer engagement and match company content (such as products, services, promotions, educational and entertainment activities) with consumer characteristics (such as needs, attitudes and behaviors) (Van Doorn et al., 2010; Brodie et al., 2011; Hollebeek et al., 2014).

The present project investigated the relationships between brand experience and brand community engagement in online and offline settings, as well as the customers intentions to forward online company generated contents (CGC), and user generated contents (UGC). This project focused on the Islamic banking sector operating in Palestine as a targeted sample. As mentioned earlier, this doctoral thesis is based on five separate studies, which have been performed in order to shape the framework with regard to brand experience and the impact on engagement behavior through Facebook as a social media platform along with the effects on intention to forward the contents, materials, and advertisements posted by the Islamic banks.

The results of this project revealed that brand experience plays a key role in mediating customer's engagement behaviors within the online brand community. In this sense, brand experience also positively influences customer attitude and customer's intention to forward and share online contents generated by the Islamic banks. This study also investigated the personality traits affecting customer's engagement behaviors within online brand communities with the purpose to measure customer's intention to forward contents generated by the Islamic banks. In this regard, the findings revealed the significant effect of personality traits on the assessment of engagement levels within online brand communities. On the other hand, this project provides a comprehensive framework for marketing and financial institutional firms, marketing and banks managers, e-marketers, and decision makers to understand user's attitude, intentions, and behaviors with regard to their engagement in social media platforms in general and the Facebook brand pages of the Islamic banks in particular. In addition, this study aims to provide marketers with valuable information about customers' participation and engagement in brand communities. In this regard, the main hypotheses and findings are summarized in the following table (*see Table 11-1*).

The following pages provide further explanations with regard to the theoretical and practical implications as well as the contributions of each one of the papers included in this dissertation to the marketing field in general and the Islamic banking sector in particular. Limitations and avenues for future research are also discussed.

Table 11-1 Summary of the Main Findings.

Essay 1 Hypotheses		Finding
H1	Customer Online Brand experiences positively influences customers' perceived trust of Facebook community pages.	Not Rejected
H2	Customer Online Brand experiences positively influences customers' level of engagement in online brand communities.	Not Rejected
H3	Customers' level of perceived trust regarding the Facebook community page positively influences customers' intention to forward online company-generated contents (CGC).	Not Rejected
H4	Customers' level of engagement in online brand communities positively influences their intention to forward online CGC.	Not Rejected
Essay 2 Hypotheses		
H1	Brand experience positively influences customers' perceived trust of Facebook community pages.	Not Rejected
H2	Brand experience positively influences customers' level of brand community engagement.	Not Rejected
H3	Customers' level of perceived trust of the Facebook community page positively influences the intention to forward online company-generated contents (CGC).	Not Rejected
H4	The customer's level of brand community engagement positively influences the customer's intention to forward online CGC.	Not Rejected
Essay 3 Hypotheses		
H1	Neuroticism is positively associated with online brand community engagement OBCE.	Not Rejected
H2	Extraversion is positively associated with on online brand community engagement.	Not Rejected
H3	Openness to experiences is positively associated with brand community engagement.	Not Rejected
H4	Agreeableness is positively associated with brand community engagement.	Rejected
H5	Conscientiousness is positively associated with brand community engagement.	Rejected
H6	Online brand community engagement positively associated with company-generated content (CGC).	Not Rejected

H7	Online brand community engagement positively associated with user-generated content (UGC).	Not Rejected
Essay 4 Hypotheses		
H1	Customer online brand experience positively influences passive SMEB with regard to consuming.	Not Rejected
H2a	Customer online brand experience positively influences active SMEB in the form of contributing content (likes).	Not Rejected
H2b	Customer online brand experience positively influences active SMEB in the form of contributing content (shares).	Not Rejected
H2c	Customer online brand experience positively influences active SMEB in the form of contributing content (rating brand-related contents).	Not Rejected
H3a	Customer online brand experience positively influences active SMEB in the form of creating content (leaving comments)	Not Rejected
H3b	Customer online brand experience positively influences active SMEB in the form of creating content (uploading brand-related contents)	Not Rejected
Essay 5 Hypotheses		
H1	Subjective norms have a positive influence on the perceived usefulness of the medium (Facebook).	Not Rejected
H2	Subjective norms have a positive influence on behavioral intention to forward online CGC.	Rejected
H3	Perceived trustworthiness of the CGC has a significant positive effect on perceived usefulness of the medium (Facebook).	Rejected
H4	Perceived trustworthiness of the CGC has a significant positive effect on attitude to forwarding online CGC.	Rejected
H5	The more favorable consumers' brand experience (affective, behavioral, intellectual, and sensory) of their particular bank, the more positive their attitude to forwarding the online CGC of that bank.	Not Rejected
H6	Perceived usefulness has a positive influence on attitude to forwarding online CGC.	Not Rejected
H7	Perceived usefulness has a positive influence on behavioral intention to forward online CGC.	Rejected
H8	Attitude to forwarding online CGC has a positive influence on behavioral intention to forward online CGC.	Not Rejected

Source: Author

11.2 Theoretical implications and contributions

The main objective of this doctoral dissertation is to examine the motivational factors that entice and guide customer's intentions to forward online company-generated contents (CGC), and user generated contents (UGC), in order to measure and track their participation and engagement in Facebook brand communities. More specific research aims are: (1) to measure the impact of customer online brand experience (COBE) and brand experience (BE) with online banking on customer's intention to forward online CGC; (2) to explore the role of online brand community engagement (OBCE) and the perceived trust in brand community pages (BCP) as mediating variables between COBE and the intention to forward online CGC; (3) the type of relationship that exists between BE and OBCE, and their behavioral outcomes in the online Islamic banking context; (4) to better understand COBE and its effects on passive and active social media engagement behaviors (SMEB) in terms of consuming, contributing, and creating brand-related contents; (5) to examine the relationship between brand experience (BE) and customer intentions to forward online CGC, and the mediating role of attitude to forward online CGC; and (6) to analyze the role of personality, and online brand community engagement to forward online CGC, and UGC.

The results of this project are relevant for both marketers and academics. The theoretical implications derived from the five studies will be explained below.

The findings indicated a significant influence of COBE on OBCE and consumer behavioral outcomes, namely, intention to forward CGC. In addition, perceived trust in Facebook brand communities play an important role in mediating the relationship between OBCE and intention to forward online CGC. On the other hand, obtained results also revealed the importance of trust and quality of information shared among community members and page administrator. The results

obtained with regard to trustworthy online brand community pages are in line with previous studies, such as Tang and Liu (2015), indicated that trustworthy online brand community pages are positively related to the success of the company branding campaigns. Akkucuk and Turan (2016) indicated that securing customer trust within the context of the online brand communities positively affects purchase intention and market share. The findings of this study contribute to the extant body of literature by providing a better understanding of COBE and its influence on online BCE, perceived trust of Facebook fan pages, and the intention to forward CGC in Islamic banking research. From a theoretical viewpoint, this study extends the existing discussion on COBE and its effects on online BCE. Moreover, the proposed framework adapted from Morgan-Thomas and Veloutsou (2013) suggests that COBE in the context of online Islamic banking websites provides experienced customers with positive engagement and interactions within online brand communities. The findings are in line with previous research in this field of knowledge (Garg et al., 2012; Morgan-Thomas & Veloutsou, 2013; Hamzah et al., 2014; Garg et al., 2014; Khan et al., 2016a; Bravo et al., 2019). While several studies on consumer-brand engagement regarded COBE as a consequence of customer engagement (Hollebeek, 2011a, b; Hollebeek et al., 2014), the results of this study enable the idea of revealing COBE as a consequence of BCE. More importantly, this framework will serve as a platform for academics interested in studying the relationships between the concepts of “experience” and “engagement”.

Moreover, the results contribute to the existing body of literature by providing a clear understanding of brand experience BE and its influence on the OBCE, perceived trust in Facebook page, and intention to forward CGC within online Islamic banking research. Moreover, Brakus et al. (2009) argued that BE has a direct and indirect effects on customers’ behaviors. Therefore, it can be taken as an important step forward in directing theories related to BE effects, and the

combined effects of linking BE to consumer behavioral outcomes that have received minimal attention in the Palestinian Islamic banking context, so far. The proposed framework suggests that BE with an online BCE is related to positive interactions and brand intentions. On the other hand, several studies on consumer-brand engagement approached BE as a consequence of consumer-brand engagement (Hollebeek, 2011a; Hollebeek, 2011b; Hollebeek et al., 2014). However, this study allows us to integrate the idea of viewing BCE as a consequence of BE. Importantly, this framework will serve as a platform for academics that are interested in studying the relationships between the concepts of the “experience” and “engagement”. The empirical investigation about the influence of BE on BCE and perceived trust is a significant contribution to the marketing literature.

An understanding of the mediation effects of BCE offers valuable insights into BCE literature. More importantly, this study extends the previous work on BE and BCE relationship by providing empirical evidence of prior explanation in the banking sectors (Khan et al., 2016b). The results of this study reveal the importance of BE in creating a unique BCE in an online setting, in addition to the intention of consumers’ behaviors to forward the online CGC. The result of this study also agreed with the previous research that indicated the important roles of social media platforms in increasing customer participation, interactions, customer experience, trust, brand image, positive word of mouth, and information sharing (Naeem, 2019). The theories of social interaction and social influence also indicated that social media is a key marketing tool for marketers and decision makers to enhance interactive communication, consumer interaction, and engagement at lower cost in a short time (Naeem, 2019). On the other hand, previous studies revealed that customer engagement is more than just interactions and participation and is related to the relationship and engagement with objects such as a brand approached customers’ behaviors in social media

platforms beyond purchases (Sekhon et al., 2010; Dolan et al., 2016). The findings are in line with the literature showing that customers' engagement via social media is more than interaction and participation. In fact, engagement depends on the interaction with the brand that follows previous experiences with regard to that particular brand. Helm (2007) indicated that online brand experience is an important factor to improve the quality of customers' experience while building relationships with the customers, who are consuming the brands. Therefore, this study will add new insights into the role of BE as an antecedent of online BCE and their impact on intention to forward online CGC.

Results are also consistent with previous research on social media engagement, such as Van Doorn et al. (2010), Brodie et al. (2011) and Dolan et al. (2016), who argued that customer engagement within social media involves more than just participating and interacting. Understanding the relationship between brand experience and customer's intention to forward online company-generated contents will be important to help practitioners and scholars make an informed decision regarding customers' attitudes and intentions to share and forward online content generated by the company through their engagement in the Facebook brand pages that are associated with the financial institutions operating in Palestine. In addition, this study demonstrates the mediating role of attitude to forward online CGC. This study also found that brand experience has a significant impact on consumer's behavioral intention to forward CGC while they are engaging in the Facebook brand pages. The results of this study are consistent with previous studies indicating that brand experience has a behavioral impact and an indirect effect on consumer satisfaction and loyalty mediated through brand personality (Brakus et al., 2009). Moreover, the results are in line with results from Iglesias et al. (2011), Shamim and Butt (2013) and Ding and Tseng (2015), who investigated the role of individual's personality on their engagement within the context of online

brand communities via Facebook, as well as their intentions to forward online CGC and UGC. The results indicated that personality traits such as extraversion, conscientiousness, and openness played an important role to affect the individual's engagement behaviors when interacting and participating with banks' online brand communities via Facebook, as well as to forward and share the online content generated by the company, and users. Obtained results with regard to personality traits and online brand community pages are in line with previous studies: Acar and Polansky (2007) mentioned that personality is a particularly influential trait that predicts the online customer behavior over the time and across different situations. This argument is also confirmed by Landers and Lounsbury (2006) as they found that customer personality is an important influential factor on intention and behavior of humans. To sum up, taken together the findings of this doctoral thesis contribute to the existing body of literature by providing a better understanding of customer's personality is the most important psychological aspects, to guide customer's behaviors through social media, and this study provides evidence about how personality affects customer's intentions to forward online company generated contents CGC and UGC. From a theoretical viewpoint, this study extends the existing discussion on personality traits and their effects on online BCE and the online CGC and UGC sharing behavior.

11.3 Managerial Implications

The findings of these studies revealed that customer online brand experience positively influences passive and active engagement behaviors in terms of consuming, contributing, and creating brand-related contents. Moreover, the dimensions associated with brand experience in online and offline settings significantly impact the customer's intentions to forward CGC when mediated by OBCE. Finally, customer attitude played an important role in mediating the relationships between brand experience and customer's intention to forward online CGC. According to these results, the study

suggests the following implications for the marketers, Islamic banking managers, financial entities and decision makers:

- The evidence provided will help managers and decision-makers in the banking sector focus on engaging customers in the bank's Facebook brand pages to improve business performance, by tracking behaviors that entice customers to approach social media platforms. In addition, results help provide the Islamic banking managers with valuable information and guidelines to focus on the bank's Facebook page and website as important tools, which can engage customers with the brand of the bank (Yap et al., 2010).
- The findings are also important for marketers and promotional managers to formulate their marketing strategies aiming at trigger customer motivation and engagement with regard to the bank's brand on social media platforms, while increasing their intention to forward online CGC.
- Results help managers focus continuously on customers' experiences with online banking brands in order to create unique online brand experiences, as well as to increase the number of high levels SMEB related activities such as leaving positive comments and liking and sharing brand-related contents.
- Practitioners and marketers are encouraged to care about customer-brand experience, as the content posted on social media by customers is much more credible than any CGC.
- Findings also provide managers, marketers and decision makers in the banking sector or other fields of knowledge with guidance on the need to focus on specific content types,

such as entertainment and informational content that may improve the experience as well as the number of high levels SMEB related activities.

- The findings also reveal the importance of fostering experiential quality with the website in order to increase the number of high levels SMEB related activities, such as posting positive comments. In this regard, eWOM is a valuable tool to help the firms attract new customers while improving customer retention.
- The study gives insights for marketers and bank managers into how marketing strategies need to be formulated to focus on customers, especially in shaping their attitudes to forward online CGC by leveraging their brand experience on social media platforms.
- Managers are encouraged to track customer satisfaction, loyalty, after-sales service, and negative and positive word-of-mouth through social networks by responding to customer requests and concerns in a timely fashion, so that they are least likely to switch to a competitors' brands.
- In light of the findings of this research, managers, marketers, and decision-makers in the banking sector are suggested to develop online brand community engagement strategies based on their targeted customer's personality traits, paying attention to the bank's Facebook page and the website as important tools to enhance brand engagement.

11.4 Limitations and Future Research

This study brings a valuable contribution to the literatures of experiencing brands in the context of online social media engagement behaviors. As with any research, this doctoral dissertation has a number of limitations that are related to generalizability of results, the type of data collected, and

sampling. These limitations need to be acknowledged to open new avenues for future research. It must be said that limitations and future research directions for each study are described in depth in each of the publication reported in chapters 6, 7, 8, 9, and 10. However, in this section we attempt to summarize the most significant ones.

First, the empirical studies were conducted in a specific geographic area (Palestine). Thus, the results might not represent the engagement behaviors through Facebook brand communities' pages in other countries or cultures. Moreover, samples were focused on specific online brand community pages of banking sector on Facebook, the majority of participants being young individuals, with limited participation of individuals, who belong to the > 60 years-old age range.

Second, the results of this research were drawn from the financial institutions and the Islamic banking sector. Thus, the behaviors investigated were specified and limited to banking sector and cannot be generalized to other industries or sectors.

Third, this study approached Facebook as the main social media platform to collect data on customer's attitudes, intentions and behaviors according to their participation and interaction on that platform. In this regard, the investigated participation and interaction for the respondents only reflect the Facebook as a social media marketing tool.

Accordingly, this research opens up several directions for future research. First, future research should attempt to provide further empirical evidence collecting data through other social networks, such as Twitter or Instagram. Therefore, future research should test the proposed models in other geographical and sectorial contexts. Researchers are encouraged to investigate the results of this study across other industries such as telecommunications, manufacturing, retailing, insurance, and educational and health care among others in order to expand and test the external validity of the

proposed model. Moreover, further research is needed to test the relationships by comparing Islamic and non-Islamic customers, using different social media platforms, and expanding the research model to measure experience and engagement behaviors for non-customers. Researchers should also investigate the effect of fake loyalty on engagement behaviors and customer's intention in the context of social media engagement. Future research is needed to clarify the role of socio-demographic variables in the relationships established in this model and test the same relationships in the context of banking services. In this vein, age, income level, and gender should be relevant in order to estimate the nature of the relationships between these constructs. Finally, future research should also replicate this study using different scenarios. For example, testing the relationship between the different constructs related to brands such as brand religiosity, personality, satisfaction, loyalty, and counterfeiting in the context of social media engagement behaviors.

11.5 References

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