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INDONESIA BANKING SECTOR: DOES  
EMOTIONAL BONDING EFFECT MATTERS?

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**DOES EMOTIONAL BONDING EFFECT INFORMING  
CONSUMERS' AWARENESS AND LOYALTY IN BANKING  
SECTOR: EVIDENCE FROM INDONESIA**

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# DOES EMOTIONAL BONDING EFFECT INFORMING CONSUMERS' AWARENESS AND LOYALTY IN BANKING SECTOR: EVIDENCE FROM INDONESIA

## Abstract

**Purpose** - This research examines the relationship between emotional bonding (e.g., brand love, brand commitment, and brand trust) and consumers' awareness and consumers loyalty to conventional and Islamic banking products in Indonesia.

**Design/methodology/approach** - The sample consists of 585 Muslim and bank consumers obtained through a survey study and using Structural Equation Modeling (SEM) to test the research hypotheses.

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

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

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

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

**Keywords:** Emotional bonding, brand love, brand commitment, brand trust, consumers' awareness, and consumers loyalty

**Paper type:** Research Paper

## 1. Introduction

The majority population of Indonesia is Muslim. Particularly, 87% of 253 million (Rachmawati et al., 2021). This condition should be able to make Islamic banking dominate the market in Indonesia, but in reality, this is not the case. The phenomenon that can be seen is that conventional banking is still superior in acquiring customers compared to Islamic banking. This is stated by the Financial Services Authority (OJK) that the total number of Islamic bank customers is currently around 15 million people, while conventional banking is almost 80 million people. Compared to conventional banks, the total number of consumers of Islamic banks has only reached 10 percent (Junaidi et al., 2021). The presence of Islamic banking in Indonesia will be able to reach a large number of customers because its operations are in accordance with the basis of Islamic law, which forbids interest, which is usury. The growth of Islamic banking will be very fast if the Muslim community is united in using Islamic banking. However, the Muslim community in Indonesia is still less interested in switching to Islamic banking and persists as customers of conventional banking. Thus, it can be seen that

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3 conventional banking customers are still reluctant to switch to Islamic banks (Junaidi *et al.*,  
4 2021).

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6 Some research related to one's decision to remain loyal to a product is caused by many  
7 factors. Kotler and Keller, (2012), state that consumers' decision to use a product is influenced  
8 by cultural, personality, perception, motivation, and psychological factors. Shih *et al.* (2015),  
9 stated the influence of product attributes, product, package, store, method of purchase.  
10 According to Sharma, (2014), the obstacles to move can also be caused by financial social  
11 constraints felt by consumers when moving to a new product or company. According to Chen  
12 and Japrianto (2014), barriers to moving can be caused by economic considerations,  
13 psychological, social, and functional considerations so that consumers continue to survive to  
14 consume products used so far. Besides these factors, other factors can influence consumers to  
15 continue to use certain products, namely emotional feelings towards these products (Barreda  
16 *et al.*, 2020; Firdaus *et al.*, 2022; Levy, 2022).

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20 Emotional feelings or bonding are consumer responses to products derived from inferred  
21 information and positive or negative interpretations obtained through real experiences  
22 (Chetioui and Lebdaoui, 2021; Wahyuni and Fitriani, 2017). Thus, companies need to make  
23 products accompanied by advertisements that can touch the feelings of consumers. As a result,  
24 consumers will be touched and feel comfortable when using the product. When there is a  
25 comfortable feeling, consumers will survive to continue using the product because there has  
26 been an emotional connection between consumers and product providers. Thus it can be  
27 concluded that loyalty can not only be created through product quality but also through  
28 approaches through emotional approaches, both through brands, products, services, and  
29 consumer awareness (Junaidi, 2021, Junaidi *et al.*, 2022). Furthermore, Junaidi *et al.* (2022)  
30 also revealed Islamic brand image also has an essential role in Islamic bank consumer  
31 preference. However, price or materialism has a greater effect during the COVID-19 pandemic  
32 in Turkey (Baran, 2021). Lack of study validates consumer loyalty in Muslim consumers in  
33 both conventional and Islamic banks (Fusva *et al.*, 2021; Murshid and Wu, 2022; Wijaya *et al.*,  
34 2021). Moreover, preliminary studies are more concerned about the correlation between  
35 religion and consumers' preferences without deeply validating consumers' emotional concepts.

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40 This study addresses this gap by examining the impact of emotional bonding (e.g., brand  
41 love, consumers' commitment, and brand trust) on consumer awareness in the banking context.  
42 It also validates the role of consumers' awareness as a mediator between consumers' emotional  
43 bonding and consumer loyalty. Albaity and Rahman (2021), Fianto *et al.* (2020) recommended  
44 that future studies examine the consumers' loyalty across cultures and regions. Moreover, Levy  
45 (2022) and Mostfa and Kasamami (2021) also suggest examining consumers' emotional  
46 responses (e.g., trust) in banking services. Hence, there is a need study based on Muslim  
47 consumers in the conventional and Islamic bank context. This study also extends the concept  
48 of loyalty among consumers toward elaborate consumer psychology, which is still embryonic  
49 in fields. Hence, we aim to provide answers to the following research questions:

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53 *RQ1.* Does consumers' emotional bonding have a positive effect on consumer awareness?  
54 *RQ2.* Does consumers' awareness play an important role in consumers' loyalty?  
55 *RQ3.* Does consumers' awareness mediate the relationship between consumer emotional  
56 bonding and consumers' loyalty?  
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3 This study provided some contributions in theoretical and practical. First, there is an  
4 examination a link between consumers' emotional bonding and consumers loyalty, this has  
5 been reviewed by previous researchers, for example, by Ali and Wu (2021), Ghorbanzadeh and  
6 Rahehagh (2021) and Nyamekye et al. (2021), but previous studies have examined more on  
7 business and consumers' goods objects, as well as more emotional ties to brands and other  
8 products. While they also suggest researching other product categories.  
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## 11 **2. Literature Review**

### 12 *2.1 Emotional bonding*

13 Emotional bonding is defined as consumers' emotional outcomes toward the brand (Thomson  
14 *et al.*, 2005). Emotions also emerged from consumers' evaluations of personal experience  
15 toward distinguishing sentiment of brands and products (Roseman, 1991). It also has a  
16 correlation to appraisal theory, which revealed consumers' brand experience becomes a  
17 stimulus to their emotions (Mostafa and Kasamani, 2021). In addition, the emotion dimension  
18 correlates to consumers and brands toward brand connection, brand passion, and brand  
19 affection. The outcome of consumers' emotional brand is consumers' awareness and loyalty.  
20 Furthermore, emotional aspect of consumers, such as emotional attachment and brand loyalty  
21 influenced by consumers' satisfaction. Certainly, the high of emotional bonding has correlation  
22 to brand love, consumer commitment and brand trust. The emotional quality also refers to  
23 psychological components which expressed by consumers' brand love, commitment and trust.  
24 According to Muslim *et al.* (2013) the value of consumers' emotional quality and mind also  
25 strongly correlates to bank communication and image. It has a consequence on consumers'  
26 beliefs, including feeling and their understanding of bank. Hence, consumers' emotions have a  
27 relevant aspect to consumers' behavior toward assuming consumers' emotion-based  
28 segmentation on understanding consumers' feeling on bank services toward their emotions.  
29 Hence, consumers' emotions can become a segment of bank service to consumers (Calvo-  
30 Porral and Lévy-Mangin, 2020).  
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### 36 *2.2 Brand Love*

37 According to Carrol and Ahuvia (2006), brand love refers to consumers' passion and emotional  
38 attachment to a particular brand. Brand love is still embryonic among scholars in the marketing  
39 field (Salehzadeh *et al.*, 2021). The feeling of love for the product will arise when consumers  
40 perceive that the products used are of good quality and can meet the desires and needs of  
41 consumers, or in other words, the product has a high value (Levy, 2022). It has a strong  
42 correlation to consumers' emotions and psychology, such as like or dislike will appear after the  
43 consumer has tried a product, where experience in trying will determine whether interested in  
44 making a repurchase. Positive experiences gained by consumers will cause emotional ties with  
45 objects that are loved. Loureiro and Kaufmann (2012) introduce the concept of love for  
46 brands/products in the form of commitment and trust. Furthermore, Amegbe *et al.*, 2021;  
47 Hafez, 2021) revealed that brand love or passion plays a vital role in brand relationship quality,  
48 experiences, and loyalty in the banking context. Hence, brand love plays a vital role in  
49 developing consumer-brand relationships and provides an advantage to bank toward  
50 consumers' strong feelings.  
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53 Brand love confirms the strong correlation developed between persons committed to  
54 excusing and accommodating the brand (Joshi and Garg, 2022). According to Wang *et al.*  
55 (2019), brand love has a correlation to self-brand connection, emotional, and word of mouth.  
56 Brand love has elements such as great quantities/qualities, passionate desire, and emotional  
57 bonding (Batra *et al.*, 2012). Moreover, brand love also possibly becomes an antecedent of  
58 consumers' awareness and loyalty. In some Muslim countries, the consumers' pattern shifted  
59 to Halal brand. Hence, it plays an important role in influencing consumer decisions (Firdaus *et*  
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3 *al.*, 2022; Junaidi *et al.*, 2022). Brand love results from emotionally intense and passionate  
4 attachment from a brand. Some literature also concluded that brand love improves positive  
5 emotions and facilitates brand acceptance and brand loyalty. Therefore, banks and companies  
6 should create brand love for their products and services to gain a competitive advantage.  
7

### 8 9 2.3 *Brand commitment*

10 Morgan and Hunt (1994) defined commitment as a desire to maintain a valued and unlimited  
11 relationship. Commitment will be shown by consumers who feel they receive more value from  
12 the relationship. Moorman *et al.* (1992) defined commitment as a desire to maintain a  
13 relationship toward positive value. Furthermore, Jones *et al.* (2008) revealed commitment as  
14 an individual psychological motivation to repurchase or reuse a specific brand or object.  
15 Commitment and brand love is are two different dimensions (Das *et al.*, 2019). Consumer  
16 awareness and loyalty can emerge from consumer commitment. Brand commitment refers to  
17 consumers' desire to maintain a relationship with a specific brand such as Islamic brand. It  
18 shows that a consumer with faith in his future with a brand wants to continue the relationship  
19 with the brand (committed), and is more willing to buy the same brand in the future and  
20 recommend it to others (loyal). According to Fatma *et al.* (2021), consumers' commitment to  
21 the brand emerged from their motivation to buy the object and their emotional attachment to  
22 the brand. In marketing literature, consumers' commitment comprises three main dimensions:  
23 affective, calculative, and normative (Junaidi *et al.*, 2021; Keiningham *et al.*, 2015). Affective  
24 commitment correlates with consumers' psychological and emotional to specific products and  
25 services. Calculative commitment refers to consumers' constraints due to cost and time if they  
26 move to others brands. Normative commitment refers to consumers' subjective norms and  
27 feelings about their relationship to the brand and company.  
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### 33 2.4 *Brand Trust*

34 Brand trust has a crucial role in maintaining a relationship between consumers and companies  
35 (Morgan and Hunt, 1994). Moorman *et al.* (1992) defined trust as an ethical attitude and  
36 expectation based on reality. Chaudhuri and Holbrook (2001) defined brand trust as consumers'  
37 feelings and willingness to brand. Trust is the belief that a party will fulfill its promise in the  
38 relationship in prominent high situations; hence the concept of brand trust is relevant for the  
39 banking context. Hence, trust plays an important role in maintaining a relationship between  
40 consumers and companies at a different level (Joshi and Garg, 2022). Brand trust is a  
41 psychological state that reflects individual attributes and presumptions regarding brand  
42 credibility, integrity, and benevolence (Fatma *et al.*, 2021; Gurviez and Korchia, 2002). It  
43 became consumers' motivations, intentions, and characteristics to evaluate an object. Hence,  
44 trust play an important role in developing and maintaining the relationship between consumers  
45 and brand (Morgan and Hunt, 1994). Brand trust also possibly reduce consumers'  
46 dissatisfaction and complaint. Consumers believe that the other party will do something right.  
47 Someone trusts others or trusts one another, so exchanges occur based on mutual agreements.  
48 Based on that, trust can facilitate the exchange of specific investments and information in the  
49 organization (Tabrani *et al.*, 2018). Consumers will make a transaction if they believe in the  
50 company's brand or product. Trust in also will create a better consumers' awareness and impact  
51 on loyalty. It given by consumers can increase competitiveness and help project exchange  
52 relationships in the future (Junaidi *et al.*, 2022).  
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### 57 2.5 *Consumers' awareness*

58 Today, some scholars examine the role of consumer awareness as a predictor of Muslim  
59 consumers' attitudes and loyalty. Awareness is defined as individual assessment, feeling, and  
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desire about a brand or product (Salehzadeh *et al.*, 2021; Xie *et al.*, 2019). It also comprises beliefs and emotions to a specific issue such as brand and product. The consumers' personal experiences about company brands and products will influence their awareness. Prior studies concluded that psychological (e.g., satisfaction, brand image, brand commitment, and brand trust) and economics play important roles in influencing consumers' awareness (Aji and Muslichah, 2022; Junaidi, 2021). Furthermore, Kartika *et al.* (201) and Suhartanto *et al.* (2019) revealed that consumer awareness has a crucial role in influencing consumer behavior and loyalty among bank consumers. It will provide the value of inferences facilitating information acquisition and specific contribution (Amin, 2020). It also uncovers a correlation between consumers' emotional bonding in Islamic countries and consumer awareness of the products compliant with Islamic law (Hati *et al.*, 2021; Tabrani *et al.*, 2018). Hence, the current study also possibly to expands the literature of the Islamic banking study.

## 2.6 Consumers' Loyalty

Loyalty is the behavior exhibited by consumers towards brands, services, stores, activities, and product categories (Mostafa and Kasamami, 2021). Loyalty is the willingness of consumers to repeat purchases regularly. As well as making purchases among product and service lines, and are willing to recommend company products to other consumers (Mursid and Wu, 2022). But someone who still uses a product may not be loyal because they do not have other opportunities to move, such as the amount of cost to move, services that are considered satisfactory, product quality, even for fear of losing discounts or price potential. It appears that emotional ties cause consumers to be reluctant to switch. According to Firdaus *et al.* (2022), Levy (2022), and Suhartono *et al.* (2021) emotional ties between companies and consumers have a positive influence on consumer loyalty if consumers already have positive feelings in the form of liking (feeling of love) towards the brand and product, have confidence in the product because it is following the needs and desires, and there is a feeling of pride in using the product, then consumers will be loyal to the product or the company.

\*\*\* Insert Figure 1 here \*\*\*

## 3 Hypotheses development

### 3.1 The relationship between brand love and consumers' awareness

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

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4 *H1* Brand love has a positive effect on consumer awareness.  
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### 7 *3.2 The relationship between brand commitment and consumers' awareness*

8 Commitment has an essential role in describing the correlation between consumers and  
9 companies toward specific products and services such as Islamic banks (Islam and Rahman,  
10 2017; Tabrani *et al.*, 2018). It proves the emotional effect has correlated to their decision to  
11 stay or move to other products. Therefore, understanding the causes and consequences of brand  
12 commitment. The Muslim consumer regarding Islamic banks strongly correlates with their  
13 awareness. Hence, brand commitment relates to individuals' desires to enhance their financial  
14 happiness in the economic context. The outcomes from enhanced brand commitment are  
15 advantageous to the marketplace, such as improved consumers' awareness and willingness to  
16 buy more (Kaur *et al.*, 2020; Khan *et al.*, 2020), consumption in the future, and loyalty (Das *et*  
17 *al.*, 2019). However, preliminary studies on brand commitment are more prone to consumption  
18 and style of fashion than the banking sector, such as Li *et al.* (2014), who concluded brand  
19 commitment has a positive effect on consumers' decision-making process in China. Another  
20 scholar examined brand commitment based on organization and employees' context (Kaur *et*  
21 *al.*, 2020). It is also correlated to consumers' loyalty (Keiningham *et al.*, 2015).

22 Brand commitment can also refer to how a personal concern concerns the specific value  
23 of firms and products representing a religion. In some Muslim countries, the people of a sense  
24 of belonging and loyalty are affected by personal religiosity and brand. Besides, brand  
25 commitment has also influenced peoples' psychology and awareness of products and services  
26 (Amin, 2020; Kaur *et al.*, 2020; Tabrani *et al.*, 2018; Wahyuni and Fitriani, 2017). The  
27 economic value of banking products is also strongly correlated to consumers' commitment  
28 which influences Muslim consumers to adopt Islamic banks (Junaidi *et al.*, 2022; Levy, 2022).  
29 There are represent brand commitment. Hence, this study proposes the following hypothesis.  
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34 *H2* Brand commitment has a significant and positive effect on consumers' awareness.  
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### 37 *3.3 The relationship between brand trust and consumers' awareness*

38 Recently, brand and trust have played an important role among companies to enhance their  
39 consumers' intention to buy their products and services; therefore, it is well-meaning of gaining  
40 their beliefs and psychology to improve their performance in business and marketing (Joshi  
41 and Garg, 2022; Junaidi *et al.*, 2022). Earlier studies attempt to be examining the evolution of  
42 the brand, such as brand trust (Atulkar, 2020; Kwon *et al.*, 2021), brand love (Joshi and Garg,  
43 2022), Halal brand (Junaidi *et al.*, 2022), brand loyalty in the banking context (Islam and  
44 Rahman, 2017; Tabrani *et al.*, 2018). Brand trust is the consumer's faithfulness among Muslim  
45 consumers due to stricter rules and Islamic law than non-halal products (Rachmawati and  
46 Suroso, 2022) and Islamic law (Junaidi *et al.*, 2021). Islamic law has the main rule to maintain  
47 human relationships and life, including adapting products and services (Amin, 2020). People  
48 also perhaps have positive awareness in positive situations based on their beliefs. The following  
49 consideration led to the proposed hypothesis:  
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53 *H3* Brand trust has a significant and positive effect on consumers' awareness.  
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### 55 *3.4 The relationship between consumer awareness and consumer loyalty*

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

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

### 3.5 *The relationship between emotional bonding/consumers' awareness/consumers' loyalty.*

The recent study also examines the role of consumers' commitment as a mediator to address the relationship between emotional bonding (e.g., brand love, brand commitment, and brand trust) and consumers' loyalty. Consumers' loyalty correlates with brand trust, brand image, and brand commitment in Islamic bank content (Fianto *et al.*, 2020; Ghorbanzadeh and Rahehagh, 2020; Mostafa and Kasamami, 2020; Salehzadeh *et al.*, 2021). As validate the mediator variables, the recent study provided the quality of inferences that facilitate information and knowledge acquisition (Amin, 2020; Junaidi, 2021; Mursid and Wu, 2022). It also uncovers a correlation between consumers' emotions about a specific brand in Muslim countries and consumers' commitment to the products compliant with Islamic law (Firdaus *et al.*, 2022; Hati *et al.*, 2021; Tabrani *et al.*, 2018). This study also expands the literature on Islamic marketing (Junaidi *et al.*, 2022). Preliminary concluded that Muslim awareness strongly correlates to consumers' loyalty (Albaity and Rahman, 2021; Rachmawaty and Suroso, 2022; Wahyuni and Fitriani, 2017). Accordingly, the following hypotheses were proposed.

*H5* Consumers' awareness positively affects the relationship between brand love and consumers' loyalty.

*H6* Consumers' awareness positively affects the relationship between brand commitment and consumers' loyalty.

*H7* Consumers' awareness positively affects the relationship between brand trust and consumers' loyalty.

## 4. Methodology

### 4.1 *Questionnaire design*

This study applied pretest and pilot test to examine all the measurement items' bias (Hair Jr *et al.*, 2019; Podsakoff *et al.*, 2003). The Indonesian banking consumers (e.g., conventional and Islamic banks) were invited to fill out an online survey from November 1 to December 31, 2021. The participants involved 645 Muslim banks consumers. However, 525 samples were valid; this indicates the data response rate was around 81.40 %. This study also used Harman's single-factor test to propose post-detection procedures the common latent factor (CLF) by Eichhorn (2014).

\*\*\* Insert Table I here \*\*\*

### 4.2 *Measures*

The all-measurement items in this study were conducted from dimensions developed by previous studies. The items scale of brand trust was adopted from Wang *et al.* (2020), brand commitment refers to Morgan and Hunt (1994), and the scale for brand trust was derived from Lee (2021). Following Junaidi (2021), this construct adopted the items of consumers' awareness and then modified the items to measure Indonesian banking consumers' participation. Religiosity focuses on personal goals or beliefs adapted from Ji and Ibrahim

(2007) due to the instruments useful in prior studies and built from the Muslim perspective. Muslim people used all items to measure Muslim consumer materialism (Junaidi *et al.*, 2021), while consumers' loyalty was derived from Mursid and Wu (2022).

\*\*\* Insert Appendix here \*\*\*

## 5. Results

### 5.1 Pilot study and *descriptive statistic*

The recent study provided a socio-demographic profile of the participants, including gender, age, and educational background. Table 1 provided information on the details of the socio-demographic participants profile. The total number of female respondents was greater than males, with 59.8% women and 40.2% men. The most significant number of participants were 26–40 years old (42.8%), followed by over 40 years old. The highest number of respondents completed an undergraduate education level (53.0%), while the second-highest finished senior high school (42.8%) and the third-highest had obtained a master's degree and Ph.D (4.2%).

\*\*\*Insert Table I here\*\*\*

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

\*\*\*Insert Table II here\*\*\*

### 5.3 *Measurement model*

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

The result of the measurement model (CFA) showed all the constructs have an adequate fit (Anderson & Gerbing, 1988; Hair Jr *et al.*, 2019), composite reliability (CR) result showed reached an adequate level of reliability between 0.581 and 0.623. Moreover,  $\chi^2/df = 2.967$ , goodness-of-fit index (GFI) = 0.889, comparative fit index (CFI) = 0.937 and root mean square error of approximation (RMSEA) = 0.058. In addition, each item loads significantly on its respective construct with factor loadings and multiple square correlations of all measurement items were larger than 0.6, indicating good reliability for all measurement items, constructs, and convergent validity. Table 3 indicates the adequate discriminant validity of this study.

\*\*\*Insert Table III here\*\*\*

### 5.4 *Structural model*

The fit of data to the proposed model was adequate (Anderson and Gebing, 1988; Hair Jr. *et al.*, 2019):  $\chi^2 = 1,083.326$ ,  $df = 345$ ,  $\chi^2/df = 3.140$ ,  $GFI = 0.883$ ,  $NFI = 0.902$ ,  $CFI = 0.931$ ,  $IFI = 0.931$ , and  $RMSEA = 0.061$ . The results supported all of the four research hypotheses as shown in Table 4. This study empirically validates that brand love has a significant and positive effect on consumers' awareness ( $\gamma_{11} = 0.122$ ,  $p < 0.001$ ), as well as brand commitment ( $\gamma_{21} = 0.250$ ,  $p < 0.001$ ), and brand trust ( $\gamma_{31} = 0.566$ ,  $p < 0.001$ ), respectively, supporting H1, H2, and H3. Consumers' awareness has a significant and positive effect on loyalty ( $\beta_{21} = 0.773$ ,  $p < 0.001$ ) supporting H4c. Table 4 shows the results of the research hypotheses.

\*\*\*Insert Table IV here\*\*\*

\*\*\* Insert Figure 2 here \*\*\*

### 5.5 Mediating effect

This study adopted the procedure recommended by Hayes (2018) to validate mediator variables (e.g., consumers' awareness. Table V has shown the mediation analysis showed that the 95% CIs of all tested indirect effects and partial role were not included zero. It concluded that emotional bonding (e.g., brand love, brand commitment, and brand trust) has a significant indirect effect on consumers' loyalty. All the above conditions were met because H5, H6, and H7 are supported.

\*\*\*Insert Table V here\*\*\*

## 6. Discussion

### 6.1 Key findings

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

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

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2  
3 Nyamekye et al. (2021). The authors concluded that brand commitment positively correlates  
4 to consumers' awareness and loyalty. In addition, consumers' awareness will appear if the bank  
5 can provide more value to the products offered. This added value will perpetuate a long-term  
6 relationship between consumers and banks.  
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8 Besides brand love and commitment, in the marketing field, brand trust plays an important  
9 role in influencing consumers' awareness because the consumers have a positive feel and are  
10 more comfortable using the companies' brand and product. The consumers also believe that the  
11 product's quality and performance are in line with expectations and make the product the first  
12 choice that will be used compared to other products from other banks. This research is in line  
13 with several previous studies which also stated that there is an impact of brand trust on the  
14 creation of consumers' awareness and loyalty (Albaity and Rahman, 2021; Baran, 2021; Calvo-  
15 Porral and Lévy-Mangin, 2020; Das *et al.*, 2019; Fianto *et al.*, 2020). It implies the main motive  
16 is Halal brand or/and product rather than how much money possible to get. Hence, it also  
17 corroborates that religion has become a pivotal role in bridging people's minds and knowledge  
18 about worship economic and social values in Islamic law. Despite this, a bank offered  
19 beneficial products and services. It is not a guarantee that some Muslim people will choose  
20 with the bank until they are sure of the product's quality.  
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## 24 6.2 Conclusions

25 Based on emotional bonding (e.g., brand love, brand commitment, and brand trust), The result  
26 provides substantial insights to encourage Muslim bank consumers and bank managers to  
27 combine emotional and economic values of the product. For instance, the emotional field and  
28 products are justified for consumers' awareness and loyalty. Most importantly, brand and Halal  
29 or Haram by Islamic law are crucial roles in influencing consumers' decision-making process.  
30 Consequently, regarding the relationship between emotional bonding and consumers'  
31 according to our findings, brand and consumers' psychology have the ultimate role in the  
32 success of companies and consumers'. Hence, this study shows that brands play an important  
33 role in determining consumers' awareness and loyalty. Consequently, to promote products and  
34 services, bank managers should work toward promoting brand and consumers' psychology.  
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## 38 6.3 Theoretical implications

39 This study contributes to some literature by proposing and testing a model regarding the  
40 formation of emotional bonding, consumers' awareness, and consumers' loyalty to Muslim  
41 people. The recent study contributes to the theory of brand and consumers' emotional bonding,  
42 such as brand love, brand commitment, and brand trust. Past studies have seldom established  
43 a model that simultaneously. It possibly extended to provide brand, consumers' awareness, and  
44 loyalty to the literature on emotional bonding and marketing in two ways. Firstly, the findings  
45 of this research demonstrate the effects of emotional bonding (e.g., brand love, brand  
46 commitment, and brand trust) on mediators' variables (e.g., consumers' awareness), which  
47 subsequently influence the Muslim consumers' loyalty. Hence, it provides deep information  
48 on the relationship among variables examined. Although, prior studies concluded that some  
49 consumers prefer brand and value such as (e.g., interest and profit-sharing value) to use banking  
50 products. However, brand products and services are more essential than others. It provides new  
51 insight due to emotional bonding brand is a new issue and quite different with brand loyalty  
52 and equity. Secondly, this research demonstrates that emotions in line with brand and  
53 consumers can be used simultaneously. It provides a theoretical insight for future study. This  
54 study also provided valuable information on the current situation and practice of banking in  
55 Indonesia.  
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## 59 6.4 Practical implications

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

### 6.5 Limitations and future research directions

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

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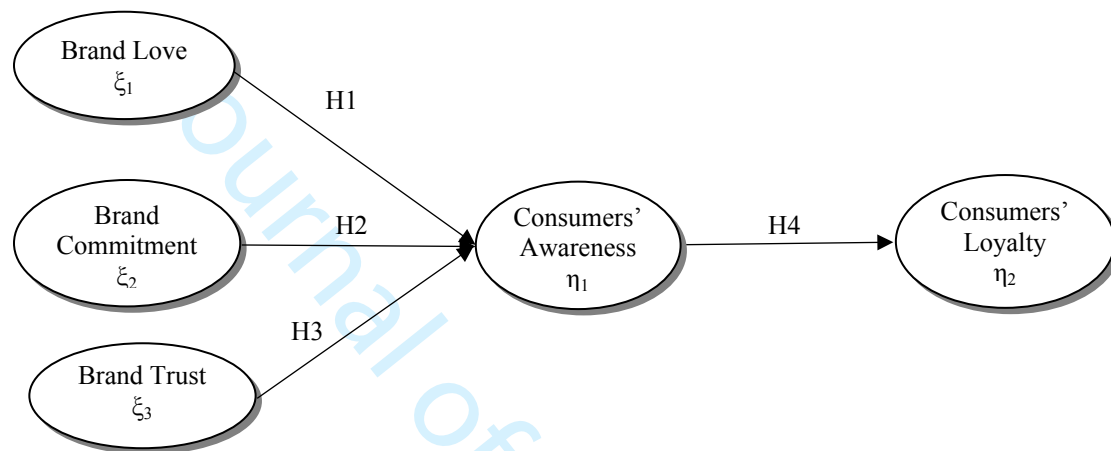


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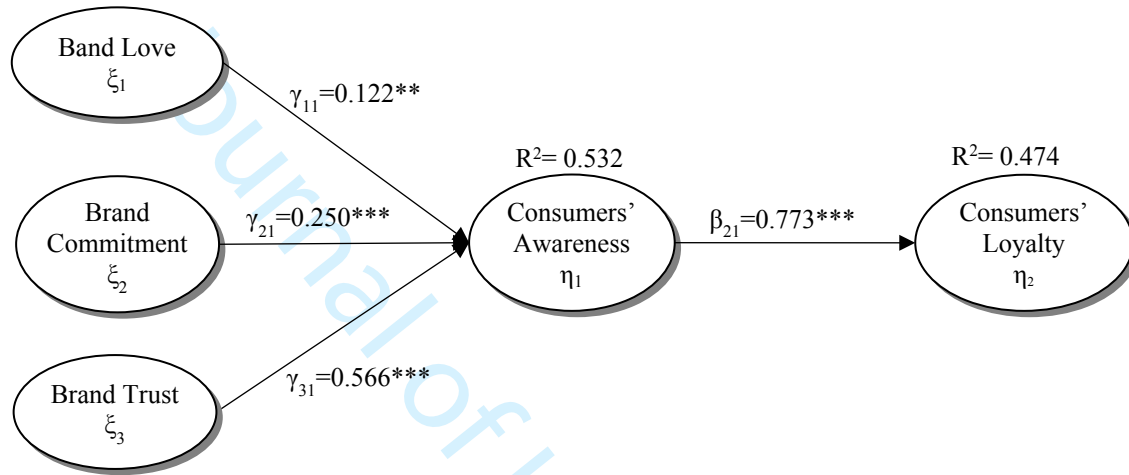
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**Figure 1.** Proposed research model.



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

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28 **Figure. 2.** Structural model.  
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**Table I.** Respondent demographics

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

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

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

**Note:** BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CC: Consumers' Commitment, CL: Consumers' Loyalty

SD: standard Deviation

Diagonal elements are the square roots of the AVE for each construct

Pearson correlations are shown below the diagonal

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

**Table III.** Measurement results

Variables Item Scales	Factor Loadings	$\alpha$	CR	AVE
<b>Brand Love (Wang et al., 2019)</b>				
BL1: I love this brand	0.835	0.915	0.917	0.581
BL2: Using this brand, it's a guarantee	0.789			
BL3: This brand makes me feel safe	0.784			
BL4: This brand is sincere toward its consumers	0.742			
BL5: This brand is honest to its customers	0.702			
BL6: This brand shows an interest in its customers	0.783			
BL7: I think this brand is continually trying to improve how it meets the needs of its customers	0.756			
BL8: I think this brand updates its products to keep up with the latest research.	0.698			
<b>Brand Commitment (Tabrani et al., 2018)</b>				
BC1: I will keep using this brand for long time	0.803	0.867	0.868	0.623

BC2: I cannot stop using this brand tomorrow	0.837			
BC3: Using this brand has makes sense to me.	0.732			
BC4: This brand has become part of my family.	0.782			
<b>Brand Love (Amegbe et al., 2021; Ghorbanzadeh and Rahehagh, 2021)</b>		0.901	0.905	0.614
BL1: Despite my disappointment with the quality of bank products, I would continue to use this brand.	0.747			
BL2: Despite my disappointment with the quality of bank products, I would recommend this brand to others.	0.741			
BL3: Despite the bank product unworthy, I would continue to use this brand anyway.	0.828			
BL4: Despite the bank product unworthy, I would recommend this brand to others.	0.822			
BL5: I feel I have a strong bond with bank product.	0.802			
BL6: Bank brand is an important part of my life.	0.757			
<b>Consumers' Awareness (Junaidi, 2021)</b>		0.900	0.904	0.612
CA1: I am aware of Islamic bank and its products.	0.747			
CA2: Islamic banking is based on Islamic law.	0.806			
CA3: Islamic banking practice is d.	0.767			
CA4: Islamic bank do not invest in prohibited ventures.	0.726			
CA5: Islamic bank is strictly based on profit and risk sharing.	0.841			
<b>Consumers' Loyalty (Mursid and Wu, 2022)</b>		0.852	0.861	0.609
CL1: I commit to stay in a relationship with bank chosen.	0.752			
CL2: I have a strong attachment with Islamic bank chosen.	0.770			
CL3: I have a strong sense of belonging with bank chosen.	0.828			
CL4: I remain loyal to the bank chosen due to the high cost to switch to other banks.	0.769			

Fit statistics (N = 585)

$\chi^2/df = 2.967$ , Goodness-of-Fit Index (GFI) = 0.889, Nonnormed fit index (NFI) = 0.908, Comparative Fit Index (CFI) = 0.937, Incremental fit index (IFI) = 0.937, and Root Mean Square Error of Approximation (RMSEA) = 0.058

**Table IV.** Proposed model results

Hypotheses	Symbol	Path	Coefficients	Test results
H1	$\gamma_{11}$	Brand Trust → Consumers' Awareness	0.122**	Supported
H2	$\gamma_{21}$	Brand Commitment → Consumers' Awareness	0.250***	Supported
H3	$\gamma_{31}$	Brand Trust → Consumers' Awareness	0.566***	Supported
H4	$\beta_{21}$	Consumers' Awareness → Consumers' Loyalty	0.773***	Supported

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

**Table V.** Mediation effects

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



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Standard Error	0.048	0.030	0.038	0.049
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**Note:** BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CC: Consumers' Commitment, CL: Consumers' Loyalty  
Significant at \*:  $p < 0.05$ , \*\*:  $p < 0.01$ , \*\*\*:  $p < 0.001$

Journal of Islamic Marketing

**2. Bukti konfirmasi review dan hasil review  
pertama  
(14 Juli 2022)**

Journal of Islamic Marketing - Decision on Manuscript ID JIMA-03-2022-0092

External

Inbox



**Dr. Kasnaeny Karim, S.E.** <kasnaeny@umi.ac.id>

Jul 14,  
2022,  
6:13 PM

to me

----- Forwarded message -----

From: **Journal of Islamic Marketing** <[onbehalfof@manuscriptcentral.com](mailto:onbehalfof@manuscriptcentral.com)>

Date: Wed, Jul 13, 2022 at 9:26 AM

Subject: Journal of Islamic Marketing - Decision on Manuscript ID JIMA-03-2022-0092

To: <[kasnaeny@umi.ac.id](mailto:kasnaeny@umi.ac.id)>

Dear Dr. Karim:

Manuscript ID JIMA-03-2022-0092 entitled "DOES EMOTIONAL BONDING EFFECT INFORMING CONSUMERS' AWARENESS AND LOYALTY IN BANKING SECTOR: EVIDENCE FROM INDONESIA" which you submitted to the Journal of Islamic Marketing, has been reviewed. The comments of the reviewer(s) are included at the bottom of this letter.

The reviewer(s) have recommended publication, but also suggest some revisions to your manuscript. Therefore, I invite you to respond to the reviewer(s)' comments and revise your manuscript.

To revise your manuscript, log into <https://mc.manuscriptcentral.com/jima> and enter your Author Centre, where you will find your manuscript title listed under "Manuscripts with Decisions." Under "Actions," click on "Create a Revision." Your manuscript number has been appended to denote a revision.

You will be unable to make your revisions on the originally submitted version of the manuscript. Instead, revise your manuscript using a word processing program and save it on your computer. Please also highlight the changes to your manuscript within the document by using the track changes mode in MS Word or by using bold or coloured text. Once the revised manuscript is prepared, you can upload it and submit it through your Author Centre.

When submitting your revised manuscript, you will be able to respond to the comments made by

the reviewer(s) in the space provided. You can use this space to document any changes you make to the original manuscript. In order to expedite the processing of the revised manuscript, please be as specific as possible in your response to the reviewer(s).

**IMPORTANT:** Your original files are available to you when you upload your revised manuscript. Please delete any redundant files before completing the submission.

Because we are trying to facilitate timely publication of manuscripts submitted to the Journal of Islamic Marketing, your revised manuscript should be uploaded as soon as possible. If it is not possible for you to submit your revision in a reasonable amount of time, we may have to consider your paper as a new submission.

Once again, thank you for submitting your manuscript to the Journal of Islamic Marketing and I look forward to receiving your revision.

Sincerely,  
Prof. Jonathan Wilson  
Editor, Journal of Islamic Marketing  
[jw@islamicmarketing.co.uk](mailto:jw@islamicmarketing.co.uk)

To help support you on your publishing journey we have partnered with Editage, a leading global science communication platform, to offer expert editorial support including language editing and translation.

If your article has been rejected or revisions have been requested, you may benefit from Editage's services. For a full list of services, visit: [authorservices.emeraldpublishing.com/](http://authorservices.emeraldpublishing.com/)

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Reviewer(s)' Comments to Author:  
Reviewer: 1

Recommendation: Minor Revision

Comments:

Please give attention to areas that require corrections and improve accordingly. Your article is worthy of publication subject to all corrections.

Additional Questions:

1. Originality: Does the paper contain new and significant information adequate to justify publication?: Regarding the title of the article, I want suggest that the title should be modified to: "Customers' Awareness and Loyalty in Indonesian Banking Sector: Does Emotional Bonding Effect Matters? The article information is adequate enough to justify publication. However, the introduction section need to capture the background of Emotional Bonding Effect in Social and behavioural research. The objective of the paper should be restated in the last paragraph of the

introduction section.

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored?: There's visibility of recency and relevance in the contents of literature. However, the gap need to be there in the last paragraph and justified how this study filled it.

3. Methodology: Is the paper's argument built on an appropriate base of theory, concepts, or other ideas? Has the research or equivalent intellectual work on which the paper is based been well designed? Are the methods employed appropriate?: One of the pillars and strength that I noticed regarding this article is it's methodology section. It's generally successful and appropriately applied.

4. Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper?: The results are generally satisfactory

5. Implications for research, practice and/or society: Does the paper identify clearly any implications for research, practice and/or society? Does the paper bridge the gap between theory and practice? How can the research be used in practice (economic and commercial impact), in teaching, to influence public policy, in research (contributing to the body of knowledge)? What is the impact upon society (influencing public attitudes, affecting quality of life)? Are these implications consistent with the findings and conclusions of the paper?: The contribution and the implications of the article need to capture economics, social, and academic ones. The position of the author/authors should be very clear in the conclusion section.

6. Quality of Communication: Does the paper clearly express its case, measured against the technical language of the field and the expected knowledge of the journal's readership? Has attention been paid to the clarity of expression and readability, such as sentence structure, jargon use, acronyms, etc.: The quality of communication is weak and require the attention of native speakers' attention for further digestion to enable a good and potential clarity and readership of the paper. There's existing grammatical errors that need to be addressed.

Reviewer: 2

Recommendation: Major Revision

Comments:

Dear Dr. Wesley Johnston

I reviewed it

Manuscript ID JIMA-03-2022-0092 entitled "DOES EMOTIONAL BONDING EFFECT INFORMING CONSUMERS' AWARENESS AND LOYALTY IN BANKING SECTOR: EVIDENCE FROM INDONESIA"

1- The word emotions is used in the title, but the exact definition is not mentioned in the text (emotions are important in consumer behavior and marketing).

2. In the abstract, specify the type of research in terms of quantity or quality (in this manuscript,

the type of research is ambiguous because in the first text, there are three research questions that indicate quality and then a hypothesis has been developed that indicates quantity. I must say that the professional researcher did not act).

3- What is the difference between Islamic banking and conventional banking in Indonesia? 3.1 Is there a lower interest rate? 3.2 Are there depositors who do not make a profit? Do they follow Islamic contracts? 3-4 Do people pay zakat? ((Specify correctly)).

4- Research questions should be deleted and the main research question should be stated at the end of the introduction.

5. I did not find a connection between Hypotheses 5, 6 and 7 and the research model.

6- What are the banks of Islamic banking in Indonesia and how many branches does each of them have?

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6.4 Was the selection of the statistical sample random or was it sent for the available samples?

7- In the review of the questionnaire used in the appendix (brand love 8 questions once and 6 questions 6 times) are mentioned, but the brand commitment of the questions is not clear. (Dear researcher in structural equation modeling, if the questionnaire and questions are not correct, all research loses its validity and can be rejected).

8- To determine the geographical area of the research correctly.

8-1 Has this research been conducted in all Indonesian provinces?

9- In this research, I did not find the result of hypotheses 5, 6 and 7.

10. The standard model of structural equations with questions and factor loads should be given in the text.

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**3. Bukti konfirmasi submit revisi pertama,  
respon kepada reviewer, dan artikel yang  
diresubmit  
(29 Juli 2022)**

Journal of Islamic Marketing - JIMA-03-2022-0092.R1

External

Inbox



**Dr. Kasnaeny Karim, S.E.** <kasnaeny@umi.ac.id>

Fri, Jul  
29,  
8:50  
PM

to me

----- Forwarded message -----

From: **Journal of Islamic Marketing** <[onbehalfof@manuscriptcentral.com](mailto:onbehalfof@manuscriptcentral.com)>

Date: Tue, Jul 26, 2022 at 1:57 PM

Subject: Journal of Islamic Marketing - JIMA-03-2022-0092.R1

To: <[kasnaeny@umi.ac.id](mailto:kasnaeny@umi.ac.id)>

26-Jul-2022

Dear Dr. Karim:

Your revised manuscript entitled "CONSUMERS' AWARENESS AND LOYALTY IN INDONESIA BANKING SECTOR: DOES EMOTIONAL BONDING EFFECT MATTERS?" has been successfully submitted online and is presently being given full consideration for publication in the Journal of Islamic Marketing.

Your manuscript ID is JIMA-03-2022-0092.R1.

Please mention the above manuscript ID in all future correspondence or when calling the office for questions. If there are any changes in your street address or e-mail address, please log in to Manuscript Central at <https://mc.manuscriptcentral.com/jima> and edit your user information as appropriate.

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Emerald has established partnerships with national consortium bodies to offer a number of APC vouchers for eligible regions and institutions. To check your eligibility please refer to the open access partnerships

page: <http://www.emeraldgrouppublishing.com/openaccess/oapartnerships.htm>

If you would like to publish your article open access please contact [openaccess@emeraldgroup.com](mailto:openaccess@emeraldgroup.com)

Thank you for submitting your manuscript to the Journal of Islamic Marketing.

Sincerely,  
Jonathan Wilson  
Journal of Islamic Marketing

<https://orcid.org/0000-0002-8554-0916>



**CONSUMERS' AWARENESS AND LOYALTY IN INDONESIA  
BANKING SECTOR: DOES EMOTIONAL BONDING EFFECT  
MATTERS?**

Journal:	<i>Journal of Islamic Marketing</i>
Manuscript ID	JIMA-03-2022-0092.R1
Manuscript Type:	Research Article
Keywords:	Brand Love, Brand Commitment, Brand Trust, Consumers' Awareness, Consumers' Loyalty

We would like to thank the Editor and Reviewers for their detailed and helpful feedback regarding our manuscript, and for providing us with the opportunity to revise our manuscript. We have revised the manuscript according to the Reviewers' recommendations. We did our best to give diligent and thoughtful consideration to each of the issues raised by the Reviewers in revising the paper.

### Response to Reviewer1's

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Please give attention to areas that require corrections and improve accordingly. Your article is worthy of publication subject to all corrections.

Response: Thanks so much for your thoughtful and helpful review. We have addressed your concerns below. If there were specific ways, you would like us to address any remaining concerns, please let us know.

1. Originality: Does the paper contain new and significant information adequate to justify publication? Regarding the title of the article, I want suggest that the title should be modified to: "Customers' Awareness and Loyalty in Indonesian Banking Sector: Does Emotional Bonding Effect Matters? The article information is adequate enough to justify publication. However, the introduction section need to capture the background of Emotional Bonding Effect in Social and behavioural research. The objective of the paper should be restated in the last paragraph of the introduction section.

Response: Thank you so much for your positive comment. The title has revised as suggested. Furthermore, we also add some sentence in introduction part as suggested. "Moreover, preliminary studies are more concerned about the correlation between religion and consumers' preferences without deeply validating consumers' emotional concepts. Hence, the aim of this study is to investigate the relationship between of emotional bonding (e.g., brand love, consumers' commitment, and band trust) on consumer awareness in the banking context. It also validates the role of consumers' awareness as a mediator between consumers' emotional bonding and consumer loyalty. Albaity and Rahman (2021), Fianto et al. (2020) recommended that future studies examine the consumers' loyalty across cultures and regions. Moreover, Kaur et al. (2020); Levy (2022) and Mostafa and Kasamami (2021) also suggest examining consumers' emotional responses (e.g., trust) in banking services".

2. Relationship to Literature: Does the paper demonstrate an adequate understanding of the relevant literature in the field and cite an appropriate range of literature sources? Is any significant work ignored? There's visibility of recency and relevance



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3 in the contents of literature. However, the gap need to be there in the last paragraph and  
4 justified how this study filled it.

5  
6 Response: Thank you so much for your positive comment. We have added and revised  
7 last paragraph in introduction part.  
8

9  
10  
11 3. Methodology: Is the paper's argument built on an appropriate base of theory,  
12 concepts, or other ideas? Has the research or equivalent intellectual work on which the  
13 paper is based been well designed? Are the methods employed appropriate? One of the  
14 pillars and strength that I noticed regarding this article is it's methodology section. It's  
15 generally successful and appropriately applied.  
16  
17

18  
19  
20 Response: Thank you so much for your positive comment.  
21

22  
23 4. Results: Results: Are results presented clearly and analysed appropriately? Do the  
24 conclusions adequately tie together the other elements of the paper? The results are  
25 generally satisfactory.  
26

27 Response: Thank you so much for your positive comment.  
28

29  
30 5. Implications for research, practice and/or society: Does the paper identify clearly  
31 any implications for research, practice and/or society? Does the paper bridge the gap  
32 between theory and practice? How can the research be used in practice (economic and  
33 commercial impact), in teaching, to influence public policy, in research (contributing  
34 to the body of knowledge)? What is the impact upon society (influencing public  
35 attitudes, affecting quality of life)? Are these implications consistent with the findings  
36 and conclusions of the paper?: The contribution and the implications of the article need  
37 to capture economics, social, and academic ones. The position of the author/authors  
38 should be very clear in the conclusion section.  
39

40  
41 Response: Thank you so much for your positive comment. The key finding and  
42 implication parts has revised as suggested.  
43

44  
45 Theoretical implication “which subsequently influence the Muslim consumers’ loyalty.  
46 It means that if consumers’ trust level to brand is high, id directly influence their  
47 intention to use similarly products and services. Furthermore, this study also extends  
48 the theoretical of emotional bonding to influence consumers’ psychology in different  
49 situations”. . . . “in line to theories and concept from psychology concept which  
50 revealed emotional bonging has correlation to consumers’ behavior and emotion toward  
51 “Halal brand”.

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59 Practical implications “As well as addressing consumers’ concerns toward enhancing  
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3 their awareness and loyalty. Moreover, bank managers also need to develop prominent  
4 communication and brand positioning in order to connect to consumers identities.  
5 Therefore, “Halal” brand as religious brand plays important role in examining the  
6 Muslim consumers behavior and consumption pattern. Hence, need to promote “Halal  
7 branding” and communicate characteristics beyond the quality of products and services.  
8 Academicians and practitioners also need to shifted their concern in understanding  
9 Islamic marketing and branding as new field and separated discipline to obtain  
10 comprehensive view of Muslim consumers’ behavior.  
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17 6. Quality of Communication: Does the paper clearly express its case, measured against  
18 the technical language of the field and the expected knowledge of the journal's  
19 readership? Has attention been paid to the clarity of expression and readability, such  
20 as sentence structure, jargon use, acronyms, etc.: The quality of communication is weak  
21 and require the attention of native speakers' attention for further digestion to enable a  
22 good and potential clarity and readership of the paper. There's existing grammatical  
23 errors that need to be addressed.  
24  
25  
26

27 Response: Thank you so much for your positive comment. This manuscript has double  
28 checked by authors.  
29  
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32

### 33 Response to Reviewer2’s

34  
35  
36 Thanks so much for your thoughtful and helpful review. We have addressed your  
37 concerns below. If there were specific ways, you would like us to address any remaining  
38 concerns, please let us know.  
39  
40  
41

42 1- The word emotions is used in the title, but the exact definition is not mentioned in  
43 the text (emotions are important in consumer behavior and marketing).

44 Response: Thank you so much for your positive comment. We have added some  
45 sentences to describe emotional bonding and the correlation to consumers’ social  
46 psychology in introduction part as suggested. The description about emotional bonding  
47 (e.g., brand love, commitment and trust), Muslim bank consumers’ awareness and  
48 consumers’ loyalty also available in literature part.  
49  
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52 “Since early 2010s, the human emotional aspect has emerged as novel area study in  
53 marketing with regard to brand love, brand attachment, brand equity, brand fidelity and  
54 brand trust (Aji and Muslichah, 2022; Amegbe *et al.*, 2021; Fatma *et al.*, 2021; Junaidi,  
55 2022). Furthermore, the theory and psychology concept of consumers’ behavior  
56 current situation which shifted their concern from products and services to specific  
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3 brand. Hence, emotional bonding has essential role to influence consumers' decision-  
4 making process and psychology. Furthermore, scholar also attempts uncover emotional  
5 bonding on business and consumers' behavior".  
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10 2. In the abstract, specify the type of research in terms of quantity or quality (in this  
11 manuscript, the type of research is ambiguous because in the first text, there are three  
12 research questions that indicate quality and then a hypothesis has been developed that  
13 indicates quantity. I must say that the professional researcher did not act).

14  
15 Response: Thank you so much for your positive comment. In our opinion, in the  
16 design/methodology/approach part in abstract has clear that this study using Structural  
17 Equation Modelling (SEM) to test the research hypotheses. There is qualitative method  
18 approach.  
19  
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21

22  
23 3- What is the difference between Islamic banking and conventional banking in  
24 Indonesia? 3.1 Is there a lower interest rate? 3.2 Are there depositors who do not make  
25 a profit? Do they follow Islamic contracts? 3-4 Do people pay zakat? ((Specify  
26 correctly)).  
27

28  
29 Response: Thank you so much for your positive comment. We have added one sentence  
30 to describe the difference between conventional and Islamic bank.  
31

32 "In 2021, Indonesia has 12 Islamic banks which comprises of 2,035 offices and 107  
33 conventional banks with 32,366 branches (OJK, 2022). Islamic banking applied profit-  
34 loss sharing and avoided to invest their fund in alcohol, smoking and speculation due  
35 to uncompliant with Islamic law. Hence, Islamic bank more prone to whether the  
36 products and services "Halal" or "Haram". Islamic bank also paying Zakat and  
37 distributed it to social activities. Islamic bank also surveillance by Shariah Supervises  
38 Board (SSB) to make sure Islamic bank operation system in line to Islamic law.  
39 Whereas, conventional bank adopted interest in the operational system and more prone  
40 to profit oriented than Islamic compliant products and services (Junaidi, 2022; M.  
41 Anwar et al., 2020)".  
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48  
49 4- Research questions should be deleted and the main research question should be stated  
50 at the end of the introduction.

51  
52 Response: Thank you so much for your positive comment. Research questions has  
53 deleted. We also added one sentence to provide research objective in last paragraph of  
54 introduction part. "Moreover, preliminary studies are more concerned about the  
55 correlation between religion and consumers' preferences without deeply validating  
56 consumers' emotional concepts. Hence, the aim of this study is to investigate the  
57 relationship between of emotional bonding (e.g., brand love, consumers' commitment,  
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and brand trust) on consumer awareness in the banking context. It also validates the role of consumers' awareness as a mediator between consumers' emotional bonding and consumer loyalty. Albaity and Rahman (2021), Fianto et al. (2020) recommended that future studies examine the consumers' loyalty across cultures and regions. Moreover, Kaur et al. (2020); Levy (2022) and Mostafa and Kasamami (2021) also suggest examining consumers' emotional responses (e.g., trust) in banking services".

5. I did not find a connection between Hypotheses 5, 6 and 7 and the research model.

Response: Thank you so much for your positive comment. We have revised 5.5 Mediating effect part to bridge research model and hypotheses 5,6 and 7.

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

4. Results: Results: Are results presented clearly and analysed appropriately? Do the conclusions adequately tie together the other elements of the paper? The results are generally satisfactory.

Response: Thank you so much for your positive comment.

6- What are the banks of Islamic banking in Indonesia and how many branches does each of them have?

6-1 Do all Islamic banks in Indonesia have a common site that an online survey researcher conducted?

6-2 Why is the site address not mentioned?

6-3 Why is there no questionnaire link?

6.4 Was the selection of the statistical sample random or was it sent for the available

1  
2  
3 samples?

4  
5 Response: Thank you so much for your positive comment. We have once sentence to  
6 provide information about conventional and Islamic bank offices in Indonesia.

7  
8 “This study was designed consumers behavioral model to better obtain Muslim  
9 consumers’ behavior throughs emotional bonding on “Halal” brand and products by  
10 examining the influence of five variables. A quantitative approach was applied to  
11 examine research hypothesis on the effect of emotional bonding (e.g., brand love,  
12 commitment and trust) on consumers’ awareness and loyalty. The questionnaire pre-  
13 test and pilot test were conducted used to examine all the measurement items’ and to  
14 reduce bias issue (Hair Jr *et al.*, 2019; Podsakoff *et al.*, 2003) before formal survey”

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20 7- In the review of the questionnaire used in the appendix (brand love 8 questions once  
21 and 6 questions 6 times) are mentioned, but the brand commitment of the questions is  
22 not clear. (Dear researcher in structural equation modeling, if the questionnaire and  
23 questions are not correct, all research loses its validity and can be rejected).

24  
25  
26 Response: Thank you so much for your positive comment. We have checked the brand  
27 commitment instruments.

28  
29  
30 8- To determine the geographical area of the research correctly.

31  
32 8-1 Has this research been conducted in all Indonesian provinces?

33  
34 Response: Thank you so much for your positive comment. We have added some  
35 sentence in 4.1 sample dan data collection part to describe this issue.

36  
37 “The participants in this study are Indonesia Muslim consumers. Random sampling was  
38 used to gather responses via online survey. The sampling from the total of Muslim bank  
39 consumers was the minimum data requirement for structural modelling analysis (SEM),  
40 which is 10 times the number of indicators (Nunnaly and Bernstein, 1994). The number  
41 of indicators in this study was 27 items, hence the minimum participants was 270. The  
42 data which collected more than target involved 645 Muslim banks consumers and this  
43 study aims to capturing the Muslim bank consumers’ emotional bonding toward “Halal”  
44 brand. However, 525 samples were valid; this indicates the data response rate was  
45 around 81.40 %. Further, the sample size of this study was comparable to prior studies  
46 which examined the correlation between brand love, brand commitment, brand trust,  
47 consumers’ awareness and consumers’ loyalty (Junaidi, 2022; Mostafa and Kasamami,  
48 2021; Rahman *et al.*, 2021; Salehzadeh *et al.*, 2021; Suhartanto *et al.*, 2021; Wang *et al.*,  
49 2019; Zhang *et al.*, 2020)”.

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57 9- In this research, I did not find the result of hypotheses 5, 6 and 7.

58  
59 Response: Thank you so much for your positive comment. In the 5.5 Mediating effect  
60

part, the hypotheses 5,6 and 7 result has provided. “All the above conditions were met because H5, H6, and H7 are supported. It means that consumers’ emotional bonding possibly influences Muslims consumers’ loyalty directly. It implies brand success to bridge consumers’ honest, sincere, commit to brand, and brand love play important role to maintain relationship between bank and consumers”.

10. The standard model of structural equations with questions and factor loads should be given in the text.

Response: Thank you so much for your positive comment. Table 3 has provided factor loadings all instruments and also model fit for validity and reliability data. It used before applying structural equation modelling (SEM) analysis (Hair Jr et al., 2019).

11. I have not found any new points in this manuscript (there are many articles about the relationship between, brand love, brand trust, brand awareness and loyalty)!!!

Response: Thank you so much for your positive comment. We cited some references which examined the correlation between consumers’ emotional bonding (e.g., brand love, commitment and trust), Muslim bank consumers’ awareness and consumers’ loyalty.

1. Aji, H.M. and Muslichah, I. (2022), “Is halal universal? The impact of self-expressive value on halal brand personality, brand tribalism, and loyalty: case of Islamic hospitals”, *Journal of Islamic Marketing*, Vol. ahead-of-print No. ahead-of-print.
2. Albaity, M. and Rahman, M. (2021), “Customer Loyalty towards Islamic Banks: The Mediating Role of Trust and Attitude”, *Sustainability*, Vol. 13 No. 19, pp. 1-19.
3. Amegbe, H., Dzandu, M.D. and Hanu, C. (2021), “The role of brand love on bank customers’ perceptions of corporate social responsibility”, *International Journal of Bank Marketing*, Vol. 39 No. 1, pp. 189-208.
4. Chaudhuri, A. and Holbrook, M.B. (2001), “The chain of effects from brand trust and brand affect to brand performance: the role of brand loyalty”, *Journal of Marketing*, Vol. 65 No. 2, pp. 81-93.
5. Ghorbanzadeh, D. and Rahehagh, A. (2021), “Emotional brand attachment and brand love: the emotional bridges in the process of transition from satisfaction to loyalty”, *Rajagiri Management Journal*, Vol. 15 No. 1, pp. 16-38.
6. Joshi, R. and Garg, P. (2022), “Assessing brand love, brand sacredness and brand fidelity towards halal brands”, *Journal of Islamic Marketing*, Vol. 13 No. 4, pp. 807-823.
7. Junaidi, J. (2022), “Religiosity versus profit-loss sharing: how Islamic banks

- brand fidelity influence the Muslim consumers' commitment", *Journal of Islamic Accounting and Business Research*, Vol. 13 No. 6, pp. 960-976.
8. Kaur, P., Malhotra, K. and Sharma, S.K. (2020), "Moderation-mediation framework connecting internal branding, affective commitment, employee engagement and job satisfaction: an empirical study of BPO employees in Indian context", *Asia-Pacific Journal of Business Administration*, Vol. 12 No. 3/4, pp. 327-348.
  9. Mostafa, R.B. and Kasamani, T. (2021), "Brand experience and brand loyalty: is it a matter of emotions?", *Asia Pacific Journal of Marketing and Logistics*, Vol. 33 No. 4, pp. 1033-1051.
  10. Rachmawati, E., S. and Suroso, A. (2022), "A moderating role of halal brand awareness to purchase decision making", *Journal of Islamic Marketing*, Vol. 13 No. 2, pp. 542-563.
  11. Rahman, R., Langner, T. and Temme, D. (2021), "Brand love: conceptual and empirical investigation of a holistic causal model", *Journal of Brand Management*, Vol. 28 No. 1, pp. 609-642.
  12. Suhartanto, D., Dean, D., Sarah, I.S., Hapsari, R., Amalia, F.A. and Suhaeni, T. (2021), "Does religiosity matter for customer loyalty? Evidence from halal cosmetics", *Journal of Islamic Marketing*, Vol. 12 No. 8, pp. 1521-1534.
  13. Tabrani, M., Amin, M. and Nizam, A. (2018), "Trust, commitment, customer intimacy and customer loyalty in Islamic banking relationships", *International Journal of Bank Marketing*, Vol. 36 No. 5, pp. 823-848.
  14. Zhang, S., Peng, M.Y.P., Peng, Y., Zhang, Y., Ren, G. and Chen, C.C. (2020), "Expressive brand relationship, brand love, and brand loyalty for tablet PCs: Building a sustainable brand", *Frontier in Psychology*, Vol. 11, pp. 1-11.

There are some studies which validate the correlation between brand love, brand commitment, brand trust, consumers' awareness and consumers' loyalty.

1. Akoglu, H.E. and Özbek, O. (2021), "The effect of brand experiences on brand loyalty through perceived quality and brand trust: a study on sports consumers", *Asia Pacific Journal of Marketing and Logistics*, Vol. ahead-of-print No. ahead-of-print.
2. Anantharaman, R., Prashar, S. and Tata, S.V. (2022), "Examining the influence of customer-brand relationship constructs and bandwagon effect on brand loyalty", *Benchmarking: An International Journal*, Vol. ahead-of-print No. ahead-of-print.

3. Anaya-Sánchez, R., Aguilar-Illescas, R., Molinillo, S. and Martínez-López, F.J. (2020), "Trust and loyalty in online brand communities", *Spanish Journal of Marketing - ESIC*, Vol. 24 No. 2, pp. 177-191.
4. Hesse, A., Bündgen, K., Claren, S. et al. Practices of brand extensions and how consumers respond to FMCG giants' greening attempts. *J Brand Manag* (2022).
5. Ledikwe, A. (2020) Determinants of brand loyalty in the apparel industry: A developing country perspective, *Cogent Business & Management*, 7:1.
6. Samarah, T., Bayram, P., Aljuhmani, H.Y. and Elrehail, H. (2021), "The role of brand interactivity and involvement in driving social media consumer brand engagement and brand loyalty: the mediating effect of brand trust", *Journal of Research in Interactive Marketing*, Vol. ahead-of-print No. ahead-of-print.



## CONSUMERS' AWARENESS AND LOYALTY IN INDONESIA BANKING SECTOR: DOES EMOTIONAL BONDING EFFECT MATTERS?

### Abstract

**Purpose** - This research examines the relationship between emotional bonding (e.g., brand love, brand commitment, and brand trust) and consumers' awareness and consumers loyalty to conventional and Islamic banking products in Indonesia.

**Design/methodology/approach** - The sample consists of 585 Muslim and bank consumers obtained through a survey study and using Structural Equation Modelling (SEM) to test the research hypotheses.

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

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

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

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

**Keywords:** Emotional bonding, brand love, brand commitment, brand trust, consumers' awareness, and consumers loyalty

**Paper type:** Research Paper

### 1. Introduction

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

2022b). Hence, factors which influence Muslim consumers to adopt products and service become important.

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

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

In 2021, Indonesia has 12 Islamic banks which comprises of 2,035 offices and 107 conventional banks with 32,366 branches (OJK, 2022). Islamic banking applied profit-loss sharing and avoided to invest their fund in alcohol, smoking and speculation due to uncompliant with Islamic law. Hence, Islamic bank more prone to whether the products and services "Halal" or "Haram". Islamic bank also paying Zakat and distributed it to social activities. Islamic bank also surveillance by Shariah Supervises Board (SSB) to make sure Islamic bank operation system in line to Islamic law. Whereas, conventional bank adopted interest in the operational system and more prone to profit oriented than Islamic compliant

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3 products and services (Junaidi, 2022; M. Anwar et al., 2020). However, preliminary studies are  
4 more concerned about the correlation between religion and consumers' preferences without  
5 deeply validating consumers' emotional concepts. Hence, there is a need study based on  
6 Muslim consumers in the conventional and Islamic bank context. This study also extends the  
7 concept of loyalty among consumers toward elaborate consumer psychology, which is still  
8 embryonic in fields.  
9  
10

11 This study provided some contributions in theoretical and practical. First, there is an  
12 examination a link between consumers' emotional bonding and consumers loyalty, this has  
13 been reviewed by previous researchers, for example, by Aji and Muslichah (2022),  
14 Ghorbanzadeh and Rahehagh (2021) and Nyamekye et al. (2021), but previous studies have  
15 examined more on business and consumers' goods objects, as well as more emotional ties to  
16 brands and other products. While they also suggest researching other product categories.  
17 Moreover, preliminary studies are more concerned about the correlation between religion and  
18 consumers' preferences without deeply validating consumers' emotional concepts. Hence, the  
19 aim of this study is to investigate the relationship between of emotional bonding (e.g., brand  
20 love, consumers' commitment, and brand trust) on consumer awareness in the banking context.  
21 It also validates the role of consumers' awareness as a mediator between consumers' emotional  
22 bonding and consumer loyalty. Albaity and Rahman (2021), Fianto et al. (2020) recommended  
23 that future studies examine the consumers' loyalty across cultures and regions. Moreover, Kaur  
24 et al. (2020); Levy (2022) and Mostafa and Kasamami (2021) also suggest examining  
25 consumers' emotional responses (e.g., trust) in banking services.  
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## 32 2. Literature Review

### 33 2.1 Emotional bonding

34 Emotional bonding is defined as consumers' emotional outcomes toward the brand (Thomson  
35 et al., 2005). Emotions also emerged from consumers' evaluations of personal experience  
36 toward distinguishing sentiment of brands and products (Roseman, 1991). It also has a  
37 correlation to appraisal theory, which revealed consumers' brand experience becomes a  
38 stimulus to their emotions (Mostafa and Kasamani, 2021). In addition, the emotion dimension  
39 correlates to consumers and brands toward brand connection, brand passion, and brand  
40 affection. Hence, the outcome of consumers' emotional brand is consumers' awareness and  
41 loyalty. Furthermore, emotional aspect of consumers, such as emotional attachment and brand  
42 loyalty influenced by consumers' satisfaction. Certainly, the high of emotional bonding has  
43 correlation to brand love, consumer commitment and brand trust. The emotional quality also  
44 refers to psychological components which expressed by consumers' brand love, commitment  
45 and trust. According to Rahman et al. (2021) and Syed et al. (2022) the value of consumers'  
46 emotional quality and mind also strongly correlates to bank communication and image. It has  
47 a consequence on consumers' beliefs, including feeling and their understanding of bank. Hence,  
48 consumers' emotions have a relevant aspect to consumers' behavior toward assuming  
49 consumers' emotion-based segmentation on understanding consumers' feeling on bank services  
50 toward their emotions. Hence, consumers' emotions can become a segment of bank service to  
51 consumers (Junaidi, 2022a; M. Anwar et al. 2020; Wahyuni and Fitriani, 2017).  
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55

### 56 2.2 Brand Love

57 According to Carrol and Ahuvia (2006), brand love refers to consumers' passion and emotional  
58 attachment to a particular brand. Brand love is still embryonic among scholars in the marketing  
59 field (Salehzadeh et al., 2021). The feeling of love for the product will arise when consumers  
60

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2  
3 perceive that the products used are of good quality and can meet the desires and needs of  
4 consumers, or in other words, the product has a high value (Levy, 2022). It has a strong  
5 correlation to consumers' emotions and psychology, such as like or dislike will appear after the  
6 consumer has tried a product, where experience in trying will determine whether interested in  
7 making a repurchase. Positive experiences gained by consumers will cause emotional ties with  
8 objects that are loved. Loureiro and Kaufmann (2012) introduce the concept of love for  
9 brands/products in the form of commitment and trust. Furthermore, Amegbe *et al.*, 2021;  
10 Hafez, 2021) revealed that brand love or passion plays a vital role in brand relationship quality,  
11 experiences, and loyalty in the banking context. Hence, brand love plays a vital role in  
12 developing consumer-brand relationships and provides an advantage to bank toward  
13 consumers' strong feelings.

14  
15  
16 Brand love confirms the strong correlation developed between persons committed to  
17 excusing and accommodating the brand (Joshi and Garg, 2022; Junaidi, 2022). According to  
18 Wang *et al.* (2019), brand love has a correlation to self-brand connection, emotional, and word  
19 of mouth. Brand love has elements such as great quantities/qualities, passionate desire, and  
20 emotional bonding (Amegbe *et al.*, 2021; Batra *et al.*, 2012; Ghorbanzadeh and Rahehagh,  
21 2021; Joshi and Garg, 2022). Moreover, brand love also possibly becomes an antecedent of  
22 consumers' awareness and loyalty. In some Muslim countries, the consumers' pattern shifted  
23 to Halal brand. Hence, it plays an important role in influencing consumer decisions (Firdaus *et*  
24 *al.*, 2022; Junaidi *et al.*, 2022a). Brand love results from emotionally intense and passionate  
25 attachment from a brand. Some literature also concluded that brand love improves positive  
26 emotions and facilitates brand acceptance and brand loyalty. Therefore, banks and companies  
27 should create brand love for their products and services to gain a competitive advantage.  
28  
29

### 30 31 2.3 *Brand commitment*

32 Morgan and Hunt (1994) defined commitment as a desire to maintain a valued and unlimited  
33 relationship. Commitment will be shown by consumers who feel they receive more value from  
34 the relationship. Moorman *et al.* (1992) defined commitment as a desire to maintain a  
35 relationship toward positive value. Furthermore, Jones *et al.* (2008) revealed commitment as  
36 an individual psychological motivation to repurchase or reuse a specific brand or object.  
37 Commitment and brand love is are two different dimensions (Das *et al.*, 2019). Consumer  
38 awareness and loyalty can emerge from consumer commitment. Brand commitment refers to  
39 consumers' desire to maintain a relationship with a specific brand such as Islamic brand. It  
40 shows that a consumer with faith in his future with a brand wants to continue the relationship  
41 with the brand (committed), and is more willing to buy the same brand in the future and  
42 recommend it to others (loyal). According to Fatma *et al.* (2021), consumers' commitment to  
43 the brand emerged from their motivation to buy the object and their emotional attachment to  
44 the brand. In marketing literature, consumers' commitment comprises three main dimensions:  
45 affective, calculative, and normative (Junaidi, 2021; Keiningham *et al.*, 2015). Affective  
46 commitment correlates with consumers' psychological and emotional to specific products and  
47 services. Calculative commitment refers to consumers' constraints due to cost and time if they  
48 move to others brands. Normative commitment refers to consumers' subjective norms and  
49 feelings about their relationship to the brand and company.  
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### 55 2.4 *Brand Trust*

56 Brand trust has a crucial role in maintaining a relationship between consumers and companies  
57 (Morgan and Hunt, 1994). Moorman *et al.* (1992) defined trust as an ethical attitude and  
58 expectation based on reality. Chaudhuri and Holbrook (2001) defined brand trust as consumers'  
59 feelings and willingness to brand. Trust is the belief that a party will fulfill its promise in the  
60

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

### 2.5 Consumers' awareness

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

### 2.6 Consumers' Loyalty

Loyalty is the behavior exhibited by consumers towards brands, services, stores, activities, and product categories (Mostafa and Kasamami, 2021). Loyalty is the willingness of consumers to repeat purchases regularly. As well as making purchases among product and service lines, and are willing to recommend company products to other consumers (Mursid and Wu, 2022). But someone who still uses a product may not be loyal because they do not have other opportunities to move, such as the amount of cost to move, services that are considered satisfactory, product quality, even for fear of losing discounts or price potential. It appears that emotional ties cause consumers to be reluctant to switch. According to Firdaus *et al.* (2022), Levy (2022), and Suhartanto *et al.* (2021) emotional ties between companies and consumers have a positive influence on consumer loyalty if consumers already have positive feelings in the form of liking (feeling of love) towards the brand and product, have confidence in the product because it is following the needs and desires, and there is a feeling of pride in using the product, then consumers will be loyal to the product or the company.

\*\*\* Insert Figure 1 here \*\*\*

### 3 Hypotheses development

#### 3.1 *The relationship between brand love and consumers' awareness*

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

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

#### 3.2 *The relationship between brand commitment and consumers' awareness*

Commitment has an essential role in describing the correlation between consumers and companies toward specific products and services such as Islamic banks (Islam and Rahman, 2017; Tabrani *et al.*, 2018). It proves the emotional effect has correlated to their decision to stay or move to other products. Therefore, understanding the causes and consequences of brand commitment. The Muslim consumer regarding Islamic banks strongly correlates with their awareness. Hence, brand commitment relates to individuals' desires to enhance their financial happiness in the economic context. The outcomes from enhanced brand commitment are advantageous to the marketplace, such as improved consumers' awareness and willingness to buy more (Kaur *et al.*, 2020; Khan *et al.*, 2020), consumption in the future, and loyalty (Das *et al.*, 2019). However, preliminary studies on brand commitment are more prone to consumption and style of fashion than the banking sector, such as Khan *et al.* (2020) and Tabrani *et al.* (2018), who concluded brand commitment has a positive effect on consumers' decision-making process. Another scholar examined brand commitment based on organization and employees' context (Kaur *et al.*, 2020). It is also correlated to consumers' loyalty (Keiningham *et al.*, 2015).

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

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

#### 3.3 *The relationship between brand trust and consumers' awareness*

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3 Recently, brand and trust have played an important role among companies to enhance their  
4 consumers' intention to buy their products and services; therefore, it is well-meaning of gaining  
5 their beliefs and psychology to improve their performance in business and marketing (Joshi  
6 and Garg, 2022; Junaidi *et al.*, 2022a). Earlier studies attempt to be examining the evolution of  
7 the brand, such as brand trust (Hafez, 2021; Kwon *et al.*, 2021), brand love (Joshi and Garg,  
8 2022), Halal brand (Junaidi, 2022), brand loyalty in the banking context (Islam and Rahman,  
9 2017; Tabrani *et al.*, 2018). Brand trust is the consumer's faithfulness among Muslim  
10 consumers due to stricter rules and Islamic law than non-halal products (Rachmawati *et al.*,  
11 2022) and Islamic law (Junaidi *et al.*, 2021). Islamic law has the main rule to maintain human  
12 relationships and life, including adapting products and services (Amin, 2020). People also  
13 perhaps have positive awareness in positive situations based on their beliefs. The following  
14 consideration led to the proposed hypothesis:  
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18 *H3* Brand trust has a significant and positive effect on consumers' awareness.  
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### 20 3.4 *The relationship between consumer awareness and consumer loyalty*

21 Awareness is essential in describing the association between customers and companies toward  
22 specific products and services (Islam and Rahman, 2017; Junaidi, 2021; Tabrani *et al.*, 2018).  
23 It occurred toward consumers' emotional and psychology (Chaudhury *et al.*, 2020). Moreover,  
24 their awareness positively affects their loyalty to the firm and brand (Joshi and Garg, 2022;  
25 Zhang *et al.*, 2020). As aforementioned earlier, the psychological effect positively correlates  
26 to consumers' decision-making process. Therefore, understanding the causes and  
27 consequences of consumers' awareness is worthy of building a business construct based on  
28 their brand love, commitment, and trust, which subsequently influence their loyalty (Firdaus *et*  
29 *al.*, 2022; Levy, 2022). The Muslim commitment regarding Islamic bank products and services  
30 strongly correlates with their dedication and subsequently affects the decision-making process  
31 (Islam and Rahman, 2017; Tabrani *et al.*, 2018). Hence, we proposed the following hypotheses.  
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35 *H4* Consumers' awareness has a positive effect on consumers' loyalty.  
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### 37 3.5 *The relationship between emotional bonding, consumers' awareness and consumers'* 38 *loyalty.*

39 The recent study also examines the role of Muslim consumers' awareness as a mediator to  
40 address the relationship between emotional bonding (e.g., brand love, brand commitment, and  
41 brand trust) and Muslim consumers' loyalty. The Muslim consumers will aware of a banking  
42 "Halal" brand and product. It has been considered as primary reason to use banking products.  
43 Halal brand also as a symbol of safety, quality standard not only for Muslim consumers but for  
44 society. Information and knowledge about "Halal" brand awareness toward emotional bonding  
45 including how the banking operational system compliant with Islamic law. It also correlation  
46 to consumers' loyalty and intention to use the products and services (Rachmawati *et al.*, 2022).  
47 The consumers' awareness on banking product dimensions including how far consumers  
48 recognize the halal brand as primary choice when they will use banking products and services  
49 (Kotler and Keller, 2016). When consumers are afraid to make the wrong decision, they will  
50 tend to choose a brand that is already known (Kotler and Keller, 2016). Halal brand toward  
51 consumers' awareness possibly to offer a chance to bank to take advantage due to the Muslim  
52 awareness of halal brands products (Wilson and Grant, 2013). Halal brand and consumers'  
53 awareness is the level of information and consumers' knowledge to obtain and use products in  
54 line with Islamic law. It also possibly to enhance consumers' loyalty.  
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58 Consumers' loyalty correlates with brand trust, brand image, and brand commitment in  
59 Islamic bank content (Ghorbanzadeh and Rahehagh, 2020; Mostafa and Kasamami, 2020;  
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Salehzadeh *et al.*, 2021) and consumers' awareness (Fianto *et al.*, 2020; Fusva *et al.*, 2021; Junaidi, 2021; Levy, 2022). As validate the mediator variables, the recent study provided the quality of inferences that facilitate information and knowledge acquisition (Amin, 2020; Junaidi, 2021; Mursid and Wu, 2022). It also uncovers a correlation between consumers' emotions about a specific brand in Muslim countries and consumers' commitment to the products compliant with Islamic law (Firdaus *et al.*, 2022; Hati *et al.*, 2021; Tabrani *et al.*, 2018). This study also expands the literature on Islamic marketing (Junaidi *et al.*, 2022). Preliminary concluded that Muslim awareness strongly correlates to consumers' loyalty (Albaity and Rahman, 2021; Rachmawaty *et al.*, 2022; Wahyuni and Fitriani, 2017). Accordingly, the following hypotheses were proposed.

- H5 Consumers' awareness has positive role to mediates relationship between brand love and consumers' loyalty.
- H6 Consumers' awareness has positive role to mediates relationship between brand commitment and consumers' loyalty.
- H7 Consumers' awareness has positive role to mediates relationship between brand trust and consumers' loyalty.

## 4. Methodology

### 4.1 Sample and data collection

This study was designed consumers behavioral model to better obtain Muslim consumers' behavior throughs emotional bonding on "Halal" brand and products by examining the influence of five variables. A quantitative approach was applied to examine research hypothesis on the effect of emotional bonding (e.g., brand love, commitment and trust) on consumers' awareness and loyalty. The questionnaire pre-test and pilot test were conducted used to examine all the measurement items' and to reduce bias issue (Hair Jr *et al.*, 2019; Podsakoff *et al.*, 2003) before formal survey. The Indonesian Muslim banking consumers (e.g., conventional and Islamic banks) were invited to fill out an online survey from November 1 to December 31, 2021. The all-measurement items in this study were conducted from dimensions developed by previous studies. The items scale of brand love was adopted from Wang *et al.* (2020), brand commitment refers to Coulter *et al.* (2003), and the scale for brand trust was derived from Chaudhuri and Holbrook (2001). Following Junaidi (2021), this construct adopted the items of consumers' awareness and then modified the items to measure Indonesian banking consumers' participation, while consumers' loyalty was derived from Mursid and Wu (2022).

The participants in this study are Indonesia Muslim consumers. Random sampling was used to gather responses via online survey. The sampling from the total of Muslim bank consumers was the minimum data requirement for structural modelling analysis (SEM), which is 10 times the number of indicators (Nunnally and Bernstein, 1994). The number of indicators in this study was 27 items, hence the minimum participants was 270. The data which collected more than target involved 645 Muslim banks consumers and this study aims to capturing the Muslim bank consumers' emotional bonding toward "Halal" brand. However, 525 samples were valid; this indicates the data response rate was around 81.40 %. Further, the sample size of this study was comparable to prior studies which examined the correlation between brand love, brand commitment, brand trust, consumers' awareness and consumers' loyalty (Junaidi, 2022; Mostafa and Kasamami, 2021; Rahman *et al.*, 2021; Salehzadeh *et al.*, 2021; Suhartanto *et al.*, 2021; Wang *et al.*, 2019; Zhang *et al.*, 2020). This study also used Harman's single-factor test to propose post-detection procedures the common latent factor (CLF) by Eichhorn (2014).

\*\*\* Insert Table I here \*\*\*

\*\*\* Insert Appendix here \*\*\*



## 5. Results

### 5.1 Pilot study and descriptive statistic

The recent study provided a socio-demographic profile of the participants, including gender, age, and educational background. Table 1 provided information on the details of the socio-demographic participants profile. The total number of female respondents was greater than males, with 59.8% women and 40.2% men. The most significant number of participants were 26–40 years old (42.8%), followed by over 40 years old. The highest number of respondents completed an undergraduate education level (53.0%), while the second-highest finished senior high school (42.8%) and the third-highest had obtained a master's degree and Ph.D (4.2%).

\*\*\*Insert Table I here\*\*\*

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

\*\*\*Insert Table II here\*\*\*

### 5.3 Measurement model

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

The result of the measurement model (CFA) showed all the constructs have an adequate fit (Anderson & Gerbing, 1988; Hair Jr *et al.*, 2019), composite reliability (CR) result showed reached an adequate level of reliability between 0.581 and 0.623. Moreover,  $\chi^2/df = 2.967$ , goodness-of-fit index (GFI) = 0.889, comparative fit index (CFI) = 0.937 and root mean square error of approximation (RMSEA) = 0.058. In addition, each item loads significantly on its respective construct with factor loadings and multiple square correlations of all measurement items were larger than 0.6, indicating good reliability for all measurement items, constructs, and convergent validity. Table 3 indicates the adequate discriminant validity of this study.

\*\*\*Insert Table III here\*\*\*

### 5.4 Structural model

The fit of data to the proposed model was adequate (Anderson and Gerbing, 1988; Hair Jr. *et al.*, 2019):  $\chi^2 = 1,083.326$ ,  $df = 345$ ,  $\chi^2/df = 3.140$ , GFI = 0.883, NFI = 0.902, CFI = 0.931, IFI = 0.931, and RMSEA = 0.061. The results supported all of the four research hypotheses as shown in Table 4. This study empirically validates that brand love has a significant and positive effect on consumers' awareness ( $\gamma_{11} = 0.122$ ,  $p < 0.001$ ), as well as brand commitment ( $\gamma_{21} = 0.250$ ,  $p < 0.001$ ), and brand trust ( $\gamma_{31} = 0.566$ ,  $p < 0.001$ ), respectively, supporting H1, H2, and

H3. Consumers' awareness has a significant and positive effect on loyalty ( $\beta_{21} = 0.773, p < 0.001$ ) supporting H4c. Table 4 shows the results of the research hypotheses.

\*\*\*Insert Table IV here\*\*\*

\*\*\* Insert Figure 2 here \*\*\*

### 5.5 Mediating effect

This study adopted the procedure recommended by Hayes (2018) to validate mediator variables (e.g., consumers' awareness. Table V has shown the mediation analysis showed that the 95% CIs of all tested indirect effects and partial role were not included zero. It concluded that emotional bonding (e.g., brand love, brand commitment, and brand trust) has a significant indirect effect on consumers' loyalty. All the above conditions were met because H5, H6, and H7 are supported. It means that consumers' emotional bonding possibly influences Muslims consumers' loyalty directly. It implies brand success to bridge consumers' honest, sincere, commit to brand, and brand love play important role to maintain relationship between bank and consumers.

\*\*\*Insert Table V here\*\*\*

## 6. Discussion

### 6.1 Key findings

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

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

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3 can provide more value to the products offered. This added value will perpetuate a long-term  
4 relationship between consumers and banks.  
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6 Besides brand love and commitment, in the marketing field, brand trust plays an important  
7 role in influencing consumers' awareness because the consumers have a positive feel and are  
8 more comfortable using the companies' brand and product. The consumers also believe that the  
9 product's quality and performance are in line with expectations and make the product the first  
10 choice that will be used compared to other products from other banks. This research is in line  
11 with several previous studies which also stated that there is an impact of brand trust on the  
12 creation of consumers' awareness and loyalty (Albaity and Rahman, 2021; Baran, 2021; Calvo-  
13 Porral and Lévy-Mangin, 2020; Das *et al.*, 2019; Fianto *et al.*, 2020). It implies the main motive  
14 is Halal brand or/and product rather than how much money possible to get. Hence, it also  
15 corroborates that religion has become a pivotal role in bridging people's minds and knowledge  
16 about worship economic and social values in Islamic law. Despite this, a bank offered  
17 beneficial products and services. It is not a guarantee that some Muslim people will choose  
18 with the bank until they are sure of the product's quality.  
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## 21 6.2 Conclusions

22 Based on emotional bonding (e.g., brand love, brand commitment, and brand trust), The result  
23 provides substantial insights to encourage Muslim bank consumers and bank managers to  
24 combine emotional and economic values of the product. For instance, the emotional field and  
25 products are justified for consumers' awareness and loyalty. Most importantly, brand and Halal  
26 or Haram by Islamic law are crucial roles in influencing consumers' decision-making process.  
27 Consequently, regarding the relationship between emotional bonding and consumers'  
28 according to our findings, brand and consumers' psychology have the ultimate role in the  
29 success of companies and consumers'. Hence, this study shows that brands play an important  
30 role in determining consumers' awareness and loyalty. Consequently, to promote products and  
31 services, bank managers should work toward promoting brand and consumers' psychology.  
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## 35 6.3 Theoretical implications

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

The practical implication of this research is that banks, to retain their customers, are expected to pay attention to the variables that shape consumers' emotional bonding. Based on the study results, emotional bonding has a positive effect on consumers' awareness and loyalty. So, banks still have to improve strategies in building an emotional attachment to consumers with banks. In addition, banks need to develop a brand love specifically and strengthen customers' emotional ties with banks to remain loyal. The finding provides academicians and bank managers need to enhance the discussions of essential topics regarding brand and consumers' desire. This study also permits the leading cause of cause why Islamic bank market share is still low compared to a conventional bank. Hence, the Islamic bank managers need to communicate actively with the Islamic bank brand, which applies profit-loss sharing and interest-free. As well as addressing consumers' concerns toward enhancing their awareness and loyalty. Moreover, bank managers also need to develop prominent communication and brand positioning in order to connect to consumers identities. Therefore, "Halal" brand as religious brand plays important role in examining the Muslim consumers behavior and consumption pattern. Hence, need to promote "Halal branding" and communicate characteristics beyond the quality of products and services. Academicians and practitioners also need to shifted their concern in understanding Islamic marketing and branding as new field and separated discipline to obtain comprehensive view of Muslim consumers' behavior.

#### 6.5 Limitations and future research directions

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

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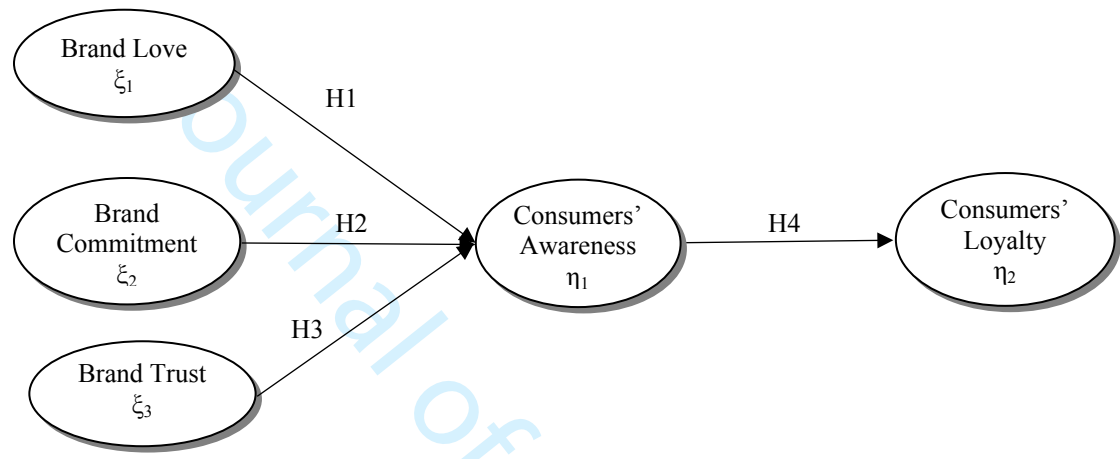
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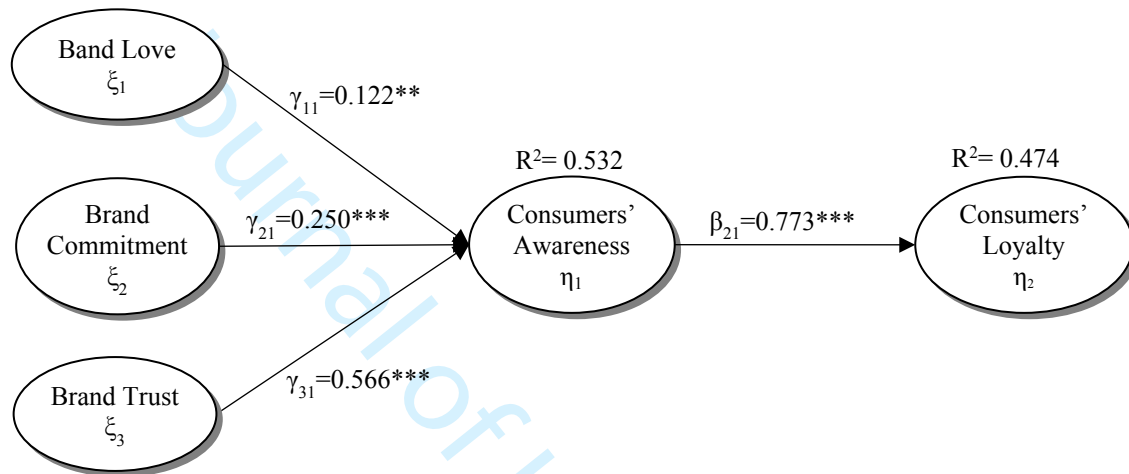


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**Figure 1.** Proposed research model.

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

**Figure. 2.** Structural model.

**Table I.** Respondent demographics

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

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

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

**Note:** BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CC: Consumers' Commitment, CL: Consumers' Loyalty

SD: standard Deviation

Diagonal elements are the square roots of the AVE for each construct

Pearson correlations are shown below the diagonal

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

**Table III.** Measurement results

Variables Item Scales	Factor Loadings	$\alpha$	CR	AVE
<b>Brand Love (Wang et al., 2019)</b>				
BL1: I love this brand	0.835	0.915	0.917	0.581
BL2: Using this brand, it's a guarantee	0.789			
BL3: This brand makes me feel safe	0.784			
BL4: This brand is sincere toward its consumers	0.742			
BL5: This brand is honest to its customers	0.702			
BL6: This brand shows an interest in its customers	0.783			
BL7: I think this brand is continually trying to improve how it meets the needs of its customers	0.756			
BL8: I think this brand updates its products to keep up with the latest research.	0.698			
<b>Brand Commitment (Tabrani et al., 2018)</b>				
BC1: I will keep using this brand for long time	0.803	0.867	0.868	0.623

BC2: I cannot stop using this brand tomorrow	0.837			
BC3: Using this brand has makes sense to me.	0.732			
BC4: This brand has become part of my family.	0.782			
<b>Brand Love (Amegbe et al., 2021; Ghorbanzadeh and Rahehagh, 2021)</b>		0.901	0.905	0.614
BL1: Despite my disappointment with the quality of bank products, I would continue to use this brand.	0.747			
BL2: Despite my disappointment with the quality of bank products, I would recommend this brand to others.	0.741			
BL3: Despite the bank product unworthy, I would continue to use this brand anyway.	0.828			
BL4: Despite the bank product unworthy, I would recommend this brand to others.	0.822			
BL5: I feel I have a strong bond with bank product.	0.802			
BL6: Bank brand is an important part of my life.	0.757			
<b>Consumers' Awareness (Junaidi, 2021)</b>		0.900	0.904	0.612
CA1: I am aware of Islamic bank and its products.	0.747			
CA2: Islamic banking is based on Islamic law.	0.806			
CA3: Islamic banking practice is d.	0.767			
CA4: Islamic bank do not invest in prohibited ventures.	0.726			
CA5: Islamic bank is strictly based on profit and risk sharing.	0.841			
<b>Consumers' Loyalty (Mursid and Wu, 2022)</b>		0.852	0.861	0.609
CL1: I commit to stay in a relationship with bank chosen.	0.752			
CL2: I have a strong attachment with Islamic bank chosen.	0.770			
CL3: I have a strong sense of belonging with bank chosen.	0.828			
CL4: I remain loyal to the bank chosen due to the high cost to switch to other banks.	0.769			

Fit statistics (N = 585)

$\chi^2/df = 2.967$ , Goodness-of-Fit Index (GFI) = 0.889, Nonnormed fit index (NFI) = 0.908, Comparative Fit Index (CFI) = 0.937, Incremental fit index (IFI) = 0.937, and Root Mean Square Error of Approximation (RMSEA) = 0.058

**Table IV.** Proposed model results

Hypotheses	Symbol	Path	Coefficients	Test results
H1	$\gamma_{11}$	Brand Trust → Consumers' Awareness	0.122**	Supported
H2	$\gamma_{21}$	Brand Commitment → Consumers' Awareness	0.250***	Supported
H3	$\gamma_{31}$	Brand Trust → Consumers' Awareness	0.566***	Supported
H4	$\beta_{21}$	Consumers' Awareness → Consumers' Loyalty	0.773***	Supported

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

**Table V.** Mediation effects

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

Standard Error      0.048      0.030      0.038      0.049

---

**Note:** BL: Brand Love, BC: Brand Commitment, BT: Brand Trust, CC: Consumers' Commitment, CL: Consumers' Loyalty  
Significant at \*:  $p < 0.05$ , \*\*:  $p < 0.01$ , \*\*\*:  $p < 0.001$

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It is a pleasure to accept your manuscript JIMA-03-2022-0092.R1, entitled "CONSUMERS' AWARENESS AND LOYALTY IN INDONESIA BANKING SECTOR: DOES EMOTIONAL BONDING EFFECT MATTERS?" in its current form for publication in Journal of Islamic Marketing. Please note, no further changes can be made to your manuscript.

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

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## Abstract

1. Introduction
2. Literature review
3. Hypotheses development
4. Methodology
5. Results
6. Discussion

## Abstract

### Purpose

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

### Design/methodology/approach

The sample consists of 585 Muslim and bank consumers obtained through a survey study and using structural equation modeling to test the research hypotheses.

### Findings

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

### Research limitations/implications

This study was validated by Indonesian Muslims; therefore, future study is needed to validate across the region and sector.

### Practical implications

This study enlightened the bank managers from a marketing and psychological context. The bank managers need to enhance the control and promote their brand and products to

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

Indonesia  
banking sector

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

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

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

**Paper type** Research paper



## 1. Introduction

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

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

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



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

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

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

## 2. Literature review

### 2.1 Emotional bonding

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

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

### *2.2 Brand love*

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

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

### *2.3 Brand commitment*

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

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

#### *2.4 Brand trust*

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

#### *2.5 Consumers' awareness*

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

#### *2.6 Consumers' loyalty*

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

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

### 3. Hypotheses development

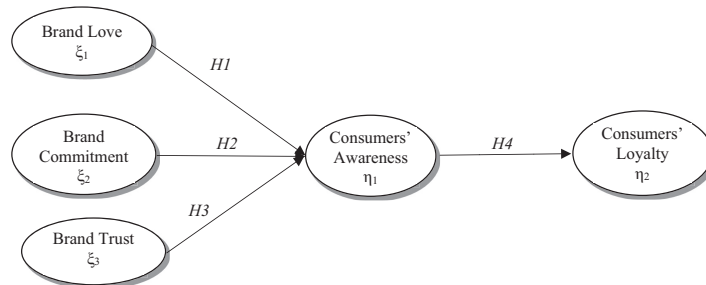
#### 3.1 Relationship between brand love and consumers' awareness

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

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

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

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



**Figure 1.**  
Proposed research model

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## 4. Methodology

### 4.1 Sample and data collection

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

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

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

## 5. Results

### 5.1 Pilot study and descriptive statistic

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

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

**Table 1.**  
Respondent  
demographics

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

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

### 5.2 Measurement model

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

The result of the measurement model (CFA) showed all the constructs have an adequate fit (Anderson and Gerbing, 1988; Hair *et al.*, 2019); composite reliability (CR) result showed reached an adequate level of reliability between 0.581 and 0.623. Moreover,  $\chi^2/df = 2.967$ , goodness-of-fit index (GFI) = 0.889, comparative fit index (CFI) = 0.937 and root mean square error of approximation (RMSEA) = 0.058. In addition, all construct factor loadings and multiple square correlations were larger than 0.6, indicating good reliability (see Table 3). Table 3 indicates the adequate discriminant validity of this study.

### 5.3 Structural model

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

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

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

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



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

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

**Table 3.**  
Measurement results

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

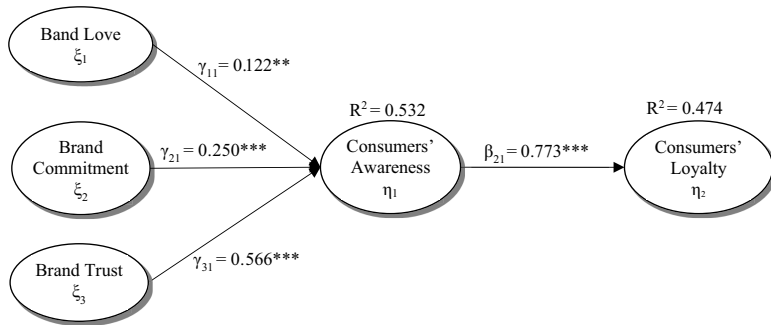
5.4 Mediating effect

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

**Table 4.**  
Proposed model results

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

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



**Figure 2.**  
Structural model

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

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

**Table 5.**  
Mediation effects

**Notes:** BL = Brand love; BC = Brand commitment; BT = Brand trust; CC = Consumers' commitment; CL = Consumers' loyalty; significant at \* $p < 0.05$ , \*\* $p < 0.01$ , \*\*\* $p < 0.001$

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

## 6. Discussion

### 6.1 Key findings

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

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

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

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

### *6.2 Conclusions*

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

### *6.3 Theoretical implications*

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

### *6.4 Practical implications*

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

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

### 6.5 Limitations and future research directions

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

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