The Impact of Brand Experience on Brand Engagement with Meditating Role of Brand Love and Brand Trust

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ARTICLE INFO	ABSTRACT
Keywords: *brand engagement,* *brand experience,* *brand love,* *brand trust*	The present study aims to investigate the impact of brand experience on brand engagement with mediating role of brand love and brand trust. Within the literature, there have been a select few studies that have focused on these factors in case of Bank Melli Iran. To this end, a case study approach was utilized in which 384 customers of Bank Melli Iran in Sari (both male and female) were selected based on available non-random sampling method and the formula of Cochran to participate in this study. Data collection method was library and field type. In the field method, we used the standard questionnaire. To evaluate the validity while using content validity, structural validity (convergent, divergent validity and composite reliability) was also used. The reliability of the questionnaire was assessed by Cronbach's alpha test. The results of convergent, divergent and composite reliability studies showed a good fit of measurement models, and also the results of Cronbach's alpha study showed a good reliability of each variable. After ensuring the validity and reliability of the research questionnaire, the final data collection was performed and the results were analyzed using structural equation modeling under partial least squares (PLS). Finally, the results showed that brand experience, both directly and indirectly, mediated by brand love and brand trust, has a positive effect on brand engagement.

1. Introduction

Nowadays branding and brand management has many fans in the world of marketing. The goal of many organizations is to build a strong brand. Successful brands increase trust in products and enable customers to better identify their services (Zhang and Chen, 2020). Over the past decade, customer engagement with the brand has become prevalent in the field of marketing (Prentice and Loureiro, 2017). A strong psychological connection is developed when people become involved with a brand (Hapsari et al., 2017). This relationship results in frequent purchases and a long-term relationship with the brand (Hapsari et al., 2017; Vivek et al. 2012).

An important and great way for companies to gain customer loyalty is to use the brand experience in order to create a good brand image in the minds of customers. Some brand

experiences have longer lasting effects. These long-term brand experiences that remain in the customer's memory for a longer period of time can affect customer satisfaction and loyalty. The biggest benefit for businesses that are committed to creating a brand experience is improving customer satisfaction and loyalty, customer relationships can promote the brand and increase brand value (Lin, 2015).

Recent researches showed that the customer chooses one brand over another because of the benefits he or she has had and experienced (Ekstrom and Brembeck, 2020; Hulte'n, 2009; Ratneshwar and Mick, 2005; Zarantonello and Schmitt, 2010). Jamid and Zillur, 2016) in a study aimed at investigating the effects of brand image and brand love with respect to customer interaction using structural equation modeling showed that brand image and brand love are significantly affected by customer interaction. The results also showed that customer interaction also affects customer intent and loyalty. In this regard, Ioannis et al. (2015) in a study aimed at investigating the effect of brand name on the intention and behavior of consumers, showed that the name of the brand affect the intention of customers so that the brand encourages buying and willingness to pay more and brand promotion. Judy et al. (2015) also showed in a study that love of the brand as a mediator has a direct effect on brand loyalty. In addition, they showed that brand satisfaction has a positive effect on brand love. They also showed that experience is influenced by trust and satisfaction.

One of the factors affecting customer loyalty is the reliability of banks' brand. In fact, when customers are not able to compare the services of different banks with each other, they usually use what they have, such as the image or brand of the bank to make a decision. Therefore, the tangible features of the bank along with its intangible features should be considered in the studies. Reliability of a brand, as a result of years of activity and communication with customers and fulfilling and acting on what has been promised to customers, as well as providing services and goods with superior or least desirable quality for customers that is the result of the company's ability and expertise arises (Seyedi, Khorakian and Haddadian, 2016).

Given the competition between private and public banks to attract customers, having a strong brand helps them gain a competitive advantage and have loyal customers. Bank Melli Iran, as a service institution, in order to maintain its competitive position among other financial and credit institutions and create customer loyalty, needs influence among customers and creating a suitable environment for brand experience, and finally creating trust and love for the brand in order to inspire them achieve a sustainable competitive advantage. Due to the necessity of this, the subject of brand will be considered as a new tool (Bank Melli Iran website)

When choosing brands, in addition to rational evaluations, people pay special attention to the feelings, aspirations, past and associations of the brand, and also for occasional and emotional reasons, they are sometimes satisfied or dissatisfied with the product. Customers' relationship with popular and accepted brands is a deep, continuous and growing relationship. Powerful brands have been able to enhance their position by creating deep and powerful relationships with their customers and have even been able to make customers love their product and brand. Brands that do not have the ability to make such strong connections will gradually lose their market share and be forgotten (Joshi and Garge, 2021). Among the emotional factors, brand love can be considered the most important factor in creating preference and motivation in the consumer. Brand love leads to dramatic results such as not replacing or replacing the brand too hard, reducing consumer anxiety, building brand loyalty and commitment, long-term brand engagement, less marketing price sensitivity, and turning the customer into a strong advocate for the brand (Haji Babaei and Ghobadi Lemoki, 2020).

There are many studies within the literature that has examined the impact of brand experience, brand love and brand trust on brand engagement in different areas, for instance, Zhang et al.

(2020) examined "Business Relationship, Brand Love, and Brand Loyalty for the Tablet; Saeed Nia and Hemmat Yar (2016) in a study examined the effect of brand experience, trust and satisfaction on brand loyalty in urban enterprises; a case study: Kaleh dairy products; Seyedi et al. (2016) in a study examined the "effect of brand experience on creating brand loyalty by considering the mediating role of brand trust (in the branches of Mehr Eghtesad Bank in Mashhad)"; Khan et al. (2020) examined "an integrated model of brand experience and love of halal brands; Kim and Chao (2019) examined the "effects of brand experience, brand image and brand trust on the brand building process: the case of Chinese millennial consumers."; Alnawas and Altarifi (2016) examined the "role of brand recognition and brand love in creating higher levels of brand loyalty."; Islam and Rahman (2016) in a study examined the effects of "brand love and brand image on customer interaction: an empirical study of fashion clothing brands."; Khorsand et al. (2017) in a study investigated the "relationship between brand experience and satisfaction, brand trust and brand loyalty (Case study: mobile phone in Tehran)"; Sarmast (2017), in a study, examined the "effect of brand love on image, belonging and attitude towards the brand (Case study: Livar Company". Results showed positive effect of brand experience, brand love and brand trust on brand engagement.

But there are select few studies that have examined the impact of brand experience with mediating role of brand love and brand trust on brand engagement in case of Bank Melli Iran. To this end, the present study was conducted. Accordingly, our main question in this study is to address whether brand experience has any effect on brand engagement with mediating role of brand love and brand trust in case of Bank Melli Iran?

2. Method

2.1. Design of the Study

This research is applied in terms of purpose and also descriptive-survey in terms of data collection method. In order to collect data in this study, two methods were used: library-field and field-based.

2.2. Participants and Setting

The statistical population of this research consists of customers of Bank Melli Iran branches in Sari. To determine the sample size, the Cochran formula related to the infinite community was used and 384 people were selected as the sample. Available non-probability sampling method was used to determine the sample size in this study.

2.3. Instruments/Materials

In this study, the data collection tool was a standard questionnaire. The questionnaires were set in a 5-point Likert scale. The validity and reliability of the questionnaires were also confirmed in several previous studies.

2.4. Data Collection Procedure

In order to collect data in this study, two methods were used: library-field and field-based. Library method: In the library method, we used articles from reputable journals that have been taken from scientific internet sites and is in the field of research, in addition to scientific journals, indexes, doctoral and master's theses, as well as books related to the subject.

Field method: In order to collect data in this research, the field method and questionnaire tools were used and a range of 5 Likert options were used to answer the questions. The range of 5 Likert options were: I completely agree with the numerical value (5), I agree with the numerical value (4), I neither agree nor disagree / I have no opinion with the numerical value (3), I disagree with the numerical value (2), I completely disagree with the numerical value (1).

The present study analyzed the obtained data in two parts:

Descriptive statistics: Frequency tables and bar graphs as well as SPSS and Excel software were used to describe the research data. Also, central indicators such as mean and fashion as well as dispersion indicators such as standard deviation were used to better describe the data.

Inferential statistics: In this research, the structural equation model as well as Smart PLS software were used to test the hypotheses.

The process of analyzing the data in order to test the hypotheses in a way that achieves the objectives of the research is as follows:

- Describe the demographic characteristics of the subjects
- Test hypotheses using structural equation methods under partial least squares
- Statistical data analysis in this study was performed using SPSS22 and Smart-PLS3 software.

3. Results

The following table represents the T-statistics and factor load for each item including each variable: (The questionnaire is attached at the end of the article).

Table 1.
Questionnaire items representation

Variable	Item code	Question Number	Factor load	T-statistic	validity
Brand Experience	Q1	1	0.679	20.396	Confirmed
	Q2	2	0.622	16.269	Confirmed
	Q3	3	0.615	15.919	Confirmed
	Q4	4	0.724	28.113	Confirmed
	Q5	5	0.732	33.691	Confirmed
	Q6	6	0.771	39.408	Confirmed
	Q7	7	0.728	26.396	Confirmed
	Q8	8	0.758	30.296	Confirmed
	Q9	9	0.721	23.432	Confirmed
Brand Engagement	A1	10	0.837	52.359	Confirmed
	A2	11	0.829	46.330	Confirmed
	A3	12	0.853	54.789	Confirmed
Brand Love	L1	13	0.723	22.507	Confirmed
	L2	14	0.1740	26.505	Confirmed
	L3	15	0.760	30.340	Confirmed
	L4	16	0.747	28.581	Confirmed
	L5	17	0.775	30.022	Confirmed
Brand Trust	T1	18	0.805	36.574	Confirmed
	T2	19	0.834	49.006	Confirmed
	T3	20	0.787	37.524	Confirmed
	T4	21	0.794	36.881	Confirmed
	T5	22	0.685	22.155	Confirmed

Analysis of the results obtaining from the questionnaire showed that brand experience has a positive effect on brand love. The following table represents this information:

Table 2.
Brand experience and brand love relationship

The relationship under study	Path coefficient	T- statistic	Significance level	Result
Brand experience→ brand love	0.577	16.214	0.000	Significant

The results of table 2 showed that the value of t-statistic for the above relationship was higher than the absolute value of 1.96 (16.214), and the significance level was less than 0.05 of standard error. This basis confirmed one hypothesis that brand experience affects brand love, meaning that in the presence of other factors, 0.58% of brand love changes were subject to a change in a brand experience unit.

It has also been concluded that brand experience has a positive effect on brand trust. It is shown in the following table:

Table 3.
Brand experience and brand trust relationship

The relationship under study	Path coefficient	T- statistic	Significance level	Result
Brand experience→ brand trust	0.599	15.055	0.000	Significant

The results of table 3 showed that the value of t-statistic for the above relationship was higher than the absolute value of 1.96 (15.055), and the significance level was less than 0.05 standard error, on This basis confirmed a hypothesis that brand experience affects brand trust, meaning that in the presence of other factors, 0.60 of the changes in brand trust depended on a change in a brand experience unit.

It was also concluded that: Brand love has an effect on brand integration in the branches of Bank Melli Iran in Sari. It is shown in the following table:

Table 4.
Brand love and brand engagement relationship

The relationship under study	Path coefficient	T- statistic	Significance level	Result
Brand love→ brand engagement	0.439	10.245	0.000	Significant

As table 4 represents, the T-statistic for this relationship (10.245) was higher than the absolute value of 1.96, and the significance level for this relationship was less than 0.05 standard error. On the other hand, the path coefficient confirmed the effect of the brand love variable on brand integration (0.44).

It was also concluded that: brand trust has an effect on brand integration in the branches of Bank Melli Iran in Sari.

Table 5.
Brand trust and brand engagement relationship

The relationship under study	Path coefficient	T- statistic	Significance level	Result
Brand trust→ brand engagement	0.295	5.920	0.000	Significant

As represented in table 5, The T-statistic for this relationship (5.920) was higher than the absolute value of 1.96, and the significance level for this relationship was less than 0.05

standard error, On the other hand, the path coefficient confirmed the effect of the brand trust variable on brand integration (0.44).

It should be noted that brand experience has an effect on integrating with the brand with the mediating role of brand love and brand trust.

Table 6.

Relationship between different variables under study

The relationship under study	Path coefficient	T- statistic	Significance level	Result
Brand experience→ brand love → brand engagement	0.253	7.468	0.000	Significant
Brand experience→ brand trust → brand engagement	0.177	4.652	0.000	Significant

The path coefficients of the table 6 shows the effect of brand experience through the variables of brand love and brand trust on the variable of being associated with the brand to the extent of the coefficients of the mentioned paths.

Here are the results obtained from the Smart PLS and SPSS software:

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BEx	384	1. 78	4. 78	3. 7338	. 64977
BEn	384	1. 33	5. 00	3. 4523	. 87251
BL	384	1. 60	4. 80	3. 5151	. 75692
BT	384	1. 60	5. 00	3. 5536	. 70894
Valid N (listwise)	384				

Quality Criteria

Construct Reliability and Validity

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Engagement	0.792	0.795	0.878	0.706
Brand Experience	0.874	0.878	0.900	0.501
Brand Love	0.805	0.807	0.865	0.561
Brand Trust	0.841	0.840	0.887	0.613

Discriminant Validity

Fornell-Larcker Criterion

	Brand Engagement	Brand Experience	Brand Love	Brand Trust
Brand Engagement	0.840			
Brand Experience	0.675	0.708		
Brand Love	0.581	0.577	0.749	
Brand Trust	0.506	0.599	0.481	0.783

Heterotrait-Monotrait Ratio (HTMT)

	Brand Engagement	Brand Experience	Brand Love	Brand Trust
Brand Engagement				
Brand Experience	0.810			
Brand Love	0.715	0.670		
Brand Trust	0.612	0.688	0.565	

R Square

	R Square	R Square Adjusted
Brand Engagement	0.405	0.402
Brand Love	0.333	0.331
Brand Trust	0.359	0.358

F Square

	Brand Engagement	Brand Experience	Brand Love	Brand Trust
Brand Engagement				
Brand Experience			0.498	0.561
Brand Love	0.249			
Brand Trust	0.112			

Q Square

	SSO	SSE	Q^2 (=1-SSE/SSO)
Brand Engagement	1.152.000	843.867	0.267
Brand Experience	3.456.000	3.456.000	
Brand Love	1.920.000	1.591.062	0.171
Brand Trust	1.920.000	1.538.201	0.199

Path Coefficients

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Brand Experience -> Brand Love	0.577	0.582	0.036	16.214	0.000
Brand Experience -> Brand Trust	0.599	0.602	0.040	15.055	0.000
Brand Love -> Brand Engagement	0.439	0.444	0.043	10.245	0.000
Brand Trust -> Brand Engagement	0.295	0.293	0.050	5.920	0.000

Specific Indirect Effects

Mean, STDEV, T-Values, P-Values

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Brand Experience -> Brand Love -> Brand Engagement	0.253	0.259	0.034	7.468	0.000
Brand Experience -> Brand Trust -> Brand Engagement	0.177	0.177	0.038	4.652	0.000

4. Conclusion and Discussion

• Comparing the present study with previous researches, it should be stated that the results of the present study showed the effect of brand experience on brand engagement in the branches of Bank Melli in Sari. A review of previous studies showed that the results of this study were consistent with the results of research by Huaman-Ramirez and Merunka (2019), Vazifehdoost et al. (2014), Chinomona (2013). The results of these studies showed that just as having a good experience with the brand leads to the formation of conflict and the feeling of being involved with the brand, having a bad experience with the brand also has the opposite effect.

   • It should also be stated that the results of the present study showed the effect of brand experience on brand love in Bank Melli branches in Sari. A review of previous studies showed that the results of this study were in line with the results of Khan et al. (2020), Kazmi and

Khalique (2019). The results of these studies showed that a good experience of a brand can lead to love for that brand and vice versa.

• The results of the present study showed the effect of brand experience on brand trust in Bank Melli branches in Sari. The study in previous researches showed that the results of this research were in line with the results of Khorsand et al. (2017), Saeed Nia and Hemmat Yar (2016), Seyedi et al. (2016). The results of these studies showed that a good brand experience can lead to the formation of high trust in the brand and vice versa.

• The results of the present research show the effect of brand love on merging with the brand in the branches of Bank Melli in Sari. The study in previous researches shows that the results of this research are in line with the results of Sarmast (2017), Islam and Rahman (2016) researches. The results of these studies showed that a good feeling and love for the brand can cause a person to become associated with that brand and vice versa.

• The results of the present study show the effect of brand trust on brand engagement in the branches of Bank Melli in Sari. A review of previous studies shows that the results of this study are consistent with the results of research by Huaman-Ramirez and Merunka (2019), Kim and Chao (2019), Chinomona (2013). The results of these studies showed that having trust in the brand can cause a person to become associated with that brand and vice versa.

5. Limitations and Suggestions for Further Research

Research activities in practice are always accompanied by limitations that can overshadow the research results and reduce its generalizability and reliance. This research is no exception. Among the most important limitations that the researcher has faced in this research are:

• Using a questionnaire as a measurement tool that has its inherent limitations and can affect the formation of misconceptions in respondents.

• The statistical population of this study was the branches of Bank Melli Iran in Sari city and this generalizability of the results to the collection of Bank Melli Iran is limited.

• Respondents' perceptions of the questionnaire questions were associated with differences that result from different knowledge of individuals. Accordingly, this can lead to personal perceptions of respondents to the questionnaire questions, which cannot be controlled in this assessment tool.

• The model presented in this research has been done in Bank Melli branches in one of the cities of Mazandaran province. The study of the research model in Bank Melli branches in other cities of Mazandaran province can lead us to a more accurate model.

• The use of moderating and control variables such as gender and age in the research model can lead to a more accurate study of subjects' responses and generalize the results more accurately.

Attachment

The questionnaire:

Row		Totally Disagree	Disagree	No Idea	Agree	Totally Agree
		1	2	3	4	5
Brand Experience						
A) Sensory experience						
1	The physical appearance of the employees of this bank has a strong influence on the formation of a positive feeling about the bank in me.					
2	I feel confident in this bank.					
3	The ease of using the services provided by this bank is attractive to me.					
B) emotional experience						
4	I have a strong sense of belonging to this bank.					
5	The services provided in this bank satisfy me.					
6	I feel respected and safe by choosing this bank.					
C) behavioral experience						
7	The employees of this bank patiently answer my questions.					
8	The employees of this bank are experts and skilled in performing their duties.					
9	This bank keeps its promises in practice.					
Brand Engagement						
10	I will continue to use the services of this bank in the future.					
11	I recommend the good services provided in this bank to my friends and acquaintances.					
12	The incentive plans of this bank encourage me to use its services.					
Brand Love						
13	I like this bank.					
14	This bank is a pleasant choice for me.					
15	This bank is really great.					
16	This bank makes me feel good.					
17	This bank makes me feel financially secure.					
Brand Trust						
18	I trust this bank.					
19	I think this bank is successful in fulfilling the promises it makes to its customers.					
20	I think this bank is stable for its customers.					
21	I want this bank to continue providing quality services to its customers.					
22	This bank meets my expectations.					

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