

PRIMARY RESEARCH

Impact of Advertising Effectiveness on Behavioral Brand Loyalty with Mediating Effect of Self-Brand Connection: Evidence from the Islamic Banking Sector in Pakistan

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Abstract. This study is aimed at building the relationship between advertisement effectiveness and behavioral brand loyalty by investigating the mediating impact of self-brand connection. The Islamic banking sector has been selected for this study in which, top 3 full-fledged Islamic banks and top 3 banks with Islamic banking branches in Pakistan have been selected through convenient sampling. It is a time-lagged study and data were collected through reliable and valid questionnaires for T1, T2, and T3, respectively across Pakistan from Islamic Banking Branches (IBBs). The respondents were the costumers using the services of IBBs. The results show that advertisement effectiveness and self-brand connection have a strong positive relationship with the behavioral brand loyalty. Results also indicate that the self-brand connection mediates the relationship between advertisement effectiveness and behavioral brand loyalty. Thus, it indicates that self-brand connection is an important factor that can enable the consumers to evaluate the corporation's products or services by the expression of behavioral brand loyalty and distinguish them from those offered by the competitors. In addition, a number of implications with regard to theory and managerial practice have been suggested.

KAUJIE Classification: J0, P0, P1

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INTRODUCTION

The word 'adoption' means to take or follow by choice or by consent. In marketing, it alludes to how well buyers can get an item or service, and additionally, how they utilize the item or service later on. The term 'Islamic banking' refers to the conduct of banking

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activities of financial firms which is in adherence to the Islamic principles. Overall, Islamic banks are not as broadly opted or utilized by the customers as the conventional banks among the Muslims and non-Muslims. Advertising and publicizing are fundamental segments of a successful business. Their impacts incorporate brand foundation, development objective marketing section, the revelation of new optional markets, the advancement of customer dedication and protection against rivalry.

Effective and powerful promotions help in building, changing or reinforcing the client's state of mind towards a specific service or brand. Organizations, such as banks without advertising methodologies, may spare money, yet they work with a particular burden. Advertising activities are done with a specific end goal to change the attitude of the customers and attract them towards a specific brand or service. Accordingly, advertising would be best in the event when it is planned considering the social and individual estimations of the customers. It would enable changing the customer's practices and instigating longer term relationship by dint of loyalty and customer's satisfaction.

Marketing is the key to get an achievement in any aggressive market, when a number of options are available to the clients. Therefore, Keller (2008) found the brand as an important factor that could make it possible for the consumers to sort out the firm's products or services enabling them to distinguish them from those offered by the competitors. That is the reason, effective brand management has picked up the noteworthy pace in the worldwide market. It has likewise increased the competition as it helps in making the separation among the items, buyer's inclinations, and steadfastness, and, in turn, may enable the organizations to enlarge their market share.

Aaker (1991) and Keller, (1993) explained that brand loyalty is one of the key factors which affect the brand. The loyalty of customers towards a brand can be improved by creating a substantial and positive awareness of the brand in the minds of customers. Brand awareness is one of the strong predictors of brand loyalty and brand quality (Pike, 2007). The brand loyalty is influenced by factors including customers' satisfaction, brand image, and brand awareness strategies of the marketers.

Berry (1999) and Parasuraman (1991) argued that when entities enter the market as first movers or even as the second movers, they have to firstly focus on providing the quality services and maintaining the quality dealings with the customers. It is because the service quality is the powerful and the major medium for building customers' satisfaction with the brand as their dealing transforms the brand vision to brand reality. In services sectors, the products offered are intangible in nature. In the banking sector, as such, the entity itself is the brand with which customer has to be satisfied through worthwhile dealing and service quality. Only then the related brand image would be able to develop. It is opposed to Fast Moving Consumer Goods (FMCG), for which tangibility is the main characteristic involving packaging, labeling, and displaying. In that case where, any product itself is the major brand, marketing people tend to leverage through the materiality of the goods through brand management.

The development of Islamic banking within the conventional banking system has changed the financial scope by providing a framework to the clients to get financial services in the

religious and social contexts. Furthermore, the dual banking system has enabled the customers to avail the type of institutions and the services that suit them best. In this scenario, conventional banking and Islamic banking need to struggle more for the best products and services they could offer to their clients. Islamic banking, in spite of its adherence to the Islamic principles isn't restricted only to Muslim consumers, but is also available for the customers of different religions. Both Muslims and non-Muslims can choose Islamic banking, and hence the banks have to take care of the consumers' loyalty and customers' satisfaction.

This study is aimed at examining and understanding the relationship between effective advertisement and brand loyalty with mediating effect of self-brand connection. The research on brand loyalty and self-brand connection as a mediating variable in the banking industry has got slight attention, and there is a deficiency of research on the given context in Pakistan. The banking sector, having two segments of conventional and Islamic banks, is in a state of perfect competition. Therefore, it is significant to study the brand loyalty, self-brand connection, and advertising effectiveness within this sector in Pakistan.

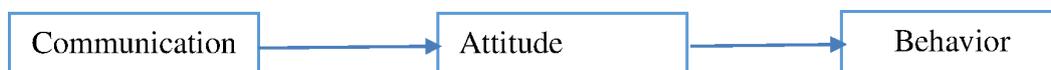
Underpinning Theory

Persuasion Theory

Systemic thinking about persuasion dates at least as far back as the fifth century B.C.E., to Greek scholars such as Protagoras, Gorgias, Plato, Isocrates, and especially, Aristotle. Over the time, persuasion has received increasing attention from many scholars. In the initial part of twentieth century, the advancement of social logical methods gave new roads to the enlightenment of influence. The investigation of influence is frequently followed to Carl Hovland, a Yale University psychologist. All applied endeavors, in which social scientific questions and methods appear, i.e., advertising, marketing, business, education, and so on, contain research focus on persuasion (O'Keefe, 2004). Research that is focused on behavioral outcomes serves as a reminder that even when persuaders seek to change mental states such as attitudes, it only means to end. Behavioral change is commonly the ultimate goal (O'Keefe, 2004).

Persuasion Theory is a mass correspondence theory that deals with messages sent for quietly changing the attitudes of recipients. Its process consists of a three-phase model. This theory is applicable to business, politics, and conflicts and negotiations. At first step, it requires examination of a crowd of people to decide convictions, qualities, thought processes and dispositions on a chosen subject and then communicate them or change an attitude. Whereas, the purpose of persuasion would be to create uncertainty, reduce resistance, change or amplify attitude, and gain behavior.

Persuasion model, which is applied in this study, is given below:



Islamic banking and finance has been witnessed in Muslim countries, particularly in Pakistan. One of the factors behind the development of the banking sector is advertising which prompts consumer loyalty, consumer retention, and consumer unwaveringness. It also stimulates decrease of customer grumbling and enhance endeavors for development in service

quality. Adequate advertisement creates high client loyalty and positive discernment about Islamic banks. To put it plainly, Islamic banks must focus on the dimension of customer loyalty on the off chance that they need to manage their present and expected customer loyalty by effective advertising.

LITERATURE REVIEW

Behavioral Brand Loyalty

Dale, Herndon, and Von Riesen (2001) indicated that the mindset of the customer towards the brand is the construct of various dimensions that correspond to the viewpoints and stances of the consumers regarding the brand. Articulated loyalty can also be defined as the attitudinal construct. Theoretically, it reflects as to how much a consumer is associated with the brand.

There are two types of brand loyalty; one is behavioral and other is attitudinal. A person who shops at the same place regularly is “behaviorally” loyal, while a person who tells others how great a product is, or simply feels really positive about the brand, is “attitudinally” loyal. Many researchers have discussed behavioral and attitudinal loyalty separately. Most pieces of research regard attitudinal loyalty as a precursor of behavioral loyalty (East, Gendall, Hammond, & Lomax, 2005; Bandyopadhyay & Martell, 2007; Jacoby & Kyner, 1973; Pritchard, Havitz, & Howard, 1999; Russell-Bennett, McColl-Kennedy, & Coote, 2007). However, some do not, like Labeaga, Lado, and Martos (2007).

Behavioral loyalty guarantees that consumers’ loyalty can be changed over into real buying practices. While attitudinal loyalty won’t guarantee that clients would buy stock themselves. They, however, will help to make a positive picture of a business to others through word-of-mouth (Cheng, 2011). Therefore, we are focusing on behavioral loyalty. Most imperative aim of the product management is to structure the strong brands that help in generating the elevated stream of both short-term and long-term returns (Aaker, 1991, 1996; Kapferer, 2004; Keller, 2003). Aaker (1996) defined brand loyalty as ‘a set of assets & liabilities associated with a brand’s name and symbol that adds to the value provided by a product or service to the customers and organizations’.

Brand loyalty is an intensely detained commitment of the customer towards a brand and to use or purchase it again every time in the future, in spite of the influences of the marketing efforts and other situational influences having the ability to cause a switch in the purchase intention of the customer (Oliver, 1997, p. 392). Brand awareness can be defined as the capability of the customer to be familiar with or evoke a particular brand and to be able to distinguish the brand amongst a range of different brands (Aaker, 1991, p. 61).

Flanagan (1954), while generalizing the concept of consumer’s committed behavior for a certain brand, stated that it could be structured as the pain or the hard work that a customer bears to hold up his/her preferred brand while having “critical moments” which are the circumstances during which the consumers and their customary behavioral patterns are confronted with a variety of change decisions or they face the competing prices during promotional strategies.

Beatty and Kahle (1988) gave a classic example of committed behavior of the consumer, i.e., his keenness to pay more money when the prices of the brand are elevating or his reluctance to shift to the opposing brand having extensive promotion. Jiang, Dev and Rao (2002) explained that the major reasons for customers being loyal is that the customers do not want to bear the cost of switching the brand. That is why, they prefer being loyal. The factors and search of the customer before purchasing a brand are related to the brand loyalty of the customer towards that specific brand (Byoungho & Koh, 1999). Similarly, the “value perception” and brand loyalty to the low-inclusion items don’t have a straight affiliation (Youjae & Hoseong, 2003).

Brand loyalty has a significant relationship with the purchase intentions of the customers as it enhances the perceived value of the brand in the minds of the customers (Kim, Jin-Sun, & Hyun, 2008). Back (2003) investigated that attitude and behavior related to brand loyalty were a source for measuring the actual brand loyalty.

Veerapong and Speece (2005) found that service quality is a strong determinant of brand loyalty. Providing ease of purchase through modern and sophisticated technologies and web, services can enhance the loyalty of the customers (Gommans, Krishnan, & Scheffold, 2001). In this way, the number of customers getting attracted towards the brand is a strong indicator for the stakeholders to measure the brand loyalty of the customers (Barry & Bayus, 1992).

According to Jeuland (1979), the differences in the attributes of the products related to the same category are the main factors which influence brand loyalty of the customers. (Jagmohan, Srinivasan, & Rajiv, 1990). Also, Morrison (1966) explained that the time span between repurchase and pervious purchase of the same product has nothing to do with the brand loyalty.

The customers, who are less loyal towards a specific brand, are more likely to get attracted towards a new brand which enters the market (Aaker, 1972). There are two factors that are important in building brand image; these are brand loyalty and brand preference (Tucker, 1964). If the market factors which affect brand loyalty remain constant, then they are more likely to help build brand image and brand loyalty of the customers/users of a specific product (Nordstorm & Swan, 1976). Du Wors and Haines (1990) explored that the orientation of brand loyalty is short-term. There is a high brand loyalty for the brands which have higher market shares, whereas the brands which have lower market shares achieve lower brand loyalty of the customers (Danaher, Wilson, & Davis, 2003).

Brand loyalty enables the consumers during the crucial instance to take decision whether or not to reinforce their efforts to sustain their customary attitude towards their favored brand. Representative illustration of such a loyal attitude is the eagerness to forfeit more money when the prices of the products or services are being elevated, or reluctance of the consumer to toggle to the rival brand when they are advertised (Beatty & Kahle, 1988).

Antecedents

Researchers such as Jacoby and Chestnut (1975) and Aaker (1991) agreed that consumer’s commitment behavior towards a certain product or service is the superior indicator of his

brand loyalty. Brand commitment, which is being considered as the antecedent of brand loyalty, has been defined by research scholars of marketing like Pessemer (1959). Raju et al. (1990) described it as the disinclination to toggle to the economical or low-priced products, thus, showing the commitment. Similarly, Newman and Werbel (1973) defined it as the brand consideration.

It is considered that the display behavior of the brands is an antecedent to develop the loyal attitude in the consumer. A consumer might be able to find the opposing brands on display, and instead of purchasing any brand impulsively, he might be eager to move around the shop to find their favored brand.

Advertising Effectiveness

Advertising effectiveness implies a non-personal communication of product information by a specific paid sponsor via mass media. It is an effort to influence the behavior of consumers (Courtland & Bovee, 1987, *Advertising Excellence International Edition*). Intention is to achieve higher order message properties in the viewers opposed to the advocated position (Nelson, Calvin, Duncan, & Nancy, Frontczak, 1985).

Some factors made it difficult to achieve effectiveness in respect of new products, like high cost of advertising and increasing competition (Aaker, 1991; 1996). The main objective of advertising is to convince the consumer to buy a product over the others. A classical conditioning explanation provided the theoretical rationale for the transference of effect from the ad to the brand (Terence, 1981).

Every year, millions of dollars are spent on advertising which plays a role en route for the brand loyalty and leads towards making loyal customers attached to a particular firm or brand (Chioveanu, 2008). Direct and indirect impacts of advertising on brand loyalty have been found in the previous research. A direct relationship has been found between brand image and customer loyalty as brand image increases the loyalty of the customer (Ogba & Tan, 2009).

Companies must be careful while sending message through a celebrity with an endorsed association as risks may arise from the message. Sometimes, the message is clear from the nature of undesirable incident (Therese & Carlobermiller, 2002). Interest evoked by a particular event shows the involvement (Mitchell & Andrew, 1979). Degree of attention to the advertisement can be determined through the amount of interest of the viewer.

In order to generate attention to advertising, exposure should be increased and the message should be allowed to stimulate the awareness of the brand and customers' decision-making (Rossiter & Percy, 1997). To stimulate consumers' behavior, attracting attention to advertisement is not sufficient because advertising is a variable field, a combination of communication and marketing. A variable field starts when a group of researchers builds up a typical enthusiasm for a wonder and starts to deliberately explore it (Paisley, 1972).

As stated by Ahmad, Rustam, and Dent (2011), importance of religion is a major driver in the choice of Islamic banking that comes through proper communication as the fundamental differences between Islamic and conventional banking are poorly understood. What is important is brand connection, ease of use and customer interaction for which effectiveness

can be achieved through proper advertisement.

H1: Advertising effectiveness has a positive relationship with behavioral brand loyalty.

H2: Advertising effectiveness has a positive relationship with Self-Brand Connection.

Self-Brand Connection

Escalas and Bettman (2003) have defined the Self-Brand Connection to be “the set of brand associations [that] can be used to create and define a consumer’s self-concept”. Escalas (2004) further says that selfbrand connection is “a link between a brand and a consumer’s self-concept”. To Moore and Homer (2008) “when brand associations (meanings) are used to construct one’s self or to communicate one’s self to others, it formed a strong connection between consumer’s self-identity and the brand”.

Swaminathan, Page, and Gurhan-Canli (2007) have broadened the identity theory and concluded that individuals look for uniqueness through their individualistic self-ideas. Customers utilize distinctive brands to represent one of the unique parts of them. They say that this association depends on “customer’s one-of-a-kind self and what the brand symbolizes for the purchaser”. Moreover, these associations build a solid and persisting relationship that declines to attempt any negative information about the brand. Moore and Homer (2008) say that customers who set up effective Self-Brand Connections are persevering after some time and oppose change. Along these lines, as long as the brand continues fulfilling buyer’s wants of self-articulation or mental self-portrait fortification, they stay associated with the brand and turn into a nonstop wellspring of pay for the brand. A theory called Social Identity (Moore & Homer, 2008) bolsters the Self-Brand Connection as it says that people having comparative trademarks, qualities, and inclinations are associated.

It is likewise avowed in the past literature that self-consistency with the brands prompts the unwavering connections (Kressman, Sirgy, Herrmann, Huber, Huber, & Lee, 2006). Because of this loyal Self-Brand Connection, consumers develop as an advantage for the brand. As researchers (Swaminathan et al., 2007; Rindfleisch et al., 2009; Schembri et al., 2010) have finished up the long haul affiliation and unwaveringness with the brand, immense effects are seen from brand’s value and esteem.

Self-brand connection is viewed as consumer driven. However, by identifying the focused brand commination to verify the self-brand connection and an important factor to brand loyalty relationship of consumers, focused communication (Advertisement and Awareness) is recognized as a new factor which brand managers can control to manage self-brand connections and brand loyalty (Van Der Westhuizen, 2018).

H3: Self-Brand Connection has a positive relationship with Behavioral Brand Loyalty.

H4: Self-Brand Connection mediates the relationship between Advertising Effectiveness and Behavioral Brand Loyalty.

THEORETICAL FRAMEWORK



FIGURE 1. Research model

METHODOLOGY

As of December 2016, total full-fledged Islamic banks operating in Pakistan were five with a branch network of 1250. At the same time, there were 16 conventional banks operating Islamic banking branches, with a branch network of 931. The total number of branches offering Islamic banking products and services was 2322 (SBP, IBB, 2016). Sample is made by utilizing the Convenience Sampling Strategy. This study mainly focuses on the respondents from the banking sector in the main cities of Pakistan. It picked up the required 250+ questionnaires. Improper responses that included unfilled and bogus responses were not included in the final dataset. The sample size was 201 respondents from total 6 banks, 3 full-fledged Islamic banks, and 3 conventional banks offering Islamic banking products. The final count for all 3 time lags, i.e., T1, T2, and T3 is 201, respectively.

The sector for this study is the Islamic Banking sector of Pakistan which includes Six (6) Banks operating in Pakistan. The brands/ companies include: Meezan Bank, Bank Islami, Albarakah Bank, Bank Alfalah, Habib Bank Limited & MCB Islamic. Field survey has been conducted across top 3 full fledge Islamic banks and top 3 full Islamic Banking Windows. The data has been collected through personally administered questionnaires. The data has been collected through reliable and valid questionnaires. The data have been collected through reliable and valid questionnaires.

Analytical Techniques & Tools

We used various statistical techniques for exploring data and testing our hypotheses in software SPSS (statistical program for social sciences) Version 21.0 developed by IBM. These included means, standard deviations, percentages, square root transformation, z-score transformation, Cronbach's alpha, Pearson correlation coefficients, and hierarchical multiple linear regression coefficients. We used mediation and moderation tests using the PROCESS macro by Hayes (2013). SPSS was used to measure the reliability of the scale through reliability test.

For the Behavioral Brand Loyalty, the questionnaire has been acquired from Zeithaml, Berry, and Parasuraman (1996). Scale of Self-brand was taken from the paper of Escalas and Bettman (2003) which was initially created by Escalas (1996). The questionnaire for Advertising effectiveness (13 Point Scale) has been adopted from Sachdeva (2015). Demographic statistics of the respondents are given in the Table below:

TABLE 1
Demographic Statistics

| Demographic Variable | Type | Percentage% |
|----------------------|-------------------------|-------------|
| Gender | Male | 68.2 |
| | Female | 31.8 |
| Age | 15-25 | 16.9 |
| | 26-35 | 31.8 |
| | 36-45 | 37.8 |
| | 46-55 | 10 |
| | 55 Above | 3.5 |
| Qualification | Secondary /Intermediate | 26.9 |
| | Graduate/Bachelors | 47.3 |
| | Post Graduate | 25.9 |

RESULTS & ANALYSIS

We collected data on three measured variables, i.e., Advertisement Effectiveness, Self-Brand Connection, and Behavioral Brand Loyalty. The selected demographic variables are gender, age, education, and bank to which the customer belonged from 201 respondents in three time lags, i.e., T1, T2, and T3. Independent Variable (Advertisement Effectiveness) has been collected at T1, Mediator (Self-Brand Connection) has been collected at T2, and Dependent Variable (Behavioral Brand Loyalty) at T3 with the gap of 1 Month. Table 1 presents means, standard deviations, correlations, and Cronbachs alphas, and Table 2 presents simple linear regression results. H1 is confirmed as Advertisement Effectiveness is positively and strongly correlated with Self-Brand Connection ($r = 0.472, p < .000$), having a significant relationship ($\beta = 0.568, R^2 = 0.223, p < .000$). H2 is confirmed as Advertisement Effectiveness is positively and strongly correlated with Behavioral Brand Loyalty ($r = 0.231, p < .000$), having a significant relationship ($\beta = 0.304, R^2 = 0.053, p < .000$). H3 is confirmed as Self-Brand Connection is positively and strongly correlated with Behavioral Brand Loyalty ($r = 0.583, p < .000$), having a significant relationship ($\beta = 0.638, R^2 = 0.340, p < .000$). Gender and Age were insignificantly correlated with all the variables.

TABLE 2
Scale reliabilities

| Variable | Cronbachs Alpha | No. Of items |
|-----------------------------|-----------------|--------------|
| Advertisement Effectiveness | 0.877 | 13 |
| Self-Brand Connection | 0.740 | 07 |
| Behavioral Brand Loyalty | 0.726 | 05 |

Cronbachs alpha is 0.877 for advertisement effectiveness, 0.740 for Self-Brand Connection, and 0.726 for Behavioral Brand Loyalty, respectively.

Mediation Analysis

Following recommendations of Hayes (2013) for Mediation, we estimated the regression coefficients of total effect, indirect effect, and conditional direct effect of advertisement effectiveness on behavioral brand loyalty via self-brand connection using bootstrap test. Also, we specified confidence interval of 95%, 5000 bootstrapping samples, model 4, and controlled gender & age in PROCESS macro for SPSS.

Hypothesis 4 predicted that Self-Brand Connection shall mediate the relationship between Advertisement Effectiveness and Behavioral Brand Loyalty. Table 3 summarizes the results of total effect (Path c), direct effect Path c, and indirect effect of advertisement effectiveness on behavioral brand loyalty through self-brand connection. We found a positive and significant total effect of advertisement effectiveness on behavioral brand loyalty such that lower and upper limits of 95% confidence interval did not include zero ($b = 0.567, p < .000, 95\% \text{ CI} : 0.4198 \text{ to } 0.7159$). Relationship of the Self-Brand Connection is also significant with Behavioral Brand Loyalty (as summarized in Table 2). The results of direct effect of Advertisement Effectiveness on Behavioral Brand Loyalty is insignificant while controlling Self-Brand Connection ($b = -0.0750, p < .3841, 95\% \text{ CI} : -0.2447 \text{ to } 0.0946$). Further, we found that the magnitude of indirect effect is significant and there is no zero value between the lower and upper limits of 95% confidence interval ($b = 0.3790, p < .000, 95\% \text{ CI} : 0.2699 \text{ to } 0.5120$). This indicated full mediation. Thus, we conclude that Hypothesis 4 is confirmed.

TABLE 3
Result summary

| S# | Hypothesis | Result |
|----|--|-----------------------|
| H1 | Advertising effectiveness has a positive relationship with Behavioral Brand Loyalty | Confirmed/Significant |
| H2 | Advertising effectiveness has a positive relationship with Self-Brand Connection | Confirmed/Significant |
| H3 | Self-Brand Connection has a positive relationship with Behavioral Brand Loyalty | Confirmed/Significant |
| H4 | Self-Brand Connection mediates the relationship between Advertising Effectiveness and Behavioral Brand Loyalty | Confirmed/Significant |

TABLE 4
Means, Standard Deviations, Correlations, and Reliabilities

| | Mean | S.D | 1 | 2 | 3 | 4 |
|------------------------------|-------|-------|---------|---------|---------|---------|
| Gender | 1.318 | 0.467 | | | | |
| Age | 2.512 | 1.000 | | | | |
| 1. Advertising Effectiveness | 4.258 | 0.578 | 1 | (0.877) | | |
| 2. Self-Brand Connection | 4.467 | 0.695 | 0.472** | 1 | (0.740) | |
| 3. Behavioral Brand Loyalty | 4.051 | 0.831 | 0.231** | 0.583** | 1 | (0.726) |

n = 201; Cronbachs alphas presented in parenthesis. For Age type, 1 15-25; 2, 26-35, 3 36-45, 4 46-55, 5 56 above Gender was coded as 1 for men and 2 for women *b*** *p* < 0.01 (2-tailed) * *p* < 0.05 (2-tailed).

TABLE 5
Multiple regression results of advertising effectiveness, self-brand connection, and behavioral brand loyalty

| Variables | Behavioral Brand Loyalty (DV) | | |
|---------------------------|-------------------------------|-----------------------|--------------------------------|
| | <i>B</i> | <i>R</i> ² | Adjusted <i>R</i> ² |
| Advertising Effectiveness | 0.304 | 0.053** | 0.049 |
| Self-Brand Connection | 0.638 | 0.340** | 0.336 |

** *p* < 0.01 (2-tailed) * *p* < 0.05 (2-tailed).

TABLE 6
Mediation analysis (Hayes, 2013)
Total, direct, and indirect effects (via self-brand connection)
of advertisement effectiveness on behavioral brand loyalty

| Independent Variable (1) | Behavioral Brand Loyalty | | | Bootstrap Results | |
|-----------------------------|--------------------------|-----------------|--------------------------|-------------------|------------|
| | Total Effect | Direct Effect | Indirect Effect | LLCI (95%) | ULCI (95%) |
| | Path <i>c</i> | Path <i>c</i> ' | Path <i>a</i> x <i>b</i> | | |
| | <i>β</i> | <i>β</i> | <i>β</i> | | |
| | 0.5678*** | | 0.4198 | 0.7159 | |
| Advertisement Effectiveness | | - 0.0750 | | -0.2447 | 0.0946 |
| | | | 0.3790* | 0.2641 | 0.5171 |

DISCUSSION

H1: Advertisement affects information system, adjustment of reactions to increasing demands, reaction to marketing impulse, conclusive behaviors, and many other activities. Advertisement is an essential factor in generating consumption targets for the customers and

causes utility and goodwill to the brand. Since advertisement influences desired results from products and service standard, its role should be linked to the brand loyalty (Moorthy and Zhao, 2000).

H2: In modern times, the brand has intensified swiftly and seems to have superseded the product itself (Salzer-Morling & Strannegard, 2004). Consumers have developed self-brand connection due to the consistency between the individuals self-worth and the brand-presentation. The cultural disquisition hold, together with the brands, has enabled consumers to liaise their personality, age, class, wealth, and status by simply selecting a certain brand; the brand can have its influence on the social mechanism.

H3: Self-brand connection is the strong associative and communicative bond or relationship between the brand and consumers self-congruence. This evaluation probed the effect of self-brand connection on behavioral brand loyalty by perceiving the abstraction of identification of a brand to a consumer. It can develop a conceptual configuration to describe the effect of self-brand connection on behavioral brand loyalty.

H4: This analysis looks over to the interceding out of the self-brand connection with the advertising effectiveness and behavioral brand loyalty. Most advertising is frequent whose main theme is to strengthen contemporary trend of consumers by creating brand importance and to generate it to the greatest concern or priority (Ehrenberg, 2000). These findings imply that there is not only a significant relationship between the behavioral brand loyalties but also some direct relationship between advertising effectiveness. This evaluation looks over the effect of self-brand connection on advertising effectiveness and behavioral brand loyalty. It represents that self-brand connection impacts advertising effectiveness and behavioral brand loyalty probably due to long-term integration with the brand.

Advertising of Islamic Banking is of more converse nature as compared to conventional banking due to the fact that the customers are having more information, they know the need on their part and they requested better quality services. They additionally examined that Islamic banking had demonstrated enormous advancement in Pakistan since 2003-04. A lot of efforts have just been made to discover and think about the customers' behaviour towards advertising. The major reason for this examination is to quantify the effect of advertising of Islamic banking system among the bank customers in Pakistan.

The administration and Sharah consultants of the Islamic banking frameworks should take decisions to make their customers happier with the products and services they are giving them. This exploration depends on the elements influencing and promoting Islamic banking. Keeping in view every element, this examination gives some vital and point by point data on the advancement of Islamic banking in Pakistan. This data is particularly useful in determination of criteria preferred by consumer behaviour. Islamic banks ought to redo and revamp their promotion and other advertising exercises, as needed.

PRACTICAL IMPLICATIONS

It is advocated that Islamic banking companies may attempt to convey well and practice accustomed marketing transmission including extensive advertisement about products through numerous media, executing inducing efforts for promoting products and direct marketing,

etc. Consumers nowadays deliberately evade the advertisement taking into account as infuriating. The study carried out on this area indicated that self-brand connection is the one of the effective advertising strategies to escalate behavioral brand loyalty. Through self-brand connection, developing one's self-concept is also one of the factors of self-marketing tactic. There is also the aspect of behavioral brand loyalty to vindicate their skills.

CONCLUSION

The fundamental aim of this research was to examine the relationship among as well mediation effect of different factors for advertising Islamic banking. The study is inclusive of major aspects and their influences over various factors such as brand loyalty, self-brand connection, and advertising effectiveness in a broader outlook. There is an influential association of advertising effectiveness with behavioral brand loyalty and self-brand connection. It has been found that the self-brand connection has a positive relationship with behavioral brand loyalty. Moreover, self-brand connection mediates the relationship between advertising effectiveness and behavioral brand loyalty.

The Islamic banking industry is endeavoring to draw in more customers to enhance the overall industry and accomplish more competencies among their rivals from the industry (Tieman & Ghazali, 2013). The services and facilities provided by the Islamic banks have not been totally recognized by the consumers. Understanding what influences customers to adopt conventional banks over Islamic banks will help Islamic banks achieve a more exhaustive comprehension on consumers observation towards Islamic banks. Islamic banking takes after the Islamic standards to enable Muslim consumers to practice their religion. The marketing concept recommends that there is a higher likelihood for a purchaser to repurchase an item or service when they are fulfilled contrasted with when they are unsatisfied. In this way, Islamic banks need to spread information about Islamic banking to the general population utilizing a more skilled framework and, furthermore, make better brand image to accomplish a larger market share in the overall industry. Enhancing credibility of Islamic banks in terms of Shariah compliance and providing better services would enable various Islamic banks to make their brands popular leading to brand loyalty.

The present study signifies the importance of brand personality in the formation of self-brand connection. This finding designates the approach in relation to the advertising effectiveness that will bring increased behavioral brand loyalty and self-brand connection.

When we say that a brand has a positive self-brand connection and advertising effectiveness, it means that the brand has established some well-built, advantageous, and quirky alliance with the consumer's personality, behavioral brand loyalty, and advertising effectiveness. People are encouraged to generate a commendatory and aligned self-image based on self-development, self-views, self-concept, and self-esteem.

Advertising effectiveness usually has a resolute and productive influence on the behavioral brand loyalty and self-brand connection. According to the self-brand connection design, brand relationships are used to set up the individual itself or to liaise one's self to others.

There are some limitations of this study. There may be studies which comprise of both the product and the service. Moderator effects of the variables, such as, income level, brand trust and brand effect can also be the content of future studies. Additionally, more complex models, which are inclusive of the relationships between brand assurance, brand influence, and the other precursors of brand loyalty, might be appraised.

The investigation has given depiction of advertising effectiveness and behavioral brand loyalty along with dependability, value and satisfaction of customers. Also, the connection between measurements of brand value, consumer loyalty and brand loyalty has been checked. The consumer loyalty is contemplated as a mediator between the behavioral brand loyalty and effectiveness of advertising. The examination has directed to check how a fulfillment of customer self-brand connection has a full interceding sway upon the connection amongst advertising effectiveness and behavioral brand loyalty. The outcomes give unexpected results in comparison with past research work. In this research higher significance has been given to believe that self-brand connection is adding agreeable amount of effect to behavioral brand loyalty and advertising effectiveness as shown through the relapse coefficients. The investigation contributes through checking the full intervention of self-brand connection on the relationship between behavioral brand loyalty and advertising effectiveness. It also bolsters the interceding part of fulfillment amongst trust and loyalty.

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