

Do Brand Image Effect Purchase Intention: A Study of Islamic Banks

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Abstract:

The purpose of current research is to investigate the intention of the customer to Islamic banking. The study is conducted on the Islamic banking sector of Pakistan. The examination offers a chance to inquire the importance of brand image in the choice of customer preference of Islamic banks, when religiosity influences the customer's attitude regarding purchase intentions. current investigation will be useful to examine the customer's reaction related the purchases and will be gainful for Islamic banking sector to keep up their positive and diverse brand image when contrasted with the conventional bank in the psyche of the customers. Brand image have significant impact on customer attitude (mediate variable) and purchase intentions (dependent variable). Religiosity moderates the relationship of brand image (independent variable) and customer attitude (mediate variable). Customer attitude is also act as a good mediator between dependent and independent variable. Through current investigation, Islamic banking sector authorities make methodologies and make a decent image as a primary concern of their customer. In Pakistan, the islamic banks have no much famous. Since individuals have very little comprehended the fundamental targets of Islamic banks and furthermore they have not knowledge about the distinction of Islamic banks and conventional banks.

Keywords: Brand perception; customer behavior; purchase targets; religiosity; islamic banking.

1. Introduction

Islamic banking was had been concept of as referenced by the creators, like "unrealistic reasoning". That Islamic record setting does not yet constitute an inexpensive and responsive alternative to cash related intermediation as a capable and profitable technique for money-building intermediation between surplus and budgetary deficiency units. The beginning of Islamic spending in Pakistan was found in West Pakistan in 1958 (Zafar and Sulaiman, 2020). In any case, the formal Islamic handling a report movement commenced in 1981 when all pieces of commercial enterprise banks opened benefit and incident sharing counters in Pakistan in consistence with SBP's (State Bank of Pakistan) Circular No. 26, issued on December 24, 1980.

The creation of Islamic reserves in Pakistan still faced unmistakable difficulties in establishing a certain Islamic bank in the region. Iqbal and Ali (2020) found that from 1980 to 2006, responsibilities of associations including authorities, legitimate and officials in the development of Islamic dealing with a record in Pakistan gave a simply forlorn response for restoring Islamic cash related system in the country paying little respect to its authentic sufficiency". He recommended complex steps to help and enforce the Islamic partnership with a documented structure in Pakistan by the organization. In 2002, the SBP issued a license to set up the main obvious Islamic Bank. MBL (Meezan Bank Ltd) thus began its mission in 2002 as Pakistan's primary verifiable Islamic bank.

Before long, there are 6 certain Islamic banks and 17 common deals with a record with Islamic branches working in the country (SBP, Quarterly Compendium: Banking Statistics, December 2015). The summary of all banks is associated pointing out in segment A. Before long there is an entirety of two thousand seventy five

Islamic overseeing branches and sub-branches working in the country. These days advertise has a much focused condition. Because of the market circumstance the challenge will be expanded in the financial part, by various items and administrations, it has turned out to be more need to investigate the impact of the brand picture towards client's mentality and acquiring goals. Great brand image prompts high buy goals which make the more prominent execution of Islamic bank. Past looks into concentrated impact of religiosity on customer miens regarding Islamic bank. The connection among religion and attitude has been broadly looked into in different settings.

However to the best of our knowledge, no one has analyzed this relationship start to finish in a setting where Islamic budgetary organizations are in their introduction compose in a present conventionalist. The high brand image is most essential for increasing positive client image and purchase intentions. The present examination looks at that how brand image sway on client disposition and buy expectations in the Islamic financial segment.

1.1 Objective of the Study

In Pakistan, the Islamic financial sector is little known because people have not understood Muslim banks' fundamental goals and has no data on how to differentiate between the Islamic financial context and the usual financial context. This test is useful for breaking the customer's response to transactions and would be of benefit for Islamic banks if the customary bank's psyche is to retain their optimistic and diverse brand identity. Therefore, it almost certainly understands how religious values affect the attitude of the consumer towards buying goals. With this study, Islamic banks are creating techniques and taking a good picture at the top of their customers' priority list. The key objectives of this research are:

- To inquire the impact of brand image on customer preference towards Islamic banking and their purchase intentions towards services of the banks.
- To inquire about the religious effect on brand image and customer preference towards the bank and the services.

2. Literature Review

2.1 Brand Image

Brand identity is a critical concept which has been continuously addressed in the marketing and consumer behavior. The brand is a mark in the heart and mind of the consumer that gives us a sort of feeling and a connection, but the brand is actually not just a symbol, name or logo, more than just that (Christiyanto, 2020). As Khokar (2019) has pointed out, "the brand identity is the eyewitness of the brand as the brand union finds it to be customer oriented during its branding relationship". Moreover, Mohammadian and Ronaghi (2010) believed that today the brand is the fundamental clash and need for one thing over the other in a business sector, where there are a large number of classifications of an object that doesn't significantly turn one another. This distinction is significant to the degree that various pioneers of the industry now find their brand to be a trademark. Brand shall be represented as the credential of the seller to pass on to the seller, or the name, word, sign, picture, or design of a product or association of a retailer, favorable circumstances and particular organizations to be comfortably excluded from their opponents (Kakeeh et al., 2020).

2.2 Purchase Intentions

"Purchase intentions are communicated as an exchange conduct showed up by the purchaser to make an appraisal of items and administrations" (Hoque et al., 2020). Morwitz et al., (2007) defined the "purchasing objective as a situation where the consumer is motivated to buy something as clearly illustrated". Blackwell, Miniard, and Engel (2006) contended a purchase goal insinuates the item that the client wants to purchase. Lances and Singh (2004) shows a buying target such as "a perceptual action by a person to try and buy a brand."

Purchase goal is directed by a buyer apparent leeway and value and company target to obtained competitive advantage through uniqueness and innovative ideas (Ayyub et al., 2019), study demonstrated that buying aim is to measure the likelihood of gaining a specific item by the purchaser. A more excitement to purchase an item infers the likelihood to get it is higher, yet no important to truly get this item. Then again, low enthusiasm does not mean it's all out trouble to purchase.

2.3 Customer Attitude

The observational examination demonstrates that frame of mind distinctly influences purchasers' social manners. For instance, purchasers who have a motivational mentality are increasingly conceivable slanted to help towards an association of connection. Moreover, it gives a positive assessment in understanding buy conduct (Albashir et al., 2018). Advancing researchers have shown excitement for consumer attitude, which is a basic learning for structure up a viable promoting action (Safi et al., 2020). The articulation "attitude" has different Persian reciprocals, for instance, however, greatness comments, information, tendency, and penchant. In any case, presently the attitude has the general propensity and has been portrayed in various mechanisms. Attitude is a hypothetical form, since it isn't directly undeniable, yet is progressively associated with oral and civil proclamations.

As a result of the centrality of attitude in the lives of people, a couple of authorities venture to such an extreme as to approach this reality that the subject of social personality inspect is frame of mind and depict that, the disposition of individuals (Thaker et al., 2020). The academic composition display that interminable much of the time conceptualize attitude in relationship with hypothesis of contemplated activity, this hypothesis recommends that one's social objective in searching for a specific guide is directed by two segments; to be specific, outward & characteristic elements. The extraneous factor proposes to a social standard, while natural factor recommends to attitude. Of the components stated, attitude is a key factor that influences the execution of individual uncertain conduct.

2.4 Religiosity

The articulations "Religion" and "Religiosity" are used on the other hand to describe a comparable thought; the last being used even more routinely in ongoing writing (Azmat et al., 2020). Religion is portrayed as "a dealt with course of action of feelings, practices, functions and pictures organized (1) to urge closeness to the sacred or extraordinary (God, higher power, or outrageous truth/reality), and (2) to develop a cognizance of one's association and commitment to others in living individually in a system" (Robbie and Novianti, 2020). Furthermore, religiosity is described as "how much an individual is centered around the religion the person implies and its exercises, for instance, the individual's dispositions and conduct mirror this liability"(Idris et al., 2020). Religiosity acclimatizes the extent to which an individual contributes to his religious values, feelings and practices in orderly living.

In this respect, some scholars have separated religious determinants in Muslim countries. To that degree everyone is concerned. Since the Qur'ans and Hadees are the most essential sources that govern Muslim life (i.e. Mohammad's words) and, moreover, in view of the way the extraordinary moral and ethical code of Islam is gathered in these two documents, it is advisable to place a Muslim in a clear and religious way. For example, being a "big" Muslim demands a complete commodity to God (that is to say, Allah). The truthfulness of the Divine Word did not, more often than not, lift helplessness with the declaration of God, what not, negative or positive things. So Muslims must regard as planning the goals of their faith (for example, the appeal for the use of limb) or they must then commit a transgression which is exposed in absolute oblivion or obstruction in the face of problematic non-conviction circumstances (i.e., Kufr).

2.5 Hypothesis Development

2.5.1 Brand Image and Purchase Intentions

Giantari et al., (2020) found that good brand image in the mind of purchasers, the higher chances to purchase the things by buyer. Iswara and Jatra (2017) found that brand image has a constructive and colossal impact on purchase intentions. Directors could improve brand image through extending thing arrangement, redesigning thing quality, offering regard for-cash things and besides giving after arrangements organizations. These will hugely grow the purchase (Shah et al., 2016). As demonstrated beyond the investigation, those products have good image, the higher need the buyer to need to guarantee them (Nguyen et al., 2020). This declaration was moreover supported by Gazzola (2017), where he indicated that the purchasing decision can be enabled by data of a brand and most customers will presumably rely upon the brand image that is conspicuous to them. The below mentioned first hypothesis constructed on the basis of literature and research gap,

H1: Brand Image has a positive and significant effect on customer’s purchase intentions.

2.5.2 Brand Image and Customer Attitude

Brand identity has a strong history with unbalanced habits (Hu et al., 2019). Brand identity is the "advertising experience" of the buyer, and it is the way the advertising appears in the cerebrum of the consumer. The better the picture is, the greater it increases the willingness of consumers to buy its duplicate in the high structure sector (Xu, 2020). The through the reputation of the brand, the more optimistic the attitude would be for branded products.

In essence, “brand name applied to the option of buying or not buying this brand in secrecy” (Yodpram and Intalar, 2020). Liu et al., (2020) has established brand relationship theory and has shown that relationships exist between people. Therefore, buyers perceive the brand relationship from their personal point of view, and the brand relationship and social respect in the psyches of the consumers are especially modified. In view of their individual feelings of brand value, brand significance and their meetings, customers have a single relationship.

H2: Brand image has a significant impact on attitude of the customer.

2.5.3 Customer Attitude and Purchase Intentions

While similarity is the other dimension of strength with buyers' expectations, meetings and their needs, two main structures make the attitudes and practices of game fans evidently similar. Either of these two schemes is the hypothesis that attitudinal procedures show quick and automatic practice anticipation and the hypothesis that deliberate practice is organized. Expectation of unconstrained practices: attitudes can just foresee automatic conduct that is profoundly accessible. Attitudes with high accessibility can foresee the mechanical practices, since individuals when they are called without hesitation, their attitudes rapidly ring a bell (Hussain et al., 2020). Counterfeit is a money related risk, in any case, in case it tends to the wants and satisfies the issues of buyers; it can in like manner feel satisfied while using. Along these lines, the attitudes toward falsifying stock are a principal factor to envision the aim of buying counterfeit items.

“The relation between perfect attitudes and purchasing goals is positive” (Nguyen and Tran, 2013). Attitude and transactions have shown to be similar in buyers' views. A definite purpose for the purchase of a specific item is deeply distant from the conviction of a person. The relationship between exceptional conduct and the intention to buy is positive. The desire to accomplish falsifying stuff unmistakably adds to the persistent attitudes. “Some of the organizational exams say that an organization can buy depends on its attitude” (Wijaya, 2013).

H3: Customer’s attitude has a significant impact on the customer purchase intentions.

2.5.4 Brand Image, Customer Attitude, and Purchase Intentions

The relationship between the source drawing in price, the course of business and central exchange has effectively been interfered with. The excitement of influencers online will suggest that respondents have an incredibly great attitude towards a brand or something that achieves their purchasing target. This wonder is true of people who control online life when their attitude embraces an imperative job by mediating the fit between

something, a huge name, and a target for something announced (Xu et al., 2004). Hanudin et al., (2017) show that customer-specific measures may interfere with the effects of organizational efficiency, Islamic engagement and choice of thing on Islamic domestic financing.

The apparent relative advantages, saw similarity, trust, saw hazard, and unpredictability demonstrates in a roundabout way influenced the interceding job of attitude on purchase aim. The note of the importance of attitude as mediation in customer research was demonstrated by Yasin et al., (2009). Based on literature below mentioned hypothesis developed,

H4: customer attitude mediates the relationship between brand image and purchase intentions.

2.5.5 Brand Image, Religiosity and Customer Attitude

Sun and Wang (2010) perform a survey showing that PECB (pro normal customer leadership) is crucial in its identification as all intra-solitary elements and related to religion. The main finding is that the religiosity aspect is a key organizational variable in the choice of PECB in Islamic nations.

Samaa (2017) stated that no claims concerning the coordinating effect of religiosity on the virtuoso attitude to ensuring purchase wants membership were found in his review. Islamic religiosity co-ordinates regard for Islamic physical properties and reverence for Islamic non-physical properties of Muslim clients.

Based on this, we can develop a speculation,

H5: Religiosity has significantly moderated the relationship between brand image and customer attitude.

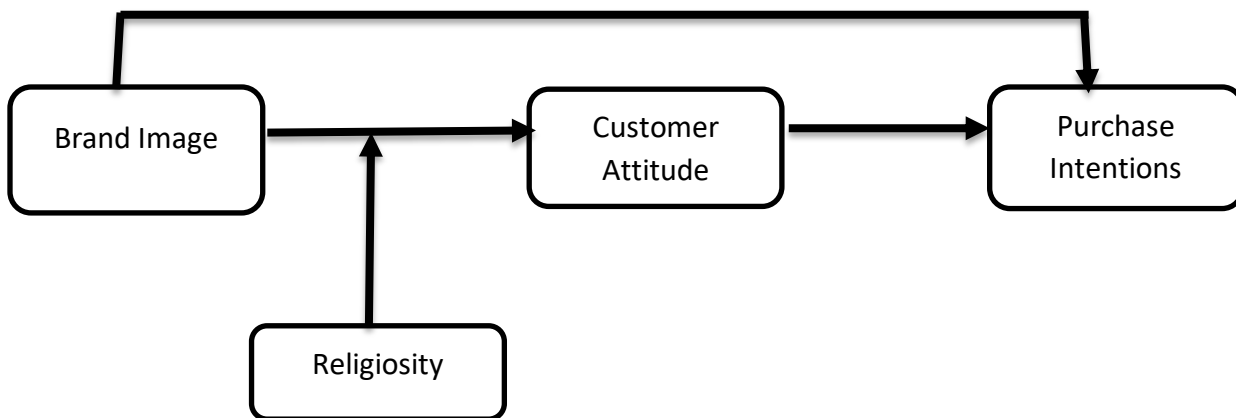


Figure 1. Research model.

3. Research Methodology

In the current study, the exploratory research will be utilized. Since circumstances and logical results relationship will exist. Logical research is examining how an independent variable causes changes in the indicator variable. This system takes into consideration this investigation to utilize quantitative and scientific research. The structure of this examination is permitted to utilize quantitative and operational methods. Nonrandom sampling procedure is utilized for the information accumulation. Nonrandom advantageous testing is where subjects are picked because of their supportive accessibility and closeness to the analyst. There examiner visits the banks and gathers the information from accessible respondents. Perception is kept running in the Islamic banks of southern Punjab. The analyst looked for the rundown of Islamic financial clients which were the potential members of this exploration. In our examination 10 Islamic banks are under perception and very nearly 25 branches that we secured.

To accomplish necessary information and to find the solutions of research questions, 250 polls were disseminated among various clients of Islamic banks in various Islamic banks branches. From 250 surveys only 238 were returned. From 238, 08 were not completely filled. In this way, just 230 surveys were accessible for examination. SPSS is the essential programming for discoveries relationships between factors. For the most part of the researchers prescribes to utilize SPSS at the underlying dimension of essential information examination along these lines, this is the reason that we have picked SPSS, in light of the fact that our information based on primary data.

4. Results and Discussions

Table 1. Reliability Test.

Variables	Cronbach's alpha	Item's
Brand image	0.855	4
Customer attitude	0.765	5
Purchase intentions	0.635	3
Religiosity	0.707	10

In the above table I results demonstrate that each one of those factors which cronbach's alpha is more noteworthy > 0.7 shows exceedingly solid and significant. One variable have < 0.7 cronbach's alpha that is crude.

4.2 Correlation Analysis

The basic reason of relationship is to watch the reliance measures of variables. As showed up, if the estimation of the coefficient lies between the - 1 to +1 that demonstrates the reinforce relationship between parts. In the event that the coefficient respect is equivalent to or connecting +1 it builds up that there is a determinedly positive relationship happen between parts. Regardless, inquisitively, if the estimation of the coefficient is equivalent to or close-by - 1 that unequivocally negative or opposite relationship happens.

Table 2. Correlation Analysis.

		BI	CA	R	PI
BI	Pearson Correlation	1	.471**	.603**	.393**
	Sig. (2-tailed)		.000	.000	.000
	N	230	230	230	230
CA	Pearson Correlation	.471**	1	.380**	.300**
	Sig. (2-tailed)	.000		.000	.000
	N	230	230	230	230
R	Pearson Correlation	.603**	.380**	1	.332**
	Sig. (2-tailed)	.000	.000		.000
	N	230	230	230	230
PI	Pearson Correlation	.393**	.300**	.332**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	230	230	230	230

** . Correlation is significant at the 0.01 level (2-tailed).

The table that displayed above demonstrates that the association amounts of factors with one another.

4.3 Regression Analysis of Brand Image and Purchase Intentions

Table 3. Model Summary

Hypothesis	Predictors	R	R ²	Adjusted R ²
HI	Brand image → Purchase intentions	.393 ^a	.154	.151

Table 4. Coefficients.

Hypothesis		Unstandardized Coefficients		Standardized Coefficients	t-value	Sig (p-value)
		Beta	Std.Error	Beta		
H1	Constant	3.623	.316		11.457	.000***
	Brand image	.302	.047	.393	6.449	.000***

The model layout exhibits that modification in predictor variable by 1 unit than dependent variable change .393. all things considered if 1% change in an predictor variable than 15% change occur in the dependent variable. These results show the exceedingly basic association between the dependent and predictor variable. P esteem is .000. By and large it exhibits that there is constructive relationship that will exist. The estimation of beta is .393 that is under .4. According to this result H1 will be acknowledged.

4.4 Regression Analysis of Brand Image and Customer Attitude

Table 5. Model summary.

Hypothesis	predictors	R	R ²	Adjusted R ²
H2	Brand image → Customer attitude	.603	.364	.361

Table 6. Coefficients.

Hypothesis		Unstandardized Coefficients		Standardized Coefficients	t-value	Sig (p-value)
		Beta	Std.Error	Beta		
H2	Constant	5.695	.810		7.029	.000***
	Brand image	1.371	.120	.603	11.415	.000***

The model outline demonstrates that adjustment in predictor variable by 1 unit than mediate variable change by .603. At the end of the day, if 1% changes in an predictor variable than 36% change happen in mediate variable. These outcomes demonstrate the very huge connection exists. P value is .000. In general it appears there is noteworthy moderate construct relationship will exist. The estimation of B is .603 that is more prominent than .4. According to this result, H2 will be acknowledged.

4.5 Regression Analysis of Customer Attitude and Purchase Intentions

Table 7. Model summary.

Hypothesis	predictors	R	R ²	Adjusted R ²
H3	Customer attitude → Purchase intentions	.300 ^a	.090	.086

Table 8. Coefficients.

Hypothesis		Unstandardized Coefficients		Standardized Coefficients	t-value	Sig (p-value)
		Beta	Std.Error	Beta		
H3	Constant	3.832	.381		10.061	.000***
	Customer attitude	.228	.048	.300	4.742	.000***

The model outline demonstrates that adjustment in a mediate variable by 1 unit than independent variable change by .300. In other words if 1% adjustment take in an intervening variable than 8.6% change happens in the dependent variable.

These outcomes demonstrate the very critical connection exists. P value is .000. In general this demonstrates a noteworthy positive relationship will exist. The estimation of B is .300 that is under .4. According to this result, H3 will be acknowledged.

4.6 Regression Analysis of Moderation

Table 9. Model summary.

Table 10.

Hypothesis	predictors	R	R ²	Adjusted R ²
H4		.490 ^a	.240	.237

Coefficients.

Hypothesis		Unstandardized Coefficients		Standardized Coefficients	t-value	Sig (p-value)
		Beta	Std.Error	Beta		
H4	(Constant)	6.093	.218		27.968	.000
	IV_MOD	.016	.002	.490	8.484	.000

*p<0.05, **p<0.01 ***p<0.001

In this B change .393 to .490. It implies that the moderate variable will be fundamentally decidedly impacted between the independent and the mediate variable. These outcomes demonstrate the exceptionally huge outcomes. p value is .000. By and large it demonstrates a weak constructive connection will have. The estimation of B is .433 that is more noteworthy than .4. According to this result, H4 will be acknowledged.

4.7 Regression Analysis of Mediation

Table 10. Model summary.

Table 11.

Hypothesis	predictors	R	R ²	Adjusted R ²
H5		.393 ^a	.154	.151
		.415 ^b	.172	.165

Coefficients.

Hypothesis		Unstandardized Coefficients		Standardized Coefficients	t-value	Sig (p-value)
		Beta	Std.Error	Beta		
H5	(Constant)	3.623	.316		11.457	.000
	IV	.302	.047	.393	6.449	.000
	(Constant)	3.149	.381		8.271	.000
	IV	.248	.053	.322	4.698	.000
	mediation	.139	.063	.150	2.195	.029

*p<0.05, **p<0.01 ***p<0.001

The model outline demonstrated that 16.5% change will happen in buy expectations because of progress in brand picture and customer attitude. The value of significance is 0.029 that demonstrates the noteworthy connection. The B value will diminish from .393 to .322. Generally speaking outcomes will be demonstrated that intercession has a huge constructive outcome. As indicated by this outcome, H5 will be accepted.

5. Conclusion and Recommendation

5.1 Conclusion and Closing Remarks

Research demonstrates how the brand identity and the consumer attitude influence the intentions of the purchase. In addition, inspect how religiousness impacts the brand identity and perceptions of the consumer. The researchers explain the relationship between brand identity and purchasing intentions in the current study. The regression test calculation B, the probability is .393 and the value is .000. It indicates the high degree of significance.

As these findings show, the brand identity and the buying intentions should have a crucial positive relationship. The findings of the current analysis are reflected in the previous study (Nguyen and Huynh, 2015; Anak and Yasa, 2018; Istwara & Jatra, 2017). This finding demonstrates that brand images affect the customer's choice of Islamic banks. The current research also clarifies the correlation between the brand identity and the attitude of the consumer B is .603 with the confidence worth .000 by means of the objective evaluation. As a consequence, between brand identity and consumer attitude there is an enormous positive relationship.

When it happens, as the brand identity is greatly extended, the attitude of the customer towards Islamic banks changes considerably. Results of present analysis are further established in previous research (Aghekyan-Simonian et al., 2012; Nguyen and Huynh, 2015). As these claims show, our second hypothesis is understood. The next result of this study is on the correlation between a customer's actions and purchasing intentions. The B of factual examination is .300 with the P value is .000. Such findings indicate that the consumer behavior and the brand identity are critically constructively related. The findings of this study are the same as previous researchers (Lim et al., (2017; Solomon et al., 2018). When the overall debate shows, our third hypothesis is also accepted. The relation between the brand identity and client attitude shows that the relation is positive and significant. After the moderation impact of religiosity, the B will be .490 that is high from .4 with p value .000. These outcomes demonstrate that religiosity emphatically directs between the brand image and customer attitude. So the religiosity is a decent arbitrator. This outcome demonstrates that our 4th speculation will be acknowledged. The end, the last outcomes identified with the middle person. After the intervention investigation, the beta esteem is .322 with critical dimension. As per these outcomes, our last theory will likewise be acknowledged.

5.2 Limitations of the Study

In general terms, the findings of this inquiry are central to the finance (banking sector) and specifically to the Islamic financial system (Islamic banking). This would also allow the Islamic banks to be good in their customer's psyche. The present analysis clearly concentrated on Muslim banks in this way. In either case, via the written report of the inquiry, the outcome of this review can also be useful for various sections or businesses. It was obvious that the brand identity expansion would shift the customer's mindset dramatically and also increase on the basis of these purchasing intentions. The growth of buying intentions is slowly profiting for the firms. The Islamic financial field is not very well-known in Pakistan. Because the fundamental aims of Islamic banks are very little understood by individuals and no data are available on differentiation between the Islamic financial system and the financial daily system. This is important for supervision through the exhibition processes to make a decent brand image of Islamic banks. The new research is clearly to be performed on southern Pakistan's Islamic shores. First, a similar study is created in an alternative field or the distinctive market segment for future analysis. Secondly, there shall be a more flexible usage, which changes the client's attitude toward buying intentions, such as measures of Islamic bank specifics, and the existence of governments that alter the client's attitude toward buying intentions.

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