

IMPACT OF ONLINE & OFFLINE SERVICE PERCEPTION ON CUSTOMER ENGAGEMENT: MEDIATING ROLE OF BRAND TRUST & BRAND COMMITMENT. EVIDENCE FROM HBL CUSTOMER OF HYDERABAD SINDH

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Abstract

In recent years, retail banking has seen great change most specifically due to the impact of advanced technology. Banks did respond by introducing banking mobile applications (customer service interface), exploring online channels, and cutting back on traditional networks. Establishing online channels was banks' way to respond to and facilitate the modern needs and demands of modern customers that want to access banking services at their fingertips at their convenience. Therefore, keeping the importance of customer engagement in mind, the problem to be addressed through this study was to explore the impacts of online and offline services on the engagement of customers of HBL one of the largest Private banks in Pakistan So, to generalize, this paper primarily studies multichannel strategy used by banks and its impact on customer engagement. To our research, we used a questionnaire and gathered 250 responses whereas for data analysis techniques included in our research are validity and reliability analysis, and multiple regression models. The result shows that transaction efficiency, employee service and information congruity have positive and significant impact on brand commitment. Further the result suggests that Perceived Security and information congruity have positive and significant impact on brand trust. More so brand trust has positive and significant impact on brand commitment, brand trust and brand commitment both has positive and significant impact on customer engagement. The results signify that offline experience is more significant than online experience in terms of impact on trust and commitment, especially in the context of the Pakistani banking sector.

INTRODUCTION

In the former years, retail banking has witnessed drastic evolution. Such changes include the impact of advanced technology in banking processes, the formation of new industries, a new set of jobs introduced, increased competitiveness, the change in the demand of customers as well as the nature of

customers as they become more technology-friendly (Alt & Puschmann, 2012). These changes put banks in an increased need to cope with these external challenges and turn them into opportunities. Banks did respond by introducing banking mobile applications (customer service interface), exploring

online channels, and cutting back on traditional networks. Establishing online channels was banks' way to respond to and facilitate the modern needs and demands of modern customers that want to access banking services at their fingertips at their convenience. Moreover, this also helped banks to respond to increased competitiveness, as they were able to reduce the number of branches resulting in deducting costs and providing greater value by combining online and offline services. (Bapat, 2017) (Laksamana et al., 2013). Literature probing into offline service systems also provides a useful framework for our study. (Al-Hawari & Mouakket, 2012) Revealed that services that are mainly dependent on employees maintain a direct and positive influence on brand image and brand trust. Studies also establish that customer experience offline impacts the decision to adopt technological innovations/online services introduced by the firm (van Birgelen et al., 2006) (Lee et al., 2007) (Estrella-Ramon et al., 2016). Literature focusing primarily on online service systems provides us with background for our study as well. The influence of the perception that customer holds of online service and good experience of availing service online on brand trust and brand commitment is established. (Laksamana et al., 2013) (Boateng & Narteh, 2016). Moreover, (Laksamana et al., 2013) (Mukherjee & Nath, 2003) (Sanchez-Franco, 2009) Confirms the association between brand trust and brand commitment in banking services rendered online. Further literature also suggests the influence of brand commitment and brand trust on customer engagement and brand loyalty. and customer engagement (Phan & Ghantous, 2013) (Sumaedi et al., 2015) (Khan et al., 2020). Studies suggest concerning general merchandising of goods, online and offline channels both influence customers' attitudes that they hold toward the brand (Carlson & O'Cass, 2011) ((Kwon & Lennon, 2009), 2009). However, research fails to provide such evidence that perception regarding online and offline channels influences customer attitudes in the banking industry. Some literature provides that customers' perceptions of online channels such as (transaction efficiency and perceived security) directly influence the formation of customer engagement (Sahoo & S. Pillai, 2017) (Khan et al., 2016). There remains a gap in the empirical study of

the perception of the customer regarding the multi-channel model of service. The study provides evidence that in today's world of uncertainty and instability, the trust of the customer in the organization is increasingly declining and suggests financial service providers must juggle between human interaction and the use of technology to build customers' trust (Edelman, 2018). The nature of banking service is innately dependent on developing brand trust and winning customers' confidence for surviving and thriving (Laksamana et al., 2013). Evaluation of risk and benefit is done more keenly by customers while availing financial services more in comparison to buying any other service or product. Consequently, financial service providers are in pursuit of gaining the customer's trust and minimizing their Perceived Security (Marafon Daiane Lampugnani, Kenny Basso, 2018). The purpose that this research study serves includes probing into the effects and outcomes of the perception of a bank customer while using traditional offline channels as well as the customer's perception while availing service online services (i.e brand trust and brand commitment), further how these outcomes result into customer engagement. As many researchers highlight the need for research that investigates simultaneously the impact of online and offline encounters (Estrella-Ramon et al., 2016) (White et al., 2013) (Zhang et al., 2018). This study provides a wide-scope model that introspects customers' perceptions while using different channels and its repercussions on two strong constructs (that are brand trust and brand commitment) which result in customer engagement. This model has academic as well as managerial implications.

EMPLOYEE SERVICE

(Chadwick & Stamper, 2004) defines Employee Service is defined as the conduct of employees (which they are in control of) that is in relation to the organizational goals and norms. Defined in terms: Provision of prompt services, Amount of time employees are willing to spend on the individual customer, Number of customers that employees have accommodated and built relationships with, and Number of customers that feel comfortable while interacting with employees.

TRANSACTION EFFICIENCY.

(Chen et al., 2021) defined Transaction efficiency as the procedure curtailing the waste of time, effort, and money in the relations between the parties and their consultants. It revolves around businesses and effective communication and provides supplementary assistance of reduced misunderstanding and aggravation. Defined in terms: The costs, time, effort, and Resources involved to make the transaction, are directly proportional to the end worth of the deal.

PERCEIVED SECURITY

(Meyer & Rowan, 2006) described the risk as a customer's perception of the overall pessimism of a course of action founded upon a calculation of the probable negative consequences and the probability that those consequences will happen. Perceived Security is measured in terms of participants' doubt participants anxiety, feelings of uneasiness the perceived likelihood of events about their riskiness.

Information Congruity.

(Sandhu et al., 2018) Defined information congruity as the association or similarity between the customers perception of a brands information that the customer receives from the brand and the perception of the information that customer holds to be true.

BRAND COMMITMENT

(Osuna Ramirez et al., 2017) defines brand commitment as the emotional attachment or affiliation of consumers (supported by consumer's attitude as well as behavior) towards a favored brand combined with intention of building long-term ties with the brand. Brand commitment is measured in terms of the Degree of association the customer feels /sentiments attached towards the brand, the Degree of difficulty the customers face while going for another brand, and the Perceived value that the preferred brand offers.

BRAND TRUST

(Munuera-Aleman et al., 2003) Defines brand trust as the notion of safety to be present in the mind of consumer while interacting with the brand and/or during the relationship with the brand which is rooted in the belief that the brand is reliable, dependable and responsible to secure the interest of

its consumers. Brand trust is measured in terms of Perceived Reliability, Honesty, and transparency in transactions, Perceived reputation and credibility, and Perceived security.

CUSTOMER ENGAGEMENT

(Pansari & Kumar, 2017), defines customer engagement as a procedure or working of customer value addition to the brand as it engages or involves the customer primarily or secondarily. Customer engagement is measured in terms of the readiness of the customers to interact or engage with the brand for the long run, the Desire to discuss the experience with the brand /advantages of using the services of the brand with others, and Readiness to provide genuine feedback to the brand.

RESEARCH GAP

According to the (Bravo et al., 2019), the author suggested that future researchers that they take different factors of online service perception and offline service perception on customer engagement. So, to cope his gap with that we took variables for online service perception which is Perceived Security & Transaction Efficiency, and for the offline service perception which is Congruity and Employee Service. According to the (Bravo et al., 2019), the author was limited to the geographic location of Spain. So, he suggested that future researchers select different geographic locations. So, to cope with this gap we have selected a Geographic Pakistan in which we are targeting consumers of Hyderabad Sindh.

PROBLEM STATEMENT

Globalization, technical expedition, and the arrival of the Internet and social webs have significantly transformed the stability of customer relations in the marketplace. The world is in the era of the "Third Industrial Revolution", defined by Jeremy Rifkin as a period when corporations will sell fewer products and will focus on services, which are the only place where brands can proclaim their distinctiveness. Customer hopes have altered as customer desires have become vaguer and, therefore, more complex for the corporation to comprehend. A business that does not know its clientele will, sooner or later, drop touch and fail to shape any engagement and commitment (Bravo et al., 2019). Therefore, keeping the importance of

customer engagement in mind, the problem to be addressed through this study is to explore the impacts of online and offline services on the engagement of customers of HBL. Since banks are important financial institutions in the country and it takes time for customers to trust the safety and privacy offered by banks, therefore, it is essential to know which features of online and offline services positively impact customer engagement. Since HBL is among the largest private banks in Pakistan this study has focused on comparing the online and Offline services of HBL and drawing a conclusion that which online and offline features are more impactful in customer engagement by keeping brand trust and brand commitment as mediators.

Research Objectives

To identify the impact of online service perceptions on Brand Trust on HBL.

To recognize the impact of online service perceptions on Brand Commitment HBL.

To study the impact of offline service perceptions on Brand Trust HBL.

To examine the impact of offline service perceptions on Brand Commitment HBL.

To assess whether brand trust mediates customer engagement HBL.

To analyze whether brand commitment mediates customer engagement HBL.

1.6. RESEARCH HYPOTHESIS.

H1: Transaction Efficiency has a positive and significant impact on Brand Trust in HBL.

H2: Perceived Security has a positive and significant impact on Brand Trust in HBL.

H3: Information Congruity has a positive and significant impact on Brand Trust in HBL.

H4: Employee Service has a positive and significant impact on Brand Trust in HBL.

H5: Transaction Efficiency has a positive and significant impact on Brand Commitment in HBL.

H6: Perceived Security has a positive and significant impact on Brand Commitment in HBL.

H7: Information Congruity has a positive and significant impact on Brand Commitment in HBL.

H8: Employee Service has a positive and significant impact on Brand Commitment in HBL.

H9: Brand Trust has a positive and significant impact on Brand Commitment in HBL.

H10: Brand Commitment has a positive and significant impact on Customer Engagement in HBL.

H11: Brand Trust has a positive and significant impact on Customer Engagement in HBL.

SIGNIFICANCE OF THE STUDY

A well-performing financial system is important to a contemporary economy, and banks perform significant roles for society. They must therefore be safe and secure. With the digitalization of the economy, nearly every business sector has started its online platform along with its offline operations for catering to the needs of the customers so do the banks. Banks hold great importance for the consumer as they deal with the hard-earned money of consumers therefore, this research will shed light on knowing that what is the role of online and offline service factors of HBL that increased their customer engagement through building customer trust and commitment. Moreover, in the corporate world customers are the one who brings revenue and profit to the firm, and hence improvement in services play a crucial role in enhancing and sustaining their engagement level. Since this area of the study has never been explored for the HBL in the jurisdiction of Hyderabad, this research has reduced the knowledge gap and contributed to the research field by providing information regarding the following two things. Firstly, the research has tried to share the important online and offline service areas which are the competitive advantage for the consumers of HBL so that other banks can also get benefit from it. Secondly, research has provided a significant recommendation for HBL to sustain and improve their operations further by working on those service areas which are proved less beneficial through this research.

LITERATURE REVIEW

THEORY OF COMMITMENT-TRUST OF RELATIONSHIP MARKETING

The trust-commitment theory of relationship marketing states that a successful customer management relationship requires two basic factors: trust and commitment. Customer Relationship Management is about building relationships with your

customers by meeting their needs and honoring your commitments. Companies that follow the rules of Customer Relationship Management they form long-term associations with their clients rather than seeking short-term gains. As a result, customers trust these companies and their mutual loyalty helps meet the needs of both parties (Morgan & Hunt, 1994).

Brand Trust is the confidence every event has in advertising that a party will not do anything dangerous or dangerous to another. The business grows and votes for the status funds behind the promise (Bravo et al., 2019).

Brand Commitment Choice encourages trading companies to consistently invest money to grow and maintain customer relationships. For example, a retailer may comply with his Up-After-Buy to ensure that consumers are satisfied with the experience. If this is not the case, the merchant may give the consumer a refund or a discount on subsequent purchases. Additionally, trading companies should include comments to ensure that different customers do not have the same terrible experience. In other words, retailers demonstrate their commitment to consumers through a series of relationship-building activities (Bravo et al., 2019).

The result of socializing, which is largely based on dedication and determination, is collaborative behavior that allows each event to meet its needs. I feel there is. Your trading company can earn customer relationships in return. This is worth it because you don't have to waste big bucks to get new customers. This means that investing in great customer support can save you money (Morgan & Hunt, 1994) because, for example, you don't want to invest in multiple advertising campaigns to attract new customers.

THEORY OF SOCIAL EXCHANGE

This theory is unique in that it does not necessarily use emotional indicators to measure relationships. Moderately, that methodical procedure depends on arithmetic and judgement to determine stability within relations. Moreover, this philosophy can be utilized to quantify romantic relationships, nevertheless it can also be used to regulate friendship equilibrium (Emerson et al., 1987) and the core assumptions of the principles form an integral foundation within the principles of social commerce. Individual expectations set via contrast values allow

principles to be displayed on a sliding scale that is adjusted for everyone. In general, when a person's personal courtship patterns are fixed at a particular level, that person tends to use that level as the basis for their intended relationships (Cook & Rice, 2006). Congruity is simply uniformity or consistency of something: How well do the two puzzle pieces fit together? Marketing is simply attention. Concordance in marketing means naturally unifying the attention we generate or manage. Suitability is the emotional procedure and result by which customers equate their observation of a brand image (more precisely brand trust or brand commitment) to their concept about themselves which automatically influence customer relationship management. Individuals feel more comfortable and satisfied with products/brands that match their actual or desired self-image (Cheng et al., 2018).

Customers are sensitive about how a company treats its employees. Customers are more likely to stop by and use your shop when you provide a great work experience provided by employee service to them (Bravo et al., 2019).

CATEGORIZATION THEORY

Categorization theory has produced several technological innovations. Starting with synthetic intelligence and neural models to power the modern generation. More recently, software programming companies and Internet companies have taken this idea even further with the development of a new generation of software programs. The other specializes in trait similarity and rule-based holistic reasoning. Both methods met with modest success, solving the basic problem, but reaching a better level of classification (Wang et al., 2009). In this sense, business transaction efficiency and app-Perceived Security are as important as the essential details of the banking sector. Improved compliance means reducing the potential for opportunistic behavior in business relationships, thereby reducing transaction costs and increasing consumer confidence. In a marketing context, website design should be based on its transaction effectiveness as a communication channel and processing of economic transactions in a secure environment, without forgetting risk perception. Online service perceptions are typically perceived as risky, but these are evolving in terms of consumer

insights of ambiguity and antagonistic outcomes when purchasing a product (or vendor). Consumers avoid Perceived Security by using crests, which are crests for willing purchases of new and untried brands. They are much more likely to stick with brands and less likely to buy newly brought-in goods and brands (Bravo et al., 2019).

METHODOLOGY OF THIS RESEARCH

The quantitative research method was employed in this investigation. A quantitative research procedure involves measuring and analyzing variables in order to obtain results. It includes the use and analysis of numerical data using specific statistical methods to answer questions such as who, how much, what, where, when, how many, and how. Expanding on this description, (Moen, 2006), quantitative research techniques are defined as the explanation of a subject or phenomena by the collection of numerical data and examination of it using mathematical methodologies, notably statistics. (Daniel, 2016). The key advantage of this research technique is the utilization of numerical data as a tool for saving time and money. The use of numerical data for the research descriptions and examination decreases the time and exertion that the researcher would have devoted to unfolding his result. Moreover, this approach can be perceived as being scientific. the usage of scientific methods for data gathering and examination makes simplification possible with this kind of method (Boru, 2018).

Explanatory study was utilised to explain the effects of online and offline service perception on customer engagement in HBL Limited-service customers in Hyderabad Sindh. Mediating between the roles of Brand trust and Brand commitment As per (Boru, 2018), Explanatory research describes and accounts for descriptive data. Descriptive studies, on the other hand, deal with 'what' inquiries, whereas explanatory studies deal with 'why' and 'how' questions. (Daniel, 2016). therefore, it bases on exploratory and descriptive research and goes on to categorize definite reasons for the occurrence of any phenomenon. Moreover, Explanatory research looks for causes and reasons and offers evidence to prove or disprove a clarification or estimation. Hence, it is conducted to determine and account for some associations among

different characteristics of the phenomenon under observation.

A research design is a set of strategies used by a researcher to extract information from data. The research design is essential in the formulation of a researcher's research arguments. The research design, for example, descriptive research design, correlational research design, experimental research design, diagnostic research design, and explanatory research design, describes the topic of investigation. The study design assists the researcher in comprehending the research topic and gives appropriate solutions and approaches to address these challenges. (Pawar, 2021). Here we have used the descriptive research design which according to (Pawar, 2021) consists of three methods namely the observation method, survey method, and case study method. In our research, we have used the survey method of descriptive research design. The survey can be done through the interview, questionnaire or survey but here we have used only one method of survey i.e. data collection by the means of a questionnaire

DATA SOURCES

In statistical analysis, data collection is critical. There are several strategies for gathering data and information in research, but they all fall into two categories: primary and secondary data sources. The primary data is the information gathered by the researcher for the first time. However, secondary data is the polar opposite, as it has already been acquired by previous researchers. The most important and evident distinction between primary and secondary data is that primary data is actual and unique, whereas secondary data is just an investigation and explanation of main data. (Ajayi, 2017). In this research, we have used primary data whose goal is to get a solution to the problem. The primary data source that we have used is the adopted questionnaire.

RESEARCH POPULATION

A population is "the full community of persons who are valuable to the researcher and to whom the researcher's conclusions can be summarized," which includes all subjects who meet certain basic characteristics (Gillberg, 1997). The population for our study includes all the bank service users of the Habib Bank Ltd of Hyderabad Sindh.

SAMPLING STRATEGY

The term "sampling" refers to the process of selecting a statistically representative sample from a population. It is a crucial instrument used in research to narrow down the persons who are interested in the study. The ideal sample is one that can represent the target population while also being large enough to conduct the research (Stratton, 2021). We employed convenience sampling or non-probability sampling because we were able to collect data from HBL Service Users in Hyderabad Sindh.

SAMPLE SIZE

The sample size for the research study has been determined because it is not possible to include the entire population as respondents in the survey due to various constraints. Choose the largest sample size possible as a rule. The larger the sample size, the more representative it is on the other hand, small sample sizes produce less trustworthy results because they represent a smaller population (Keeney et al., 2001). According to the (Hair et al., 2017) the Sample Size for SEM Analysis for 8 indicators should be at least 200 and best suitable Sample Size is 250.

RESEARCH VARIABLES

(Kapoor et al., 2018) defines research variables as an item that is quantified or a measurable factor through a process of operationalization, to aid a difficult or vague concept to transform into a comprehensive concept that is quantifiable and empirical. More precisely, a term is said to be a research variable when it lends itself to operations or becomes operational. An independent variable is antecedent or causes whereas a dependent variable can be seen as a consequence or effect (Kapoor et al., 2018). While a mediating variable is a variable which is in between the independent and dependent variables in such a way that the independent variable has an impact on the mediating variable and mediating variable ultimately has an impact on the dependent variable (MacKinnon, 2015). For our study, the independent variables we have taken our employee service, information congruity, Perceived Security, and transaction efficiency, mediating variables include brand trust and brand commitment while the dependent variable is customer engagement.



Table 1: Research Variables and its technique

Sr.No	Hypothesis	Variables			Based on Objectives	Technique
		Independent Variable	Mediating Variable	Dependent Variable		Descriptive Statistics, Two-Sample t Test, Reliability Analysis, Validity and Multiple Regression Analysis.
1	H1	Information Congruity	Brand Trust		RO1	
2	H2	Employee Service	Brand Trust		RO2	
3	H3	Transaction Efficiency	Brand Trust		RO3	
4	H4	Perceived Security	Brand Trust		RO4	
5	H5	Information Congruity	Brand Commitment		RO5	
6	H6	Employee Service	Brand Commitment		RO6	
7	H7	Transaction Efficiency	Brand Commitment		RO7	
8	H8	Perceived Security	Brand Commitment		RO8	
9	H9		Brand Trust	Customer Engagement	RO9	
10	H10		Brand Commitment	Customer Engagement	RO10	

3.9 RESEARCH INSTRUMENT

To our research, we have opted to gather primary data by the means of a questionnaire. A questionnaire is defined as list or set of sequenced and structured written questions that are posed to respondents to probe for response that that is measurable and

statistically useful. (Roopa & Rani, 2012) The questionnaire we deploy uses a five-point Likert scale varying from strongly disagree, disagree, neutral, agree, and strongly disagree. An original Likert scale records the level of the agreement through a metric

scale, under a real or hypothetical situation posed to the participant (Joshi et al., 2015).

Table 2: Layout of Questionnaire

Section	Variable	No of Item	Scale	Source
1	Transaction Efficiency	5	Likert Scale	(Bravo et al., 2019) & (Yen & Lu, 2008)
2	Perceived Security	5	Likert Scale	(Rahman et al., 2022) & (Alalwan et al., 2016)
3	Employee Service	5	Likert Scale	(Bravo et al., 2019)
4	Information Congruity	5	Likert Scale	(Sandhu et al., 2018) & (Cheng et al., 2018)
5	Brand Trust	5	Likert Scale	(Rambocas & Narsingh, 2022) & (Bravo et al., 2019).
6	Brand Commitment	5	Likert Scale	(Dimitriades, 2006) & (Bravo et al., 2019)
7	Customer Engagement	5	Likert Scale	(Bravo et al., 2019)

RESEARCH MODEL & FRAMEWORK.

RESEARCH MODEL

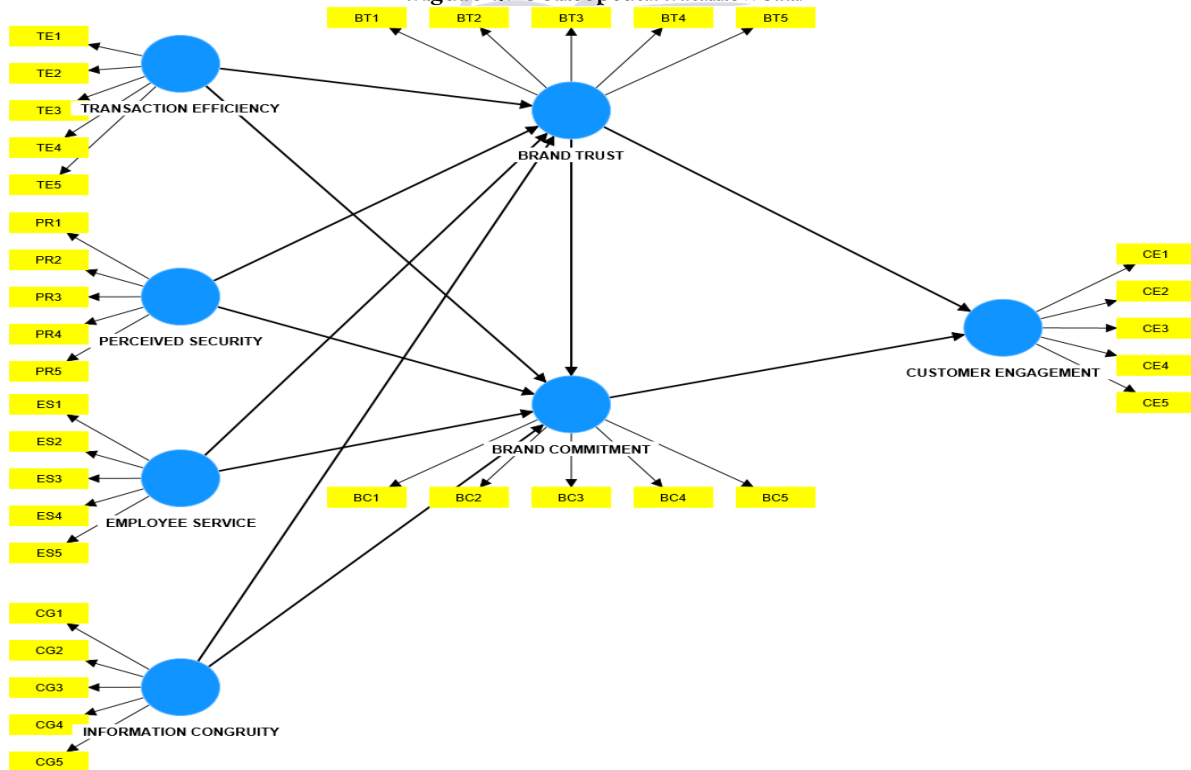
$$CE = c + \beta_1 (TE) + \beta_2 (PS) + \beta_3 (ES) + \beta_4 (IC) + \beta_5 (BT) + \beta_6 (BC) + e$$

$$BT = c + \beta_1 (TE) + \beta_2 (PS) + \beta_3 (ES) + \beta_4 (IC) + e$$

$$BC = c + \beta_1 (TE) + \beta_2 (PS) + \beta_3 (ES) + \beta_4 (IC) + \beta_5 (BT) + e$$

Whereas, constant (c), Customer Engagement (CE), Transaction Efficiency (TE), Perceived Security (PS), Employee Service (ES), Information Congruity (IC), Brand Trust (BT), Brand Commitment (BC), and error (e).

RESEARCH FRAMEWORK.
Figure 1: Conceptual Framework



Source: (Bravo et al., 2019), (Alalwan et al., 2016) (Sandhu et al., 2018), (Cheng et al., 2018), (Rambocas & Narsingh, 2022), (Dimitriades, 2006) & (Yen & Lu, 2008).

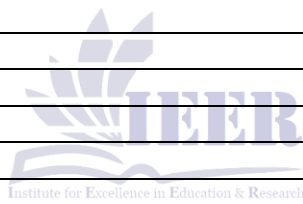
DEMOGRAPHICS OF THE RESPONDENTS

The table mentioned below is regarding the respondents’ demographics, including the Gender, Age, Education, and Income of Respondents. The adopted questionnaire was filled by 250 respondents of users of Habib Bank Limited. Among our total, 250 respondents were 170 male and 80 were female which made 68% and 32% respectively. In the section of Age 132 respondents lies in 18-24y, 93 respondents lie in 25-31y, 14 respondents come in 32-38y while

remaining 11 were above 28y which makes 52 percent of 18-24y, 38 percent of 25-31y, 6 percent of 32-38 and 4 percent were above 38y. In Education among our all 250 respondents 15 people i.e., 6% had basic education. While 144 respondents i.e. 58% the majority of our respondents hold Bachelor’s degree, 86 respondents i.e. 34% had degree of Masters While only 5 respondents i.e. 2% were Ph.D. In last section of demographics which is Income from total 250, 34 respondents i.e. 17% earning was less than Rs 50,000, while 42 respondents i.e. 21%’s income fell between 50,001 to 80,000, 61 respondents i.e. total 30.5% chose their income range between 80,001 to 100,000 and remaining 42 respondents selected Above 120,000 which makes 21 percent.

Table 3. Demographics of Respondents

Gender of Respondents		
Gender	Frequency	Percent
Male	170	68%
Female	80	32%
Total	250	100.0
Age of Respondents		
Age	Frequency	Percent
18-24y	132	52%
25-31y	93	38%
32-38y	14	6%
Above 38y	11	4%
Total	250	100.0
Education of Respondents		
Education	Frequency	Percent
Basic	15	6%
Bachelors	144	58%
Master	86	34%
Ph.D.	5	2%
Total	250	100.0
Income of Respondents		
Income	Frequency	Percent
Less than Rs 50,000	34	17%
Rs 50,001 to 80,000	42	21%
Rs 80,001 to 100,000	61	30.5%
Rs 100,001 to 120,000	21	10.5%
Rs 120,000 above	42	21%
Total	250	100.0



DESCRIPTIVE STATISTICS

The above shown table of Descriptive Statistics is consisting of seven variables: Transaction efficiency, Perceived Security, Employee service, Information Congruity were our independent variable, Brand trust and Brand Commitment our mediating variable while Customer Engagement was our dependent variable. Mean Statistics of all variables are near to 4 which represents that majority of the respondents are supportive of our data and proposes that there is positive relationship of Independent Variables Transaction efficiency, Perceived Security, Employee service, Information Congruity on Dependent

Variable Customer Engagement with the Mediating role of Brand Trust and Brand Commitment. Furthermore, Standard Deviation values of all variables is less Than 1 which represents high Variance. Skewness Z value is calculated by statistical value is divided with Standard Error f Variable and significant results are when Z value is greater than - 1.96 Or 1.96. So, All Variables have Skewness/kurtosis statistics is greater than -1.96 or 1.96. Hence the data is non-Normal. This means that our distribution is have some extreme values due to which it is not normal bell-shaped curve

Table 4. Descriptive Statistics

Descriptive Statistics							
	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
TE	250	3.8888	.88338	-1.202	.154	1.357	.307
PS	250	3.8288	.74519	-.930	.154	2.056	.307
ES	250	3.6248	.83162	-.714	.154	.885	.307
IC	250	3.7544	.80680	-1.056	.154	2.083	.307
BT	250	4.0120	.76196	-1.651	.154	4.557	.307
BC	250	3.7160	.87269	-.893	.154	.994	.307
CE	250	3.8752	.83831	-1.023	.154	1.788	.307
Valid N (listwise)	250						

RELIABILITY AND VALIDITY MODEL

The first step in the observation of the reliability validity model involves the examination of how much the variance of each indicator is described by its construct, which shows that the Loadings are the indicator reliability. They represent whether the items (Observed Values) perfectly measures the latent variables (unobserved Variables). According to (Latif et al., 2020) if the loadings of items are greater than 0.708 then they represents the reliable measure of latent variables because greater than 0.708 shows that construct is explaining more than half of the variance of indicator.

In this study, the loadings of all the items except the information congruity are greater than the required .708 hence they are measuring the latent variables or constructs and only the loadings of Information

congruity are weak and hence they are not measuring the latent variables or constructs.

Convergent validity is the degree to which the construct merges to describe the variance of its indicators. For this Average Variance Extracted (AVE) is used. AVE is calculated by diving the sum of the squared loadings by the total number of the indicators. Therefore, it is known as Grand mean value of the squared loadings of the indicators related with the construct. AVE should be at least 0.5 or greater than that, in other case error variance is greater than variance which is explained, which is not considered acceptable (Latif et al., 2020).In this study, all the variables have AVE of greater than 0.5 which shows a good convergent validity.

Composite Reliability is also called as construct reliability. It is basically similar to Cronbach alpha where it measures the consistency between the items.

Composite Reliability must be 0.7 and above (Latif et al., 2020). In this study, all variables are above the 0.7 requirement. Hence, the data demonstrate a good composite reliability.

Internal consistency reliability is a kind of reliability which decides the validity of alike items i.e. it measures that whether all the questions present in the questionnaire to evaluate the content are producing the same and consistent results or not. The acceptable value for Cronbach's alpha is 0.70 however above 0.90

is considered as a strong Cronbach's Alpha showing strong construct reliability and validity. In this study, all the variables are having near to 0.9 requirement hence there is a strong internal consistency in the data of constructs.

Rho-A also measures the internal consistency and reliability of the constructs. It must be 0.7 or greater (Latif et al., 2020). In this study, all the constructs have rho-A of higher than 0.7 which confirms there is adequate reliability of rho-A in the data.

Table 5 Reliability and Validity Model

Constructs	Items	Loadings	Average Variances Extract (A.V.E)	Composite- Reliability	Cronbach's Alpha	rho_A
TE	TE1	0.861	0.752	0.938	0.917	0.921
	TE2	0.891				
	TE3	0.856				
	TE4	0.879				
	TE5	0.846				
PS	PS1	0.806	0.714	0.926	0.899	0.903
	PS2	0.872				
	PS3	0.869				
	PS4	0.871				
	PS5	0.802				
IC	IC1	0.604	0.717	0.927	0.901	0.901
	IC2	0.601				
	IC3	0.644				
	IC4	0.562				
	IC5	0.561				
ES	ES1	0.762	0.667	0.909	0.875	0.877
	ES2	0.853				
	ES3	0.798				
	ES4	0.812				
	ES5	0.855				
BC	BC1	0.872	0.728	0.930	0.906	0.908
	BC2	0.877				
	BC3	0.833				
	BC4	0.827				
	BC5	0.855				
BT	BT1	0.850	0.765	0.942	0.923	0.926
	BT2	0.887				
	BT3	0.902				
	BT4	0.859				
	BT5	0.876				

CE	CE1	0.830	0.722	0.928	0.903	0.907
	CE2	0.868				
	CE3	0.870				
	CE4	0.893				
	CE5	0.783				

DISCRIMINANT VALIDITY

4.4.1. HTMT MATRIX

The discriminant validity is a sign of the degree of the difference between constructs. The belief is that two tests that imitate different constructs should not be extremely associated to each other. Because If they are closing related with each other then they cannot represent it confidently that they are not evaluating the same construct. To measure the Discriminative validity the Heterotrait-monotrait ratio (HTMT) of correlations was given by (Henseler et al., 2015). HTMT Ratio is the test of similarity

between the constructs. The value of 0.9 shows the issues of Discriminative validity so as proposed by (Henseler et al., 2015). any value below 0.90 is acceptable

In this model, all other variables (except the association of customer engagement with Brand Commitment) are lower than 0.90 in values hence the discriminant validity as per the HTMT Criterion has been established. However, the constructs of Customer engagement and Brand Commitment shows the problem of discriminative validity this shows that these two constructs are conceptually very similar.

Table 6 HTMT Matrix.

	BC	BT	IC	CE	ES	PS	TE
BC							
BT	0.732						
IC	0.746	0.881					
CE	0.916	0.789	0.776				
ES	0.720	0.732	0.876	0.682			
PS	0.696	0.764	0.803	0.689	0.784		
TE	0.666	0.688	0.713	0.710	0.643	0.866	

FARNEL LARCKER CRITERION

The Farnell-Larcker criterion was presented by Fornell and Larcker (1981) and it is one of the most prevalent methods used to assess the discriminant validity of measurements models. As per this method, the square root of the average variance that is take out by a

construct should be higher than the correlation between the construct and any other construct (Latif et al., 2020). Here, All of the variables are showing greater correlation in themselves hence the discriminant validity is proved.

Table 7. Farnel Larcker Criterion

	BC	BT	IC	CE	ES	PR	TE
BC	0.853						
BT	0.680	0.875					
IC	0.678	0.804	0.847				
CE	0.832	0.723	0.700	0.850			
ES	0.647	0.660	0.779	0.610	0.817		
PS	0.636	0.696	0.725	0.623	0.696	0.845	
TE	0.616	0.636	0.650	0.650	0.580	0.788	0.867

R-SQUARE

R Square or coefficient of determination indicates the rate (expressed as percentage of change) as the total variations in the dependents variables being explained or accounted for through independents. As values of the “R” square is percentage of change, the value lies from the “0” to the “1”. As higher value in the “R” square or closer to “1” means greater amount of the variations of the dependent-variables are under consideration in regression model or the regression model is better or there is “goodness of the fit.

R square is great at the value of “0.75”, moderate at the values of “0.50” and is considered to be the weak at the value of “0.25” (Latif et al., 2020). For our

model, both the values of brand trust and brand commitment on the independent variable are greater than 0.50 indicating a moderately significant part of the variation the dependent variable is explained by the model.

The “Adjusted R square is an advanced version of the R square as it takes into consideration the numbers of the predictors in models. It also suggested (Latif et al., 2020) that adjusted R square value of 0.7 indicates a strong level of impact on the explained variable caused by the explanatory variable however 0.5 also shows good regression. In our model, it is greater than 0.50, which is a sign of good regression model.

Table 8 R-square Model.

	R-square	R-square adjusted
BC	0.565	0.557
BT	0.677	0.672
CE	0.738	0.736

MODEL FIT

Another check of model fitness is SRMR. SRMR are simply a quantity that represents the direct distance between the H0 and the H1 models using MSE of observed and estimated correlations, standardized means and variances.

The acceptable range for the SRMR index is between 0 and 0.08 (Hu and Bentler 1999). For the purpose of our research the interpretation is that our model is a well-fitted model as the value 0.061 is within the acceptable range.

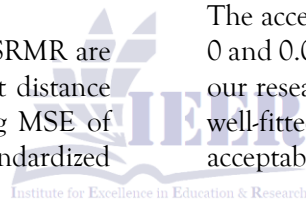


Table 9 R-sqaure Model.

	Saturated model	Estimated model
SRMR	0.060	0.061
d_ULS	2.284	2.368
d_G	1.461	1.470
Chi-square	1862.139	1871.878
NFI	0.779	0.778

VIF (OUTER & INNER)

The variance inflation factor (VIF) measures the degree of multicollinearity or the degree of interdependence of in a set of explanatory variables. A higher value of VIF means that the explanatory variables are highly associated or are highly collinear with the other explanatory variables in the model. VIF value ranges from 1 to 10. The VIF helps determine to what extent the variance of a regression coefficient is overestimated due to multicollinearity.

If VIF is lower than 5, it indicates that no potential issue with collinearity exist (Hair, Ringle & Sarstedt, 2011). For the purpose of our study the outer VIF values for all items are lower than 3.5, indicating no multicollinearity problem exists within the constructs. Mostly, in various researches, value of VIF of 10 has been recommended as the maximum level of VIF (Kennedy, 1992; Marquardt, 1970; Neter, Wasserman, & Kutner, 1989). However, a recommended cut-off value of VIF of 5 (Rogerson, 2001) and even 4 (e.g., Pan & Jackson, 2008) is also

present in literature. For the purpose of our study all the values are lower than 4 indicating no problem of multicollinearity exist.

Table 10 Outer VIF.

	VIF
BC1	3.108
BC2	3.239
BC3	2.322
BC4	2.126
BC5	2.599
BT1	2.512
BT2	2.970
BT3	3.305
BT4	2.650
BT5	2.888
CE1	2.379
CE2	2.931
CE3	2.654
CE4	3.386
CE5	2.230
IC1	2.155
IC2	2.579
IC3	2.438
IC4	2.801
IC5	2.306
ES1	1.840
ES2	2.426
ES3	1.931
ES4	2.155
ES5	2.415
PS1	2.098
PS2	2.788
PS3	2.629
PS4	3.056
PS5	2.212
TE1	3.026
TE2	3.029
TE3	2.579
TE4	3.086
TE5	2.446

Table 11. INNER VIF.

	BC	BT	IC	CE	ES	PS	TE
BC				1.858			
BT	3.099			1.858			
IC	4.287	3.143					
CE							
ES	2.809	2.808					
PS	3.673	3.588					
TE	2.776	2.742					

DISCUSSION

For H1 that suggest a positive and significant relationship between transaction efficiency and brand commitment is accepted. As the path coefficient is positive, a positive relationship between the two variables is determined, the t statistic is greater than 1.96 and the p-value is lower than 0.05 (considering the confidence interval of 95%), Hence the hypothesis is accepted. Previous studies show findings suggest that transaction efficiency has a positive influence or effect on the brand commitment (Hamadi, 2010), previous studies show the result shows that transaction efficiency has a positive influence or effect on the brand commitment (Fensel et al., 2011) and another study shows findings, transaction efficiency has a positive influence or effect on the brand commitment (Shin et al., 2013).

For H2 which suggests a positive and significant relationship between Perceived Security and brand commitment is rejected. The path coefficient is positive, a positive relationship between the two variables is determined, the t statistic is only slightly greater than 1.96 but the p-value is greater than 0.05, Hence the hypothesis is rejected. Previous studies show findings suggest that Perceived Security has a negative influence or effect on the brand commitment (Lăzăroiu et al., 2020), previous studies show the result shows that Perceived Security has a negative influence or effect on the brand commitment (Kwan Soo Shin et al., 2019) and another study shows findings, Perceived Security has a negative influence or effect on the brand commitment (Faria et al., 2022).

For H3 that proposes positive and significant relationship between employee service and brand commitment is accepted. As evident by the statistics, the path coefficient is positive, confirming a positive relationship between the two variables, the t statistic

is greater than 1.96 and the p-value is lower than 0.05 (taking the confidence interval of 95%), so the hypothesis is accepted. Previous studies show findings suggest that employee service has a positive influence or effect on the brand commitment (Gill-Simmen et al., 2018), previous studies show the result shows that employee service has a positive influence or effect on the brand commitment (Hwang et al., 2021) and another study shows findings, employee service has a positive influence or effect on the brand commitment (Altaf et al., 2019).

For H4 proposes a positive and significant relationship between information congruity and brand commitment is accepted. The path coefficient is positive, affirming a positive relationship between the two variables, the t statistic is greater than 1.96 and the p-value is lower than 0.05 (considering the confidence interval of 95%), Thereof, the hypothesis is accepted. Previous studies show findings suggest that congruity has a positive influence or effect on the brand commitment (Rather et al., 2018), previous studies show the result shows that congruity has a positive influence or effect on the brand commitment (Fu et al., 2020) and another study shows findings, congruity has a positive influence or effect on the brand commitment (Fu et al., 2020).

For H5 proposing a positive and significant relationship between transaction efficiency and brand trust is rejected. As the path coefficient is positive, a positive relationship between the two variables is established. However, the t statistic is lower than 1.96 and the p-value is greater than 0.05 (with the consideration of confidence interval of 95%), resulting in the hypothesis being rejected. Previous studies show findings suggest that transaction efficiency has a positive influence or effect on the brand trust (Nyadzayo et al., 2020), previous studies show the result shows that transaction efficiency has a

positive influence or effect on the brand trust (Hammoud et al., 2018) and another study shows findings, transaction efficiency has a positive influence or effect on the brand trust (Tecoalu et al., 2021).

For H6 recommending a positive and significant relationship between Perceived Security and brand trust is accepted. As the path coefficient is positive, a positive relationship between the two variables is evident, the t statistic is greater than 1.96 and the p-value is lower than 0.05 (under the confidence interval of 95%), Hence the hypothesis is accepted. Previous studies show findings suggest that Perceived Security has a positive influence or effect on the brand trust (Ventre & Kolbe, 2020), previous studies show the result shows that Perceived Security has a positive influence or effect on the brand trust (Hakim et al., 2020) and another study shows findings, Perceived Security has a positive influence or effect on the brand trust (Qalati et al., 2021).

For H7 putting up a positive and significant relationship between employee service and brand trust is not accepted. The path coefficient is positive, so a positive relationship between the two variables is built, however, the t statistic is lower than 1.96 (i.e 0.14) and the p-value is greater than 0.05 (i.e 0.889), Hence the hypothesis is rejected. Previous studies show findings suggest that employee service has a negative influence or effect on the brand trust (Zehir et al., 2011), previous studies show the result shows that employee service has a negative influence or effect on the brand trust (Aboulnasr & Tran, 2020) and

another study shows findings, employee service has a negative influence or effect on the brand trust (Esmailpour et al., 2017).

For H8 proposing a positive and significant relationship between information congruity and brand trust is accepted. The path coefficient is positive, hence it is developed that a positive relationship exists between the two variables, the t statistic is greater than 1.96 and the p-value is lower than 0.05 (taking the assumption of 95% confidence interval), Hence the hypothesis is accepted. Previous studies show findings suggest that congruity has a positive influence or effect on the brand trust (Rather et al., 2018), previous studies show the result shows that congruity has a positive influence or effect on the brand trust (Wong & Hung, 2022) and another study shows findings, congruity has a positive influence or effect on the brand trust (Yuniari, 2020).

In the similar fashion, H9 proposing a positive and significant relationship between brand trust and brand commitment, H10 suggesting a positive and significant relationship between brand trust and customer engagement, H11 recommending a positive and significant relationship between brand commitment and customer engagement all are accepted since the path coefficient is positive, the t statistics is greater than 1.96 and the p-value is lower than 0.05. Therefore all previous studies results shows similarity with our results of H9 to H11 as mention in (Rambocas & Narsingh, 2022), (Bravo et al., 2019), & (Dimitriades, 2006).

Table 12. Hypothesis Testing.

HYPOTHESIS	Path Coefficients	T Statistics	P Values	Decision
TE -> BC	0.207	2.872	0.004	Accepted
PS -> BC	0.090	1.091	0.277	Rejected
ES -> BC	0.223	3.021	0.003	Accepted
IC-> BC	0.298	3.806	0.000	Accepted
TE -> BT	0.103	1.728	0.085	Rejected
PS -> BT	0.172	2.520	0.012	Accepted
ES -> BT	0.009	0.140	0.889	Rejected
IC-> BT	0.604	9.357	0.000	Accepted
BT-> BC	0.662	13.928	0.000	Accepted
BT -> CE	0.721	16.380	0.000	Accepted
BC -> CE	0.829	23.366	0.000	Accepted

CONCLUSION:

In recent years, retail banking has seen great change most specifically due to the impact of advanced technology. This change does not only alter the ways of doing work but also changed the competitiveness level among banks, the demands of customers, and the nature of customers. Some customers became technology-friendly and opted for the online channels instantly on the other hand many were not encouraged to adopt change due to their insecurities regarding the safety and security of the online channels. These changes put banks in an increased need to cope with these external challenges and turn them into opportunities. Banks did respond by introducing banking mobile applications (customer service interface), exploring online channels, and cutting back on traditional networks. Establishing online channels was banks' way to respond to and facilitate the modern needs and demands of modern customers that want to access banking services at their fingertips at their convenience. However, Customer hopes have altered as customer desires have become vaguer and, therefore, more complex for the corporation to comprehend. Therefore, keeping the importance of customer engagement in mind, the problem to be addressed through this study was to explore the impacts of online and offline services on the engagement of customers of HBL one of the largest Private banks in Pakistan So, to generalize, this paper primarily studies multichannel strategy used by banks and its impact on customer engagement. To our research, we used a questionnaire and gathered 250 responses whereas for data analysis techniques included in our research are validity and reliability analysis, and multiple regression models. The result shows that transaction efficiency, employee service and information congruity have positive and significant impact on brand commitment. Further the result suggests that Perceived Security and information congruity have positive and significant impact on brand trust. More so brand trust has positive and significant impact on brand commitment, brand trust and brand commitment both has positive and significant impact on customer engagement. The results signify that offline experience is more significant than online experience in terms of impact on trust and commitment, especially in the context of Pakistani banking sector.

THEORETICAL CONTRIBUTION:

In this study, we have used the trust-commitment theory of relationship marketing, social exchange theory, and categorization theory. The trust commitment theory of relationship marketing states that a successful customer management relationship requires two basic factors: trust and commitment. Customer Relationship Management is about building relationships with your customers by meeting their needs and honoring your commitments. Companies that follow the rules of Customer Relationship Management form long-term associations with their clients rather than seeking short-term gains (Morgan & Hunt, 1994). Hence, the theory has been positively proved in this research showing that when Habib Bank Limited meets the needs of its customers by providing efficient online and offline services it ultimately works toward increasing the commitment and trust of customers toward the bank. Therefore, Habib Bank Limited has formed a long-term association with its customers and has stood top in terms of customer engagement. Furthermore, the theory of social exchange also proved positive in our research. This study states that its the nature of human that he wants to maximize their benefits and avoid costs and only that association attracts them where he knows he can get more advantages and therefore, he engages in that association. The same is proved in our research that when customers of Habib Bank Limited get transaction efficiency, reduction in Perceived Security, good employee service, and information congruity in its offline and online transactions it positively affects

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