

IMPACT OF BRAND ATTACHMENT ON BRAND ENGAGEMENT: WITH SPECIAL REFERENCE TO BANKING INDUSTRY IN SRI LANKA

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Abstract

The purpose of this study is to examine the impact of brand attachment on brand engagement in banking industry in Sri Lanka. This is in relation to investigating the consumer brand relationship concept between brand attachment and brand engagement. This innovative study addresses a clear research gap in the banking industry in Sri Lanka. A model is developed by the empirical studies. The data for the study is collected from 384 customers through online by self-administered questionnaires prepared on google plat form. Data analysis in SPSS shows that brand attachment has a significant and positive relationship with customer brand engagement, and also brand attachment's dimensions of affection, connection, passion has a significant and positive relationship with customer brand engagement. While customer loyalty is deeply influenced by the banks' techniques and strategies to mutually interrelate with the customers for greater engagement, the personal interactions between the bank's officials and customers help in sustaining strong emotional brand attachment in the customers resulting in greater engagement. Moreover, the findings also indicate that customers are able to experience greater self-brand connection with the banks when the brand's concepts and associated actions connect with the customer's personal expectations heavily influencing the services they undertake with the bank. It means that customers who are satisfied with attractive product and services will be more attached to a bank and engaged with.

Keywords: Emotional Brand Attachment, Brand Engagement, Consumer Brand Relationship, Affection, Connection, Passion.

Introduction

Relationships between customers and brands represent several dimensions that have attracted the attention of those in marketing research. Terms such as emotional attachment (Thomson et al. 2005), engagement (Brodie et al. 2011; Hollebeek et al. 2014; Vivek et al. 2014) prioritized to different stages of the relationship developed between brands and individuals. They represent close notions, sharing certain features, and describe both the degree of connection and the intensity of the consumer brand relationship. The purpose of this paper is to shed light into these relationships, delimiting their definitions and measurement. In order to do so, the main objective of this study is to establish the links and boundaries between these three related concepts, by examining their relationships. A second objective is to provide the readers with a better measurement of the constructs “underlying” attachment and engagement.

Brand attachment refers to the emotional bond that customers develop with a particular brand, which goes beyond mere satisfaction with the brand's products or services. Brand engagement, on the other hand, refers to the level of involvement and commitment that customers have towards a brand, which includes both behavioral and attitudinal aspects. In the context of the banking industry in Sri Lanka, understanding the impact of brand attachment on brand engagement is crucial, as it can have significant implications for customer retention and loyalty. Sri Lanka's banking industry has seen significant growth in recent years, with increased competition among banks to attract and retain customers. Therefore, understanding how brand attachment influences brand engagement can help banks develop effective strategies to increase customer loyalty and retention.

This study contributes several things as follows. It theoretically elucidates the understanding of consumer brand relationships. Second, it generates a model that comprises the entire process of moving from attachment to engagement. Third, the findings of this paper could also help managers to use efficient communication strategies, based on the emotions and also supported by values that produce a viral activation among consumers. Then, attachment supposes a real bond to the brand that transforms loyal consumers into brand promoters. The remaining part of this paper is organized as follows. First, a review of the relevant literature is provided. By defining briefly, the two terms and establishing the controversial arguments and evidence in the literature, the reader will understand if these dimensions are the same or are different. Next, the studies that developed empirical analyses are examined, focusing especially on measurement. Then, an empirical model with data from a survey of 384 consumers in Sri Lankan banking sector with structural equation modeling (SEM) is tested. This improved measurement of the links between the constructs is needed to define managerial implications. The last section is devoted to the discussion, limitations, and possible directions for future research.

Consumer Brand Relationship: Customers are the most important factor in any organizations. The “success of a business is to get the right customers and keeping them” Reichheld, (1996). Brand act as a tool to help to an organization to form a strong relationship with its consumers Orth et al., (2004). The brand consists of name, design, style or symbols, or in combination. Brand is the most valuable asset to any organization. Many similar products making company’s functions have not a significant different, but difference from brand. Thus, in order to get competitive advantage in the business world, organizations should know how to build up their brand and maintain a good relationship between their brands and customers. Brand equity is one of the key components establishing a brand; Keller, (1998). It affects to the value of brand. Brand equity tells what products’ brand means to the customer and how a brand is different from the other competitive brands. Researchers believe that high level of brand equity results in customers’ favor to the brand and repurchase of the brand’s products or services; Cobb-Walgren et al., (1995). Brand loyalty is the organizational final aim. It requires good relationship between consumers and brand to survive it. To build up a good consumer brand relationship may require a long period of time. Having customers’ agree toward the brand can intensify their self-identification with the brand that helps satisfaction of the customers. According to the study of Ballester and Aleman (2001), customers repeat purchase is depend on four factors: overall satisfaction, customer involvement, and brand trust and customer commitment. If customers have high trust to the brand with brand loyalty of behavioral and attitudinal, the brand can get the high market share and price tolerance; Chaudhuri & Holbrook, (2001). The main target of consumer-brand relationship is Brand loyalty, it creates advantages including word of mouth and repurchase intention. In relationship marketing, loyal customers act as advertisers who promote products or services to the brand. It shows their behavior of loyalty because consumers recommend the brand when they have satisfied to their products or services; Bettencourt, (1997). When customers identified a brand, they always tend to buy it. They will propose the brand’s products to others and introduced positive recommendations about the brand. The results of a successful relationship with customers give positive word of mouth and recommendation about the brand, customer recruitment, brand loyalty and repurchase intention (Bhattacharya & Sen, 2003). Customers repurchase intention is very important in today’s business because customers have many information and choices in the market. In order to persist in the business world, some retention strategy is required in relationship marketing to make long term relationship with customers (Bhattacharya and Sen, 2003). The study of Kuenzel and Halliday (2008) shows that when consumer-brand recognition is intensified, successful relationship marketing can be created by producing repurchase and word of mouth loyal behaviors. Whereas, Bhattacharya and Sen (2003) stated that the higher company identification, the more positive influence on buying behavior.

Literature Review

Social Exchange Theory (Set):

The beginning of social exchange theory is 1958, when American sociologist George Homans published an article named “Social Behavior as Exchange.” Homans arranged a framework built on a combination of behavior and economics. After recent years that followed, other studies also pointed out the parameters of Homans’ basic concepts. SET is a concept is based on the relationship between two people is formed through a process of cost-benefit test. In other words, it’s a metric designed to decide the effort stream in by an individual in a person-to-person relationship. Originally, the SET provided an organizational boundaries for explaining work behavior in management research Cropanzano and Mitchell, (2005). The theory seeks to describe that, “individuals engage in a series of interdependent interactions that formed obligations among the exchange parties” (Blau, (1964); Homans (1958) cited in Mitchell, Cropanzano, Quisenberry, (2012); Emerson (1976). According to this introduction, a valued and advantageous resource is offered by one party, which results in an obligation of the other party to give a advantageous resource in return. Therefore, “a series of mutual exchanges empowered the quality of the relationship between the exchange parties, which produces beneficial and productive behaviors” (Blau, 1964). Social exchange theory use in this outset in several ways. To further knowing, Benefits and costs of using a bank: Customers may perceive that they receive benefits from using a particular bank, such as convenient banking services, attractive interest rates, or personalized customer service, Reciprocity: The social exchange theory suggests that social interactions involve a sense of reciprocity, where individuals feel obligated to return benefits received from others, Trust: The social exchange theory also highlights the importance of trust in social interactions. In the context of the banking industry, customers are more likely to develop brand attachment and engagement if they trust that the bank will provide them with reliable and high-quality services, Emotional attachment: Finally, the social exchange theory suggests that emotional attachment is an important aspect of social interactions. In the context of the banking industry, customers may develop emotional attachment to a bank if they feel that the bank understands their needs and provides personalized services that meet those needs.

Attachment Theory:

Attachment theory is originated from psychology with the seminal work of John Bowlby (1958). In the 1930s John Bowlby worked as a psychiatrist in a Child Guidance Clinic in London, where he treated many emotionally disturbed children. This experience led Bowlby to consider the importance of the child’s relationship with their mother in terms of their social, emotional and cognitive development. Specifically, it shaped his belief about the link between early infant separations with the mother and later maladjustment, and led Bowlby to formulate his attachment theory. Bowlby defined attachment as a 'lasting psychological connectedness between human beings. Bowlby (1958) proposed that attachment can be understood within an evolutionary context in that the caregiver provides safety and security for the infant. Attachment is adaptive as it enhances the infant’s chance of survival. This is illustrated in the work of Lorenz (1935) and Harlow (1958). According to Bowlby infants have a universal need to seek close proximity with their caregiver when under stress or threatened; Prior & Glaser, (2006).The attachment theory is that an initial relationship between an infant and a caregiver shapes the infant’s lifestyle, personality and their relationships with others; Ainsworth, (1969). Although attachment theory was developed in to understand an infant’s attachment to a main caregiver, and later, been used in several occasions to understand and explain various issues. For example, attachment theory is been used to study he relationship between romantic partnerships and adult relationships (Mikulincer and Shaver, (2007). It is been used to realized adult attachment, loneliness and depression Wei et al., (2005). Its conceptualization also different across and within various fields of study. For example, within the marketing perspective, some analyzers conceptualized attachment as the strong emotional bonds consumers have with brands which prevent from switching (Thomson et al., 2005; Loureiro et al., 2012). However, Park et al. (2010) argued that attachment has a strong relationship between the brand and the customer and proposed a two-factor analyzing model describe the brand self-connection and brand prominence to construct brand attachment. According to that, Malaret

al. (2011) questioned that one way of achieving to match the personality of brand with the consumer's self and construct brand attachment to include perceived real self-congruence and perceived ideal self-congruence. Hinson et al. (2019), mentioned that, operationalized attachment in two different ways: bonding-based attachment and identity-based attachment. Identity-based attachment defined as 'a consumer's perceived state of oneness with a brand' (Stokburger-Sauer et al., 2012, p. 407). Bonding-based attachment described as an emotional connection between a person and a brand. Therefore, consumers state that their attachment to a brand through continuous emotional bonding and identification with it (Hinson et al., 2019). There are specific ways in which the attachment theory can be applied at this study on brand attachment and brand engagement in the banking industry. Emotional bond: in the banking industry, where customers may form emotional bonds with a bank that serve a similar function as attachment figures, Trust: In the banking industry, customers are more likely to develop brand attachment and engagement if they trust that the bank will provide them with reliable and high-quality services, Security: customers may feel a sense of security in knowing that their bank will protect their money and provide them with high-quality financial services, Emotional needs: The attachment theory suggests that attachment figures meet individuals' emotional needs, such as the need for safety, security, and emotional support. In the context of the banking industry, customers may develop brand attachment and engagement if they perceive that the bank meets their emotional needs by providing personalized services and addressing their concerns.

Brand Attachment

Consumer brand attachment is a newest construct and important in the representation of the affective concept of consumer-brand relationship. Originally, brand attachment research studies on material possessions; Belk (1988); Richin (1994) which set up the first platform to brand attachment. Consumers' attachment to objects shows the role of possessions in maintaining the one's identity, and in stating the self-concept and self-core values, Ball and Tasaki (1992). Theoretically, brand attachment is similar to possession attachment when describing the brand as a source of emotions, self-identity, and shared personal history values, Heilbrunn (1996). Brands can play major role of active partner (Fournier 1998) contributing to the satisfaction of different fundamental needs like communication, self-expression, hedonic, etc. Heilbrunn (1996), stated that the attachment is the emotional and affective bond developed by a consumer in respect to particular brand. Lacoeyllhe (2000b, p. 66) shows according to psychological proximity between the consumer and the brand. He described brand attachment as a psychological variable that refers to durable and unalterable affective reactions on brand, expressing a psychological proximity with it. Other than the attachment theory there are self-concept attachment theory which suggests that consumers may form an emotional connection with a brand if they perceive that the brand aligns with their self-concept or identity. The nostalgia theory which explains they may form an emotional attachment with a brand that evokes feelings of nostalgia or sentimentality.

Brand Engagement:

The concept of brand engagement has emerged within the organizational behavior literature and it has been described as an intention and a desire of continuity in the relationship (Allen and Meyer 1990). In the brand context, some adaptations of engagement conceptualizations were made to describe relationship between a consumer and the brand. Generally, engagement is considered as the consumer's strong willingness to maintain a durable connection with the brand (Robertson 1976; Lastovicka and Gardner 1979; Morgan and Hunt 1994). In the same way, the definitions of Samuelsen and Sandvik (1997) and Amine (1998) focus on bond's strength between the consumer and the brand, engagement helping to predict true loyalty. Consumers vary in their general engagement with brands proposed by Sprott et al. (2009). Other authors described the dual nature of engagement in deference between implicit (the consumer consciousness of its acts toward the brand) and explicit engagement (the willingness to maintain a long-lasting relationship with the brand) (Dwyer et al. 1987; Frisou 2000; Gurviez and Korchia 2002). According to these conceptualizations, brand engagement act as a brand switching barrier and a strong loyalty key predictor (Bloemer and Kasper 1995; Belaid and Temessek Behi 2011). In a more extensive conceptualization, Bowden (2009, p. 65) explain that engagement as a psychological process that creates the underlying mechanisms by which customer loyalty create for new customers of service brand as well as the mechanisms by which loyalty may be maintained for repeat purchase customers of a service brand. This conceptualization identified that engagement is different from loyalty,

that it is a mix of psychological components (rational and emotional) and that the process creating of engagement vary from new and old customers. In addition to above social exchange theory, social identity theory and cognitive dissonance theory explains that people derive a sense of identity and self-worth from the groups they belong to and brands can create engagement by tapping peoples group identities, brands can create engagement by providing experiences approximately.

Research Hypothesis:

The earlier conceptual discussion proposed that engagement and attachment are important for consumer true loyalty and emphasizes the distinction between the two constructs. Academics and managers should be familiar of the differences between the two types of consumer attitude. Thinking hard about the attachment and engagement concept may lead to a good understanding of consumer brand relationships. Engagement is a conative state that state a loyalty intention and is consequently highly related to consumer repetitive purchasing behavior and word-of-mouth. In loyalty models, it is stated that engagement plays a major role in building customer loyalty and that is a key mediating variable (Lacoeuilhe 2000a; Amine 1998). In fact, the customer is engaged to a company’s brand when he thinks that the benefits derived from the purchasing exceed the costs and when an affective connection is created. If engagement is the pre-ultimate response in relationship building process, attachment is a pledge of an unconditional ongoing relationship. Attached customers are likely to be affectively engaged and so a true brand loyal. This study provides a preliminary attempt to define the limitation between a two close constructs. It looks like that the differentiation sign are very fine and that many authors do not identified this distinction (Lastovicka and Gardner 1979; Fournier 1998; Coulter et al. 2003). Future researches have to go beyond this conceptual distinction and pursue an empirical relationship between engagement and attachment. This study should firstly be spread to construct measures. The bidirectional methodology of engagement shows up more relevant to capture this state but more consideration. should be addressed to affective engagement items in order to avoid a misunderstanding of attachment measure. A comparison of measurement models of engagement in brand context could likewise give a more custom made instrument. Further works may investigate the attachment-engagement interface in brand relationship interaction

Attachment is identified as an antecedent of engagement and an affective state that define unchangeable and psychological proximity between the customer and the brand (Lacoeuilhe 2000a and b).The main complication between the two construct comes from the diversity of engagement type proposed in the literature. Clearly the affective form of engagement shows conceptually related to attachment. Both concepts are emotional connections and a sense of recognition. Furthermore, attachment appears as a more unchangeable state that affective engagement and it remains even after brand relationship break (Odekerken-Schröder et al. 2010). To avoid the uncertainty between the two constructs, researchers and scholars should take account of the dual nature of engagement. Future studies could be beyond this conceptual distinction and should investigate an empirical comparison affection behavior between brand engagement and brand attachment. This study should firstly be spread to construct measures. The bidirectional methodology of engagement shows up more relevant to capture this state but more consideration. should be addressed to affective engagement items in order to avoid a misunderstanding of attachment measure. A comparison of measurement models of engagement in brand context could likewise give a more custom made instrument. Further works may investigate the attachment-engagement interface in brand relationship interaction.

Hypothesis 1: There is a positive and significant influence of Brand Attachment on Brand engagement

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beyond this conceptual distinction and should investigate an empirical comparison affection behavior between brand engagement and brand attachment. Therefore we hypothesises as follow.

Hypothesis 2: There is a positive and significant influence of affection on Brand engagement

Costumers engage in a matching mechanism to identify brands that are contemporary with their self-images (Chaplin and John, 2005). In this way, Sprott et al. (2009) suggest the brand engagement in self-concept concept, in which customer engagement and consumer self-brand connection are integrated. The researcher Brodie et al. (2011) consider the consumer self-brand connection as an effect of customer engagement, which may create from customers' explicit interactive brand experiences. Customer engagement is a compound of interactive, experiential and social dimensions (Gambetti et al., 2012). From this point of view, self-brand connection forms part of the social perspective of customer engagement (Wallace et al., 2014). Particularly, customer engagement is a psychological state (Brodie et al., 2011), as a result of the customer's past relationship and experiences with the firm, and with the consumer reference groups (Gambetti et al., 2012), and consumer self-brand connection is a social expression of customer engagement (Wallace et al., 2014) in as far as a customer self-concept is incorporated into brand (Escalas, 2004; Escalas and Bettman, 2005; Chaplin and John, 2005). Similarly, Goyal and Srivastava (2015) pointed out the importance of customer engagement in the banking sector, and considering the benefits which increases brand loyalty. These arguments proposed hat when banking customers are engaged, they may recognized themselves with a bank brand. In sum, the higher the customer engagement, the higher the customer self-brand connection:

Hypothesis 3: There is a positive and significant influence of connection on brand engagement

The importance of passionate to the brands in marketing practice required the analysis of the determinants and results of brand passion. Brand passion is a new construct in marketing. Brand passion is described by Bauer et al. (2007, p.2190) as "a primarily affective, actually positive attitude to a specific brand that effects to emotional attachment and effects to relevant behavioral factors". "Brand passion explain the enthusiasm features of customer brand relationship "shows by Keh et al. (2007, p.84) . For Matzler et al. (2007a, p.16), "if a consumer is passionate to a brand, will engage in a much more emotional interaction with the brand and even miss the brand or feel loss when the brand is cannot find in the market". Finally, Thomson et al. (2005, p.80) mentioned that passion "reflects intense and woke up positive feelings toward a brand". These definitions present some limitations despites their contributions. The definition by Matzler et al. (2007a) focuses essentially on the impact of passion and does not explain its characteristics. Bauer et al. (2007) highlighted that brand passion is an attitude, yet according to Sillamy (1990), it consists its own conceptual status. Finally, the introduction proposed by Keh et al. (2007) does not highlighted enough the unique aspects of a (brand) passionate relationship. In this we considers it as dimension of passion concept and effect on Engagement concept is hypothesis as follows.

Hypothesis 4: There is a positive and significant influence of Passion on Brand engagement

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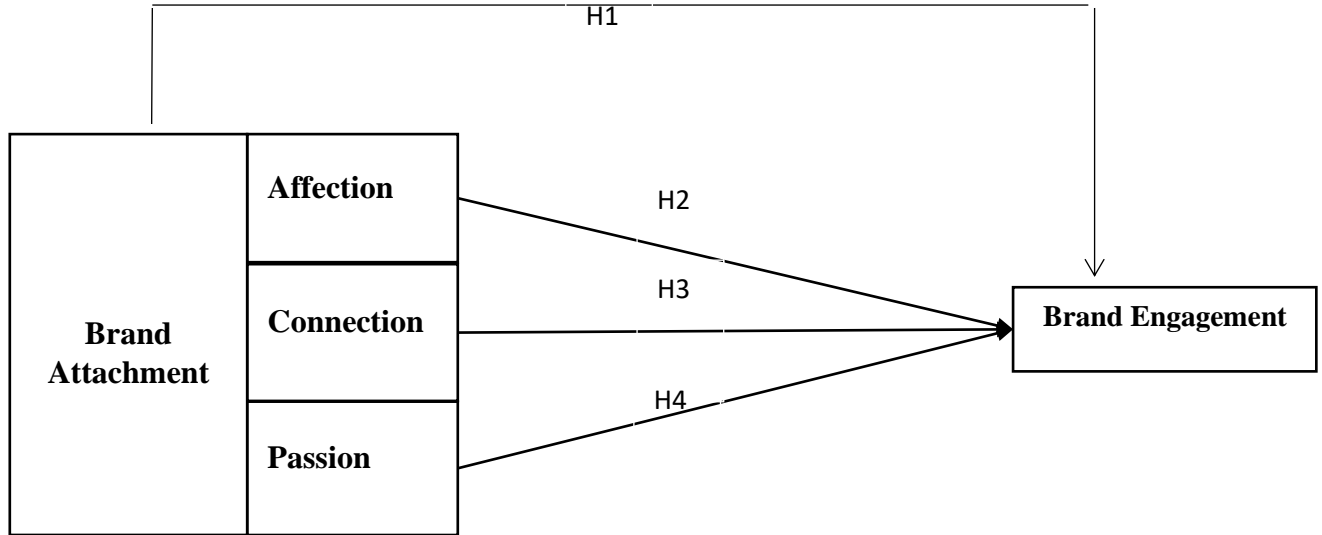


Figure 1: Conceptual Frame work

Methodology

This is a management business research regarding the brand concept that is undertaking a critical assessment of the same according to (Saunders et al, 2009). To achieve the broad objective of this research, the research is explorative survey in the form of survey questionnaire, where an assessment of brand engagement and attachment concept to get clear picture by customers of banking sector in Sri Lanka. A deductive approach is used in this research. The method of deriving hypotheses from theory to test through empirical evidence is a deductive approach, which attempts to describe a causal relationship between two or more variables (Saunders et al. 2009, pp. 124-125) 'Descriptive survey method was chosen because it serves quantitative communication with respondents from the target population through questionnaire. It enabled to gather data at a particular point in time and use it to describe the nature of the existing conditions. The descriptive design was chosen because it basically describes the characteristics of the population as they exist at present minimizing biases and maximizing the reliability of the data collected. In this study, the researcher will use survey research strategy. The survey strategy is very popular in business research, because we used quantitative data on many types of research questions. The questions in survey instruments are typically arranged into self-administered questionnaires that a respondent completes on his or her own, through online (Sekaran & Bougie, 2016). In this study the researcher will use an individual banking customer as the unit of analysis. Citizen of Sri Lanka. Therefore, respondent may have to response for the questions to choose their banking bank before answer the other questions. In this research, due to several constraints the researcher was not able to collect data more than once. So, this is a cross-sectional study. Sampling techniques is a statistical determination of the appropriate sample size and enables the researcher to generalize results to the population. Random sampling was used to determine the respondents to be included in the sample. Total sample size is 384 based on (Krejcie & Morgan1970). Because of to represent the total population of the country to generalize the finding large sample required and therefore 384 participants to be selected according to the Morgan chart. Respondents will be asked to select one bank to answer the Likert type questionnaire based on his/her choice. Participants will be experienced customers who have whatever relationship with bank service products and others will be rejected.

Data Collection: The questionnaire was created based on the literature review, and all measurement items were adapted from existing instruments. In order to avoid common method bias, the items and questions were prepared

to be simple and concise (not including unfamiliar terms or complex syntax). The physical distance between measures was also considered, so that all items of the same construct were not right next to each other. The questionnaire consists of two sections in addition to the demographic section. Every section presents a research variable. The items of all research variables will be adopted from prior studies and amended to the banking sector. Ten items from the study of Thomas et al (2005) and one item from Btara et al (2012) to measure brand attachment. Nine items from the work of Hollebeek et al. (2014) to measure brand engagement. The research instrument was prepared as structured questionnaire and distributed among the potential respondents through digital platforms. Altogether 384 responses have been collected successfully.

Measurement of variables: In order to measure brand attachment, the scale suggested by Thomson et al. (2005) is used. This study uses a 10-item scale with three first-order dimensions of affection, connection, and passion. As previously mentioned in Section 2, passion is part of attachment dimension and long-term relationship is part of engagement. The scale proposed by Hollebeek et al. (2014) served to measure engagement. There are nine items were used to measure the brand Engagement. Following table shows that all items used and relevant theoretical based.

Results and Discussion

The previous chapter provides the relevance of the research methodology selected for this study. This chapter presents and discusses the findings of the data obtained from the completed questionnaires of respondents. Data retrieved from personally administered questionnaire are analyzed using various statistical tests in order to examine the relationship among the brand attachment and brand engagement using SPSS. The data for the main survey was collected over a two - month period beginning on the 1st of August 2021, using the questionnaire in Appendix. As illustrated in previous chapter, the current study is based on simple random sampling; namely, the commonly - used marketing and business studies (Bryman and Bell, 2007). A total of 384 questionnaires were collected from respondents using structured questionnaire.

Table 1: Gender Distribution of the population

		Gender		Total	%
		Male	Female		
Age	below 18	4	2	6	1.6
	18 to 25	26	46	72	18.8
	25 to 60	160	139	299	77.9
	61 and above	5	2	7	1.8
Total		195	189	384	100

From the total population 195 customers are male and 189 customers are female. As a percentage of the total population, male represent 50.8% and Female represent 49.2%. This population can be divided in to four age category 1.6% of the population consist of below 18 year age customers and 18.8% is age in between 18 to 25 and 77.9% of total population is consist age between 25 to 60years of age. There are only 1.8% of the population is above 61 age category.

Composite Reliability values for Main three variables were calculated and values for independent variable Affection is 0.906, Connection is 0.937 and Passion is 0.952. and also, the variables in the Dependent Variable (Activation-0.898, Affective – 0.959, Cognitive-0.952) are also meet with the decision rule of reliability test. These all values are above the expected value (0.7) therefore researcher can confirm the convergent validity. To check internal consistency among the items that are used to measure the main variable of the study the reliability test was carried out and test results shows in following tables.

Table 2: Reliability Test Results

Variable	No of Items	Cornbach's Alpha
Independent Variables – Affection	3	0.906
Connection	3	0.937
Passion	5	0.954
Dependent Variable – Brand Engagement		
Activation	3	0.898
Affective	3	0.959
Cognitive	3	0.952

Mean value of the respondent is above 4 in two variables (Affection and Connection) and there for it is good indicator of the behavior of the data. But the Passion Independent variable show a value Standard deviations of all variables are below 1 and therefore no any big variance. Also All three distributions are negatively skewed. It means that most of the observations are write side of the mean it is good indicator.

Table 3: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Affection	384	1.00	5.00	4.2127	.73313
Connection	384	1.00	5.00	4.0877	.83066
Passion	384	1.00	5.00	3.9552	.83493
Brand Engagement	384	1.00	5.00	3.9418	.79420
Valid N (list wise)	384				

it appears that the sample of 384 individuals tended to report relatively high levels of Affection, Connection, and Passion, with mean scores above 3.9 on a 5-point scale. Brand Engagement had a slightly lower mean score of 3.94, but still fell within the high end of the scale. The standard deviations suggest that there was some variability in the responses, but not so much that it would greatly affect the interpretation of the means.

Hypothesis testing

To identify the relationship between the main variables in the study correlation analysis was performed and test results are shown in following table. Since the significance values of all the independent variables are achieve the expected level of below 0.05. it explains all the three hypothesis developed based on the individual variables are accepting.

In this research, Pearson Correlation Coefficient was calculated in order to find out the relationship between independent variable and Dependent variable. The Pearson correlation values are positive and sig values are below 0.05 and therefore we can confirmed that following relationships. Pearson correlation value between Affection and brand Engagement is 0.776 and it has significant positive relationship.

Table 4: Correlation analysis for sub variables of Brand Attachment

		Affection	Connection	Passion	Brand Engagement
Affection	Pearson Correlation	1			
	Sig. (2-tailed)	.000			
Connection	Pearson Correlation	.812**	1		
	Sig. (2-tailed)	.000	.000		
Passion	Pearson Correlation	.820**	.819**	1	
	Sig. (2-tailed)	.000	.000	.000	
Brand Engagement	Pearson Correlation	.776**	.786**	.884**	1
	Sig. (2-tailed)	.000	.000	.000	.000

** . Correlation is significant at the 0.01 level (2-tailed).
N=384

Correlation analysis is also performed for other two individual variables as follows. There are three hypotheses are to be checked for this study. Therefore to check positive and significant relationship between Affection, connection and Passion with dependent variable this analysis was performed and test results is shown in above table. According to the test results we can come to the following conclusions. According to the above table, correlation coefficient between brand Connection and Brand Engagement is 0.786 and it is significantly correlated at the 0.05 level (one-tailed). Therefore, there is a positive and significant relationship between Connection and brand Engagement. This analysis leads to accept the second sub hypothesis of this research study. (H2). And also the correlation coefficient for the relationship between Passion and Brand Engagement is 0.884 and it is positive and significantly correlated at the 0.0 level (two-tailed). Since Brand Passion is positive and significantly correlated with Brand engagement (H3) of the research study is supported. In this study we have used one dependent variable and three independent variables and therefore we have to take R square value to check the explanatory power of the independent variable to the dependent variable is represent as percentage value.

Following table shows that the R2 value for individual variables which are affection, connection and passion. Therefore explanatory power of the affection, connection and passion to the brand engagement is 79.5%. Therefore, it can be concluded that variables are fit enough to the analysis of data.

F test is used to check the overall model fit that we used in the study. If the sig value associated with F is lower than 0.05 the overall model is significant. Otherwise it is insignificant. It ensures that there is a linear relationship in between Independent variable and Dependent Variable. The sig value associate with F is less than 0.05 results do not violate the condition of independent variable and dependent variable.

Table 5: Multiple regression Analysis

		R = .892 ^a	R ² =.795	F Value= 491.291		
Model		Unstandardized Coefficients		Standardized Coefficients	t Value	Sig. 0.000b
		B	Std. Error	Beta		
1	(Constant)	.357	.108		3.309	.001
	Affection	.099	.049	.091	2.030	.043
	Connection	.145	.043	.151	3.381	.001
	Passion	.652	.043	.685	15.012	.000

a. Dependent Variable: Brand Engagement

Above table shows F test results for the Individual variables of brand attachment and the dependent variable. Sig value associated with F is 0.000b and the three variables shows 0.001, 0.043, 0.001 and 0.000. All are below to the accepted value of 0.05 level. Therefore overall model is significant.

To analyses the relationship of the brand attachment and brand engagement 384 sample data were collected from selected commercial bank customers in Sri Lanka. Sample was collected through email, what's app and Facebook on Google form plat form. Collected data were analysis by SPSS and AMOS plat form. Regression and correlation analysis were used to test the hypothesis. SEM is used to chechk the overall model fit. The study's constructs were measured using multiple item scales that were drawn from the extant literature. Brand engagement (BE) scale developed by Hollebeek et al. (2014) was adapted with reference to the mobile brands. The scale items capture cognitive, affective and activation components of the BE construct. Brand Attachment (BA) was measured using Thomson et al. (2005). A total of 20 items (Refer annexure 1) were used to capture the two constructs. 09 items related to brand engagement and 11 items connected to brand attachment were measured. Respondents were asked the extent to which they agreed or disagreed with each of the statements on a 5 point Likert scale varying from Strongly Disagree (1) to Strongly Agree (5) The questionnaire was created based on the literature review, and all measurement items were adapted from existing instruments. Questionnaires were prepared based on these indicators. (Refer annexure 2). Closed type, one tail, Likert scale questions were used to measure the items. All items were validated by factor analysis and reliability were checked. All five assumptions were checked to fit data to analysis regression and correlation. Finally, mediation effects analyzed by using prof Andrew heyes method and Amos SEM. There was few research on banking sector regarding these two concepts especially in sri Lankan banking context. Therefore, the purpose of this project was to examine the relationships of two concepts of brand attachment and Brand engagement and to determine their definitions and measurement. Therefore, the main objective of the study is to examine these two concepts to understand their delimitations and boundaries between Brand attachment and Brand Engagement by examining their dimensions special reference to banking sector. A secondary objective is that to examine the relationship among brand attachment, Brand engagement. To provide the readers with a better understand of the constructs of brand attachment and engagement concept following relationship were tested. Examine the impact of Brand Attachment on Brand engagement, Examine the impact of affection on Brand engagement, Examine the significant impact of Connection on Brand engagement, Examine the significant impact of Passion on Brand engagement were tested as hypothesis and all of them were accepted.

Discussion and Implications

According to the correlation analysis, correlation coefficient between Brand attachment and brand engagement is 0.886 and significant value of this relationship is 0.000 ($p < 0.01$). It indicates a positive significant relationship between Brand attachment and brand engagement. According to the regression analysis, the regression coefficient of Brand Attachment indicates that it has a positive impact on Brand Engagement ($\beta = 0.601$, $p < 0.01$). Therefore, the Hypothesis which indicates, there is a positive and significant relationship between Brand attachment and brand engagement is accepted. Several authors consider attachment and engagement to the brand as one attitude. According to this methodological position, a consumer attached to a brand is a consumer who wishes to maintain and continue the relationship which binds him to a brand. The proven link between the two concepts is almost systematic, something which feeds the confusion, attachment is considered to be an antecedent of engagement. The definition of attachment, proposed by Lacoueilhe (2000), is largely different from that formulated by Terrasse (2006) but both agree on the sustainability of the relationship between the brand and the consumer. We present in the table below, the differences related to the definition, to the conditions of observation, to the object and to the nature between the two concepts of attachment and engagement: According to the correlation analysis, correlation coefficient between Brand affection and brand engagement is 0.806 and significant value of this relationship is 0.000 ($p < 0.01$). It indicates a positive significant relationship between Brand affection and brand engagement. According to the regression analysis, the regression coefficient of Brand affection indicates that it has a positive impact on Brand Engagement ($\beta = 0.149$, $p < 0.01$). Therefore, the Hypothesis which indicates, There is a positive and significant relationship between Brand affection and brand engagement is accepted. According to the correlation analysis, correlation coefficient between Brand connection and brand engagement is 0.786 and significant value of this relationship is 0.000 ($p < 0.01$). It indicates a positive significant relationship between Brand connection and brand engagement. According to the regression analysis, the regression coefficient of Brand connection indicates that it has a positive impact on Brand

Engagement ($\beta = 0.129$, $p < 0.01$). Therefore, the Hypothesis which indicates, There is a positive and significant relationship between Brand connection and brand engagement is accepted. According to the correlation analysis, correlation coefficient between Brand Passion and brand engagement is 0.884 and significant value of this relationship is 0.000 ($p < 0.01$). It indicates a positive significant relationship between Brand Passion and brand engagement. According to the regression analysis, the regression coefficient of Brand Passion indicates that it has a positive impact on Brand Engagement ($\beta = 0.626$, $p < 0.01$). Therefore, the Hypothesis which indicates, There is a positive and significant relationship between Brand Passion and brand engagement is accepted. Therefore all dimension of the brand attachment is accepted according to the test results. This is supported by the study of Gomez Suarez, M. (2019). Examining customer brand relationships: A critical approach to empirical models on brand attachment, love, and engagement.

This study has several implications. This study develops to test a model explaining the relationship of three close notions of brand attachment, brand engagement. Academics are keenly interested in exploring different ways by which brand engagement can affect shareholder value (Franzak et al., (2014); Kennedy & Guzman, (2016). The current research offers an overarching framework on how brand attachment, brand engagement jointly influence. The first is that brand attachment leads to brand engagement. We contribute to service marketing literature by demonstrating how brand love effects on brand engagement and attachment relationship. Results revealed that there is direct relationship with brand attachment and brand engagement, which is positive and significant. However that relationship is weakened by presence of brand love. It means that Brand love mediate the relationship of brand attachment, Engagement relationship. Secondly, as a methodological contribution, this research deals with second order constructs with first order constructs. This study addresses clarifies brand attachment, engagement. Thirdly, this paper explores the constructs from their respective theoretical perspectives. This paper attempts to show that brand engagement is based on the cost benefit analysis of the social exchange theory and brand attachment based on attachment theory. Fourthly,

This study provides brands with strategies to leverage brand attachment and brand engagement to their advantage. Engaged customers are more likely to develop love for brands which increases brand equity and evokes their intention to purchase. Companies should include the management of virtual conversations on their websites and launch social groups designed to generate high levels of engagement with banking product to be the loyal products. This can be continued when brands keep posting and uploading pictures, news, videos and success stories to their pages to increase consumers' involvement. These firms can also host community engagement events. Engagement leads to love. Where, attachment composed of affection, connection and passion, love is composed by Dream, Separation, Self-expression, Long Term while engagement comprises cognition, affection and activation. Love happens after attached to a brand. Engagement emanates from affection and activation. Therefore the customer may use the brand, even borrowed. Along these lines, sellers should provide customers with opportunities to reciprocate soon after they have shown signs of high levels of engagement since customers who are strongly attached and engaged with a bank have a higher chance of being brand lovers. Branding elements (e.g., logo, colors, forms, and slogan) can be an important tool to humanize the brand. Transmission of the human characteristics of the brand in marketing communication could make people fall in love with a brand. Higher love will build overall equity which in turn would form purchase intention. Given the multidimensionality of brand engagement, bank brand managers would do well to adopt a very complete engagement strategy, triggering emotional, cognitive and behavioral aspects of engagement to maximize brand equity. Brand engagement does not build purchase intention, but overall brand equity. Therefore, instead of aspiring the need for purchase; brands should focus on making it equitable than their competitors. This can be achieved by generating higher awareness and association about the brand and raising the perceived quality of the brand. Important personal achievements associated with the banking products should be posted by the consumers on the brand's website. For example, good news like promotion, received on the banking sector is a nostalgic moment which can raise the emotions. Multiple use of the bank shall ignite passion for the brand. This is achievable by the converging technologies. For example, a banking facility can provide as digitally. If the easy of use be improved, attachment shall rise. Brands should not depend exclusively on utilitarian considerations when designing their products, but develop relationship with their customers by engaging them through their brands. Communication on

social media will garner consumer engagement. Brand engagement can also be achieved by hash tag campaign on social media. Brand managers should also listen to their customers. By listening, these managers may discover opportunities and ideas that focus on shared values. Much loved products/brands are central to consumer's identity and have a lifestyle fit and proximity. Managers also may consider creative advertisements targeting men. The proposed model of brand concepts and their respective drivers offers an operational framework that consists of a practical segmentation, targeting, and positioning tool, and an effective method to design communication campaigns.

In overall the study develops a model based on empirical data collected from 384 customers through online self-administered questionnaires prepared on the Google platform. The data analysis in SPSS shows that brand attachment has a significant and positive relationship with customer brand engagement. The study also finds that the dimensions of brand attachment, including affection, connection, and passion, have a significant and positive relationship with customer brand engagement. The study concludes that customer loyalty is influenced by the banks' techniques and strategies to engage with customers, and personal interactions between the bank's officials and customers help sustain strong emotional brand attachment resulting in greater engagement. The study also finds that customers are more likely to experience greater self-brand connection with banks when the brand's concepts and associated actions connect with their personal expectations, heavily influencing the services they undertake with the bank. The study suggests that satisfied customers with attractive products and services are more likely to be attached to a bank and engaged with it.

Future Research Directions

Like all studies, this study has some limitations, the first of which concerns generalization, as its unit of analysis is banking customers, and data were collected using a convenience sampling method. Future research should study the proposed model using other product or service categories and various users and use other sampling techniques. Another limitation of this study has to do with how emotional structures (emotional attachment, engagement and love) are measured. This study was deductive in nature, and it used a structured questionnaire to measure emotional structures. However, emotional structures are subjective in nature; therefore, our quantitative approach has limitations in terms of its measurement. In depth interviews or other qualitative tools might be used to overcome this limitation. Finally, in the present study, the role of emotional structures in the process of transition from satisfaction to loyalty in terms of relationship intensity was examined. Nevertheless, in a relationship, only the intensity of the relationship is not sufficient to provide the correct sequence from Attachment to engagement, and it should also focus on the quality of the relationship, satisfaction and loyalty. Therefore, future research can use the variables of brand trust and commitment as relationship quality to extend the model. Accordingly, trust and commitment can play a mediating role in the relationship between satisfaction–emotional attachment (Aurier et al., 2001; Guillard and Roux, 2014; Horppu et al., 2008) and love– loyalty (Albert and Merunka, 2013; Iglesias et al., 2011), respectively. Future research could include longitudinal or experimental studies not only to validate the findings in the proposed model, but also to reveal how these underlying variables develop over time. Since the sampling was banking customers, the results cannot be generalized. Thus, to achieve a better understanding of the role of BE and brand love, longitudinal studies would be important. Instead of modeling brand engagement and brand as a second order trust, the effect of cognition, affection, activation, quality, emotion and passion can be tested. Brand preference can have a different bearing on the hypothesized relationships which needs moderation effect tests. Moreover, BE and BL were not tested from a corporate level. It was tested from a customer-centric perspective. Future research is welcome to test this model from an organizational perspective. The researcher has assumed the positive impact. However, it can be negatively valence as well. Future research can incorporate it. Finally, this study takes place in a specific context (Sri Lanka) and banking sector (the financial industry); for this reason, researchers must be careful about generalizing these results and conclusions to other scenarios or different contexts. Some scholars shows that these dimensions represent the same concept, there are two dimensions (and not three) that comprised the consumer brand relationship of attachment and active engagement. In addition to that following matters should consider in future research. Respondents may not have a clear understanding of these concepts because of some concept and the question are quite similar meaning. In translation to Sinhala, its internal meaning may be different from expected meaning. Due

to same customer involved in two or more banking transactions, bank customer might have some hesitation to present information about their bank's operations. This has also led to the element of subjectivity in their responses.

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