

The impact of brand community engagement & perceived trust of the Facebook page as a mediator variable between the brand experience and the customers' intention to forward online company generated content and to switch the brand: the case of the Islamic banking sector in Palestine

Abstract

The purpose of this study is twofold: firstly, to assess the impact of brand experience on clients' intention to forward online company generated content (CGC) and on the intention to switch brand in an online banking context, with evidence from Islamic banks operating in Palestine; secondly, to explore the role of online brand community engagement and the perceived trust of brand community page as mediating variables between brand experience and the intention to forward online CGC and the intention to switch brand.

Keywords

brand experience; brand community; company generated content; Islamic banking; intention to forward; brand switching.

1. Introduction and Objectives.

The phenomenal surge of the Internet and the extensive use of social media in all walks of life had revolutionized the way business in general and marketing in particular is done. Social media transformed the fundamentals of marketing practices and opened new horizons for marketing activities to be conducted online efficiently and in a timely manner. Firms across all industries are steadily building their competitive strategies utilizing the power of social media such as Facebook, Twitter, LinkedIn, YouTube, etc. Engaging customers in the marketing process as active participants and potentially advocates for the business through forwarding online CGC is a rational and rewarding strategy that enhances business performance (Brodie et al, 2011). Businesses strive to build and maintain constructive and mutually beneficial relationship with customers as a means of achieving competitive advantage. This endeavor is being facilitated by the extensive use of social media and customer engagement through forums and online brand communities. Jayasingh & Rajagopalan (2015) explain that engagement through brand community page goes far beyond "clicking button or responding to brand's message"; online brand community page is an advanced form of customer engagement in the marketing process. Using online brand community page is an efficient and cost-effective marketing tool. It enables brands to instantly receive feedback on the needs, wants, preferences, and concerns of targeted audience, thus enabling them to address these issues and respond promptly. And by doing so, the interests of both parties will be served (Oyza & Edwin, 2015; Paquet, 2013). The scope and the context of this study are imperative given that Islamic banking and finance is an emerging and evolving industry that enjoyed a steady and consistent horizontal as well as vertical growth since its revival in the early 1970s. The evolution of the Islamic banking industry is evidenced by its expanding customer base, rising volume of transactions both in volume and dollar value, and the increasing number of financial institutions offering Islamic banking products and services in Muslim and non-Muslim countries alike. Based on the that scope the purpose of this paper is to develop and estimate conceptual model of how the customer's experiencing with the Islamic banking brands influence their intentions to

forward the online company generated contents (CGC) or switch the brand. Mediated by the perceived trust of the Facebook page and brand community engagement.

2. Research Question

Extant literature indicates that brand experience largely affects customers' intention to forward the content of the brand community page or to switch the brand. This study, as the general model in Figure 1 shows, attempts to investigate the relationship between brand experience, as an independent variable, and the intention to forward or to switch the brand, as dependent variables, mediated by online brand community engagement and the perceived trust of brand community page within the Islamic banking sector in Palestine.

As result, this paper addressing the following research questions:

1. What motivates an online brand community (OBC) member to forward the contents of the brand community page generated by the business?
2. Conversely, what drives another member of the same community to switch to another brand?

3. Literature review and conceptual framework

Literature review for this study is divided into four distinct, yet complementary themes, namely: branding, brand identity and brand community page; social media and Islamic banking; brand experience; and consumers' intention to forward online CGC and intention to switch brand.

3.1. Brands and Branding

The American Marketing Association defines brand to be a "name, term, design, symbol, or any other feature that identifies one seller's good or service as distinct from those of other sellers". Brands differentiate firms' products and services, and provide clients with the rationale to choose certain brand over other competitors. Although branding is being practiced for hundreds of years as "a way of differentiating the goods or services of one producer from those of another" (Ming & Rasiyah, 2011), marketing professionals are yet to agree on a universally accepted definition of branding that covers the wide spectrum of businesses. Kotler and Keller (2015) uphold that branding provide "products and services with the power of a brand".

3.2. Building a Brand Identity

Attaining compatibility between 'how a business wants to be perceived by consumers' (brand identity) and 'how consumers actually perceive the brand' (brand image) is an aim shared by all businesses. The first step in building a brand online starts by building brand identity. Brand identity is one of the most powerful tools with impact that firms can use to influence people's perceptions, and hence their attitude towards the brand. Aaker and Joachimsthaler (2000) argue that for brand identity to be effective and have an impact, it needs to connect with customers, differentiate the brand, and exhibit existing and potential capabilities of the organization. This entails that branding always involves knowing the target audience by having a comprehensive knowledge of current and potential customers and being able to reach them in a timely and efficient manner. Failing to do so adequately leads to the inevitable failure of gaining their trust and loyalty, and eventually stimulating the

intention to switch the brand. The damage usually goes far beyond such a loss to triggering negative publicity about the brand.

3.3. Brand communities

Muniz and O'Quinn (2001) define brand community to be "a specialized non-geographically bound community, based on a structured set of social relationships among admirers of a brand". Unlike conventional communities, members of a brand community share a certain set of social relationships and are unified by their shared appreciation for a brand - regardless of their whereabouts. Cuthbertson & Bridson (2006) recognized the importance of online brand communities in the online brand building process. Zaglia (2013) argued that despite the fact that the purpose of brand communities varies, as each brand community has its own purpose, they all share a common purpose. They are considered to be strategic marketing investments utilized by firms to develop and maintain enduring relationships with current and potential customers. Furthermore, online brand community members often play an active role in disseminating the content of the brand community page, irrespective of the sources of contents being customers or company generated.

3.4. Social Media and Financial Institutions

Having an open line of communication between financial institutions (the brands) and their customers on social media is exceptionally important. A recent American Bankers Association (ABA) survey found that just over three-quarters of respondents believed that social media is important to their bank (Macknight, 2017). The findings of another report by ABA 'The State of Social Media in Banking', published recently indicate that 46% of respondents believe customers will use social media as their primary source of bank communication within five years, prompting Macknight (2017) to comment that "If banks aren't on social media, then they are missing out on an incredible opportunity".

The success of online social media in the financial industry, as the case for other industries, is linked firstly, to the ability of financial institutions to produce online professional and contemporary brand community page with relevant content. "Content is king" believes Macknight (2017). Secondly, the ability of financial institutions to engage their audience in the marketing process. Engaging customers is viewed positively as a sign of being receptive to customers' feelings and needs, thus commands their loyalty for the brand. (American Bankers Association, 2017; Chong, 2017).

3.5. Islamic Branding

Temporal (2011) defines Islamic branding to be "any brands that are seeking to address the needs of Muslim markets". Relevant to this study is branding in the Islamic banking sector. Islamic banks aspire to provide Muslims with Shariah compliant products and services which are not being extended by conventional banks to satisfy the special financial needs of Muslim clients. Temporal (2011) explains that the issue does not lie with branding a religion [Islam] but with the building of brands for Islamic banks that resonate with the Muslim population. Along these lines, one can conclude that targeting Muslim clients is not merely because they belong to the religion of Islam, but the focus is on addressing Muslims' banking needs as defined by Islamic values and laws of Shariah.

3.5.1. Islamic banking and online brand communities

Interestingly, the two most distinguishing features of the Islamic banking call for interaction between Islamic banks and their customers: 1) "Know your bank": customers need to know their banks and be assured that they are genuinely Islamic banks. To be successful, Islamic banks must gain the trust of their customers by demonstrating that they abide by the rules of Shari'ah and act in compliance with the Islamic code of business ethics while conducting their banking activities. Otherwise, they risk being labeled un-Islamic leading to substantial loss of their customer base. The best assurance for Islamic banks to stay on course as true Islamic brands is their adherence to their principles as defined by their charters; 2) "Know your customer": Islamic banks also need to know their customers in line with "Know your customer" policy, and to be assured of the character of their clients and feel confident that the source of their wealth is entirely halal (Husain, 2017). Social media therefore has a pivotal role to play in such a dynamic relationship by being a valuable resource and a means of engagement between Islamic financial institutions and their customers. In an emerging and expanding market such as Islamic banking and finance, the exchange of information between the brand and customers is particularly invaluable. An Islamic bank, therefore is obliged to produce worthy and credible brand community page that commands the attention and gains the trust of customers and entices them to engage and forward page content.

3.6. Brand Experience

Rowley (2004) explains that "branding in a digital age" can be explored from two related perspectives; organizational strategy and brand experience". The focus of this study is online brand experience and its impact on the intention of clients to forward online CGC and to switch brand within the Islamic banking industry in Palestine.

Brand experience in its simplest form can be defined as a set of variables that collectively shape the attitude of the customer towards a product, a service or a firm. Such variables include purchasing experience, customer satisfaction, post purchase service and behavioral response of the customers. Mediated by brand community engagement and perceived trust of brand community page, brand experience induces clients to develop positive or negative stand towards the brand - considering that experiences affect attitudes, judgments, and other aspects of consumer behavior (Same, 2015). The formed attitude motivates the customer to respond either favorably by intending to forward CGC, or unfavorably by having the intention to switch brand if the experience with the brand is totally dissatisfying.

Schmitt (2009) made a distinction between products and experience and affirmed his belief that the concept of brand experience is a true and genuine depiction of the branding spirit. He further explained that consumers' expectations from brand far exceed functionality and utility associated with products, to integrate consumers' sensations, feelings, and intelligence. This methodical understanding of branding concept prompted Brakus et al. (2009) to conceptualize brand experiences as "subjective, internal consumer responses (sensations, feelings and cognitions) as well as behavioral responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communications and environments". They devised a distinct reliable and valid brand experience scale consisting of four measureable dimensions' parallel to the four components of the brand experience, namely: sensory, affective, intellectual, and behavioral. The work of Chen & Khan (2017) and Brakus

et al. (2009) showed that consumer experience with the brand "can affect certain aspects of consumer behavior such as satisfaction and loyalty". Interestingly, the findings of a recent study within the online banking environment indicated that corporate visual identity, emotional experience and functionality (a mixture of experience and product attributes such as performance, quality of service and value for money) are the strongest predictors of brand satisfaction and brand loyalty (Khan et al., 2016). Thus, based on the above theoretical arguments, we infer that customers experiencing of the brand of the Islamic banks influences the customer's perceived trust of Facebook community page. And influences the customer's level of brand community engagement. in the online Islamic banking and thus propose the following hypothesis:

H1. Brand experiences positively influences the customer's perceived trust of Facebook community page.

H2. Brand experiences positively influences the customer's level of brand community engagement.

3.7. Consumers intentions

Taylor et al (2012) empirically tested and confirmed the proposition that online consumers share online advertising motivated by the prospect of constructing and expressing their self-concepts. Earlier discussion established the existence of a positive relationship between customers' satisfaction and their intentions to forward online CGC, and inverse relationship with their intentions to switch brand. The findings of a recent empirical research investigated the determinants of consumer bank switching intention in the Gambia retail banking sector showed that there is a significant negative relation between customer brand perception (price perception, corporate image, customer satisfaction, quality of services and trust) and intention to switch banks (Ceesay, 2017). The general proposition articulated in this paper is that brand satisfaction amounts to be the cornerstone for the brand experience concept and the driving force for consumers' intentions and subsequent behavior. A rewarding brand experience gives consumers confidence to have trust in and be loyal to the brand, luring them to behave accordingly and forward online CGC. On the other hand, having unsatisfying brand experience is most likely to cut short the process and renders brand trust and brand loyalty irrelevant, thus forcing consumers to search for an alternate brand. This provisional conclusion remains to be confirmed while considering the influence of the mediating variables. One of the main objectives that this study aims to achieve is to explore the empirical relation between brand experience and consumer's behavior, beyond satisfaction, trust and loyalty. More specifically, the endeavor is to assess the impact of brand experience on consumers' intentions within the online Islamic banking sector in Palestine. Does an attractive brand experience entice consumers to act favorably towards the brand beyond being loyal customers? Would they forward the online CGC to potential consumers? Likewise, how would consumers behave should their experience with the brand turns to be negative? Would they switch the brand?

3.7.1. Mediating factors.

3.7.1.1. Perceived trust of brand community page

The content of brand community page, among other ingredients, is an integral factor that influences customers perceived trust of the page. Companies seek to create trustworthy online brand community pages that enable them to gain customers' trust as it is a crucial to the success of companies branding campaign. Akkucuk & Turan (2015) argued that the benefits of securing customers' trust of the brand community page include enhanced potential for purchase intention and increased market share. In line with the above discussion, it is evidenced that that relationship between customers and brands is bounded by customers perceived trust of the brand community page. Thus, based on the above theoretical arguments, we infer that customer's level of perceived trust of the Facebook community page influences the customer's intention to forward online company generated contents (CGC). And influences the customer's level of intention to switch brand in the online Islamic banking and thus propose the following hypothesis:

H3. The customer's level of perceived trust of the Facebook community page positively influences the customer's intention to forward online company generated contents (CGC).

H4. The customer's level of perceived trust of the Facebook community page positively influences the customer's intention to switch brand.

3.7.1.2. Online brand community engagement

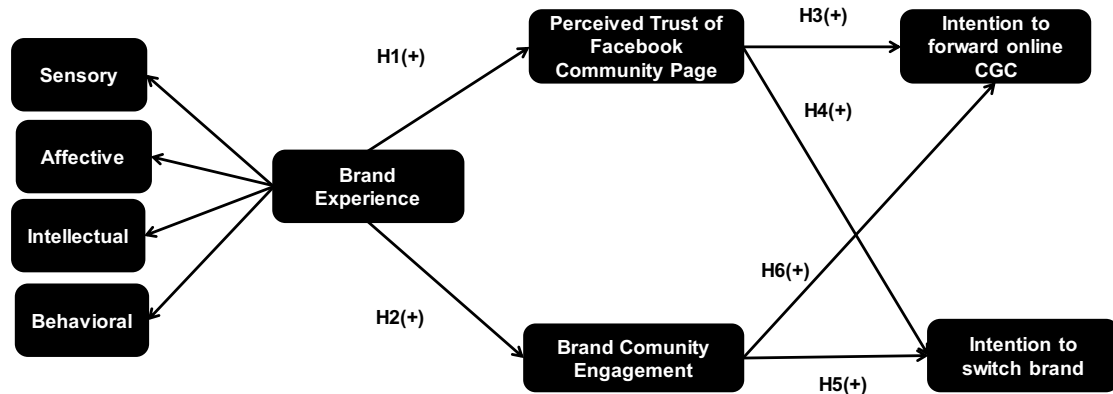
Online brand community engagement is another basic ingredient for successful online brand community page. Li & Bernoff (2011) emphasized the importance of online brand community engagement and argued that social media has empowered and enabled customer-to-customer interaction. Companies therefore have vested interest in engaging customers on social media platforms to influence them not only to purchase their products or services, but also to influence their intentions and entice them to forward online CGC. Engaged customers render valuable contribution in enhanced business performance by communicating the brand identity to a more inclusive audience (Brodie et al., 2011). Firms that engage their online audiences are largely perceived to be positive, perceptive, societal, and accessible. TRW Consultant (2016) argues that such qualities are certain to "translate into sales, patronage, goodwill, brand affiliation, loyalty and an army of brand ambassadors who will go to any length to promote/defend your name, brand, product, service or cause". Thus, one can hypothesize/claim that the intensity of online brand community engagement will have a proportional impact on customer's intention to forward CGC and to switch brand. Thus, based on the above theoretical arguments, we infer that customer's level of brand community engagement influences the customer's intention to forward online company generated contents (CGC). And influences the customer's level of intention to switch brand. in the online Islamic banking and thus propose the following hypothesis:

H5. The customer's level of brand community engagement positively influences the customer's intention to switch brand.

H6. The customer's level of brand community engagement positively influences the customer's intention to forward online company generated contents (CGC).

Figure 1 summarizes all of the hypotheses in the final proposed model.

Figure 1: Conceptual Model



4. Methods

4.1. Data collection and sample design

The data were collected by means of a questionnaire distributed via email and personal interviews. And targeted to Islamic banking customers operated in Palestine authority during March and April 2018 resulting in 217 valid responses and a 77.5% response rate. The specific criteria used to select the respondents of this study, these criteria suggest that respondents should have at least one registered Islamic bank account, Facebook account, Facebook page of the Islamic bank brand in which the brand's customers participate. The survey questionnaire is organized in three sections. The first section includes various assessment questions to confirm the subject's interest and consistency. The second section groups the items in order to organize the proposed study. The third section contains the users' sociodemographic information and other information in order to analyze the participants' profiles, classification and the relevant variables.

4.2. Measurements

Specifically, we adapted the Brand Experience scales used by Brakus et al., (2009). Perceived Trust of Facebook Community Page was adapted from Morgan and Hunt (1994) and Kim et al. (2011). Brand Community Engagement was adapted from Algesheimer et al. (2005). Intention to forward online CGC was adapted from Davis In 1989 and finally, Intention to switch brand was adapted from (Chattopadhyay and Basu, 1990; Gotlieb and Sarel, 1991). Furthermore, the questionnaire contained a series of questions regarding the demographic characteristics or behavior of users (e.g. gender, educational qualifications, family status, age, employment status, place of residence and standard of living, experience with the use of electronic banking and mobile banking, etc.).

4.3. Reliability and validity.

Cronbach's α indicator was first used to measure the reliability of the scales, with 0.7 as the reference value (Nunnally, 1978; Hair et al., 1995). All the variables obtained very good values in the two groups or subsamples ($\alpha > 0.8$). To test the convergent

and divergent validity of the scales, a confirmatory factor analysis was performed. In this analysis the items that contributed least to the explanatory power of the model was eliminated ($R^2 > 0.5$). Convergent validity was evaluated by means of the factor loadings of the indicators. The coefficients were significantly different from zero, and the loadings between latent and observed variables were high in all cases ($\beta > 0.7$). Consequently, we can say that the latent variables adequately explain the observed variables (Bollen, 1989; Hair et al., 1995).

With regard to discriminant validity the variances were found to be significantly different from zero. Moreover, the correlation between each pair of scales did not exceed 0.8. Given the weak relationship among the constructs, we can therefore confirm that there are five constructs in each of the three models proposed.

The reliability of the scales can again be evaluated from a series of indicators drawn from the confirmatory analysis. The standard compound reliability and the average variance explained exceed the threshold used as a reference at 0.7 and 0.5, respectively, as well as other indicators of overall fit for the measurement model (Bollen, 1989; Hair et al., 1995) (Table 3).

4.4. Structural equation model

After analyzing the reliability and validity of the initial measurement scales, we tested the research hypotheses in the literature review using structural equation model (SEM). Considering the absence of normality of the variables, we opted for the maximum likelihood estimation method and bootstrapping technique (or bootstrap learning samples) for 500 consecutive steps or samples, and a significance level of 95 percent. The maximum likelihood is preferable in the case of small samples, as opposed to generalized or weighted least squares (West et al., 1995). In the bootstrapping technique we used the Bollen-Stine's corrected p-value, testing the null hypothesis that the model is correct. Through re-sampling, this technique permits the standard error of the constructs to be corrected.

The values of the proposed model are consistent with the values established in the literature (Bollen, 1989): RMSEA < 0.08 GFI > 0.90 , CFI and NFI > 0.90 (see Table 1).

Table 1: Goodness-of-fit indicators in the structural model.

Fit indices	CMIN/DF	GFI	RFI	NFI	CFI	TLI	IFI	RMSEA
Recommended value	$2 < \text{CMIN/DF} < 5$	> 0.90	> 0.90	> 0.90	> 0.90	> 0.90	> 0.90	< 0.08
Value in the model	2,52	0,89	0,82	0,9	0,9	0,88	0,9	0.08

*Notes: CMIN/DF- normal chi-square/ degrees of freedom; GFI - goodness-of-fit index; RFI - relative fit index; NFI - normed fit index; CFI - comparative goodness of fit; TLI - Tucker-Lewis Index; IFI - incremental fit index; RMSEA - root mean square error of approximation.

5. Findings Hypothesis testing

To evaluate the structural model, we analyzed the statistical significance of the structural loads of the different proposed relationships.

Table 2: Results of the hypotheses test

Hypothesis	Effect			Coefficients	S.E.	Sig.	Support
H1	BE	→	PTF	0,678	0,071	0,000	Yes
H2	BE	→	BCE	0,773	0,074	0,000	Yes
H3	PTF	→	IFCGC	-0,148	0,061	0,010	No
H4	PTF	→	ISB	-	-	Not significant	No
H5	BCE	→	ISB	1,077	0,108	0,000	Yes
H6	BCE	→	IFCGC	1,15	0,127	0,000	Yes

The results of the SEM analysis, as well as the hypotheses results are listed in Table 2 and Figure 2. In our research, all hypotheses resulted to be significant, except the relationship between perceived trust of Facebook community page on intention to switch brand, which produced a non-significant relationship ($p > 0.05$). the relationship between perceived Trust of Facebook page and intention to forward company generated contents (CGC) was not supported. H1, which proposed a positive relationship between brand experience and perceived Trust of Facebook page, was confirmed ($\beta=0,678$; p -value= 0.000); and indicating that brand experience stimulates strong Trust of Facebook page in an Islamic online banking context. H2, which proposed a positive relationship between brand experience and brand community engagement, was confirmed ($\beta=0,773$; p -value= 0.000); this means that brand experience stimulates strong brand community engagement in an Islamic online banking context. H3, which proposed a positive relationship between perceived Trust of Facebook page and intention to forward company generated contents (CGC), was not confirmed ($\beta=-0,148$; p -value= 0,010); this means perceived trust of Facebook page does not affect intention to forward company generated contents (CGC). H4, which proposed a positive relationship between perceived Trust of Facebook page and intention to switch brand, was not significant (p -value > 0.05); this means perceived trust of Facebook page does not affect customer intention to switch brand. The online brand community engagement has a positive influence on intention to forward company generated contents (CGC), was confirmed ($\beta=1,077$; p -value= 0.000); and on intention to switch brand, was confirmed ($\beta=1,15$; p -value= 0.000); as hypothesized in H5 and H6, respectively.

6. Discussion and Conclusions

The main objective of this study was to examine the type of relationship that exists between the brand experience and the online-brand community engagement and, and also their behavioral outcomes in the online Islamic banking context. Results of the study indicate that the brand experience influences online-brand community engagement and consumer behavioral outcomes, namely, intention to forward company generated contents (CGC), and intention to switch brand. In addition, this study has found that the perceived Trust of Facebook page that mediate the mediate the relationship of brand experience and intention to forward company generated contents (CGC), and intention to switch brand. does not affect the customer's intention to forward company generated contents (CGC). And customer's intention to switch brand respectively. The results of this study would contribute to the existing body of literature by providing a clear understanding of brand experience and its influence on the online brand community engagement, perceived Trust of Facebook

page, intention to forward company generated contents (CGC), and intention to switch brand in online Islamic banking research. From a theoretical viewpoint, this study extends the existing explanations of the brand experience and its effects on the online brand community engagement (Brakus et al., (2009) who indicated that the brand experience has the direct and indirect effect on the customer's behaviors. Thus it can be taken as an important step forwarding in directing theories related to brand experience effects, and the combined effects of linking brand experience to consumer behavioral outcomes that yet till date, have received lesser attention in banking sectors in Palestine especially Islamic banking sectors. The proposed framework suggests that the brand experience with an online brand community engagement provides positive engagement, interactions, intentions to customers. On the other hand, most of the studies on customer-brand engagement viewed brand experience as a consequence for the customer-brand engagement (Hollebeek, 2011a, b; Hollebeek et al., 2014; Nysveen and Pedersen, 2014).

7. Limitations and future research

Regarding the limitations of this research, we have addressed and need to be acknowledged the following limitations: the first limitation is that generalizability of the findings should be taken into consideration. The characteristics of the sample represent a relevant limitation, since data were gathered from customers of financial entities operating specifically in the middle east geographical area, also the data were collected from specific social medias (Facebook). Thus, future research is needed to test the proposed model in other geographical areas. The second limitation the researchers have been used the financial sector to implement this study, therefore the researchers are encouraged to conduct research across other industries, to expand the model of this study domain and scope across many different industries to get further investigation related to the influence of some of the variables included in this study, whose effect on intention to switch brand was found not to be significant. Finally, the researchers encourage future studies in testing the same relationships in banking services through a cross-cultural study comparing Islamic and non-Islamic customers, by using different social media for example (Twitter) to implement the study and collecting data.

8. Practical and managerial implications

The results of this research would offer the implications for managers in the Islamic banking industry. The results indicate for the positive influences of Brand experience on intention to forward company generated contents (CGC), and intention to switch brand mediated by the brand community engagement, which suggests that managers should try to focus on the experiencing customers to engage them with the bank brand in an online environment especially through the Facebook as a social media since the most population in Palestine using the Facebook as a social media. It can be seen from the empirical results that the indirect influence of brand experience on intention to forward company generated contents (CGC), and intention to switch brand via online brand experience. This is an important finding of this study, which suggests that the unique brand experiences will increase the level of customer- engagement with brand community it is possible that a bank can improve the level of customer intention to forward company generated contents (CGC), and reduce the intention to switch to another brand. it will aid bank managers and decision makers in improving business

performance, by tracking the behaviors that motivate customers through social media, in addition to know how to increase the customers experience with the firm's brand which increase the engagement and interactions for the customers, and to prevent them for switching to another competing brand. findings of this study, provide the valuable guidelines for the Islamic bank managers to give the attention for the bank's Facebook page and the website as an important tool, which can engage the customers with the bank brand (Yap et al., 2010). Managers should formulate their marketing strategy in order to increase the brand experience for customers with the banks brand that will ultimately motive and help to engage the customers with the brand through social media results in increasing the customer's intentions to forward online company generated contents and reduce their intentions to switch to another competing brand. With this finding, we can say that the customer's experiences with a bank brand increases the customer's intentions to forward online company generated contents CGC and reduce their intentions to switch to another competing brand, indirectly via the Brand community engagement is more crucial. Thus, it makes the concept of the brand community engagement more important in front of bank managers. However, this study enables to integrate the idea of viewing brand community engagement as a consequence of brand experience. Importantly, this framework will serve as a platform for academics who are interested in studying the relationships between the concepts of the "experience" and "engagement". The empirical investigation about the influence of brand experience on brand community engagement and perceived trust is also an important contribution to the marketing literature. An understanding of the mediation effect of brand community engagement offers valuable insights into brand community engagement literature. More importantly, this study extends the previous work on the brand experience and brand community engagement relationship by providing empirical evidence of the prior explanation in the banking sectors. The results of this study reveal the importance of brand experience in creating unique brand community engagement in an online setting in addition to the intention of consumer's behaviors to forward the online company generated contents, and their intention to switch. Thus, this study will add new insights to brand experience and to the brand community engagement literature and their impact on intentions to forward online company generated contents CGC and brand switching.

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