

## **Faith, Gender, and Impulse: Understanding Brand Loyalty and Engagement in Islamic Finance**

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### **Abstract**

This study examines the role of brand insistence in the context of religiosity on impulse buying in the Palestinian Islamic banking sector, considering the mediating effect of engagement in online brand communities and the moderating effect of gender. Based on a sample of 270 users of Islamic banking services active in Facebook communities, the PLS-SEM technique was applied to analyze the relationships proposed in the conceptual model. The results confirm that brand insistence based on religiosity significantly drives digital engagement, which in turn acts as a strong determinant of impulse buying. In addition, it is observed that brand insistence also directly influences impulsive buying, although this effect is more evident in men than in women, which provides a novel nuance with respect to previous literature, which traditionally associated higher levels of impulsive buying with women. These findings reinforce the relevance of religiosity and gender in understanding Muslim consumer behavior in digital financial environments. The study " "

offers theoretical and practical implications for Islamic brand management, while identifying limitations and future lines of research in Islamic marketing and digital behavior.

**Keywords:** Brand insistence, Religiosity, Impulsive buying, Online brand communities, Islamic banking

## 1. Introduction

The term impulse buying in marketing refers to purchasing decisions that occur spontaneously, without planning, and with little consideration of the consequences (Zhong et al., 2010; Silalahi et al., 2025). Numerous studies have highlighted the relevance of this phenomenon for understanding consumer behavior and, consequently, developing more effective marketing strategies (Cheng et al., 2013; Chen et al., 2021). Bayley and Nancarrow (1998) already emphasized that analyzing impulse buying is essential for understanding consumers' relationship with brands. Furthermore, subsequent research confirms that impulse buying is linked to both emotional and rational factors that directly affect the volume and frequency of purchases (Ali & Sudan, 2018; Ahn & Kwon, 2020; Chen et al., 2021). In fact, it is estimated that more than 60% of purchasing decisions are unplanned (Yudha et al., 2025).

In the digital age, impulse buying has taken on new forms. Online platforms and social media intensify hedonic experiences and exposure to stimuli that encourage immediate purchasing decisions (Couyoumjian, 2021; Sahaid et al., 2022; Liu et al., 2025). In this context, consumer engagement with brands in virtual environments has become a key element that can either enhance or inhibit impulse buying (Dessart et al., 2015; Kumar & Pansari, 2022; Hollebeek et al., 2023).

In the case of Islamic banking, the integration of religious values, ethical principles, and Sharia rules adds a unique dimension to the study of consumer behavior. The literature has shown that religiosity can act as a brake on impulsive buying by reinforcing self-control and discipline (Habib et al., 2020; Alam et al., 2020; Rehman et al., 2023; Fasyuni, 2023). However, other studies argue that religiosity also strengthens brand loyalty and persistence, which can lead to more intense consumption in certain contexts (Wahyuni & Fitriani, 2017; Ab Hamid et al., 2021; Ayuni et al., 2016; Riptiono & Baehaqi, 2024; Dewi et al., 2024). This duality raises a relevant theoretical gap that deserves to be explored in greater depth.

Based on this motivation, the present study has three main objectives. First, to examine the relationship between brand insistence in the context of religiousness and impulsive buying in the Islamic banking sector. Second, to analyze the role of engagement in online brand communities as a mediator in this relationship, considering that interaction behavior

on social media is a determining factor in today's digital environments (Matute et al., 2019; Mousavi & Roper, 2023; Yasin & Al-Khasawneh, 2022). Third, to evaluate the moderating effect of gender, taking into account the differences documented in the literature on purchasing behavior, commitment, and loyalty between men and women (Coley & Burgess, 2003; Tifferet & Herstein, 2012; Fayyaz et al., 2023).

The novelty of this work lies in integrating three dimensions that have been little explored together: brand insistence linked to religiosity as the highest level of loyalty, the role of digital engagement in online communities as a mediating mechanism, and the influence of gender as a moderating factor in impulsive purchasing behavior. This approach provides a broader view of the determinants of consumption in Islamic banking, enriching both academic literature and professional practice in financial marketing.

The rest of the manuscript is organized as follows. Section 2 presents the theoretical framework and hypothesis development. Section 3 describes the methodology used, the sample design, and the measurement instruments. Section 4 shows the results obtained through structural equation modeling with PLS-SEM. Section 5 discusses the findings in comparison with previous research. Finally, section 6 presents the theoretical and management conclusions, as well as the limitations of the study and future lines of research.

## **2. Theoretical framework**

### **2.1. Brand Insistence**

Brand insistence is understood as the highest level of commitment and loyalty to a brand, characterized by consumers' refusal to accept substitute products and their willingness to pay a higher price in order to maintain their relationship with the brand (Kotler & Keller, 2016; Chaudhuri & Holbrook, 2001). According to Oliver (1999), it constitutes the highest stage of loyalty, in which emotional ties reach their maximum expression. Keller (2013) emphasizes that, at this stage, purchase decisions focus exclusively on a particular brand, reflecting not only preference but also emotional and behavioral commitment.

Brand insistence integrates cognitive, emotional, and behavioral dimensions (Kotler & Keller, 2016; Yoo & Donthu, 2001). The cognitive dimension is associated with the belief that the brand is superior to its competitors. The affective dimension reflects emotional

ties and attachment, which are reinforced through positive experiences with the brand, as illustrated by the case of Harley-Davidson users, whose loyalty is based more on emotional ties than on functional attributes (Schouten & McAlexander, 1995). Finally, the behavioral dimension translates into a willingness to pay higher prices or incur higher search costs in order to purchase the preferred brand (Keller, 2013).

Various factors reinforce the formation of brand loyalty. These include brand equity, which encompasses knowledge, associations, and perception of brand quality (Aaker, 1991); the coherence and consistency of the brand message, which consolidate trust and love for the brand (Keller, 2013); constant innovation, which generates differentiation and sustained appeal (Chaudhuri & Holbrook, 2001); and high switching costs, which make it difficult to replace the brand with competing brands (Burnham et al., 2003). In short, brand insistence is a key competitive advantage, as it gives companies a solid position in highly competitive markets (Kotler & Keller, 2016).

## **2.2. Brand Insistence in the Context of Religiosity of Islamic Banking Brands**

Previous literature has consolidated the idea that brand insistence constitutes the most intense expression of loyalty, in which customers remain loyal even in the face of lower prices offered by competitors (Chaudhuri & Holbrook, 2001; Keller, 2013; Kotler & Keller, 2016; Yoo & Donthu, 2001). In the specific context of Islamic banking, religiosity plays a decisive role in this process. Wahyuni and Fitriani (2017) argue that strict compliance with Sharia and Islamic principles reinforces loyalty to financial brands. Along the same lines, Ab Hamid et al. (2021) point out that the spiritual values associated with the brand contribute to consolidating a strong emotional bond, which culminates in brand insistence. Other studies have shown that intrinsic religiosity and religious values act as direct predictors of loyalty and insistence on Islamic brands (Ayuni et al., 2016; Riptiono & Baehaqi, 2024). Dewi et al. (2024) further highlight that religiosity not only fosters rational loyalty but also strengthens emotional ties, shaping a deeper relationship with Islamic financial institutions. This body of evidence underscores that religious attachment is a key factor in creating brand insistence in this sector.

Thus, brand emphasis in Islamic banking is closely linked to the perception of compliance with religious values and ethical principles. Financial institutions that manage to align their

brand strategy with Sharia law and the religious expectations of their customers can generate higher levels of loyalty, even beyond functional or price considerations (Ab Hamid et al., 2021; Dewi et al., 2024). Therefore, this study aims to analyze the role of brand insistence in the context of religiosity and evaluate its direct and indirect impact, through engagement in online communities, on impulse buying in the Islamic banking sector.

### **3. Hypothesis development**

#### **3.1. Relationships between brand insistence in the context of religiosity and impulsive buying**

The purpose of this study is to examine how brand loyalty drives impulse buying in the Islamic banking sector. In particular, it seeks to analyze the direct relationship between both variables and how compliance with Sharia and Islamic principles not only strengthens consumer loyalty, reflected in brand insistence, but can also influence unplanned purchasing behavior compared to other competitors in the same sector. The literature has pointed out that higher levels of religiosity tend to reduce the propensity for impulse purchases, due to increased self-control and personal regulation (Habib et al., 2020; Jalees et al., 2024; Rehman et al., 2023; Fasyni, 2023). These findings suggest that religiosity acts as a brake on impulsive consumption decisions, moderating the effects of marketing and the digital environment.

However, there is a gap in research regarding the direct relationship between brand insistence and impulse buying, particularly in contexts where religiosity is a key factor. In this regard, the present study aims to analyze whether brand insistence based on religious values can, in certain circumstances, increase or decrease the propensity for impulse buying. Given that Islamic brands must align their operations with Sharia law and the ethical principles of Islam, understanding this relationship is fundamental to the design of marketing strategies in this sector.

*H1: Brand insistence in the context of religiosity positively influences the impulsive purchasing behavior of Muslim consumers.*

### **3.2. Relationships between brand insistence in the context of religiosity and engagement behaviors**

There is a notable lack of studies analyzing the direct impact of brand insistence on engagement in online Islamic banking communities. This research is based on the premise that brand insistence based on religiosity can generate higher levels of interaction and engagement within these digital communities. Previous literature has addressed the relationship between brand loyalty and engagement, showing that a greater degree of involvement in brand communities strengthens loyalty and the bond with the organization (Kirana et al., 2023; Matute et al., 2019; Mousavi & Roper, 2023).

In the case of Islamic banking, it has been proven that brand personality and digital experiences with institutions directly influence customers' willingness to interact and participate in online communities (Yasin & Al-Khasawneh, 2022; Yasin et al., 2024). Furthermore, the functional and spiritual attributes of Islamic banking enhance engagement and reinforce loyalty (Ab Hamid et al., 2023; Ahmed et al., 2024). It has also been noted that institutions' activities on social media increase trust and, with it, loyalty to financial brands (Althuwaini, 2022).

Consequently, this study fills a gap in the literature by exploring how brand insistence, at its highest level of loyalty, can become a driver of engagement in Islamic banking digital communities in Palestine.

*H2: Brand insistence in the context of religiosity positively influences the engagement behaviors among Muslim customers.*

### **3.3. Mediating role of engagement behaviors between brand insistence in the context of religiosity and impulsive buying behavior among Muslim customers.**

Engagement plays a fundamental role as a mediating variable in the relationship between brand insistence and impulsive buying. On the one hand, some studies have found that high levels of brand loyalty increase the likelihood of impulsive purchases; on the other hand, research focused on religious customers suggests that the same loyalty can reduce this propensity (Habib et al., 2020; Jalees et al., 2024). This ambivalence requires further analysis, considering the role of engagement as an explanatory mechanism.

The literature has shown that active participation in online brand communities mediates the relationship between trust, loyalty, and consumer behavior (Kirana et al., 2023). In particular, it has been shown that engagement drives the decision-making process in impulse buying (Sahaid et al., 2022; Vogue Business, 2025). Recent studies have confirmed that engagement mediates the relationship between service quality and loyalty, as well as between loyalty and impulse purchases in the Islamic banking sector (Yusfiarto & Setiawan, 2022). Similarly, Islam et al. (2022) and Hollebeek et al. (2023) highlight that greater involvement in online communities strengthens purchase intent and promotes impulsive behavior. Similarly, engagement through social media can generate repetitive and unplanned purchases (Kumar & Pansari, 2022; Dessart et al., 2022).

Therefore, this study proposes that engagement constitutes a key channel through which brand insistence in the context of religiosity translates into impulsive buying behaviors, filling a theoretical gap around this conceptual framework.

*H3: Engagement behaviors play a positive mediating impact between brand insistence and impulsive buying behavior among Muslim customers.*

#### **3.4. Moderating effect of gender.**

Gender has traditionally been one of the most widely used segmentation variables in both marketing practice and academic research. This study approaches it from a demographic perspective based on biological sex (male/female), rather than gender identity understood in terms of femininity or masculinity. The objective is to analyze the role of gender as a moderating factor that can influence the intensity or direction of the relationships proposed in the research model, namely the relationship between brand insistence in the context of religiosity, engagement in social networks, and impulse buying in the Islamic banking sector in Palestine.

Various studies have shown that men and women differ in their purchasing behaviors in areas such as product involvement, perception of quality, brand loyalty, and brand persistence (Lee & Workman, 2020; Kalantari et al., 2021). In digital and social media environments, some studies have pointed out that women respond more intensely to social proof, shared symbols, and recommendations from influencers, which could encourage both impulse buying and social media engagement to translate into greater

brand persistence in the case of women. However, the results are heterogeneous and seem to vary according to product categories, cultures, and the measurement instruments used. For example, Fayyaz et al. (2023) found that women showed greater tendencies toward impulse buying, especially in social media-mediated contexts, highlighting the importance of considering gender when analyzing consumer behavior in digital environments.

Within the framework of Islamic banking, religiosity is a central element in financial decision-making, as consumers value Sharia compliance, ethics, and value convergence when choosing banks or financial products. Gender does not directly determine customer behavior ( ), but it does condition the way men and women express their religiosity, engage with digital content, and relate to brands. In this sense, previous research has shown that religiosity can interact with gender, reducing differences between men and women by imposing shared consumption norms (Dittmar et al., 2004; Martins et al., 2019).

A critical review of the literature suggests several relevant trends. On the one hand, women tend to value trust, relationships, and peer influence more, showing greater emotional attachment to Islamic banks that align with Sharia law, which enhances both their engagement with content and their brand loyalty and impulsive purchasing behaviors (Tifferet & Herstein, 2012; Asad & Rashid, 2024). They also tend to participate in a more relational way, sharing and recommending content, while men tend to be more transactional, for example, adopting new financial services (Coley & Burgess, 2003). On the other hand, men are more oriented toward the functional or performance aspects of banking services, adopting more rational and controlled consumption patterns, which could moderate the influence of brand insistence on impulse buying (Changchun, Akram, & Hussian, 2018).

Taken together, these differences justify the analysis of gender as a moderating variable within the proposed model. Thus, this study proposes the following hypotheses:

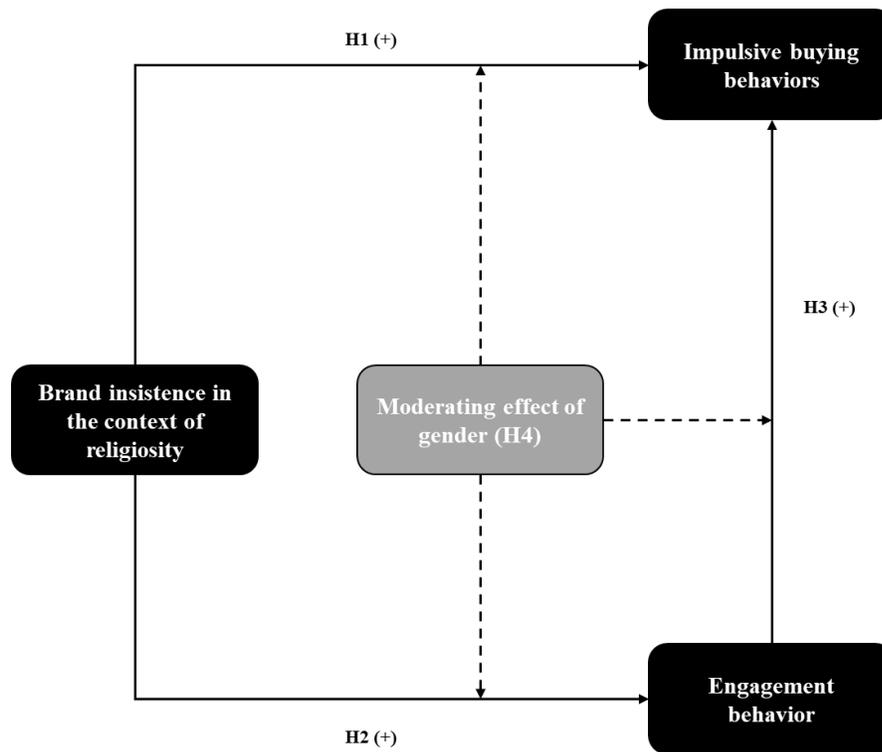
*H4a: Gender moderates the relationship between brand insistence (in the context of religiosity) on social media and impulsive buying, with females showing a stronger effect.*

*H4b: Gender moderates the relationship between social media engagement behavior and impulsive buying, so the effect is stronger for females.*

*H4c: Gender moderates the relationship between social media engagement and brand insistence (in the context of religiosity) such that the effect is stronger for males.*

Figure 1 shows the conceptual model proposed for the research hypotheses.

Figure 1: Proposed research model



## 4. Research Methodology

### 4.1. Data Collection and Sample Design

This study is designed to explore the vital role of brand insistence in stimulating the engagement behavior of Islamic banking customers with Islamic brand related content, which in turn results in impulsive buying. This study adopts quantitative methods to examine the relationships between variables. Collection and analysis of collected data will help in explaining the relationships. Participants in this study must meet the following criteria: they must be members of Islamic banking online brand communities on Facebook; they must use Islamic banking services; and they must engage with Islamic brand-related content. A convenience sampling technique was used in this study and focused on Palestinian customers according to the criteria mentioned above. A total of 270 valid questionnaires were collected. To ensure accuracy and that the questionnaire variables and items were understood by the target audience, the questionnaires were translated into Arabic.

Table 1: Characteristics of the sample.

<b>Item</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Gender</b>		
Male	160	58
Female	115	42
<b>Education level</b>		
High school	17	6.18
Diploma	60	21.82
Bachelor's degree	130	47.27
Master's degree	44	16.00
PhD or higher	24	8.73
<b>Age</b>		
Under 18	7	2.55
18–24	60	21.82
25–34	72	26.18
35–44	56	20.36
45–54	45	16.36
55–64	23	8.36
Over 65	12	4.36
<b>Occupation</b>		
Student	40	14.55
Private business	66	24.00
Business owner	35	12.73
Government employee	94	34.18
Unemployed	30	10.91%
Retired	5	1.82%
Other	0	00.00%
<b>Income (US\$)</b>		
Less than 500	70	25.45

500–899	110	40.00
900–1,299	50	18.18
1,300 and above	45	16.36
<b>Bank name(s)</b>		
Arab Islamic Bank	143	52.00%
Palestinian Islamic Bank	89	32.36%
Safa Bank	43	15.64%

#### **4.2. Measurements**

The objective of this study was to explore the role of brand insistence in the context of religiosity on impulse buying, considering the mediating effect of engagement behavior in online brand communities in the Palestinian Islamic banking sector. Brand insistence in the context of religiosity, treated as an independent variable, is defined as the steadfastness in using Islamic brand services based on Sharia principles and religious beliefs. To measure it, scales previously validated in studies on trust, religiosity, and perceived value in Islamic banking were adapted (Amin et al., 2021; Rahman & Chua, 2020; Ali et al., 2021; Hassan & Rashid, 2019). Engagement behavior in online Islamic banking brand communities was considered the mediating variable. This construct reflects customers' active participation in digital interactions with content linked to Islamic financial brands. Items based on the work of Dessart et al. (2015) and Yasin and Al-Khasawneh (2022) were used to measure this variable. Impulsive buying, established as the dependent variable, was defined as unplanned purchases of Islamic brand products or services. Reference scales used in previous research on impulsive consumption in religious and financial contexts were adapted (Arslan & Erkan, 2021; Alam et al., 2020; Khan et al., 2022).

All variable items were measured using a seven-point Likert scale, with values ranging from 1 (strongly disagree) to 7 (strongly agree), which allowed us to accurately capture the degree of agreement or disagreement of respondents with each statement.

#### **4.3. Data analysis**

Data analysis in this study was conducted using the partial least squares (PLS) approach within the framework of structural equation modeling (SEM), utilizing the SmartPLS 3

software (Henseler, 2014). The use of the PLS method is particularly appropriate given that it does not require the data to meet the assumptions of multivariate normality or independent observations (Hair et al., 2019).

This research employed the variance-based PLS-SEM technique, which combines elements of principal component analysis and ordinary least squares regression to estimate complex causal relationships among latent variables (Liébana-Cabanillas et al., 2021). To evaluate the statistical significance of the path coefficients and the model estimates, the bootstrapping resampling procedure was applied using 5,000 subsamples. This non-parametric technique creates multiple pseudo-samples through random resampling with replacement, allowing for the assessment of the stability and robustness of the model's results (Hair, 2011).

## **5. Results**

### **5.1. Reliability and validity of the measurement instrument**

First, the individual reliability of the items was assessed by analyzing the simple correlations between each indicator and its corresponding latent variable. A value equal to or greater than 0.70 is considered adequate, as it indicates that the shared variance between the construct and its indicators is greater than that attributable to measurement error (Barclay, Higgins, & Thompson, 1995).

Second, the reliability of the scales was analyzed using Cronbach's alpha coefficient (Cronbach, 1951) and the composite reliability index proposed by Nunnally and Bernstein (1994). Both indicators require a minimum value of 0.70 to be considered acceptable. Reliability reflects the internal consistency of the model, i.e., the degree to which the indicators consistently measure the latent construct. In this study, all values obtained exceeded the recommended thresholds, confirming high internal consistency.

Third, convergent validity was examined by calculating the average variance extracted (AVE). According to Fornell and Larcker (1981), a minimum acceptable value is 0.50. This indicator reflects the proportion of variance explained by a construct in relation to the variance attributed to error. In the present analysis, all AVE values met or exceeded this threshold, thus confirming the adequate convergent validity of the constructs. The detailed results are presented in Table 2.

Likewise, discriminant validity was assessed to confirm that each construct in the model represents a conceptually distinct dimension. To this end, three procedures recommended in the context of PLS-SEM were applied. First, cross-loadings were analyzed to verify whether the average variance shared between a construct and its own indicators was greater than that shared with other constructs in the model (Barclay et al., 1995). Second, the Fornell-Larcker criterion, which establishes that correlations between constructs must be lower than the square root of the AVE corresponding to each one (Fornell & Larcker, 1981). Thirdly, the HTMT index (Heterotrait-Monotrait ratio), which assesses whether the correlations between pairs of constructs are less than 0.90, the limit considered indicative of adequate discrimination (Henseler et al., 2014).

The results, shown in Table 3, show values within the ranges accepted by the literature, which allows us to conclude that the model has satisfactory discriminant validity.

Table 2: Indicators for the evaluation of the measurement model

Name	Mean	Standard deviation	Excess kurtosis	Skewness	Cramér-von Mises p value	Loadings	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted (AVE)
<b>BIR1</b>	4.252	1.968	-1.151	-0.265	0.000	0.901	0.944	0.946	0.819
<b>BIR2</b>	4.358	1.919	-1,077	-0.412	0.000	0.929			
<b>BIR3</b>	4.456	1.895	-0.942	-0.469	0.000	0.919			
<b>BIR4</b>	4.343	1.916	-1,156	-0.325	0.000	0.897			
<b>BIR5</b>	4.701	1.748	-0.460	-0.635	0.000	0.876			
<b>OBCEB2</b>	4.518	1.932	-1,019	-0.384	0.000	0.944	0.969	0.969	0.890
<b>OBCEB3</b>	4.493	1.924	-1.079	-0.395	0.000	0.957			
<b>OBCEB4</b>	4.533	1.933	-1,042	-0.443	0.000	0.943			
<b>OBCEB5</b>	4,562	1.955	-0.983	-0.477	0.000	0.947			
<b>IBB2</b>	4.642	1.857	-0.791	-0.534	0.000	0.942	0.953	0.954	0.843
<b>IBB3</b>	4,887	1,765	-0.451	-0.728	0.000	0.903			
<b>IBB4</b>	4.686	1.917	-0.872	-0.547	0.000	0.912			
<b>IBB5</b>	4.496	1.934	-0.993	-0.442	0.000	0.913			

Note: BIR= Brand insistence in the context of religiosity; OBCEB=Engagement behavior; IBB=Impulsive buying behaviors

Table 3: Discriminant validity of the constructs. Fornell-Larcker criterion (below the diagonal) and HTMT ratio (above the diagonal).

	<b>Brand Insistence</b>	<b>Engagement Behavior</b>	<b>Impulse Buying</b>
<b>Brand Insistence</b>	<b>0.905</b>	0.728	0.749
<b>Engagement Behavior</b>	0.761	<b>0.943</b>	0.892
<b>Impulse Buying</b>	0.788	0.927	<b>0.918</b>

## 5.2. Evaluation of structural model

First, the coefficient of determination ( $R^2$ ) was analyzed, considered a reliable indicator of the degree of variance of the construct explained by the model. According to Falk and Miller (1992), a value equal to or greater than 0.10 is considered adequate. In this study, the  $R^2$  value for Engagement Behavior was 0.531 and for Impulse Buying it was 0.817, both well above the recommended threshold, which shows that the model has a high explanatory power.

Second, the standardized regression coefficients were examined, which show the relative weight of the factors on the endogenous variables. According to Chin (1998), these coefficients should be greater than 0.30; however, in exploratory studies or in specific sectoral contexts, values greater than 0.20 are exceptionally accepted. In the present study, all the coefficients obtained were statistically significant, which supports their inclusion and interpretation in the analysis.

Likewise, the effect size ( $f^2$ ) was calculated in order to evaluate the relevance of each independent latent variable on the dependent latent variables. According to Chin (1998),  $f^2$  values between 0.02 and 0.15 indicate a small effect; between 0.15 and 0.35, a medium effect; and values equal to or greater than 0.35, a large effect. As shown in Table 4, two relationships have a large effect and a third has a small effect, which reinforces the robustness of the proposed structural model.

Finally, the SRMR index (standardized root mean square residual), proposed by Henseler et al. (2014), was evaluated. This contrasts the difference between the observed and predicted correlations, constituting an indicator of the overall fit of the model. A value

below 0.08 is considered acceptable. In the estimated model, the SRMR was 0.035, which is within the acceptable range and confirms a satisfactory fit. In addition, the NFI (Normed Fit Index) reached a value of 0.920, which reinforces the evidence of an adequate overall fit.

Table 4: Evaluation of the structural model (bootstrapping = 5000)

Hypothesis	Relationship	$\beta$	t-value	P values	f2	R2	Results
H1	BIR → OBCEB	0.728	21.165	0.000	1.131		Supported
H2	BIR → IBB	0.212	3.738	0.000	0.115		Supported
H3	OBCEB → IBB	0.738	13.984	0.000	1.393		Supported
	Engagement Behavior					0.531	
	Impulse Buying					0.817	
<b>SRMR</b>	0.035						
<b>NFI</b>	0.920						

Note: BIR=Brand insistence in the context of religiosity; OBCEB=Engagement behavior; IBB=Impulsive buying behaviors

### 5.3. Moderating effect of gender

To estimate the model and perform the multigroup analysis within the framework of the partial least squares structural equation methodology (Partial Least Squares – Multi-Group Analysis, PLS-MGA), the SmartPLS 3 software (Ringle et al., 2015) was used. Previously, the invariance of the measure was evaluated using the MICOM (Measurement Invariance of Composite Models) procedure proposed by Henseler et al. (2016).

The results showed that partial invariance (step 2 of the MICOM procedure) was achieved in all first-order constructs, given that the permutation values obtained were less than 0.05. However, the criterion of total invariance (step 3), which requires equality of means and variances between groups, was not met in the case of the constructs prior knowledge and attitude.

Nevertheless, as Steenkamp and Baumgartner (1998) point out, partial invariance can be considered sufficient for comparison between groups when a more flexible criterion is adopted, a position that has been supported in previous research (Frías-Jamilena et al., 2019; Matthews, 2017; Schubring et al., 2016). On this basis, the comparison between groups is considered valid for the proposed hypotheses.

In order to analyze the moderating effect of gender in the proposed model, the sample was divided into two groups (men and women) and PLS-MGA multigroup analysis was applied.

The results of the multigroup analysis show that there is only one statistically significant difference between men and women in the relationship between brand insistence in the context of religiosity and impulse buying (Table 5). In the case of men, the relationship was positive and significant ( $\beta = 0.370$ ,  $p < 0.001$ ), while for women it was weak and insignificant ( $\beta = 0.127$ ,  $p = 0.109$ ), with a difference close to the significance threshold ( $\Delta\beta = 0.243$ ,  $p = 0.062$ ). This finding suggests that men are more likely than women to transform insistence on a religious brand into unplanned purchasing behavior. Previous literature has pointed out that, in general, women tend to show higher levels of impulsive buying, especially in digital and social media contexts (Coley & Burgess, 2003; Fayyaz et al., 2023). However, in contexts where identity and consistency with symbolic and religious values carry significant weight, such as in Islamic banking, men may exhibit behavior more aligned with impulsive buying, using it as a way to reaffirm their identity and brand loyalty (O'Cass & McEwen, 2004). In contrast, no significant gender differences were found in the relationships between brand insistence and engagement behavior, or between engagement and impulse buying, suggesting that both men and women show similar levels of involvement in online communities and that engagement remains a robust driver of impulse buying in both groups (Tifferet & Herstein, 2012; Hollebeek & Macky, 2023).

Table 5: Multigroup analysis

	Male (n=160)				Female (n=115)					Difference	
	$\beta$	STDEV	t value	p value	$\beta$	Mean	STDEV	t value	p value	$\beta$	p-value
<b>BIR→ OBCEB</b>	0.807	0.044	18.263	0.000	0.733	0.734	0.049	15,106	0.000	0.073	0.261
<b>BIR→ IBB</b>	0.370	0.102	3.625	0.000	0.127	0.126	0.079	1,602	0.109	0.243	0.062
<b>OBCEB→ IBB</b>	0.641	0.100	6.424	0.000	0.829	0.830	0.072	11,466	0.000	-0.188	0.125

Note: BIR= Brand insistence in the context of religiosity; OBCEB=Engagement behavior; IBB=Impulsive buying behaviors

## **6. Conclusions**

### **6.1. Theoretical conclusions**

This study contributes to the literature on Islamic marketing, consumer behavior, and engagement in online brand communities by analyzing the role of brand insistence in the context of religiosity and its influence on impulse buying, with online engagement as a mediating variable and gender as a moderator. The results confirm that brand insistence linked to religious values is a key determinant of engagement on social media, which is consistent with previous studies that highlight the centrality of religiosity in building loyalty in Islamic banking (Ab Hamid et al., 2021; Dewi et al., 2024). Likewise, it is evident that engagement in online communities strongly drives impulse buying, in line with research that highlights the role of digital engagement as a facilitator of unplanned consumer behavior (Dessart et al., 2022; Hollebeek & Macky, 2023).

The multigroup analysis also reveals a novel contribution: the effect of brand persistence on impulse buying varies significantly between genders, being more pronounced in men. This finding qualifies previous literature, which had traditionally emphasized women's greater propensity for impulse buying (Coley & Burgess, 2003; Tifferet & Herstein, 2012), and suggests that, in religious and highly symbolic contexts, men may use impulse buying as a way to reaffirm their identity and belonging (O'Cass & McEwen, 2004). This study thus broadens our understanding of the role of religiosity and gender in explaining loyalty and impulse buying in Islamic financial sectors.

### **6.2. Managerial Conclusions**

From a practical perspective, the results offer valuable implications for Islamic bank managers. First, they reinforce the need to explicitly integrate religious and ethical values into branding strategies, as religiously-based brand emphasis increases customer engagement and loyalty. Second, the findings suggest that digital strategies should encourage active participation in online communities, as engagement on social media directly translates into a higher probability of impulse purchases, even in a sector traditionally associated with rational decisions such as banking. Third, the gender-related results suggest that marketing strategies should be personalized: for men, emphasizing elements of identity and belonging, and for women, strengthening the relational and trust

components in digital communication. In this way, institutions will be able to optimize the effectiveness of their campaigns and improve the customer experience, while always respecting the principles of Sharia and the ethical values that characterize Islamic banking.

### **6.3. Limitations and future research**

This study has some limitations that should be considered. First, the sample is limited to the Palestinian context, which limits the generalizability of the results to other countries with different levels of religiosity, social structures, or maturity in the Islamic banking sector. Future research should extend the analysis to other cultural and geographical contexts to test the external validity of the findings (Al-Malkawi et al., 2023). Second, the study is based on a cross-sectional design, which does not allow for definitive causal relationships to be established; longitudinal research could shed more light on the evolution of the relationships between religiosity, brand insistence, and impulse buying. Third, gender analysis has been approached from a binary male/female perspective, which leaves out other dimensions of gender identity that could enrich the understanding of consumer behaviors. Finally, future research could include additional variables, such as the influence of digital culture, social pressure in virtual environments, or the effects of ethical marketing campaigns, to delve deeper into the complexity of impulsive purchasing processes in Islamic banking.

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