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# Examining customer engagement and brand loyalty in retail banking

Customer engagement and brand loyalty

## The trustworthiness influence

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### Abstract

**Purpose** – In recent times, there has been a growing research interest in customer engagement; however, there is a paucity of empirical evidence on the drivers and outcomes of customer engagement such as brand loyalty. Furthermore, the customer engagement and brand loyalty literature have paid little attention to trustworthiness, even though it has the potential of explaining customer engagement, brand loyalty and their relationships. Consequently, the purpose of this paper is to ascertain the drivers of customer engagement and its relationship with brand loyalty in the context of retail banking in Ghana.

**Design/methodology/approach** – The authors employed the survey research design. The authors collected data from retail banking customers in Ghana using the intercept approach. There were 385 respondents. The authors analysed the data using the structural equation modelling approach.

**Findings** – The results show that trustworthiness drives customer engagement which results in brand loyalty. The findings reveal that trustworthiness is defined through integrity, benevolence and ability while customer engagement is defined via emotional engagement, cognitive engagement and behavioural engagement.

**Originality/value** – This study examines the impact of trustworthiness on customer engagement and brand loyalty. It shows the mediating role of customer engagement in the relationship between trustworthiness and brand loyalty.

**Keywords** Ghana, Trustworthiness, Retail banking, Brand loyalty, Customer engagement

**Paper type** Research paper

### 1. Introduction

The purpose of this study is to examine the effect of trustworthiness on customer engagement and brand loyalty in the retail-banking sector. Trustworthiness is essential in building buyer–seller relationships (Kharouf *et al.*, 2014) and promotes exchange relationships (Coleman, 1990). According to Sekhon *et al.* (2014), trustworthiness is a basis for judgement formation. It has a significant positive effect on behavioural loyalty (Kharouf *et al.*, 2014). Gustafsson *et al.* (2005) posited that brand loyalty can be developed



through the creation of bonds and relationships with customers. From these views, it is logical to argue that trustworthiness which is an attribute of a trustee (Hardin, 2002, e.g. a bank in this context) is insightful for explaining customer engagement which is defined as “repeated interactions that strengthen the emotional, psychological (cognitive) and physical (behavioural) investment a customer has in a brand” (Sedley, 2007). However, the impact of trustworthiness on customer engagement and brand loyalty has hardly been addressed empirically. The extant literature has mainly focussed on trust that is a characteristic of the trustor (customer) (Kharouf *et al.*, 2014) and its impact on customer engagement (see Sashi, 2012; Bowden 2009; Ball *et al.*, 2004). Our position is that trustworthiness should rather be the focus of customer engagement literature because without trustworthiness, customers’ trust may not exist (Sekhon *et al.*, 2014; Kharouf *et al.*, 2014). We examine brand loyalty formation via customer engagement. This study is timely because brand loyalty and customer engagement have become a topical issue in service sectors like banks due to their strategic importance (Delgado-Ballester and Luis Munuera-Alemán, 2001) and competition in the sector (Leckie *et al.*, 2016).

This study contributes to the extant literature in the following ways. This study shows that brand loyalty formation is a process. It begins with the trustworthiness of the environment that drives customer brand engagement. Customers’ engagement with the brand consequently results in brand loyalty. The study also shows that trustworthiness is defined via benevolence, ability and integrity of the brand. Furthermore, this study shows that emotional engagement, cognitive engagement and behavioural engagement are constituents of customer engagement that results in brand loyalty development. Additionally, the study shows that banks benefit from being trustworthy in their dealings with their customers; this benefit comes in the form of customer brand engagement and brand loyalty. The rest of the manuscript is organised as follows: Section 2 contains the theoretical background and literature review, Section 3 captures the research model and hypotheses development and Section 4 explains the methodology employed in this study. Data analysis and results are presented in Section 5. Discussions and conclusions of the study are contained in Section 6. Theoretical and managerial implications of the study are captured in Sections 7 and 8, respectively, and finally the limitations and directions for research are captured in Section 9.

## 2. Literature review

### 2.1 Trustworthiness

Trustworthiness “is a characteristic of a potential trustee (an entity who may or may not be trusted)” (Kharouf *et al.*, 2014, p. 362). Trustworthiness is therefore a characteristic of the organisation (trustee), whereupon the customer (trustor) shapes a judgement by reference to factors such as implied values and previous behaviours (Ben-Ner and Halldorsson, 2010; Caldwell and Clapham, 2003; Bews and Rossouw, 2002). Trustworthiness “can be influenced by the direct action of the party wishing to be trusted” (Roy *et al.*, 2015, p. 1001). Accordingly, trustworthiness is conceptualised as a trait that affirms the ability, benevolence and integrity of the trustee and the trustor’s propensity or dispositional willingness to rely on others (Mayer *et al.*, 1995). Therefore, trustworthiness is a basic characteristic a trustor looks for in a trustee with whom there is no acquaintance; a judgement of this trait helps the trustor to decide whether to cooperate with, fight with or flee from a stranger (Wright, 2010; Wu *et al.*, 2012). Men (2012) defined trustworthiness as the degree of confidence and acceptance towards messages. The study concluded that there is an association between CEO (trustee) trustworthiness and employee engagement (trustor). More recently, Downey *et al.* (2015) found that trustworthiness conceptualised as a trust climate influence has a positive association with employee engagement. Some researchers (e.g. Lins *et al.*, 2017) have suggested that trustworthiness facilitates civic engagement.

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Considering the importance of trustworthiness in expectations and obligations of individuals in social relations such as engagement (Gefen and Reychav, 2014; Ferguson *et al.*, 2016), banks must create a trustworthy environment in order for customers to engage their brands and be loyal to their brands.

## 2.2 Customer engagement

Customer engagement has its root in the concept of engagement. This concept has been investigated from different disciplines such as psychology (Garczynski *et al.*, 2013; Morimoto and Friedland, 2013) and organisational behaviour and management (Kataria *et al.*, 2013; Rich *et al.*, 2010; Kahn, 1990). In recent years, “some scholars in the marketing domain have showed interest in engagement and they have put forward the concept of customer engagement” (Zhang *et al.*, 2017). Customer engagement marketing is viewed as a “firm’s deliberate effort to motivate, empower, and measure a customer’s voluntary contribution to its marketing functions, beyond a core, economic transaction (i.e. customer engagement)” (Harmeling *et al.*, 2017, p. 312). There are two main perspectives on the concept of engagement in the management literature: the Kahn perspective, which defines engagement via physical, cognitive and emotional presence; and the Maslach and Leiter (1997) perspective that defines engagement via vigour, dedication and absorption. There are also other conceptualisations such as customer–brand engagement (Hollebeek *et al.*, 2014), community engagement (Brodie *et al.*, 2013) and customer–medium engagement (Kim *et al.*, 2013), all of which reflect the evolving state of the construct (Thakur, 2016). There are varied conceptualisations of engagement and various definitions of customer engagement that have been proposed by marketing scholars (Thakur, 2016). Definitions of customer engagement vary from “a psychological process” driving customer loyalty (Bowden, 2009) to “a consumer’s state of being occupied, fully-absorbed or engrossed” (Pham and Avnet, 2009). This study conceptualises customer engagement from Kahn’s perspective. Kahn (1990) defined personal engagement as “the simultaneous employment and expression of a person’s ‘preferred self’ in task behaviours that promote connections to work and to others, personal presence (physical, cognitive, and emotional), and active, full role performance” (p. 700). Following Kahn’s definition, we defined customer engagement as customers’ interaction with a brand. This interaction is expressed through their emotional, behavioural and cognitive interactive experience with the brand (Brodie *et al.*, 2011).

## 3. Research model and hypotheses development

This study posits that depending on the degree of trustworthiness of the banking environment, customer engagement can impact either positively or negatively on brand loyalty. We argue in this study that customer engagement depends on the level of trustworthiness of the banking environment. Thus, we incorporate the role of customer engagement in the relationship between trustworthiness of the banking environment and brand loyalty. Following Mayer *et al.* (1995) and Patterson *et al.* (2006), trustworthiness and customer engagement were conceptualised as higher order constructs. Trustworthiness is defined through ability, integrity and benevolence while customer engagement is defined through emotional engagement, cognitive engagement and behavioural engagement. Figure 1 shows the research model for this study.

### 3.1 Trustworthiness and customer engagement

Trustworthiness is essential for social interactions and exchange relationships (Coleman, 1988). Trustworthiness is fundamental to effective and efficient social interactions and without it some exchanges might not occur (Sutter and Kocher, 2007; Zak and Knack, 2001). Mayer *et al.* (1995) defined trustworthiness through ability, integrity and benevolence.

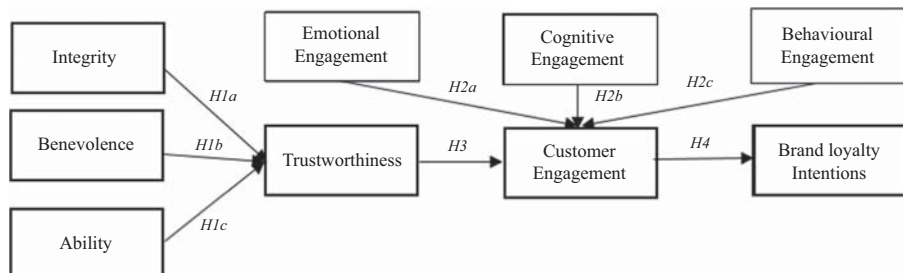
Likewise, Rampf *et al.* (2012) viewed “trustworthiness of a trustee when jointly considering ability, benevolence, and integrity of a trustee” (see in Rampf *et al.*, 2012, p. 259). Ability involves the expertise and competence needed to complete a task (Rampf *et al.*, 2012) and is a fundamental element in business relationships (Cho and Lee, 2011). Integrity “involves the trustor’s perception that the trustee adheres to a set of principles that the trustor finds acceptable” (Mayer *et al.*, 1995, p. 719). It involves the moral justification of actions based on principles and acceptable values (Becker, 1998). Being truthful and keeping promises are important for customers to do business with a firm and continue engagement (Lovelock *et al.*, 2010). Integrity is therefore seen as a combination of honesty and morality (Pyatt *et al.*, 2017). Benevolence denotes that the trustee is interested in the trustor’s well-being, that is, “the extent to which a trustee is believed to do good to the trustor, aside from an egocentric profit motive” (Mayer *et al.*, 1995, p. 718). In this view, a trustworthy bank must, for example, fulfil its promises to its customers. According to Kharouf *et al.* (2014), benevolence affects individuals’ willingness to interact with others and build a mutual relationship.

In a study within the food retailers’ context, Rampf *et al.* (2012) showed that ability and integrity were important predictors of trustworthiness. Thus, trustworthiness encompasses a range of expertise extending from the technical ability and skillset of the professional to ethical decision making regarding animal treatment options (Pyatt *et al.*, 2017). Trustworthiness is seen as a linear combination of ability, benevolence and integrity (Beck and Kenning, 2015). In assessing trust-in-supervisor, Poon (2013) showed that trustworthiness attributes (i.e. benevolence, integrity and ability) predicted trust-in-supervisor both directly and interactively. In a more recent study, Wiewiora *et al.* (2014) showed that all three dimensions of trustworthiness – ability, benevolence and integrity –appeared to have significant implications on engaging in knowledge sharing. Based on this evidence, we argue in this study that:

- H1a.* Integrity positively affects trustworthiness.
- H1b.* Benevolence positively affects trustworthiness.
- H1c.* Ability positively affects trustworthiness.
- H2.* Trustworthiness positively affects customer engagement.

### 3.2 Development of brand loyalty

Oliver (1999) defined loyalty as a customer’s devotion to the purchasing of a particular service or product. Loyal customers have a positive attitude towards a particular service provider. Customer loyalty is closely linked to brand loyalty, which has been conceptualised from two perspectives, attitudinal and behavioural. Attitudinal loyalty is measured through psychological attachment and attitudinal advocacy (Kharouf *et al.*, 2014). The behavioural perspective of brand loyalty has been normally measured via repurchase behaviour, share of wallet and quantity of brand purchases, and frequency of purchase (Romaniuk and Nenycz-Thiel, 2013;



**Figure 1.**  
Conceptual model

Sirdeshmukh *et al.*, 2002). Lewis and Soureli (2006) posited that loyalty in financial services is perceived as the length of time a customer stays with a provider, frequency of service usage and number of services used. Following Lewis and Soureli (2006), we conceptualise loyalty as being behavioural and define brand loyalty via continuous purchase and cross-purchase of a particular brand and brand referral. Every industry or sector is made up of competing brands. This offers customers an array of brands to select from and customers may allocate different amounts of their resources to these competing brands (Sharp *et al.*, 2002; Romaniuk and Nenycz-Thiel, 2013). One of the service sectors that have seen competition is the banking sector. As a result, banks develop different strategies to ensure that they are on top of the competition. Due to the credence nature of banking services, banks are consistently finding ways of building long-lasting relationships with their customers with particular focus on trust building, commitment and loyalty (Levy, 2014). Brand loyalty does not happen automatically; it may involve some processes since customers are rational beings. As noted by Coleman (1988), for every relationship (including exchange relationship) to thrive, there is the need for a trustworthy social environment. The trustworthy environment creates an enabling environment for the people to interact and build a long-term relationship. Thus, we argue in this study that brand loyalty in the banking sector is formed through customer engagement.

Mollen and Wilson (2010) posited that customer brand engagement involves an interaction relationship with a brand. In line with this perspective, Hollebeek *et al.* (2014) claimed that customer engagement was the psychological, cognitive, emotional and behavioural activity shown by customers while interacting with a certain organisation or brand. Some research works indicate that consumers' interactions with a brand generate emotions, cognitions and behavioural responses towards the brand that forms part of the brand experience (Brakus *et al.*, 2009). The emotions, cognitive and behavioural interactions are capable of resulting in brand loyalty. Accordingly, Bowden (2009) noted customer engagement is a mental process in which new customers develop loyalty and old customers maintain their loyalty to a certain brand. Accordingly, a study by Leckie *et al.* (2016) shows that consumer engagement is central to brands since consumers take an active part to co-create their own experiences via interactions with brands. In the same vein, a recent study by Chang *et al.* (2017) also demonstrated that engagement influences continued intention to use in the fast-fashion industry. Their finding shows that engagement with the brand is deemed as an indispensable ingredient for the lasting brand–customer relationship (Chang *et al.*, 2017). Brodie *et al.* (2011) investigated consumer engagement in a virtual brand community and noted that the consumers who interact with the brand showed their loyalty to the brand by recommending the brand to others. Accordingly, Harmeling *et al.* (2017) stated the firms that employ customer engagement marketing strategies “can drive long-term customer engagement through transformation of the experience of the core offering and customer self-transformation” (p. 313). In this view, it is logical we argue that customer engagement is positively associated with brand loyalty. Following the above discussions, we hypothesised that:

- H3a.* Emotional engagement positively affects customer engagement.
- H3b.* Cognitive engagement positively affects customer engagement.
- H3c.* Behavioural engagement positively affects customer engagement.
- H4.* Customer engagement positively affects brand loyalty.

## 4. Research methods

### 4.1 Sampling design

The data for this research were collected from customers of the head office of six banks (selected using simple random without replacement) located in the Ghana. The banks

visited were all located in Accra, the capital city of Ghana and a cosmopolitan city in nature. All the banks in Ghana currently have their head offices in Accra. The banking sector was selected because of its competitive nature. Following the liberalisation of the banking industry in Ghana, competition has assumed such intensity that the very survival of individual banks has come under serious threat (Anabila *et al.*, 2012; Narteh and Kuada, 2014). Financial liberalisation tries to diminish the imperfections of financial markets through deregulation of the financial sector and increase competition and capitalisation of banking systems (Harris *et al.*, 1994). As of 31 December 2016, there were 30 banks operating as universal banks in the city of Accra. In addition to this, four financial institutions have obtained a universal banking licence in 2016 to operate (PWC, 2016). This advancement has led to high customer attrition in the Ghanaian banking industry with most customers operating with multiple banks (Narteh and Owusu-Frimpong, 2011). This has heightened the already intense competition in the banking sector. This situation presents customers with a variety of choices and opportunities to switch to other banks easily. As a result, many banks are constantly exploring strategies for attracting new customers whilst retaining the existing customers.

A questionnaire was used to collect data from respondents using the intercept approach (Bush and Hair 1985). The respondents were given the questionnaire after they finished banking. After one week, three teaching assistants had approached 765 potential respondents, of whom 402 agreed to complete the survey. After dropping 17 responses due to missing data, 385 completed filled questionnaires were used for the analysis, out of which 53.5 per cent were males and the remaining 46.5 per cent were females. The majority (64.7 per cent) of respondents operate a savings account. Furthermore, 53 per cent of them have been doing business with their respective banks for one to five years. As evidence from our study, most (75.8 per cent) of our respondents had completed or were pursuing a university degree. More than half (51.7 per cent) of the respondents had an account balance ranging from GHC 3,000 to GHC 3,999, thus within \$627.62–\$836.61. Table I provides details of the demographic data.

#### 4.2 Controls

Two control variables were included in the structural equation model analysis. We controlled for the number of years with the bank as Hallowell (1996) indicated that loyalty is measured based on length of the relationship. We also controlled for type of account since consumers operate various forms of accounts.

#### 4.3 Measures

All the items measuring the constructs were adapted from the existing literature. Trustworthiness was conceptualised based on Mayer *et al.*'s (1995) perspectives. Similarly, the items measuring customer engagement were adapted from Rich *et al.* (2010) based on Kahn's (1990) conceptualisation of engagement. Next, we measured brand loyalty with items adapted from Lewis and Soureli (2006). To avoid ambiguity, we used a five-point Likert scale with 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree and 5 = strongly agree to measure the items. All the items used in this study have been captured in Table AI.

### 5. Data analysis and results

We first fit a confirmatory factor analysis (CFA) of our model using the Analysis of Moments of Structures (AMOS) software package (Version 22). Maximum likelihood estimation was employed for this analysis using a covariance matrix. The significance of each parameter estimate (observed variable) was determined by examining the *t*-value (or critical ratio, which represent a *z*-score) to see if it is greater than 1.96 or not

Characteristic	Percentage	Customer engagement and brand loyalty
<i>Gender</i>		
Male	53.5	
Female	46.5	
<i>Current educational level</i>		
Vocational/High school	4.2	
HND	4.2	
University degree	75.8	
Postgraduate degree	15.8	
<i>Type of account</i>		
Savings	64.7	
Current	26.5	
Other	8.8	
<i>Years with bank</i>		
1–5	53.0	
6–10	15.8	
11–15	11.4	
16–20	11.9	
Other	7.8	
<i>Account balance (GHC)</i>		
Below 999	0.8	
1,000–1,999	4.2	
2,000–2,999	36.4	
3,000–3,999	51.7	
4,000 and above	7.0	
<b>Note:</b> GHC 1 = US\$0.21		

**Table I.**  
Demographic profile  
of respondents

(Teo and Noyes, 2008). The initial measurement model provided some terrible fits to the data:  $\chi^2/df = 2.315$ ; GFI = 0.874; NFI = 0.836; IFI = 0.900; TLI = 0.884; CFI = 0.899; SRMR = 0.053; RMSEA = 0.059; PClose = 0.005. However, according to Hair *et al.* (2010, p. 713), the most common method to use to solve this problem “would be the deletion of an item that does not perform well with respect to the model integrity, model fit, or construct validity”. As a result, we eliminated items that did not perform well with respect to the model integrity, model fit or construct validity. Thus, one item under brand loyalty (BL4), one under behavioural engagement (BHE3), one under integrity (IT3), two items under benevolence (BN1 and BN3) and two under ability (AB1 and AB2) were deleted (see Table A1). The adjusted measurement model provided a good fit to the data for the CFA with  $\chi^2/df = 1.568$ ; GFI = 0.941; NFI = 0.922; IFI = 0.970; TLI = 0.961; CFI = 0.970; SRMR = 0.035; RMSEA = 0.038; PClose = 0.985 (see Hu and Bentler, 1999). The remaining variables all loading onto their respective factors are between 0.641 and 0.835, with all *t*-values (critical ratios) above 7.038 (see Table A1). Therefore, convergent validity of the measurement scales were all found to be acceptable because all of the factor loadings are highly significant (Anderson and Gerbing, 1988).

The reliability and validity were evaluated as per Fornell and Larcker (1981): coefficient Cronbach's  $\alpha$  values and composite reliabilities (CR) are all greater than 0.70, with the exception of the  $\alpha$  value for integrity (0.687), however, it was within an acceptable level as suggested by Loewenthal (2004) and convergent validity was established, as average variance extracted (AVE) for all constructs were greater than 0.50 (see Table II). The intercorrelations among the latent constructs are included in Table II. Though some of the correlations for trustworthiness and customer engagement in the correlation matrix



**Table II.**  
Construct means,  
standard deviations,  
reliabilities and  
intercorrelations

	Mean	SD	$\alpha$	CR	AVE	1	2	3	4	5	6	7	8	9
1. Integrity	3.113	0.523	0.687	0.817	0.529									
2. Benevolence	3.402	0.612	0.733	0.750	0.501	0.670**								
3. Ability	2.940	0.463	0.763	0.769	0.527	0.728**	0.815**							
4. Emotional engagement	3.464	0.581	0.782	0.784	0.548	0.621**	0.657**	0.726**						
5. Cognitive engagement	3.831	0.748	0.820	0.823	0.607	0.525**	0.585**	0.674**	0.667**					
6. Behavioural engagement	3.404	0.587	0.702	0.715	0.560	0.480**	0.539**	0.591**	0.648**	0.714**				
7. Brand loyalty	3.384	0.632	0.823	0.825	0.612	0.598**	0.615**	0.683**	0.710**	0.646**	0.599**			
8. Trustworthiness	2.521	0.372	0.886	0.815	0.595	0.828**	0.899**	0.953**	0.808**	0.742**	0.675**	0.775**		
9. Customer engagement	3.094	0.460	0.856	0.772	0.533	0.731**	0.789**	0.863**	0.895**	0.855**	0.799**	0.847**	0.943**	

Note: \*\*Correlation is significant at the 0.01 level (two-tailed)

were too high, there were no serious discriminant validity concerns. Since six first-order dimensions are behavioural manifestations of each second-order factor (trustworthiness or customer engagement), which results in a high correlation between first- and second-order dimensions. Hence, the use of second-order dimensions eliminates discriminant validity concerns (Yale *et al.*, 2015).

### 5.1 Test of hypothesis

According to Patterson *et al.* (2006), customer engagement is a higher order construct. This decision is consistent with Jarvis *et al.* (2003) who referred to this kind of measurement approach as reflective first-order and reflective second-order. We find support from the existing literature that demonstrates positive correlations among behavioural, cognitive and affective engagement (see Habibi *et al.*, 2014; Brodie *et al.* 2013; Patterson *et al.*, 2006). Thus, we conceptualised customer engagement as a higher order/second-order construct in the proposed research model. Similarly, trustworthiness was conceptualised as a higher order construct following Mayer *et al.* (1995). To validate the structure statistically, we went on to perform a second-order CFA to confirm that the sub-construct loads well on theorised constructs and to facilitate the testing for *H1* and *H3* (see Awang, 2011). Each of the first-order factor loads strongly and significantly on the second-order factors. The second-order CFA also demonstrated acceptable fit indices with  $\chi^2/df = 1.747$ ; GFI = 0.929; NFI = 0.907; IFI = 0.958; TLI = 0.949; CFI = 0.957; SRMR = 0.045; RMSEA = 0.044; PClose = 0.879 (see Hu and Bentler, 1999). We observed that trustworthiness significantly explained the first-order dimensions: integrity (standardised  $\beta$  coefficient,  $\beta = 0.723$ , critical ratio = 9.586,  $p = 0.01$ ), benevolence ( $\beta = 0.780$ , CR = 10.511,  $p = 0.01$ ), and ability ( $\beta = 0.808$ , CR = 10.700,  $p = 0.01$ ). We also observed that customer engagement significantly explained the first-order dimensions: emotional engagement (standardised  $\beta$  coefficient,  $\beta = 0.797$ , critical ratio = 11.850,  $p = 0.01$ ), cognitive engagement ( $\beta = 0.752$ , CR = 12.022,  $p = 0.01$ ) and behavioural engagement ( $\beta = 0.630$ , CR = 9.800,  $p = 0.01$ ). The results of the analysis clearly support *H1* and *H3* which state that trustworthiness is explained through the three dimensions, namely, integrity (*H1a*), benevolence (*H1b*) and ability (*H1c*) while customer engagement is explained through the three dimensions: emotional engagement (*H3a*), cognitive engagement (*H3b*) and behavioural engagement (*H3c*). Following this examination, we estimated our structural model. The model fit statistics indicate a good overall fit ( $\chi^2/df = 1.547$ ; GFI = 0.992; NFI = 0.994; IFI = 0.998; TLI = 0.996; CFI = 0.998; SRMR = 0.012; RMSEA = 0.038; PClose = 0.593). The  $R^2$  values for customer engagement and brand loyalty were 0.889 and 0.718, respectively; that is, all the constructs from our conceptual framework and our control variables explain 71.8 per cent of the variance in brand loyalty.

Main effect analysis: the analysis revealed that perceived trustworthiness significantly predicts customer engagement ( $\beta = 0.943$ ;  $p < 0.01$ ) and that customer engagement has a significantly positive influence on brand loyalty ( $\beta = 0.847$ ;  $p < 0.01$ ), supporting *H2* and *H4*, respectively. Our control variable number of years with the bank ( $\beta = -0.024$ ;  $p > 0.05$ ), and type of account ( $\beta = 0.009$ ;  $p > 0.05$ ) did not have any significant influence on customer loyalty.

Analysis of indirect effects: although not hypothesised for, we conducted an additional analysis of indirect effects of trustworthiness and customer loyalty via customer engagement using the user-defined estimand. Results reveal a significantly positive effect of trustworthiness on customer loyalty ( $\beta = 1.682$ ;  $p < 0.01$ ) via customer engagement. Significantly, the direct effect of trustworthiness on customer loyalty is negative when there is a partial mediation. However, the indirect effect of the full model is significantly positive, which once more emphasises the importance of customer engagement in the context of banking (Table III).

	Estimate (SE)	CR	<i>p</i>
<i>Main effects</i>			
Trustworthiness → customer engagement	0.943 (0.021)	55.584	***
Customer engagement → brand loyalty	0.847 (0.037)	31.246	***
<i>Control variables</i>			
Number of years with the bank → brand loyalty	−0.024 (0.013)	−0.887	0.375
Type of account → brand loyalty	0.009 (0.027)	0.337	0.736
	Unstandardised		
Indirect effects (user-defined estimand)			
Trustworthiness → customer engagement → brand loyalty	1.682 (0.158)		0.001

**Table III.**  
Hypotheses and  
paths analysis

Notes: \* $p < 0.05$ ; \*\* $p < 0.01$ ; \*\*\* $p < 0.001$

## 6. Discussions of findings and conclusions

The objective of the study was to ascertain the relationship between trustworthiness and brand loyalty and the mediating role of customer engagement in this relationship. We found support for our conceptual framework through data from retail bank customers. In particular, the research highlights brand loyalty development as a progression starting with a trustworthy environment through an interactive process (emotional engagement, cognitive engagement and behavioural engagement). The results of this study are in line with the existing literature, which posits that trustworthiness is central to buyer–seller relationships, social interactions and exchange relationships (Kharouf *et al.*, 2014; Coleman, 1988). From the results of this study, banks (brands) can obtain the loyalty of the customers by creating a trustworthy environment. Mayer *et al.* (1995) noted that trustworthiness manifests itself in integrity, benevolence and ability. That is, banks (brands) must fulfil their promise to customers and the customers must experience a sense of justice in the banking environment. Customers require fairness in dealing with the banks. Furthermore, the needs, desires and welfare of the customers should be of prime concern to the banks. In addition, encouraging customers to engage with the banks (brands) will require the banks to have the capabilities to satisfy the needs and expectations of the customers. An environment like this has the potential of facilitating customer engagement with the brands since, according to the prior research, trustworthiness facilitates interactions and engagement (Coleman, 1988). Such a trustworthy environment makes customers enthusiastic about the brand, and allows them to feel positive and energetic in interacting with the brand. Additionally, such an environment makes customers pay attention to the marketing communications of the banks and make efforts to do business with the brand. Our study supports Leckie *et al.* (2016) who found that customer engagement is positively associated with brand loyalty.

## 7. Theoretical implications

The findings of this study make some theoretical contributions to the study of trustworthiness. The results of the current study provide robust evidence that customer engagement is developed through perceptions of trustworthiness in customer relationships with service organisations. By including trustworthiness in the proposed model, we were able to identify processes through which organisations can engage customers and, importantly, increase loyalty. Some researchers (Aydin and Özer, 2005; Ball *et al.*, 2004) have contended that trust is an antecedent for customer brand loyalty, without considering the role of customer engagement. The empirical findings support that trustworthiness is an important antecedent for customer engagement while customer engagement fully mediates the relationship between trustworthiness and brand loyalty. Although recent studies have

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indicated that consumer brand engagement influences brand loyalty (Leckie *et al.*, 2016; de Villiers, 2015), they rarely consider trustworthiness. However, in the context of retail banking, our research specially provides strong empirical evidence of the importance of trustworthiness in promoting customer engagement and brand loyalty.

### 8. Managerial implications

Utilising trustworthiness as a foundation for building brand loyalty, our research provides an understanding of how trustworthiness affects customer engagement and brand loyalty in the Ghana context. The implications of the study are valuable to the understanding of customer brand loyalty, especially when the focus is on building a long-term relationship and continues exchange relationships with customers. The empirical results strongly support our argument that customer brand loyalty formation is a process. From a managerial perspective, our results shed light on the importance of developing and implementing marketing strategies that build on the trustworthy of institutions. Our findings underscore a potential positive aspect of the effect of trustworthiness on customer engagement, in other words, when banks are perceived as trustworthy, their customers will feel positive about their banks, pay attention to the banks' marketing communications and make them active users of the banks' products and services. All these will subsequently lead to brand loyalty. The findings of the study also suggest that bank managers who want to achieve brand loyalty must go beyond transactional relationships with customers to connect and interact with them in ways that build trustworthiness so that there is no perception of exploitation or cheating in the relationship, leading to both parties to truly benefit from their cooperation (Field, 2003). This leads to engagement marketing that shifts control over some part of an organisation's marketing functions, from the organisation to the customer, and relies on the organisation's ability to distinguish and leverage customer-owned resources (network assets, knowledge stores, persuasion capital and creativity) (Harmeling *et al.*, 2017). In order to be perceived as trustworthy, we recommend that managers should consider making customers the centre of their brands' strategies, ensuring that they provide customers with services and products that meet their needs, and that employees go an extra mile to satisfy their needs. We also suggest that managers offer regular training programmes for employees to ensure that they have adequate knowledge about the products and services they are offering. Managers might also ensure that employees have the skills to identify the needs of customers and satisfy them better than competitors.

### 9. Limitations of the study and direction for future studies

Our research, of course, is not free of limitation, which provides an avenue for future research. This study refers to trustworthiness, customer engagement and brand loyalty in the banking context, but the model might be used in other industrial contexts. For the financial industry, since it relates to money, trustworthiness is very important. We therefore propose that future studies should test the model in other industries. Also, this study is limited in selection of samples. The sample only covered Ghana; therefore, some cultural effect plays part in shaping the current results. Future research should include respondents from different countries to enhance the findings on the impact of trustworthiness and customer engagement on brand loyalty and to improve the possibility of generalisation.

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Details	Estimate	Critical ratio ( <i>t</i> -values)
<i>Integrity (IT)</i>		
I have a sense of justice at my bank (IT1)	0.710	
My bank always sticks to its words (IT2)	0.726	8.545
My bank tires hard to be fair when dealing me (IT3)	0.798	8.180
I like the values of my bank (IT4)	Deleted	
My bank's employees behaviour are guided by sound principles (IT5)	0.669	7.038
<i>Benevolence</i>		
My bank is very concerned about my welfare (BN1)	Deleted	
My needs and desires are very important to my bank (BN2)	0.659	
My bank does not do anything to hurt me (BN3)	Deleted	
My bank provide me services that are important to me (BN4)	0.724	10.268
My bank will go its way out to help me (BN5)	0.738	9.946
<i>Ability</i>		
My bank is capable of meeting my needs and expectations (AB1)	Deleted	
My bank is known to be successful at satisfying my needs (AB2)	Deleted	
My bank's employees have knowledge about products and services of the bank (AB3)	0.641	
I feel very confident about my bank's employees skills (AB4)	0.787	11.533
My bank's employees have specialised capabilities that increase my satisfaction (AB5)	0.742	11.201
<i>Emotional engagement</i>		
I am enthusiastic in relation to using the services of bank ABC (EME1)	0.739	
I feel energetic in contact with bank ABC (EME2)	0.781	13.218
I feel positive about bank ABC (EME3)	0.699	12.173
<i>Cognitive engagement</i>		
When it comes to banking services, my mind is very focussed on bank ABC (CGE1)	0.785	
I focus a great deal of attention to bank ABC's marketing communications (CGE2)	0.799	15.085
I become absorbed by bank ABC and its services (CEG3)	0.753	14.315
<i>Behavioural engagement</i>		
I exert my full effort in supporting bank ABC (BHE1)	0.835	
I am very active in relation to using the services of bank ABC (BHE2)	0.649	9.207
I try my hardest to perform all my banking transactions with bank ABC (BHE3)	Deleted	
<i>Brand loyalty</i>		
I would recommend bank to friends (BL1)	0.739	
I will patronise other services from this bank (BL2)	0.832	14.605
I will continue to bank with my bank (BL3)	0.773	13.911
I will continue to bank even if their charges exceeds the average charges (BL4)	Deleted	

**Table AI.**  
Operational measures  
and scale reliability  
values

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