

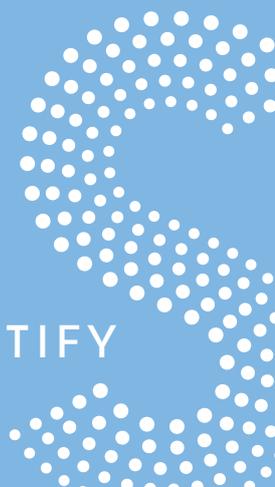
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Editor's Introduction to Volume 4, Issue 1 of Expert Journal of Marketing

Simona VINEREAN*

Sprint Investify Research Unit

The first issue of volume four of *Expert Journal of Marketing* presents marketing articles that approach new areas of research in terms of brand experience and its relationships with other important consumer behavior variables in the banking industry, the impact of emotional and affective dimensions in points of sale, the effect of credibility in consumer behavior, and content analysis and consumer analytics in online settings that can be used to influence digital marketing strategy on social networks. Further, I present a short description of each article published in *Expert Journal of Marketing*, vol. 4, issue 1, year 2016.

In '*Brand Experience in Banking Industry: Direct and Indirect Relationship to Loyalty*', Nuri Wulandari examines brand experience, loyalty, satisfaction, and brand authenticity in an empirical study based on 100 respondents. To explore seven hypotheses related to the aforementioned concepts, the author used structural equation modelling and mediation to test the relationships and further extend literature of marketing in the banking industry. Nuri Wulandari's research has numerous marketing implications that highlight the importance of bank staff in creating service excellence and further increase the positive outcomes of consumers with financial institutions. Thus, the insights supported by the results and thoughtful arguments shed light on possible differentiation opportunities for brands, while mainlining the profitability objective of companies.

In their paper '*The Emotional States of the Consumer in Stores: The PA (Pleasure-Arousal) Adapted to the Algerian Context*', Sabrina Elbachir and Abderrahmane Chenini evaluate consumers' emotional perspective in their purchasing experiences in brick-and-mortar points of sale. In the theoretical framework of their work, the authors address the development of affective dimensions, and their impact on the buying behavior and experience, as well as the conceptualization and measurement of 'emotions'. Their research also includes an empirical study that took the form of a relevant principal components analysis, which provided insights regarding the appropriate scale to use and administer in stores. By focusing on a particular geographical area, the authors also leave room for other research to further replicate this study in other markets and adjust the proposed scale. This article adds to the knowledge that affective states can act as an important tool for positioning brands, including retail stores.

Authors, Naufal Bachri, Abdul Rahman Lubis, Nurdasila and M. Shabri Abd. Majid, examine the credibility as it relates to consumer behavior in Islamic banking markets, in their article entitled '*Credibility and Consumer Behavior of Islamic Bank in Indonesia: A Literature Review*'. The authors explore the impact of credibility on other consumer outcomes, such as perceived value, satisfaction and loyalty. Considered a key element in Islamic marketing, in this theoretical article, credibility is linked to consumer behavior and its antecedents are highlighted for future exploration in additional studies. Thus, the paper suggests the study of credibility and other variables, such as intentions, value, satisfaction, commitment and loyalty of consumers as well as corporate performance.

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Brano Markić, Sanja Bijakšić and Arnela Bevanda published their paper entitled '*Customer Intelligence Analytics on Social Networks*', which tackles big data and social media networks that can be brought together to offer new insights on potential and existing customers. Their proposed data mining methods for content analysis of social networks are practical and explained in great detail so that other marketing practitioners can implement in their online marketing strategy and digital consumer outreach. The authors focused their practical example on a tourist destination and its activity on Facebook and found that the development environment of R language displayed satisfactory applicative power. Using customer intelligence, their research offers perspectives on the attitudes and opinions of consumers, thus enhancing knowledge on marketing analytics in getting to know consumers of online content and their receptiveness on different marketing tactics.

A Final Thought

On behalf of the Editorial Board of *Expert Journal of Marketing*, I would like to thank our Authors for publishing their studies with us, our Reviewers for their valuable insights, and our Readers for advancing and disseminating these published articles in their future work!



Brand Experience in Banking Industry: Direct and Indirect Relationship to Loyalty

Nuri WULANDARI*

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In marketing, the meaning of value is rapidly shifting from service and relationships to experiences. It is believed that the traditional value proposition is no longer effective to compete in the market and to gain customer loyalty. By adapting the brand experience model, this study tries to validate the model in the banking industry, which is currently facing intense competition to retain customers. The brand experience construct is tested for its direct and indirect relationship toward loyalty. It is postulated that satisfaction and brand authenticity might be instrumental in mediating brand experience to loyalty. Research was conducted via in-depth interview and quantitative survey, targeting bank customers in Jakarta. The result confirmed that brand experience has direct and indirect contribution to loyalty in significant and positive manner. The research contributes in validating previous studies with a rare emphasis in banking sector. The result implies that brand experience is an important value to lead to customer loyalty in this area and subject to growing research on experience marketing.

Keywords: Brand Experience, Consumer Behavior, Banking, Authenticity, Brand Loyalty, Satisfaction, Experience Marketing, Service

JEL Classification: M31

1. Introduction

In banking industry the competition for customers has always been about delivering service quality excellence. The measures of successful service mostly relies on satisfaction to achieve the end goal of creating customer loyalty. However, as the competition intensify, services are becoming similar to one another. Bank brands are becoming undifferentiated in the mind of customers. The growing importance of bank industry to find differentiating value amidst competition is clearly evident. In addition, recent studies showed that traditional marketing practices that only focused on customer satisfaction are not sufficient (Tsai, 2005). Banking as one of service industry players need to find alternative concept for differentiation.

The value proposition for marketing-based competitive advantage has evolved in several phases. In 1950-1960s, firms used product's attributes and tangible qualities to gain competitive advantage. However, from the 1970s the development of tangible basis shows maturity and the focus of differentiation shifted to

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service. Service as value evolved to relationship. From the 1980's the quality of on-going relationship became a new differentiator (Christopher, Payne, and Ballantyne, 1991). Nevertheless, as services and relationships become undifferentiated the concerns shift to find new values for marketing. As the extension of service, experience has been suggested to be a value to differentiate offerings in a market where, even as relationships have difficulty in developing a competitive differential advantage (Palmer, 2010).

Thus, marketers are suggested to extend their focus beyond customer satisfaction to the experience created by a product or service (McCole, 2004). This shift of concern is fully supported by the academic world as Research Priorities Areas of Marketing Science Institute (MSI, 2012) included the topic of "Understanding Customers and Customers Experience" as tier one of the research priorities. Nevertheless, even though there are collections of research on experience, not many research has focused on experiences provided by brands. Past studies within the subject area are focused more on category experiences and product attributes (Sahin, Zehir and Kitapci, 2011).

It is believed that to go beyond service excellence, by practicing experiential marketing, it will result in the creation of value (Williams, 2006). Hence, the urgency to find competitive value in banking industry is undeniable, driven both by practice and academic world. Addressing the concern and development of marketing literature, this paper proposes experience as the next differentiating value for bank marketing. It is believed that "experience" is the next differentiation value to succeed in the competition (Pine and Gilmore, 1999; Schmitt, 1999; Prahalad and Ramaswamy, 2004; Leavy and Moitra 2006; Lusch, Vargo and O'Brien, 2007; Vargo and Lusch 2008; Johnston and Kong, 2011). The argument stands that accepting experience, as the next value of differentiator requires the construct to explain brand loyalty with significance result directly and indirectly thru satisfaction. The following section will elaborate on literature review of brand and brand experience relationship with loyalty. Section three will explain research design and methodology, while section four provides the result of main survey. The last section will discuss the conclusion, theoretical contribution, managerial implications, limitations and future research suggestions.

2. Literature Review

2.1. Brand Experience

Brands are an important entry point and differentiation for a customer relationship. A study shows that the abilities to classify brands by their characteristics are improved as the perception of consumers' of the brand experience increases (Weinberg, 2001). It implies that brand experience is an important source of competitive differentiator.

The definition of brand experience is presented in literatures as consumers' perspective in each and every contact made with the brand. Brand experience is created in every instance where customers use the brand, exchange information with others about the brand, information search, brand marketing activities (promotion or events) and so on (Ambler et al., 2002). However, there is different emphasis found in definitions of brand experience. Alloza (2008) described brand experience as the perception created by consumers about the brand at every contact they made with the brand. This includes the first contact, image in advertisement and personal treatment. While Brakus et al (2009) explained brand experience more as internal reflection of consumers. Brakus et al (2009) suggested that brand experience has four dimensions, which are sensory, affective, intellectual and behavioral. Sensory indicators measure the level of impression created by a brand which is affecting the senses. Affective indicators include sentiments and emotions. Behavioral indicators measure body and action orientation. Intellectual indicators involve thinking, curiosity and problem solving. A brand experience incorporates an emotional relationship concept, as well as cognitive and behavioral concepts. Hence, the first definition emphasis on the variety of contact and the latter on the quality of experience the contact is producing to the consumers' perspective.

2.2 Loyalty

The early understanding of loyalty concept consists of the definition proposed by Jacoby and Chestnut (1978) which considered brand loyalty as a consumer's inclination to repurchase a service or product of specific brand. Later, Dick and Basu (1994) referred customer loyalty as the strength of the attitude and repeat patronage of a customer's. The definition intensified as Oliver (2010) defined brand loyalty as a commitment of a customer to rebuy a product or re-patronize a service in the future. The definition continues that the commitment stays despite any situation or marketing efforts that might alter a customer's choice to select other brands. Oliver's (2010) definition of brand loyalty will be used in this research as this definition seems to combine the one proposed by Jacoby and Chestnut (1978) and the one elaborated by Dick and Basu (1994). In

addition, Oliver's (2010) definition emphasized the concept of switching behavior which is highly likely to happen in competitive market.

2.3 Satisfaction

The definition of satisfaction related with experience stated that satisfaction is the result of consumption which reinforces a pleasurable experience (Oliver, 1997). Other authors define satisfaction as the evaluation of an emotion (Hunt, 1977). Rojas and Camero (2008) define satisfaction as the evaluation of components and the feelings generated by cognitive and affective aspects of the product or service. The cognitive part involves the evaluation of quality and comparison with expectation. While the affective path begins when experience reaches or exceeds expectation leading to feelings of pleasure. Oliver (1997) classifies satisfaction as one of five end-states: satisfaction-as-contentment, satisfaction-as-pleasure, satisfaction-as-relief, satisfaction-as-novelty, and satisfaction-as-surprise.

2.4 Brand Authenticity

According to Beverland (2005), although researchers in the field of psychology and marketing have studied authenticity, the concept still lacks a general definition. This is perhaps due to the fact that the authenticity concept in marketing is still limited, but growing in its use. Authenticity literally refers to the qualities, which can be described as genuine, truth, and reality (Grayson and Martinec, 2004). Pine and Gilmore (2007) define authenticity as purchasing on the basis of conforming to self-image. While Beverland and Farrelly (2010) concluded authenticity as the higher order goal which translate in customer life context by shared meaning of truth, genuineness and reality by acquiring specific customer experience with brands, objects and experiences.

3. Hypotheses

McCole (2004) and Prahalad and Ramaswamy (2004) argue that the ability to create personal experiences is driving customer loyalty. Similarly Berry and Carbone (2007) suggest that emotional experience results in loyalty more than rational consideration regarding the products. Previous literature gives further supporting evidence. Brakus, Schmitt and Zarantonello's (2009) study in fast-moving consumer goods and Wulandari's (2014) research in tourism industry found that brand experience has a direct relationship with brand loyalty. From previous research the hypotheses can be constructed as follows:

- H1: Brand experience positively affects brand satisfaction.
- H2: Brand experience positively affects brand authenticity.
- H3: Brand experience positively affects brand loyalty.
- H4: Brand satisfaction positively affects brand loyalty.
- H5: Brand authenticity positively affects brand loyalty.

Moreover two additional hypotheses are included to test the mediation relationships, namely:

- H6: Brand satisfaction is a positive mediator of the relationship between brand experience and brand loyalty.
- H7: Brand authenticity is a positive mediator of the relationship between brand experience and brand loyalty.

According to Baron and Kenny (1986) a variable functions as a mediator if the relationship to and from the mediator variable is significant. Thus, H4 is to be tested if the relationship is significant. In the case that the relationship is not found significant, then the moderator will not be tested.

4. Methodology

The research consists of preliminary studies and a main study. The preliminary study was conducted via in-depth interview to check the relevancy of the study, to confirm definition of the constructs and the measurement tools for the research. Afterwards the main study implied gathering responses using survey questionnaires. Both, qualitative and quantitative methods were used to provide a mean of triangulating the results and to increase the representativeness of the respondents' perspective (Arnould, 1998; Wallendorf and Belk, 1989).

4.1. Preliminary Study

To achieve the objective of the preliminary study, an in-depth interview was held with resource-person chosen based on the respondent's direct experience in the banking sector. The respondent selected was an assistant vice president of one of Indonesia biggest bank who has extensive experience in front to end in Banking Operations, Service, Network Development and Performance as well as in charge with the training

and human resources department for 30 plus years. The experience is valuable in identifying whether the aspects of brand experience are relevant to the banking context.

The interview has provided at least two valuable insights. First, it confirmed that the **brand experience** concept is practiced and well implemented in banking services. All brand experience components (sensory, affective, cognitive and behavior) are evidenced. In banks where the respondent spent her career, they have meticulous standard and guidance for creating the experience in each branch. Secondly, the interview revealed that authenticity plays an important factor in the banking experience. One of the way to show authenticity is by having a Professional Bankers Standard - Appearance (Grooming). The reason is to cue for Bonafidity and Trusted Bank which they believe can lead to trust from the customers and as a signal of service **quality**. The personnel has also standardized for their behavior in facing the customers. The behavior trained included the standard guidance to smile, the handshake and greetings, among others. Although the term "standardized" is used to refer for a regulated behavior, the personnel are trained to be able to perform the behavior with heart and display a **genuine** behavior and trained to be **truthful** and **consistent** of their word. As the result found the relevancy of the brand experience concept in the banking industry and have crosschecked components of measurement, it will continue to be included in the following conducted quantitative survey to validate the hypothesis.

4.2. Main Study

A questionnaire survey was conducted to collect the data needed for this research. The unit of analysis of the study is bank customers from Jakarta, the capital of Indonesia. The sample is non-probability sampling with convenience sampling. The questionnaire was originally in English and for the research it was translated into Indonesian and then it was translated back to English before pre-testing it to a small number of respondents. The item questions are measured using six-point scales of Likert-type and Semantic Differential-type questions.

The main construct, brand experience, is defined as 'subjective, internal consumer responses (sensations, feelings, and cognitions) and behavioral responses evoked by brand-related stimuli that are part of a brand's design and identity, packaging, communications, and environments' (Brakus, et al, 2009). The loyalty construct will follow Oliver's (2010) framework which defined loyalty as 'a deep held commitment to rebuy or re-patronize a preferred product/service consistently in the future'. The measure and definition of authenticity is described as Consumer-Based Brand Authenticity (CBBA) which is 'a subjective evaluation of genuineness ascribed to a brand by consumers' (Napoli, Dickinson, Beverland and Farrelly, 2014, pp.1091). The consumers can socially or personally construct it. The measurement has three dimensions: quality, heritage and sincerity. Lastly, for satisfaction measure the study choose Oliver (2010), which defined satisfaction as 'a pleasurable level of consumption-related fulfillment, including levels of under - or over fulfillment'

To analyze the data, Structural Equation Model (SEM) is chosen as the analysis tool. SEM is a procedure to enable a researcher to incorporate unobservable variables measured indirectly by indicator variables (Hair, 2011). This study uses SEM with PLS techniques with SmartPLS software. Mediation analysis is conducted following Preacher and Hayes (2004, 2008) in testing the mediation effect. First, it assesses the significance of the direct effect without including the mediator variable in the PLS path model. If the direct effect is not significant that means there is no mediating effect. If the direct effect is significant, the test will proceed by including the mediator variable in the PLS path model and assess the significance of the indirect effect. If the indirect effect is significant, then we assess the variance accounted for. The criteria of variance accounted for (VAF) determines the size of the indirect effect in relation to the total effect. If the VAF is less than 20% then the conclusion will be there is (almost) no mediation. If the VAF is between the range of 20% and 80% then the result will be a partial mediation. If the VAF is more than 80% we can conclude that there is full mediation in the relationship.

5. Results

5.1. Demographic Analysis

A total of 100 useable responses were collected comprised of 50% female respondents and 48% male respondents, while 2% of respondents left the answers blank. The respondents are predominantly young, with the majority of people within the age group between 20-24 years old (45%), followed by under 20 years old (15%) and 25 to 29 years old (12%). The education level of the respondents varies, with 39% of respondents have a high school degree, 43% have undergraduate degree (S1) and 16% have a master degree. Profession-wise, most of the respondents are students (45%) and private employees (36%).

5.2. Validity and Reliability

The measurements were assessed for validity and reliability against several criteria based on (Hair et al, 1995). The three criteria are Composite Reliability (CR) ≥ 0.7 , Average Variance Extracted (AVE) ≥ 0.5 and Factor Loading ≥ 0.7 . To achieve an acceptable validity and reliability of the measurements, indicators falling below the criteria are removed. The end result is the omission of several indicators of Brand Experience, Brand Authenticity, Brand Satisfaction and Brand Loyalty. The Brand Experience construct confirms the reliability and validity criteria with four indicators, BE 1, BE2, BE4 and BE8. These indicators represent the questions on sensory, affective and behavioral experience of the brand, which were three out of the four dimensions of this construct. For the brand authenticity construct, the omission of the indicators left only three remaining indicators, BA 10, BA 11 and BA 12 which represent the questions regarding the heritage dimension of authenticity. The Brand Satisfaction construct achieves reliable and valid criteria with eleven indicators (BS1, BS3, BS4, BS5, BS6, BS7, BS8, BS9, BS10, BS11, and BS12). The Brand Loyalty construct has nine indicators (BL3, BL4, BL5, BL6, BL7, BL8, BL10, BL11, and BL12) which fulfill the criteria of minimum loadings, composite reliability, average variance extracted, and discriminant validity. Thus, it resulted a total of 27 indicators for the measurement models overall (Table 1).

Table 1. 27 indicators of the study used for the measurement models

Latent Variable	Indicators	Loadings (minimum 0.7*)	Composite Reliability (min 0.7)	Average Variance Extracted (min. 0.5)	Discriminant Validity
Brand Experience	BE1	0.79	0.81	0.52	Yes
	BE2	0.71			
	BE4	0.73			
	BE8	0.66			
Brand Authenticity	BA10	0.94	0.90	0.74	Yes
	BA11	0.91			
	BA12	0.72			
Brand Satisfaction	BS1	0.69	0.95	0.62	Yes
	BS3	0.70			
	BS4	0.78			
	BS5	0.80			
	BS6	0.86			
	BS7	0.80			
	BS8	0.81			
	BS9	0.86			
	BS10	0.81			
	BS11	0.73			
	BS12	0.75			
Brand Loyalty	BL10	0.87	0.93	0.59	Yes
	BL11	0.79			
	BL12	0.82			
	BL3	0.68			
	BL4	0.66			
	BL5	0.74			
	BL6	0.74			
	BL7	0.82			
BL8	0.77				

*Rounded value

5.2. Hypotheses Test

There are five hypotheses and additional hypotheses to test for mediation included in the model. The findings confirm the acceptance of four hypotheses and rejection of hypothesis 1 ($p < 0.05$). The summary of hypotheses test result is portrayed in figure 1 with elaboration to follow. From the five paths examined, four path coefficients in the model are significant ($ps < .05$). As hypothesized, brand experience affects brand loyalty both directly and indirectly through brand satisfaction. The results can be viewed in Table 2.

Table 2. Hypotheses test results

	Path Coefficient	T-Values (≥ 1.96)	Conclusion
H1: Brand experience positively affects brand satisfaction.	0.459	6.283	Supported
H2: Brand experience positively affects brand authenticity.	0.178	1.579	Not Supported
H3: Brand experience positively affects brand loyalty.	0.232	2.401	Supported
H4: Brand satisfaction positively affects brand loyalty.	0.437	4.138	Supported
H5: Brand authenticity positively affects brand loyalty.	0.247	3.244	Supported
H6: Brand satisfaction is a positive mediator of the relationship between brand experience and brand loyalty.	-	-	Partial Mediation
H7: Brand authenticity is a positive mediator of the relationship between brand experience and brand loyalty.	-	-	Not tested since one of the relationship is not significant

On the contrary, the relationship between brand experience and brand authenticity is not supported by the gathered data. This interesting finding is subject to further elaboration of authenticity definition in banking service context, especially, since the relationship between brand authenticity and loyalty is significantly positive.

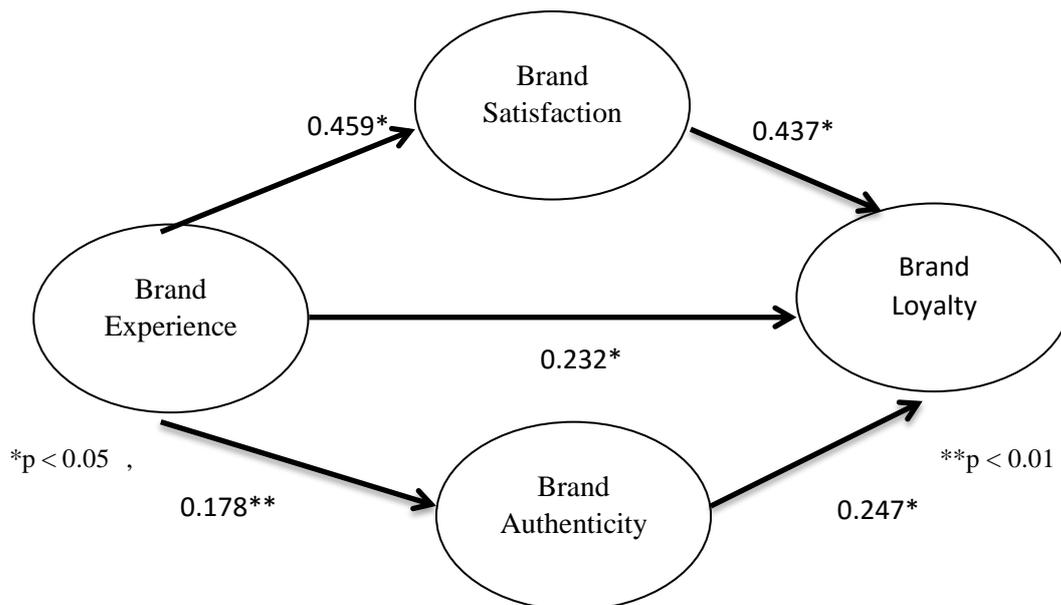


Figure 1. Brand Experience Model and its Relationship, Factor Loadings.
Source: Data Processing

6. Discussion and Conclusion

6.1. Discussion of Results

The result can be discussed in the perspective of direct and indirect relationship of brand experience and loyalty in the context of banking industry. The study found direct relationship between brand experience and brand loyalty significant and consistent with the proposed direction in the hypothesis three (H3). The result implies that, if a bank customer perceives the brand experience positively, it will result in brand loyalty. Previous literature supports this finding by including empirical evidence from McCole (2004) and Prahalad and Ramaswamy (2004) who argue that the ability to create personal experiences is driving customer loyalty. Similarly Berry and Carbone (2007) suggest that emotional experience results in loyalty more than rational

consideration on the products. The positive relationship found between brand experience and brand loyalty in this study also strengthens previous similar findings by Brakus et al (2009).

The indirect relationship between brand experience and loyalty is hypothesized to be mediated by satisfaction and authenticity. The survey confirmed that the relationship between brand experience and satisfaction is statistically significant and consistent with the proposed direction in the hypothesis one (H1). This implies that a brand that evokes great experiences will result in the satisfaction of customers. In the preliminary interview, satisfaction has also emerged as one of the factors resulting from a great banking experience. In addition, previous study by Brakus, et al (2009) provided a strong evidence of relationship between brand experience and brand satisfaction in context of fast moving consumer goods products. Thus, this finding can imply similar results in the banking industry. It implies that brand experience creates satisfaction and customers' satisfaction further results in their commitment to the bank.

The relationship between brand experience and brand authenticity registered weaker support by the data gathered in this research (not significant at $p < 0.05$, but significant at $p < 0.01$). It suggests that a great experience does not necessarily lead to the perception of authenticity. This finding is not align with previous literature sources which suggest that awareness of organizational culture and heritage is instrumental to managers in identifying genuine positioning principles for the brand (Camp, 1999), Nevertheless the result might describe interesting information derived from the sample. First of all, according to the concept referred for this study, brand authenticity has three dimensions: quality, heritage and sincerity. However, during the measurement model validity and reliability test, the measure of brand authenticity has been greatly compromised resulting only indicators which ended up representing only the heritage dimension. Thus, the definition is leaning toward heritage as a factor measuring the brand authenticity construct. The definition of brand authenticity that caters only to the heritage dimension is somewhat inconsistent with the findings in preliminary study. The in-depth interview revealed that quality and sincerity are the theme that has more often surfaced in the discussion. This implies that there might be a different perception of authenticity perceived by the business and a distinct authenticity perceived by the customers. The majority of the sample consists of young customers (under 30 years old) who might consider authenticity in terms of heritage as less relevant in terms of their banking experience outcomes. The previous study found that a heritage brand is more profound to the grey market and it is struggling for relevance in the younger market or with regard to future customers.

On the contrary, the relationship between brand authenticity and brand loyalty is statistically significant and consistent with the proposed direction in the hypothesis. It implies that if a customer perceives the bank as having authentic values, he/ she will most likely to be loyal customer. This finding is consistent with preliminary interview where authenticity, especially with regard to the sincerity definition, can generate a loyal customer. The previous literatures have also provided evidences of how the authenticity concept leads to loyalty (Kolar and Zabkar (2010); Shuling and Ma (2009); Casteran and Roederer (2013)).

Mediation Test

Mediation test is conducted following Preacher and Hayes (2004, 2008) conditions of testing the mediation effect. The first step is testing the relationship's significance with and without the mediating variable. If the relationship is significant, the test will proceed by assessing the criteria of variance accounted for (VAF) to determine the size of mediator effect to the relationship. Initially there are two mediators that will be tested; namely, brand satisfaction and brand authenticity. However, the hypothesis test found that the relationship between brand experience and brand authenticity is not significant. Therefore, the test will only be conducted to test brand satisfaction as a mediator.

The test found that the direct effect from brand experience to loyalty is significant (0.487). The result also found that the indirect effect, through brand satisfaction is also significant 0,237 (resulted from 0.458×0.517). The total effect can be calculated from the direct effect plus the indirect effect, hence 0.724. Thus, the VAF will be calculated $0.237/0.724$ which equals 0.327. Consequently 32.7% of the experience effect to loyalty is explained via satisfaction as the mediator. Since VAF is larger than 20% but smaller than 80%, brand satisfaction provides a partial mediation.

6.2. Theoretical Contribution

The result has contribution to academic area, as it is one of a few studies investigating brand experience in banking context. It has fulfilled the research priorities from Marketing Science Institute 2014-2016 where customer experience is one of the first tier priorities stated. The result strengths the findings of Brakus, Smith and Zarantonello (2010) which confirmed the relationship between brand experience and loyalty in fast moving consumer goods industry. Moreover, it also confirmed the study of Napoli, Dickinson, Beverland and Farelly (2014) on the relationship between authenticity and loyalty.

6.3. Managerial Implications

Business practices in banking industry can derive at least three implications from the result of this study. The study found direct, significant and positive relationships between brand experience and loyalty. This is an important finding as it implies that the effort to create experiences will directly influence customer loyalty of bank customers. Thus a bank's management needs to pay attention to the creation of the experience including senses, affect and behavioral experiences. It also needs to create a strong impression on the sense, which should be interesting enough to attract customers. Moreover, a bank also needs to induce feelings and positive sentiments to create a wonderful experience. This is also to highlight the importance of personnel in creating service excellence from the heart. In addition, satisfaction has also found to partially moderate the relationship between brand experience and loyalty. Thus, satisfaction is still relevant to evaluate the experience of the customers which lead to loyalty creation.

6.4. Limitations of Study / Future Directions of Research

Although a comprehensive effort has been made to arrive at a brand experience model, still, there are certain limitations that still remain and need to be overcome in future studies. The first limitation is the measurement of the construct. Although it has been tested through validity and reliability, the respondent did not seem to respond very well on many of the questions. Thus, the indicators might need further refinement to test them in the context of bank services. Secondly, the study is not investigating further the intensity of experience with the bank. Further, a study in this area can explore this issue to provide more detailed insights for bank experience application and practice. It will also be interesting to segment the customers into premium vs non-premium clusters and investigate which segment regards brand experience as more relevant.

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The Emotional States of the Consumer in Stores: The PA (Pleasure-Arousal) Adapted to the Algerian Context

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The purpose of this paper is the proposal of a scale for measuring emotional states experienced within a point of sale, for non-English speaking consumers. Since the validity of the measuring instruments may affect the relevance and quality of managerial decisions, the development of a sufficiently reliable measurement that take into account the specificity of a country becomes necessary. Following a literature review that allowed us to highlight existing measuring instruments of emotional states and their disadvantages, we have developed a measurement scale based on two emotional dimensions: pleasure and arousal (stimulation). Following the Churchill Paradigm, the results of our analysis show that the reliability and construct validity of our scale were improved.

Keywords: Emotional States, Pleasure-Arousal, Stores, Verbal Measures, Measurement Scale

JEL Classification M310

1. Introduction

Few years earlier, many researchers have demonstrated that it was important to understand the emotional reactions of consumers (Batra and Ray 1986; Derbaix and Pham, 1991; Babin and Darden, 1994; Hui, Dubé and Chebat, 1997). Research on emotional reactions and their measurements have induced real progress since the polemical article by Zajonc (1980) which has argued for the primacy of the affect (Derbaix and Poncin, 2005).

For Westbrook and Oliver (1991), ‘emotion is indeed a primary source of human motivation, since it exerts a substantial influence on the memory (via its psychological manifestations) and on the thought processes’. According to these authors, the most emotional aspects of consumption experiences occur with greater or lesser magnitude in virtually all consumer situations, which is a promising field of study for research specializing in consumer behavior. For Batra and Ray (1986), introducing affective states deepens the analysis since it helps to go beyond cognitive assessments of the good or bad nature of the stimulus. Mirral (1994) adds that the stimulus is not evaluated sequentially, analytically or objectively (cognitive evaluation) but subject to

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an overall estimate, holistic or subjective (affective evaluation). Display quotations of over 40 words, or as needed.

Moreover, empirical research in stores showed that commercial environments provoke emotional responses (Machleit and Eroglu, 2000). The latter influence the customer's purchasing behaviour (time spent in point of sale, number of purchases made, communication with employees, intention to purchase or return) (Donovan and Rossiter, 1982; Babin and Darden, 1994; Attaway, 2000; Yalch and Spangenberg, 2000; Lemoine, 2001). Beside this, the affect also influences the perceived value, satisfaction and store image (Plichon, 1999; Babin and Attaway, 2000; Yalch and Spangenberg, 2000). These numerous studies show the importance of seeking to know and measure the different emotional reactions experienced by consumers in stores.

When it comes to measurement scales of emotional states, this domain is widely dominated by the works of native English speaking researchers. Yet, the adaptation of these scales has shown its limits for studies that occur in non-English speaking countries (Drungon-Lichtlé, 1998; Plichon, 1999), especially in terms of reliability and validity (Lichtlé and Plichon, 2004). Indeed, these scales, elaborated by psychologists do not ensure that they are appropriate to a commercial environment. Moreover, they do not always allow taking into account the particularities and diversity of emotional states felt by consumers in stores.

Therefore, the aim of this paper is the proposal of a scale for measuring emotions felt in the point of sale as far as the Algerian consumer is concerned. Considering that the latter is linguistically and culturally different from consumers on which the Pleasure-Arousal scale of Mehrabian and Russell (1974) was developed and applied. Our research is part of a no 'ethnocentrism' approach (Samiee and Jeong, 1994), not taking for granted that these are universal measuring transcripts.

2. Theoretical Framework

2.1. The Development of Affective Measures

According to Filser (1996), it is important to introduce the affective dimensions in the study of consumer behaviour because 'decision analysis in areas such as leisure shows the limitations of behavioural models that take into account only the cognitive dimensions of consumption.'

For Derbaix (1987): 'the emotional reaction is characterized by its whole, irrevocable character, instant, disrupting, by somatic changes it generates and encountered difficulties in its verbal description.' Two years later, and still in the purpose of clarification of the concept, Derbaix and Pham (1989, 1991) speak of a 'full emotional'. This concept expresses the emotional reactions experienced by consumers from exposure to a stimulus. It is therefore a reaction experienced by consumers and triggered by a target stimulus. The 'full emotional' emanates from the consumer or rather his perception or his mental representation of the stimulus (Derbaix and Poncin, 2005). Following Pieters and Van Raaij (1988), Derbaix and Pham (1989) identified seven categories of affect on a continuum from pure affective states (emotions, disconnected from cognitive background) to affective states retained by cognition-affect sequence attitude (Pietr, 1998). These categories are classified in order as follows:

- Emotions;
- Feelings;
- Mood (According to Tines and Lempereur (1984), the mood is 'instinctive emotional disposition giving moods a pleasant or unpleasant tone');
- Temperament;
- Preference;
- Attitude;
- Appreciation.

In this logic introductory of affective variables, Holbrook (1986) offers an expanded pattern of consumption behaviour, by representing the nature of this behaviour and incorporating all the phenomena that can occur during a consumption experience. He propounds the model 'TEAV - Thought, Emotion, Activity, Values.' 'Thought' corresponds to dreams, imaginary, fantasy; 'Emotion' means all forms of feelings, behaviours and physiological expression (muscle tension, brain activity ...) 'Activity' to introduce the physical and mental events related to the actions and reactions; and 'Values' to refer to evaluative judgments (Löfman 1991).

TEAV model assumes that consumption experiences are complex processes and suggests interdependencies between its structures. From there, the traditional sequence 'CAB' (cognition, affect,

behaviour) which treats consumers as 'rational' human beings who make purchase decisions after collecting information and considering all alternatives, should be replaced by the emotional sequence 'CEV' (conscience, emotion, value) (Holbrook and Hirschmann, 1982). The definition of consciousness was developed by Hilgard (1980). His model introduces all the states of the unconscious awareness (belief, dreams, imagery, mental processes, and unconscious fantasy). In this model Holbrook (1986) makes use of the environmental psychology (Mehrabian and Russell, 1974), to emphasize the subjective perceptions and emotions, which result from the interaction of consumer and the environment. As suggested by Holbrook (1986), man is not a machine (CAB model), man is an animal governed by emotions.

The role of emotion in consumer's behaviour and also in the consumer's decision process is demonstrated in other works following the publication of the article of Holbrook (1986). Among these works, there are those of: Milliman (1986), Holbrook and Anand (1990), Holbrook and Gardner (1994), Kellaris and Kant (1991), Kellaris and Rice (1993).

2.2. The Concept of Emotion and the Definition of Emotion

Following the turning point that began in the eighties, marked by an explosion of scientific work on emotion, emotion is now considered a key factor in explaining human behaviour (Wehrle and al., 2000; Izard and King, 2009; Coppin and Sander, 2010). Hence, it seems important, in any area of research that focuses on the behaviour of the individual, as is in marketing, to consider the theories and concepts of emotion.

It has been shown that emotions can direct decision making without the individual being aware of it, and affect reactions and behaviours (Davidson, Scherer and Goldsmith, 2003). Emotions influence the body of the individual, the contraction of facial muscles, the electrical activity of the brain, systems of blood circulation and breathing (Graillot, 1998). These changes affect the perceptions, memory (France, Shah and Park, 1994; Walliser, 1996), thought and imagination, the actions of a person, and even the personality development (Izard, 1977).

Generally, the emotion is defined as a brief state, intense, difficult to hide. It is a response of the body to the unusual circumstances of the environment (Darpy, 2007). To account for the diversity of emotions, some researchers propose lists of basic emotions (discrete approach of emotions): joy, anger ... On the contrary, others defend the idea that emotions result from combination of dimensions. In this sense, every emotion is characterized by its 'details' on each dimension and therefore, it is difficult to identify emotions called 'pure' (continuous approach of emotions).

- The discrete emotions. Izard (1991) identifies ten fundamental emotions that interact (as primary colors mix): interest and joy (positive emotions), anger, disgust, contempt, shame, guilt, sadness and fear (negative emotions) and surprise (neutral emotions).
- The continuous emotions. These emotions result from a combination of dimensions that can be represented on a pin system. This will provide a pleasure/displeasure and quiet/exciting axis (Russell and Pratt, 1980). For Mehrabian and Russell (1974) all emotions can be characterized by their degree of 'pleasure' (positive or negative) and degree of 'arousal' (also known as 'Stimulation', which can be strong or weak). Each emotion is associated to two coordinates in the plan formed by the stimulation (arousal) and pleasure.

The continuous emotions approach includes the pleasant and exciting emotions (exultation), the pleasant and calm emotions (quietude) unpleasant and exciting emotions (distress) and unpleasant and calm emotions (boredom).

2.3. The Measurement of Emotions

Despite the existence of a multitude of theories, they all agree to recognize that the emotional response is a multidimensional construct with four dimensions to remember; the realization by the individual, the direction (polarity), intensity and content (Derbaix and Pham, 1989). The latter factor has three components (Izard, 1979) which require the use of different measurement methods (Derbaix and Pham, 1989). These factors are:

(1) Neurophysiological and biological component. Buck (1984) refers to it as emotion 'I'. It concerns the mechanisms of adaptation and maintenance of homeostasis via the endocrine system and the autonomic nervous system (Derbaix and Poncin, 2005). It is the subject of physiological measures such as: heartbeat, electrodermal responses ...;

(2) An expressive component. Buck (1984) refers to it as emotion 'II'. It concerns the spontaneous expression of emotional state. It is measured through observation, the study of body movements, and voice or facial expressions;

(3) An experiential subjective component, which Buck (1984) refers to it as emotion 'III'. It is measured through verbal and/or pictorial report.

It is this last component that uses verbal measures that are based on emotional adjectives presented as semantic differential. It is the most common method in marketing. These items (emotional adjectives) are typically subjected to factorial analysis procedures to detect common factors summarizing them (Derbaix and Poncin, 2005). The measure that matters in our work is the experiential subjective one.

3. The Research Methodology

Measuring emotional states of consumers in stores is quite different from an author to another. These include for example:

- Yalch and Spangenberg (1990), Bourdeau (1997), Groppe-Klein (1998) and Geuens (2004) used the PAD scale of Mehrabian and Russell (1974);
- Donovan and Rossiter (1982), Yalch and Spangenberg (1993), Greenland and McGoldrick (1994), Areni, Sparks and Dunne (1996), and Lemoine (2001) worked with the PA dimensions of Mehrabian and Russell (1974);
- Herrington (1993) used the scale of Russell and Pratt (1980);
- Sibérial (1994) created its own scale by transforming the two dimensions identified by Russell and Pratt into four items.

As part of this research, we developed a scale to measure emotions around the concepts of pleasure and stimulation, and this for several reasons:

1. The adaptation of measurement scales of emotions from English speaking areas has shown its limits (Drugeon-Lichtlé, 1998; Plichon, 1999), especially in terms of reliability and validity (Lichtlé and Plichon, 2004). A multicultural study showed the difficulties in translating vocabulary expressing emotional reactions. This study that took place in six different countries (Belgium, France, Switzerland, Italy, Great Britain, Canada, and Netherlands) shows that if we can find in different cultures the same words to express emotional states, their frequency varies considerably (Van Goozen and Frijda, 1993);
2. The scale of Mehrabian and Russell (1974) can be confusing. Indeed, some items are similar and seem repetitive;
3. When the PA (Pleasure-Arousal) is used in English, it is easy to find the two dimensions and good Cronbach alphas. However, when the PA is submitted in other languages (including French and Arabic), it is difficult to find two dimensions. To illustrate this, Chebat Gelinas-Chebat and Filiatrault (1993) point out that trying to find the factor structure of the scale, lead to four dimensions: pleasure (32.5%), stimulation (18,2%), dominance (14%) and being 'asleep' vs. 'awakened' (9%). Similarly, Drugeon-Lichtlé (1998) notes that the stimulation dimension consists only in two bipolar items which are: edgy-cool and nervous-apatetic. Therefore, it seems that there is a problem on this scale;
4. Several items on PAD scale developed by Mehrabian and Russell (1974) seem incomprehensible to respondents. The term 'apatetic' is complex and poorly understood. To say that a person is full of hope is a bit strong in a shopping context. Moreover, terms such as 'relaxed / bored' are not really opposites (Rieunier, 2000);
5. The French translation (French being the second principal language in Algeria) does not give the same results according to researchers. Bourdeau (1997) translated one of the items as 'relaxed vs bored' while Drugeon (1998) translated the same item as 'being entertained vs getting bored' If we just compare the words 'relaxed' and 'be entertained', they do not have the same meaning;
6. The introduction of Mehrabian and Russell's scale is not easy to assimilate. It is usually formulated in this way: 'Each pair of words below describes an emotional state. Some of these pairs can possibly appear a little unusual, but you should definitely feel closer to a state than the other ... For each pair, check the box next to the adjective that best describes your emotional state towards the atmosphere of the store. Thank you for taking your time to get to write your emotional state'. For Rieunier (2000), it does not seem obvious that clients understand what an emotional state towards the atmosphere and do not confuse it with their attitude towards the store;

7. It is better to offer a short scale to consumers, because they do not necessarily have much time to devote to the investigation;
8. Algerian culture is very different with the Arab-Berber background, the French colonialism history and for which traditions and values tend to persist; it would be interesting to see what adjectives are used to express the emotions felt in such an environment.

For these reasons, the decision to develop a scale to measure the emotional states was taken. Therefore, we follow the Churchill paradigm. Churchill (1979) developed a methodological approach. It aims to integrate knowledge about the theory of measurement and appropriate techniques to improve it in a systematic procedure. It thereby allows building rigorously measuring instruments for multi-scale questionnaires type (Benraiss and Peretti, 2001). According to Gregory (1995), this approach provides the best measures in marketing, because at each step, the researcher uses specific investigative techniques. It has been widely used in marketing (Amin, 1993; Evrard and al, 2003; Laurent and Kapferer, 1986; Bearden and al, 1999; Parasuraman and al, 1990).

3.1. Domain of Construct

To specify the domain of construct, it is important to recall the definitions of the two dimensions of 'pleasure' and 'stimulation'. Pleasure 'reflects the degree of well-being of the person,' or various feelings such as happiness, contentment or satisfaction. Stimulation (Arousal) translated 'the degree of awakening and activation'. It refers to how the individual feels excitement in its environment (Mehrabian and Russell, 1974).

3.2. Generate Sample of Items

In this step, which is part of the exploratory phase described by the paradigm of Churchill, we generate statements to build the questionnaire. For that, we first considered the existing measures (Tremblay, 1991; Milkovich and al, 1996), then we conducted a qualitative study; textual analysis from semi-structured interviews with a sample of 60 consumers after they leave clothing stores of a shopping mall in the city of Algiers during the months of April and May 2015.

First, the literature review allowed us to bring together all of the vocabulary used in:

1. The pleasure scale of Mehrabian and Russell (1974), Russell and Pratt (1980) and Yoo, Park and MacInnis (1998);
2. The stimulation scale of Mehrabian and Russell (1974) and Russell and Pratt (1980).

The sample selection for the 60 semi-structured individual interviews was conducted to allow us to get different opinions; Consumers who were interviewed, were different from age perspective, place of residence... We have identified and listed all of the vocabulary used to express pleasure and stimulation experienced in relation to the atmosphere of the stores. The table below lists all the adjectives used by consumers.

Table 1. Summary of the vocabulary used by consumers

Pleasure	Arousal
Pleasant (14) ^(a)	I was calm (15)
Feeling good (17)	Quiet (4)
Feeling comfortable (8)	Reassured (3)
I was satisfied (14)	Energetic (4)
Content (11)	Stressed (6)
Happy (2)	Annoyed (8)
Bored (3)	Relaxed (10)
Very good release (6)	Tired (5)
Anxious (1)	Dynamic (1)
Confident (1)	Stimulated (2)
Embarrassed (2)	Amused (1)
Zen (2)	Safe (2)
Disappointed (2)	Curious (2)
Depressed (2)	
Delighted (2)	
Relieved (12)	
Pessimistic (2)	
Comforted (1)	

^(a) Figures in parentheses are the numbers of consumers who have used this vocabulary.

This first phase gives us a list of 31 items. It is important to have several items in order to subsequently achieve all the desired statistical treatments and purify the scale. We will summarize the adjectives used in the anterior emotions scales and those used by consumers on our research.

Table 2. The whole vocabulary used to express emotional states ^(b)

Pleasure	Stimulation
Happy	Intense
Unfortunate	Inert
Content	Stimulated
Dissatisfied	Sleepy
Satisfied	Active
Unsatisfied	aimless
Gay (welcomed)	Living
Sad (upset)	Lazy
Full of hope	Excited
Hopeless	Relaxed (quiet)
Been entertained (relaxed)	Annoyed
Have got bored (bored)	Casual (serene)
Unknown	Energetic (full of energy)
Seduced	Calm (quiet)
Excited	Nervous (restless)
<u>Delighted</u>	Without energy (lethargy)
<u>Relieved</u>	Awakened
<u>Pessimistic</u>	<u>Reassured</u>
<u>Comforted</u>	<u>Safe</u>
Feeling no good	<u>Curious</u>
Proud	Empathic (peaceful)
Beautiful	Asleep (relaxed)
Disagreeable	Energetic
Pleasant	Slow
Repulsive	<u>Stressed</u>
Nice One	<u>Tired</u>
Uncomfortable	<u>Dynamic</u>
Angry	<u>Amused</u>
<u>Nice</u>	
<u>Feel good</u>	
<u>Feel comfortable</u>	
Anxious	
<u>Zen</u>	
<u>Disappointed</u>	
<u>Depressed</u>	

^(b) The words written in bold are those used in previous scales. The underlined words are those used by consumers. Words that are both in bold and underlined are those used in the measurement scales and by consumers.

Adjectives that have priority for our scale are those that have been both used in previous scales and by consumers. However, if we analyze Tables 1 and 2, we can see that it is possible to distinguish two types of adjectives: those which truly qualify an emotional state and those which qualify rather an evaluation of the store. This conducts us to this scale:

Q: Please indicate your level of agreement with the following statements:

Today in the store, I feel...	Strongly Disagree	disagree	Neither agree nor disagree	Agree	Strongly Agree
Happy	1	2	3	4	5
Content	1	2	3	4	5
Satisfied	1	2	3	4	5
Relaxed	1	2	3	4	5
Annoyed	1	2	3	4	5
Anxious	1	2	3	4	5

Stimulated	1	2	3	4	5
Nervous	1	2	3	4	5
Calm	1	2	3	4	5
Energetic	1	2	3	4	5

3.3. Collect Data and Purify Measure

The scale obtained was administered to a convenience sample of 76 people as a first gathering data. Customers from different clothing stores were interviewed at the end of their visit.

The data obtained were processed in 4 steps:

1. Examine the values of KMO and Barlett tests, as they measure the adequacy of the sample for factorial analysis (Malhotra, 1993).

2. PCA analysis with oblimin rotation. Then, we verified that the variable is related to a factor (<0.5), and if it has good commonality (<0.5) (Edvard, Pras and Roux, 2003)

3. After treatment, we verified that the factorial analysis explain at least 60% of the variance.

4. Finally, alpha Cronbach of each dimension of the scale is calculated, and analyzed in terms of its value to be greater than 0.6. However, it is noted that Cronbach's alpha is mechanically pulled down when: (1) each factor has a small number of items and / or (2) Each item is measured on few degrees. These two conditions are filled up in this research since our scale contains 10 items that are evaluated on 5 levels. It is therefore not surprising that the alphas obtained are low. Furthermore, when a scale is in the development stage, a Cronbach's alpha equal to 0.5 may be acceptable (Nunnally, 1978; Rieunier, 2000).

Before performing the first analysis tests, on our scale, the item 'energetic' was removed. This has created some misunderstanding among people. As well as confusion was manifested by consumers on two items 'happy' and 'content'. For many, these adjectives express the exact same thing. We therefore withdraw the 'content' item.

Barlett test ($p = 0.00$) and KMO (0.623) give satisfactory results and indicate that the scale is factored. The table below shows the correlation matrix between the first two factors emerged from the factorial analysis with oblique rotation.

Table 3. Matrix of correlations

	Factor 1	Factor 2
Factor 1	1.00	
Factor 2	-0.10	1.00

The correlation coefficient between the axes is moderately high. A factor analysis with oblimin rotation was therefore carried out.

Table 4. PCA analysis with oblimin rotation

Items	Dimension 1	Dimension 2
Happy	0.696	0.297
Satisfied	0.825	0,015
Relaxed	-0.476	0.794
Annoyed	0.75	-0.29
Anxious	0.75	0.20
Stimulated	-0.255	0.843
Nervous	-0.17	0.757
Calm	-0.355	0.753
% Of explained variance	42.01	20.54
Alpha Cronbach	0.80	0.72

Factorial analysis above reveals the existence of two dimensions: the first one reflects a state of pleasure close to good mood while the second dimension reflects a state of stress 'activation/stimulation'.

The obtained Alpha Cronbach gives us an indication of the fidelity of the scale for each of the identified dimensions. The results we get are very good for an exploratory study, which means that the scale has good internal consistency.

However, a second data gathering was conducted on a sample of 192 consumers to ensure that our measurement scale keeps the same psychometric properties as our first sample.

Table 5. PCA analysis with oblimin rotation

Items	Pleasure	Arousal
Happy	0.869	0.301
Satisfied	0.847	-0.49
Relaxed	-0.447	0.78
Annoyed	0.646	-0.375
Anxious	0.913	-0.211
Stimulated	0.14	0.773
Nervous	-0.447	0.594
Calm	0.391	0.709
% Of explained variance	44.714	15.95
Alpha Cronbach	0.72	0.64

Factor analysis allows finding the structure and reliability of the scale as our first test on our first sample had highlighted. Nunnally (1978) recommends an alpha greater than 0.6 to decide on the reliability of measurements. Our values are greater than 0.6 indicates that our scale is reliable enough.

4. Conclusion

Considering that the emotional reactions experienced by the consumer on stores are in the field of experiential marketing, we find the idea that the job of the distributor is no longer limited to the sale of products; it must also seek to improve the framework and conditions of selling. To this end, one solution may be to play on the emotions that may experience a consumer. It is well-known that retail environments are sensory, and they create emotional reactions, the measurement scale of emotional states could be used to evaluate the effectiveness of their environment.

This paper has attempted to clarify the status of the concept of emotion by highlighting the difficulty in finding, among the existing measures, a scale used directly in a non-English-speaking context. The aim was also to provide a first test corresponding to the emotions felt by the Algerian consumer. Beyond the fact that this measuring instrument would reinforce the instrumental validity of our research in many areas such as: the study of in-store behavior, the analysis of satisfaction or the product choice process at the sales point, it would have many managerial implications. In addition, affects felt in a store could contribute towards building the retailer's identity. Affective states seem to be an effective way of positioning brands and therefore retail names.

A comparison of the dimensions revealed by our empirical study with some original Anglo-Saxon scales allows us to highlight certain commonalities. In particular, we find two dimensions of PAD Scale (Mehrabian and Russell, 1974). The scale also reflects the customer perception (evaluated through face-to-face method). Furthermore, being developed in Algeria, it does not suffer from translation problems faced by most scales form Anglo-Saxon contexts.

Finally, this scale is short and therefore easy to administer in stores. If one of its limits is to contain only eight items whereas exploratory study has used much more. This limit reflects the complexity of the construct.

However, the results must be interpreted with caution due to the limitations related to the exploratory research. The participants in this study are all residents of the Algerian Capital area; the small sample size cannot be generalized. Also, we focus on only two emotional dimensions. Yet emotional states felt in a store can be understood in several other dimensions.

Other qualitative and quantitative phases are needed to confirm or refute these results, integrate the concept of emotions to a more global model and test the convergent, discriminant and predictive validity of the scale. 'In order to be able to identify which atmospheric elements do influence affective reactions in stores. It is necessary to use a measuring instrument which is both efficient and adequate' (Derbaix and Poncin, 2005) with respect to the local context. It may be interesting, not only from the point of view of marketing practices, but also from that of any field related to the valuation of human experience. It has been noted by Badot and Filser (2007) that, such an approach can also contribute towards providing more stable grounds for the attempts

at re-enchantment seen in shopping malls. It would also be interesting to link up emotions felt at a sales outlet to consumers' various shopping scenarios (Kaltcheva and Weitz, 2006).

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Credibility and Consumer Behavior of Islamic Bank in Indonesia: A Literature Review

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The concept “credibility” has become significant attention from academics and practitioners because it played an important role in creating and maintaining consumer behavior. This study uses twenty- seven references relates to credibility, customer value, satisfaction, and loyalty. Several studies have discussed the relationship between credibility and consumer behavior and also elaborated dimensions of credibility. It also presented the shortcomings of current research and the trends for future study in Islamic banking.

Keywords: *credibility, consumer value, customer satisfaction, customer loyalty*

JEL Classification: *M31*

1. Introduction

Credibility is the key driver of company reputation, which refers to the consumer to believe that the company can create and deliver products and services that satisfy consumer desires. One of the marketing purposes is to influence consumer perception and attitude toward the company. Therefore, companies must have high credibility. Creating and maintaining the company credibility can improve long-term business relationships, sales, financial performance and the company's success widely.

Consumer behavior relates to value, satisfaction, and loyalty. Value refers to any benefit received by the consumer after using product or services. The high value will create satisfaction for the consumer. Cronin et al. (2000) say that value can be identified as an antecedent of satisfaction and loyalty. Consumer satisfaction is happy feeling after comparing the performance of the product with consumer expectation. The satisfying consumer will produce the benefit for the company, which refers to an important element in improving business performance. Beside that consumer loyalty is also an important driver of the company profitability because it is the actual purchase attitude and recommend to others. The company has to create and maintain consumer's loyalty, which is able to increase the number of purchases, reduces operating costs, the price is cheaper, the cost of getting new customers is reduced in the long term.

The concept of the Islamic Banks is the financial concept fully embraces Sharia law. The Law that invests a business of the partnership program, sharing risks and profits without interests (Usury). Islamic

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banking system has rapidly become a worldwide concern. This fame not only in the Islamic Bank but on conventional banks has shown interest in Islamic Banking system. As evidence, there are 180 Islamic banks with branches more than 8,000 units in Asia, Africa, Europe and America (Rizwan et al., 2014).

Indonesia is one country that is experiencing rapid market growth (RGM) in the sector of Islamic banks. The RGM countries consist of Qatar, Indonesia, Saudi Arabia, Malaysia, United Arab Emirates and Turkey. The countries are also known as state QISMUT (World Islamic Banking Competitiveness Report, 2016). Indonesia has the smallest banking assets with a value of US \$ 22 billion or 3.13%. This value is below Turkey with a value of \$ 45 billion, or 6.40% while the highest banking assets owned by Saudi Arabia with a value of US \$ 291 billion or 41.39% of total assets QISMUT. In terms of financial assets, Indonesia also was at the bottom with a value of US \$ 16 billion or 2.89%, while countries that have financial assets The highest is Saudi Arabia (US \$ 246 billion or 44.49%) and the United Arab emirates (US \$ 116 billion, or 20.98%). In terms of global market share, Saudi Arabia has a market share of 33%, Followed by Malaysia and United Arab Emirates respectively 15.5% and 15.4%. While Qatar and Turkey were respectively 8.1% and 5.1%. Indonesia has the lowest market share by 2.5%. Therefore, Indonesia has low performance in market share and asset.

2. Literature Review about Credibility

Keller and Aaker (1998) say that credibility is the consumer to believe that the company can design and deliver products and services that satisfy the needs and desires of consumers. Newell and Goldsmith (2001) defines the company's credibility is the extent to which consumers feel that companies have the knowledge or ability to meet claims and whether the company can be trusted to tell the truth. Maathuis (2004) says that credibility is a fundamental asset for a person, organization, political party, or media products to achieve their goals.

Company credibility has studied as a variable of the predictor in marketing (Ballentine, 2006; Goldsmith, 2006) and a key to maintaining the long-term relationship in the business environment (Ghorban and Tahernejad (2012). Credibility reflects a company's reputation (Kotler and Keller, 2013), is a portion of the concept of trust and the sub-processes of a company's reputation (Adams et al., 2010). Goldsmith et al. (2000) say that credibility as a predictor of consumer desire to buy.

2.1. Relationship between Credibility and Consumer Behavior

There are several references that explain the impact of credibility on consumer value, satisfaction and loyalty. It can be seen in the following table.

Table 1. Relationship between credibility and consumer behavior

No.	Source	Relationship
1	Keller and Aaker (1998)	Consumers trust that the company can design and deliver products and services that satisfy the needs and desires of consumers.
2	Goldsmith <i>et al.</i> (2000)	If the company increases the credibility it will increase customer satisfaction
3	Erdem <i>et al.</i> (2002)	The credibility of the company is consumer trust in all products and services produced, definitely, can satisfy the needs and desires of consumers.
4	Belch and Belch (2003)	Credible information can influence the beliefs, opinions, attitudes, behavior of the recipient of the information
5	Cretu and Brodie (2009)	There is a strong relationship between the reputation and image of the company to the value and loyalty of consumers
6	Alam (2012)	The credibility of the brand has a positive and significant impact on customer loyalty
7	Ghobran (2012)	Credibility positively correlates with commitment and sustained commitment loyal customers
8	Ghorban and Tahernejad (2012)	The credibility of the company has a positive influence on customer satisfaction
9	Amin <i>et al.</i> (2013)	Image and trust can increase consumer loyalty
10	Careras <i>et al.</i> (2013)	Credibility can influence behavior and increase the value for stakeholders
11	Sallam (2014)	Companies that pay attention to the credibility of the commitment can improve and enhance the satisfaction and word of mouth communication

From few references above shows that there is a direct and indirect relationship between the credibility, consumer value, satisfaction, and loyalty. Variable credibility is also an important element in creating customer value, satisfaction and loyalty.

3. The Antecedents of Credibility

Variable credibility not comes about easily but is formed from several sub-variables. For more details can be seen in the following table.

Table 2. Antecedents of credibility

No.	Source	Antecedents						
		Reliability	Expertise/Competence	Attractive	Power	Trust	Likability	Relevance
1	Belch and Belch (1994)		√			√		
2	Riel (1995)	√	√	√				
3	Haley (1996)		√	√		√		√
4	Keller and Aaker (1998)	√	√	√				
5	Goldsmith <i>et al.</i> (2000)		√	√	√	√		
6	Newell and Goldsmith (2001)		√			√		
7	Erdem <i>et al.</i> (2002)		√			√		
8	Sweeney and Swait (2008)		√			√		
9	Kotler and Keller (2013)		√			√	√	

There are several types of sub-variables to form variables credibility, namely: reliability, expertise/competence, attractiveness, power, trust, likability, and relevance.

4. Suggestions for the Future Studies

Credibility is a major driver in creating and maintaining consumer behavior such as consumer value, satisfaction, and loyalty. Satisfied and loyal consumers will have implications on the success of companies such as growth and profitability in the long term. Future researchers should aim to integrate the variable of credibility with consumer behavior and other concepts, such as intentions, value, satisfaction, commitment and loyalty of consumers, as well as corporate performance. So it is suggested by Keller and Aaker (1998); Goldsmith *et al.* (2000); Erdem *et al.* (2002); Cretu and Brodie (2009); Alam (2012); Ghobran (2012); Ghorban and Tahernejad (2012); and Amin *et al.* (2013).

Credibility is formed by several sub-variables or dimension as proposed by previous researchers, namely reliability, expertise/competence, attractiveness, power, trust, likability, and relevance. The authors suggest using dimensions that are generally used, namely: trust, expertise, and attractiveness. (Haley, 1996; Keller and Aaker, 1998; Goldsmith *et al.*, 2000; Kotler and Keller, 2013).

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Customer Intelligence Analytics on Social Networks

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Discovering needs, habits and consumer behavior is the primary task of marketing analytics. It is necessary to integrate marketing and analytical skills with IT skills. Such knowledge integration allows access to data (structured and unstructured), their analysis and finding out information about the opinions, attitudes, needs and behavior of customers. In the paper, the hypothesis is set that software tools can collect data (messages) from social networks, analyze the content of messages and get to know the attitudes of customers about a product, service, tourist destination, with the ultimate goal of improving customer relations. Experimental results are based on the analysis of the content of social network Facebook by using the package and function 'R language'. This language showed a satisfactory application and development power in analysis of textual data on social networks for marketing analytics.

Keywords: consumer behavior, text mining, R language, word cloud, unstructured data, consumer analytics, consumer intelligence.

JEL Classification: M31

1. Introduction

Collecting data about customers, their profiles, opinions and attitudes, as well as development and implementation of various methods of data analysis are the study subject of marketing business function, qualitative and quantitative research methods, especially methods of data and text mining. A marketing analyst usually collects (or has access to) huge amounts of data that has to be analyzed. The qualitative marketing analysis endeavor, based on textual data, to learn about the behavior of customers and service users, their satisfaction or complaints on price, product quality, service, tourist destination or other object of analysis (Grigsby M., 2015; Chapman and McDonnell, 2015). Social networks are objective, unbiased sources of information for marketing analysis because they reflect the actual, real and genuine customer reviews. Therefore, the social network for marketing analysis is an indispensable data source.

Facebook is one of the most used social network in Bosnia and Herzegovina. Therefore, access to potential customers by informing them about promotions, prices, changing assortment is "simplest" via Facebook. Marketing analytics comprises of business processes and information technology (IT) that enable marketers to measure performance of marketing programs. Marketing analytics include a few subsets among

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them and the most important ones are: behavioral analytics, business intelligence, customer intelligence analytics, predictive analytic, social analytics, real time analytics, sale analytics (Hemann and Burbary, 2015). Customer intelligence analytics is based on analyzing data available about customers, their behavior and monitoring whether or not their customers actually like them. It uses data on social networks as customer feedback to find how the company is perceived and what can be done to improve this perception.

2. The Content Analysis of Social Networks

The Facebook social network is an accessible online communication service used for business purposes. It allows you to connect with users. So, for example, any company representative can easily create invitations for an event and send them to friends or potential customers. Using these practices, companies can save money, because these campaigns cost almost nothing and are made very quickly. Simply, invitations sent via social networks save any company money and time.

Marketing and promotion are particularly valuable for social networks and vice versa. Measuring the success of promotional activities and marketing decisions is carried out by analyzing the content on social networks. For the promotion of products or tourist destinations on the social network Facebook user can use one, two or all three facilities: personal profile, group and fans page.

The idea of Facebook social network is based on a personal profile and communication among friends but the profile cannot be used for commercial purposes. For the promotion activities customers can access the group. In the group are linked profiles with some common characteristics so they can interchange information on familiar topics (e.g. from a same professional area as is marketing analytics).

The third facility designed for business purposes is a fan page. In it the company can promote a product, service, tourist destination. Friends (fans) read messages, get informed about products, events, services, prices. Commitment is to shape the page so it is interesting to the users and they want to follow it and become engaged. It becomes a channel for a two-way communication and a social network channel for the promotion of ideas, products, and services. The company may have a fan page and analyze how many potential buyers monitor and analyze the page but also what potential buyers want. Companies that constantly innovate existing products or create new products and services need to communicate with customers, but the customers also have a need to monitor their news, ask them questions and seek answers. Figure 1 exemplifies a brand page on Facebook:



Figure 1. Brand Page on Facebook social network

Facebook becomes a channel of communication with the market. Companies that often, on a daily basis, inform customers, publish sweepstakes, undertaken action, price changes, provide new products or services have at disposal a social network as an indispensable channel of communication with consumers and it's environment. The number of fans becomes the main measure of the relevance of the page as well as the product or service. The obligation of a brand's management is to recognize and exploit the potential of information technology.

On social networks there are huge amounts of data that are often do not even analyzed. There are many reasons for it but the two most significant. The first is the lack of time and Insufficient level of training and knowledge management. These reasons may be called subjective. Other reasons can be attributed to complex of the data analysis on social networks in terms of building the appropriate software tools and recognition of algorithms that enable analysis.

2.1. Data Mining Methods for Content Analysis of Social Networks

Data prepared for analytical purposes today are most commonly found stored in a data warehouse. Namely, formatted data bases contain large quantities of detailed data that cannot be directly used for analytical purposes, therefore they are aggregated into dimensional model of data warehouse. These data can be reached and analyzed by various data mining algorithms in order to extract regularities or laws hidden in a dimensional model. However, marketing nowadays, cannot be satisfied with such formatted data in the database or data warehouse. The best example are social networks as virtual space for exchange of opinions, feelings, requirements, motives, ideas, views about companies, products, services, events, and destinations. The data on social networks are in a text form, and its layout is not previously determined (it is not formatted as a database or data warehouse). Business requires real-time data and information (Jeffery, 2010).

The user (customer) forms a website, a blog and becomes a part of social networks: (Twitter, Facebook, YouTube, Instagram, LinkedIn and many others) and by using these forms of web technologies, one 'leaves' useful data for marketing analysts about events, personal impressions on products, services, quality or product defects, their needs and desires.

In the process of text or data mining, data is first prepared in a form (dataset) that can then be analyzed using some algorithms. The steps in the process of data preparing and the implementation of text mining algorithm are illustrated Figure 2.

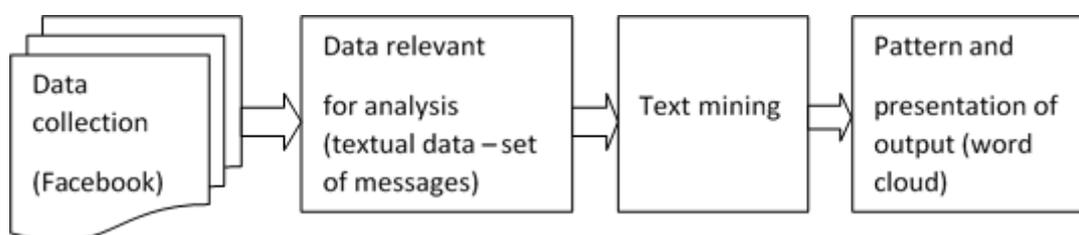


Figure 2. Steps in customer intelligence analytics on social networks

In Figure 2, there is a conceptualization of the overall concept of content analysis of social networks into five stages and begins with collecting data on social networks and ends with the presentation of data (usually the visual form).

After collecting the data, it follows their cleaning, prior to analysis by a data mining algorithm. Preparation of the text is the process of eliminating stop words (e.g. - ; , : ?) or words that are not relevant to the analysis.

In analyzing the data, only the messages that contain the object of analysis will be retained in the dataset. The purpose is to translate the documents into simpler form so that they are suitable for parsing.

Text mining algorithms retrieve data and perform their processing. This can be, for example, a classification into particular groups, where Naive Bayes algorithm or maximum entropy is applicable. The research results can be presented in the form of a word cloud. It is a method of data visualization when high frequency words are written in the biggest font and reflect the most common terms that appear in the text.

The programming language R contains appropriate functions to find Facebook page and analyze responses and reactions of users of social networks. For the marketing analytics are interesting all the social networks and blogs, where potential customers leave their opinions, views or express satisfaction products, events, services, tourist destinations.

3. Research Methodology and Experimental Results

Each research dynamics is based on data. Data collection, their selection and display in an appropriate format acceptable to analyze is a complex and demanding process in terms of time. In this paper we focus on the details of Medjugorje tourist destination on the social network Facebook.

3.1. Data Collection

Access to data, their collection, selection and display in a form acceptable for marketing analytics provides R language, its packages and functions. A precondition for data collection from Facebook is to access URL address: <https://developers.facebook.com>, registration and filling required information on Facebook developer page (form). This is followed by the installation packages devtools and Rfacebook from github:

```
>install.packages("devtools")
>library(devtools)
>install_github("Rfacebook", "pablobarbera", subdir="Rfacebook").
```

After installing these packages we need to connect our R session with our test application and authenticate it to our Facebook Profile for Data Mining. The package Rfacebook offers a very easy function for that. All we need is to copy *app id* and *app secret* from our *app settings* on the Facebook developer page:

```
>require("Rfacebook")
> fb_oauth <- fbOAuth(app_id=" app id from our app settings ", app_secret =" app secret oour app settings ", extended_permissions = TRUE).
```

Sequential diagram in the following figure shows the registration steps of brand analysis application on Facebook and launching R session.

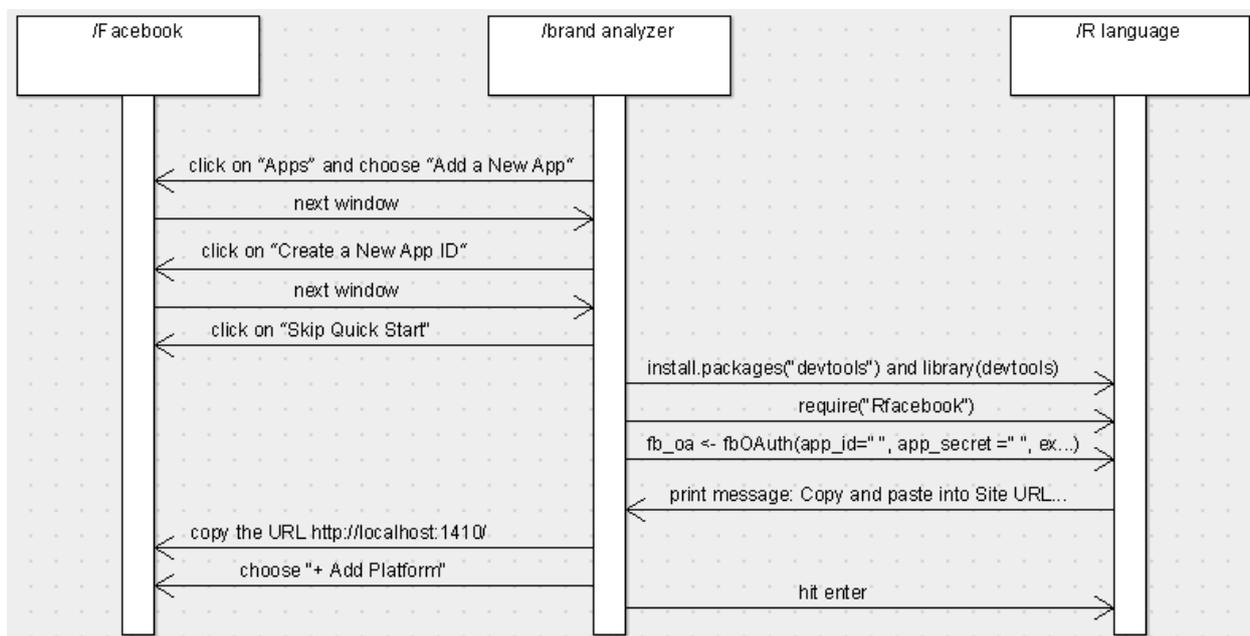


Figure 3. Sequence diagram of Facebook connecting and starting the R session

A very useful step is saving of our variable *fb_oauth* as `save(fb_oauth, file="fb_oauth")`.

The variable *fb_oauth* is available to use in an easy manner next time. After accessing and connecting to the server of Facebook social network, the collection of necessary data follows according. Our analysis focuses on Medjugorje as one of the most important tourist destinations in Bosnia and Herzegovina.

3.2. Data Analysis

Customer intelligence analytics tends to be part of the overall culture based on the data and directs to the data recorded at the social networks. Our marketing analytics concentrates in learning how the Facebook page “*Medjugorje*” has become popular, and what the most frequent words in messages of Medjugorje are. The collection of data starts with the R function *getPage()*:

```
>pageMedjugorje <- getPage("Medjugorje", token= b_oauth, n = 2000)
```

This function returns a data frame with information about all its posts. We were requested 2000 posts and the API returns 1702 of them:

25 posts 50 posts 75 posts 100 posts.....1670 posts 1695 posts 1702 posts >. The first four posts are:

```
> pageMedjugorje[1:,]
  from_id   from_name      message
1 169173713621 Medjugorje affidiamoci a Maria, preghiera da dire con fede..
  created_time      type      link
1 2016-04-23T08:38:42+0000 link 1 http://www.amicidilazzaro.it/index.php/atto-di-affidamento-
a-maria-santissima-giovanni-paolo-ii
  Id      likes_count  comments_count  shares_count
1 169173713621_10154121964663622      92      3      8
```

The total number of likes, comments and shares for the post Medjugorje is:

```
> colSums(Filter(is.numeric, pageMedjugorje[,]) )
      likes_count  comments_count  shares_count
      400798      12025      57217
```

There is a huge amount of likes 400798 what automatically indicates that the Medjugorje is nice and appropriate tourist destination.

Our focus are messages and presentation of the most frequent words in the form of word cloud. For illustration will be selected only four messages from `pageMedjugorje[]` data frame:

```
> pageMedjugorje[1:2,3]
[1] "affidiamoci a Maria, preghiera da dire con fede.."
[2] "alcune ricerche scientifiche sulle apparizioni di Medjugorje"
```

Now, we first select all messages from data frame `pageMedjugorje[]`, create corpus, load necessary packages (twitterR; tm; Gentry, 2013), transform `fb_Corpus` to text and prepare the text by eliminating stop words (e.g. - ; , : ?) or words that are not relevant to the analysis:

```
> fb_wcloud=pageMedjugorje[,3]
> fb_Corpus<-Corpus(VectorSource(fb_wcloud))
>library(twitterR) >library(tm)
>fbCorpus<- tm_map(fb_Corpus, PlainTextDocument) >fbCorpus <- tm_map(fb_Corpus,
stripWhitespace)
>fbCorpus <- tm_map(fb_Corpus, removePunctuation) >library(wordcloud)
The next step is to create a term matrix that contains frequencies of terms for learning. In our example,
the number of terms is 11706 and the number of documents 1702.
>fb_tdm<- TermDocumentMatrix(fbCorpus, control = list(minWordLength = 5))
>fb_tdm
<TermDocumentMatrix (terms: 11706, documents: 1702)>
```

The terms (attributes) are selected based on the frequency in the documents (Bijakšić, Markić and Bevanda, 2013). Attributes that exceed a certain threshold will consist a list of index of terms. To view the results of processing, and these will form the terms that appear most frequently in messages of Facebook page of Medjugorje as a destination, it is necessary to load the package `wordcloud()` in a R session. It follows forming the documents term matrix and sorting the words in a descending order. The rows of the matrix dtm are terms and the columns are the documents (messages):

```
>dtm<- TermDocumentMatrix(fbCorpus)
>m_dtm<- as.matrix(dtm) >m.S<- sort(rowSums(m_dtm),decreasing=TRUE)
>m<- data.frame(word = names(m.S),freq=m.S)
```

In the end, only two commands of R language are enough to display word cloud terms in color and these terms reflect the views, perceptions and opinions about Medjugorje:

```
>colWC <- brewer.pal(8,"Dark2")
>wordcloud(m$word,m$freq, scale=c(8,.2),min.freq=40,max.words=Inf, random.order=FALSE,
rot.per=.15, colors=colWC)
```



Figure 4. Attitudes, perceptions and opinions about the Medjugorje on Facebook in the form of a word cloud

The terms are in various languages and reflect aspects about Medjugorje as a tourist destination, and also highlight the fact that it has become the one of the largest Catholic pilgrimage places in the world (chiesacattolica in Figure 4). Other notable aspects are: place of apparitions (aparicion), prayer (pregghiera), a place of peace and meetings (reginadellapace), and so on. The concentration of attitudes, perceptions and opinions on Medjugorje as a destination are graphically displayed in the form of tags keywords (word cloud).

4. Conclusion

This paper presents the research of customer intelligent analytics about discovering knowledge of the attitudes, and opinions on a specific social networks (Facebook). The main hypothesis in the paper is that the Facebook pages are indispensable source of data because in real time they reflect the attitudes, perceptions and opinions of individuals about products, services, tourist destination, events and marketing analytics can get knowledge about this attitudes and opinions by implementing adequate packages and functions of R language.

Only at first glance experimental results and word cloud as a form of text analysis simple. However, a lot of steps are necessary in the algorithm of discovering attitudes and opinions on the social networks of the tourist destination. It takes an interdisciplinary knowledge as well as teamwork in the design and analysis. The experimental results prove the hypothesis that software tools can collect data (messages) from social networks, analyze the content of messages and get to know the attitudes of customers (individuals) about a product, service or tourist destination. The views and opinions presented in the form of word cloud in which the font size of letters in words correlate with the number of occurrences of the term (attribute, word) in the text.

The development environment of R language showed satisfactory applicative and development power. The paper is the result of knowledge integration in customer intelligence analytics, information retrieval and text mining supported by R language that allows content analysis in the documents presented in the form of messages on the Facebook social network.

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