

# The relationship between brand experience and brand trust: the moderating role of brand awareness in Saudi mobile banking services

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## ABSTRACT

This research paper attempted to explore the relationships among brand experience and trust in Saudi mobile banking services by using brand awareness as a moderator variable. Nonlinear partial least squares - structural equation modeling (PLS-SEM) was used for data analyses. Data collected from 320 m-banking users by an online survey indicate that behavioral, affective, and intellectual experiences have positive and significant direct relationship with brand trust. Whether sensory experience can motivate brand trust only through increasing the brand awareness. This study provides different theoretical and philosophical contributions to brand trust in the online context. Furthermore, this study reviewed practical implications in M-banking services, in the critical time of the COVID-19 pandemic, and the encouragement of electronic transactions in various fields.

**Keywords:** Brand Experience, Brand Trust, Brand Awareness, M-banking services.

## Introduction

Companies build interactions by making consumers feel, think, behave, act, or relate to their brands <sup>[1, 2]</sup>. Also, companies can organize all the customer and brand interrelations while purchasing process to establish a satisfying brand experience <sup>[3]</sup>. Previous studies emphasized that the consumer requires consumption to satisfy the experiential needs, not rational price. The brand trust theory has been well established in psychology, sociology, and economics fields. Brand Trust studies appear extensive, highly complex, and has implicit nature, thus results in more difficulties in determining and discovering Brand Trust

constructs <sup>[4]</sup>. Brand essence is delivering its promises, which is the main attention for managers. However, brand trust has declined during recent decades, and researchers focus on examining whether activities of marketing-mix (e.g., stimulate sales, price promotion, product introduction) affect brand trust <sup>[5]</sup>.

The Kingdom of Saudi Arabia (KSA) occupies the top digital banking industry in the Middle East. Almost three-quarters of Saudi bank customers utilize M-banking applications. According to the global banking tendency, almost 76% of Saudi bank customers adopt digital platforms. Almost 60% of customers utilize mobile apps for banking transactions. In line with the kingdom's 2030 vision and the trend towards a non-monetary society, the Saudi banks expand in offering smartphone banking applications <sup>[6]</sup>. Therefore, this study was conducted, to explore the role of Brand Awareness as a moderator in the relations between Brand Experience and brand trust in Saudi mobile banking services.

## Literature review

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## Brand Experience

Brand Experience is described as the responses elicited by brand-related stimuli and involves customer feelings, emotions, perception, and behavior<sup>[3]</sup>. The online Brand Experience leads to a positive effect on WOM, recommendations, customer satisfaction, loyalty, and repurchase intention. While the theory of marketing experience economy originates first from the works of Pine and Gilmore, it has widely overlooked the precise definition and measurement of the experience. Customers tend to have various types of experience by engaging with different stimuli, including user, shopping and product experience<sup>[7]</sup>.

The Brand Experience dimensions were assessed by several studies, for both (offline/online) contexts. The Brand Experience dimensions classified by Pine and Gilmore include entertaining, educational, aesthetic, and escapist. These dimensions correlate to the Brand Experience dimensions suggested by<sup>[8]</sup>, where aesthetics means sensory, educational combines intellectual and entertaining means emotional. The 5 dimensions suggested by Schmitt were sense, feel, think, relate, and act. Such dimensions also represent Brakus dimensions, where the sense represents the sensory experience; feel relates to the emotional experience; think refers to the intellectual experience, and behave represents the behavioral aspect<sup>[3]</sup>. The dimensions that were relied upon in this study are reviewed as follows:

- **Sensory Experience:** recognizable through the senses such as touch, taste, vision, smell, and sound. The visual factor is the more substantial element in a sensory experience due to views and forms represented information that are promptly stored in the memory<sup>[8]</sup>.
- **Behavioral Experience:** are outcomes, physical actions, and experiences that activate from brand communication.
- **Intellectual Experience:** is the analytical thinking and creative stimuli in the ideas generation process stimulated by brands<sup>[9]</sup>.
- **Affective Experiences:** are the personal feelings and emotions produced by customer and brand interrelation<sup>[9]</sup>.

Numerous studies in social media networks concentrated on the mediating function of the Brand Experience dimensions on social media functional characteristics (e.g., Simple usage and utility perceived)<sup>[10]</sup>. Many scholars have suggested a quantitative research approach to the Brand Experience dimensions of Brakus, particularly, the sensory and intellectual/cognitive experience in evaluating the capability of official services websites to encourage consumer visiting intentions, recommend, trust, and the website and application commitment. After customers visited the bank website or applications, the sensory experience (sensory stimulus processing) and the intellectual/cognitive experience revealed substantial and stimulatory effects on relationship building<sup>[4]</sup>.

## Brand Trust

From a marketing viewpoint, brand trust was specified as a customer's readiness to contact a brand again. The brand trust concept is defined as a consumer's willingness to rely on a specific brand and its capability to accomplish the declared role<sup>[11]</sup>. Brand Trust is also determined as a desire to accept a brand focused on favorable expectations relating to behavior and intentions. In an online banking environment, Brand Trust is an effective construct.<sup>[12]</sup> describe brand trust as a positive psychological expectation of the consumer towards the brand. Compared to conventional components of the promotion mix, consumers see online services more trustworthy. That is because online services offer direct communication, and direct feedback.<sup>[13]</sup> detected that interaction brand communities, customization features, and entertainment have supportive and effective relationships with brand loyalty and brand trust to a particular brand.

Companies focus on the importance of the brand's unethical behavior and its role in decreasing brand trust. The problems in brand trust happen when the brand behaviors differ from the brand values and promises. Brand Trust is clarifying as a consumer security feeling during the interaction, and to establish this, the brand should be reliable and responsible to the consumer welfare and interests. Brand Trust has appeared as a critical marketing construct since the 1980s, mainly resulting from growing concerns of relationship marketing<sup>[14]</sup>.

The mediating variable of brand trust, in literature models, was established in two research areas. Firstly, studying the diverse sources of information influences on premium brand trust. Brand Trust is influenced by firm-controlled information sources (e.g., advertising), WOM, direct experience, and the media. Secondly, using brand trust as a moderator variable in customer-relational studies. Brand Trust is used in models of relationship marketing as a recognized construct in the consumer-brand relationship to investigate its fundamental role in effective marketing relationships<sup>[15]</sup>.

## Brand Awareness

Brand Awareness indicates the consumer capability to identify a specific brand in various conditions. At first, customer depends on brand realization and recovery to demonstrate and explore a brand name and finally, the customer will have the ability to identify and interpret brand signals<sup>[16]</sup>. Brand Awareness is an essential and major determinant in any searches related to brand and directly influences purchase decision for consumers<sup>[17]</sup>. According to the marketing context, companies concentrate on consumers' awareness constructing to make required customers responses. The study of<sup>[18]</sup> examines the interrelation among brand awareness and loyalty. The findings submit that awareness conducts changing consumer's attitude that impacts positively the product use, and product awareness. Also, the findings refer to existing positive interrelation among attitude, brand influence, and usage. Additionally, the findings discovered positive relations

between product use and consumer satisfaction, which is also positively related to product loyalty.

The study of <sup>[19]</sup> indicates that brand personality significantly inspires brand trust, brand loyalty, and Brand Awareness was considered to be significant consumer relationship constructs. Two main dimensions of personality, represented in responsible and active, were used. The study found brands that are effective and active as a greater brand awareness indicator, compared to brands that are responsible.

Brand Awareness suggests to the brand's existence strength in consumers' minds. Brand Awareness determines the buyer ability to brand realize or brand requisition of particular product category <sup>[20]</sup>. Brand Awareness depends on brand discrimination and recall, which in order relates to the capacity of customers to restore and the recovery of the particular brand from their memory. Brand Awareness relates to the probability that a brand may recall to mind and making quiet, and depends on brand familiarity and realizing ability. Consumers' awareness can be raised, as a critical phase of the purchasing process by developing consumers' possibility of brand purchasing. It can provide a long-standing enduring competitive advantage for the company <sup>[18]</sup>. Social marketers highlight in focusing on generating awareness among customers to influence beliefs, associations, and attitudes towards a specific brand <sup>[21]</sup>.

## Hypotheses formulation

### Brand experience and Trust

Online services would have a major impact on brand trust in addition to satisfaction, in case the online brand experience is favorable <sup>[4]</sup>. Direct experience and feedback was the most effective influencer in constructing brand trust. Consumer emotional feelings and consumer rational perception play substantial roles in the brand-building process among consumers. Brand trust and brand image relationships represent the initial stage in the brand construction process, and have a necessary role in purchasing decisions. brand experience positively and effectively influences brand attachment, brand image, and purchasing decisions <sup>[9]</sup>.

Brand experience and brand attachment are positively related. This association is increasing between younger users, enduring for both utilitarian and hedonic brands. Brand trust has a mediating function in the interrelation among brand experience and attachment, essential for utilitarian brands <sup>[22]</sup>. Depending on previous theoretical justification and arguments, this research proposes that:

- H1a. Sensory experience positively influences brand trust.
- H1b. Affective experience positively influences brand trust.
- H1c. Behavioral experience positively influences brand trust.
- H1d. Intellectual experience positively influences brand trust.

### Brand Awareness as a mediator variable

Brand experience excites brand awareness due to activating the identical links and nodes so, brand experience positively influences brand awareness. Experiential marketing can raise brand awareness through changing consumer's perceptions toward brands. The study <sup>[23]</sup> investigate that brand awareness, emotions and perceived quality mediated the relation between brand experience and loyalty. The results confirmed the active role of all the mediating variables, additionally the powerful mediation role of hedonic emotions.

The study of <sup>[24]</sup> examined the relation between awareness for the environment brand trust, and perceived brand and the following impacts on brand purchase intention. Positive relation among environmental awareness and understanding brand eco-friendly builds brand trust and resulting in brand advocacy stimulating purchase intention.

In analyzing the inter-correlation among brand awareness and the trust in a brand, the outcomes display that brand awareness includes a direct influence on encouraging brand trust. This offers justification that when brand awareness is increased, product value is increased <sup>[25]</sup>. Previous studies have reached important and positive relations among brand awareness, brand trust, loyalty perceived quality, and brand equity. Depending on previous theoretical justification and arguments, this research proposes that:

H2a: Brand Awareness moderates the effect of sensory experience on brand trust.

H2b: Brand Awareness moderates the effect of affective experience on brand trust.

H2c: Brand Awareness moderates the effect of behavioral experience on brand trust.

H2d: Brand Awareness moderates the effect of intellectual experience on brand trust.

### Research gap:

The current study investigates a conceptual model that examines brand experience and trust in mobile banking services in The KSA, and considers brand awareness as a moderator. The study contributions therefore two fields. Firstly, the model constructs to inspect the brand awareness role in the relation of online Brand experience and brand trust. Most studies dealt with the brand experience as a dependent variable <sup>[26]</sup>, but in the current study, supported by previous studies, we investigate the relation between brand experience as an independent variable and brand trust as a dependent variable. **Secondly**, the study application Critical period during the world passes the COVID-19 pandemic. The study contributes to providing more information about services affected heavily by this pandemic and the imposition of a total or partial ban in many countries of the world. Figure 1 shows the proposed model in the current study.

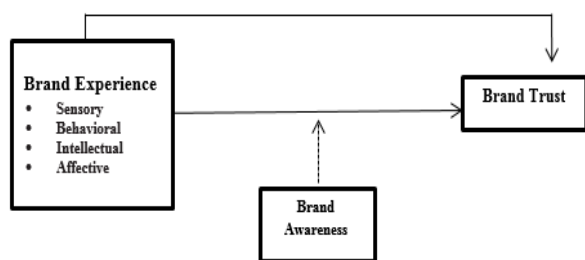


Figure 1: The Study Proposed Model

## Methodology

The study adopted a web survey for different considerations to achieve the study goal. Since the perception of customers is the thinking of their attitude and belief across M- banking, the survey is the most suitable technique to handle with these goals and reinforce the research outcomes [22]. The snowballing technique was used, where respondents are asked to recommend other people who are concerned with M- banking services to collaborate and share the survey when they are finished.

## Sample and data collection

The study survey was developed in both Arabic and English languages. The questionnaire was available on social media for month, from January 15 to 15 February 2020. Social media were chosen to distribute the questionnaire, as major and valued source of multiple data with comfortable access, the social media data were collected including various society sections [27]. Moreover, one of the restrictions for starting the questionnaire was that the respondent conducted mobile banking transactions previously.

A total of 380 respondents completed the online survey. Thirty respondents were incomplete responses so rejected, we lastly acquired 350 responses applicable for analysis by using WarpPLS 7.0. Analyzing the demographic data of the respondents, most were male (60.9%), in graduate studies (70.3%), between 40-49 years old (55.1%) had above 12000 SR monthly (40.6 %) and carried out 6 to 8 transactions monthly by using mobile banking app (34.6%). Demographics can be viewed in Table 1.

Table 1: Sample characteristics

item	Classification	Results	(%)	item	Classification	Results	(%)
Gender	Male	213	60.9%	Income	<4000SR	56	16%
	Female	137	39.1%		4001-8000	42	12%
Education	less of High school	2	0.6%		8001-12000	110	31.4%
	High school	21	6%	>12000	142	40.6 %	
	Graduate studies	246	70.3%	< 2	63	18%	
	Post-graduate studies	81	23.1%	The number of transactions	2-4	61	17.4%
Age	20-29	84	24%		4-6	70	20%
	30-39	52	14.9%		6-8	121	34.6
	40-49	193	55.1%		>8	35	10%
	50 and more	21	6%				

## Measures

The constructs of the proposed model were measured by adopting multiple- measuring scales pulled from the previous literature. The study adopted [8] measures for brand experience, that is applied in most studies dealing with Brand experience, especially in when dealing with the online service context. Brakus assessed nine phrases for measuring brand experience dimensions. The study adopted Molinillo et al.'s, (Y·YY) a scale in measuring brand Awareness and trust. Both the brand awareness scale and trust scale consist of three items. The questionnaire was prepared on a five-point Likert scale.

PLS-SEM modeling was used to validate the suggested model. According to [28] PLS-SEM is suggested as it is suitable for studies that seek prediction, theory development, and are capable of analyzing multiple dependency relationships simultaneously

among latent variables. This study explores and develops a theoretical model that would predict brand trust. The software program (WarpPLS 7.0) was used.

## Measurement model:

Measurement models characterize the direct relationship among latent variables by observed variables. Reliability and validity was tested in the outer measurement model. First, the construct validity was appreciated through convergent, discriminant validity as sub-types used for measuring validity [29]. Convergent validity indicates that indicators belong or load to the same specific construct. A model includes acceptable convergent validity if the loading factor are higher than 0.5. Table 2 displays the items loadings and cross loadings. All the indicators have an acceptable value (higher than 0.5). Variance inflation factors (VIF) as another criterion for convergent validity, VIF values

should be below 5.0. as stated by several previous SEM assesses and other past methodological studies, a common rule indicates that VIFs of 3.3 or lower prevent multi-collinearity issues and grow-latent variables associations <sup>[30]</sup>. Convergent validity is accomplished whether the Average Variance Extracted (AVE) transcend 0.50 and the outer loadings for each item above 0.70 <sup>[28]</sup>. Convergent validity was achieved, since the AVE values and outer loadings achieved the criteria.

Discriminant validity has been examined by Fornell & Larcker (1981) criterion <sup>[31]</sup>. When the AVE square root value exceeds the inter-correlation, discriminant validity is accomplished. According to Table 3, the Fornell-Larcker criteria are achieved and off-diagonal values are lower than the square root of AVE

estimates for latent constructs. Second, the construct reliability is confirmed through composite reliability (CR) of construct values as a preferable alternative of Cronbach's alpha ( $\alpha$ ), which depends on items number, and can sometimes reduce the construct reliability (according to behavioral experience and Brand awareness  $\alpha$  values less than 0.7). In these instances, CR is suggested. Table 2 shows that the CR exceeded 0.70 for all items. This means good and significant reliability. Dijkstra-Henseler's  $\rho$  is considered as the major measure of reliability in the PLS algorithm <sup>[28]</sup>. Seen in Table 2, the values of Dijkstra-Henseler's  $\rho$  are more than the criteria of 0.7.

**Table 2: Measurement model**

Construct	Indicator	LF	CR	$\rho$	AVE	VIFs	$\alpha$
Brand experience <sup>[8]</sup>							
Sensory experience	SEX1.	0.944	0.947	0.922	0.857	2.804	0.916
	SEX2	0.934					
	SEX3	0.899					
Affective experience	AEX1	0.778	0.866	0.799	0.683	4.793	0.767
	AEX2	0.843					
	AEX3	0.855					
Behavioral experience	BEX1	0.684	0.733	0.797	0.578	3.296	0.645
	BEX2	0.706					
	BEX3	0.685					
Intellectual experience	IEX1	0.741	0.877	0.787	0.706	4.117	0.788
	IEX2	0.900					
	IEX3	0.871					
Brand Trust (Molinillo et al., 2017)	BT1	0.909	0.957	1.000	0.882	1.437	0.933
	BT2	0.945					
	BT3	0.954					
Brand Awareness (Molinillo et al., 2017)	BA1	0.808	0.787	0.745	0.560	3.825	0.691
	BA2	0.858					
	BA3	0.706					

Notes: LF represented (Loading Factor); Confidence level used: 0.950.

Before testing research hypotheses, common-method variance (CMV) was investigated, because the study depends on the same respondents on collecting independent and dependent variables data by using the same types of response scales represented in the Likert scale. So, CMV might constitute a problem, if intercorrelations among exogenous and endogenous variables reach the 0.90 thresholds, CMB occurs, Table 3 displays There are no correlation above the suggested threshold (the largest correlation value was  $0.769 < 0.90$ ), as seen in the correlation matrix. Another statistical test was adopted in this study for evaluating CMB influences. Harmon's single factor was used. The result pointed out that the total variance explained of the

first factor was 35.318% (extraction sums of squared loadings) this value lower than the criteria (50%) means that the CMB problem disappears <sup>[30]</sup>.

The model was evaluated for multi-collinearity that occurs if the construct is extremely correlated. One way to evaluate multi-collinearity through VIFs value, it must be less than 5.0, Table 2 displays that all the VIFs values, below 5 (the largest VIFs value was  $4.793 < 5.00$ ) means that the multi-collinearity problem disappeared.

**Table 3 : Discriminant validity analysis**

construct	Sensorial	Affective	Behavioral	intellectual	Brand trust	Brand awareness
Sensorial	(0.926)					
Affective	0.769	(0.826)				
Behavioral	0.479	0.538	(0.787)			
intellectual	0.424	0.634	0.638	(0.840)		
Brand trust	0.286	0.415	0.116	0.245	(0.939)	
Brand awareness	0.431	0.574	0.692	0.704	0.239	(0.748)

Note: Fornell-Larcker approach, The Diagonals values shows the AVEs square roots.

### Structural model:

Evaluation of the inner model can be used to forecast the relations among variables by examining the explained variance and evaluating the P-value significance. R<sup>2</sup> coefficients must be more than (0.1) to reflect the SEM path power of The hypotheses testing results<sup>[32]</sup>.

### Model fit and Quality Indices:

The model fit and quality indices were summarized in table (4) illustrating that all values were acceptable, which means high quality proposed model fit.

**Table 4. Model fit and Quality Indices.**

No	item	Criteria	Results	Remarks
1	(APC)	P<0.001	0.167**	Ideal
2	(ARS)	P<0.001	0.434**	Ideal
3	(AARS)	P<0.001	0.429**	Ideal
4	(AVIF)	<= 5, ideal <= 3.3	3.720	Very good
<b>Causality assessment indices:</b>				
5	VIF (AFVIF)	<= 5, ideal <= 3.3	4.186	Very good
6	(GoF)	small >= 0.1, medium >= 0.25, large >= 0.36	0.603	Ideal
7	(SPR)	>= 0.7, ideal = 1	0.706	Good
8	(RSCR)	>= 0.9, ideal = 1	0.898	Good
9	(SSR)	>= 0.7	0.941	Ideal
10	(NLBCDR)	>= 0.7	0.824	Ideal

Note : (APC) Average path coefficient ; (ARS) Average R-squared ; (AARS) Average adjusted R-squared ; (AVIF) Average block VIF; (AFVIF) Average full collinearity ; (GoF) Tenenhaus GoF ; (SPR) Simpson's paradox ratio; (RSCR) R-squared contribution ratio; (SSR) Statistical suppression ratio; (NLBCDR) Nonlinear bivariate causality direction ratio.

## Results

The results of the study hypotheses is shown in Table 5. According to results the Affective, Behavioral, and Intellectual brand experience have a positive and significant relationship with brand trust ( $\beta = 0.36^{**}$ ;  $\beta = 0.24^{**}$ ;  $\beta = 0.17^{**}$ ). So, hypotheses H1b, H1c, and H1d are supported. Sensory brand experience has an insignificant relationship with brand trust ( $\beta =$

0.06), so hypothesis H1a was unsupported. In investigating the moderation role, results indicate Brand Awareness moderates the relations between all dimensions of both brand experience and trust ( $\beta = 0.17^{**}$ ;  $\beta = 0.15^{**}$ ;  $\beta = 0.29^{**}$ ;  $\beta = 0.14^{**}$ ). Therefore, hypothesis H2a, H2b, H2c<sub>2</sub> and H2d were supported. That means the significant moderation role of Brand Awareness in the relations among brand experience and trust.

**Table 5. Structural model outcome**

<i>Hypothesized path</i>	<i>B and p-value</i>	<i>Decision</i>
<i>Direct Effect</i>		
H1a: Sensory -> Trust <sup>NS</sup>	$\beta = 0.06$	unsupported
H1b: affect -> Trust**	$\beta=0.36$ **	Supported
H1c: behavior -> Trust**	$\beta=0.24$ **	Supported
H1d: intellect -> Trust**	$\beta=0.17$ **	Supported
<i>WarpPLS- moderation role</i>		
H2a: Sensory *Awareness- > Trust *	$\beta=0.17$ **Moderated	Supported
H2b: affect *Awareness- > Trust *	$\beta=0.15$ **Moderated	Supported
H2c: behavior *Awareness- > Trust *	$\beta=0.29$ **Moderated	Supported
H2d: intellect *Awareness- > Trust *	$\beta=0.14$ **Moderated	Supported

Note: symbolizes significant on  $p < .05$  level, \*\*symbolizes significant on  $p < .01$  level, d.<sup>NS</sup> unsupported

As stated by [33] endogenous variables  $R^2$  value are estimated as essential (0.75), moderate (0.5), and weak (0.25). In the current study, regarding brand trust, the  $R^2$  value displays a weak accuracy. Brand experience explains only a 27.0% change in brand trust, This means that constructs reflect a meaningful moderate explanation of the brand trust variance.

The model predictive capacity was investigated by Stone-Geisser's  $Q^2$  value. In this study, the  $Q^2$  value for brand trust was 0.267 (greater than zero), in correspondence with the  $Q^2$  criteria value (greater than zero), this means that the model achieves the predictive relevance [34].

## Discussion

The study explored the role of Brand Awareness as a moderator in the relation between Brand experience and brand trust, applied to M-banking services in the KSA. The Affective brand experience impact on brand trust is supported by many previous studies as Brand experience is necessary for trust's development [26]. When customers have an appropriate experience online/offline brand interactions, they believe the brand is effective in achieving its promise, thus trust appears.

The unexpected results indicate non-important relation between Sensory brand experience and trust. This is due to the influence of the critical period in which the study was applied, the spreading of the COVID-19 pandemic and social spacing, which made the effect of the sensory component and what is related to the aesthetic aspect of sites and applications not important.

Affective brand experience can be specified as an emotional customer feelings and internal connection with the brand. The deeper emotional- relationship leads to brand trust [22].

Behavioral brand experience is attached to the fundamental and actual experience that combines all behavioral responses stimulated by the brand [3]. The findings demonstrate behavioral

brand experience has great and effective relations to brand trust, These results are consistent with [35].

The study confirmed an association between Intellectual brand experience and trust. Intellectual brand experience refers to the customer's innovative thinking, problem-solving, and thoughts, and leads to customer brand reevaluation. It is connected to the customers' perceptible and cognitive procedures [7]. Brand-related information sharing enables customers to acquire more brand information and support them in discovering the problem solving and lead to more brand trust. Additionally, Intellectual brand experience improves reactions and responses ways [36].

## Theoretical contributions

Although the study relationships have been checked in the previous literature, the current study provides different theoretical and philosophical contributions to online brand trust studies. The first contribution is investigating the role of important construct brand trust in the customer-brand relationship. The majority of the previous studies concentrated on brand trust, love, and affect as mediating constructs, and within the limits of the researcher's knowledge, none of the previous studies used the Brand Awareness in investigating the relationship among both brand experience and trust.

The second contribution is measurement construction, comparing to scales adopted in previous studies. The current study adjusts existing measures of brand experience, Brand Awareness and trust to use in online banking services. The study scale clarifies strong reliability and validity criteria and is recommended for adoption in future studies.

## Practical implications

This study is applied to M-banking services in the KSA. The M-banking in managing electronic banking strategy has occupied great importance in banking transactions and appeared as a vital banking services priority. Especially in the current period, which

is increasing in importance and the existence of social divergence, given the effects, the entire world is facing, in terms of the COVID-19 pandemic, and the encouragement of electronic transactions in various fields <sup>[10]</sup>.

## Conclusion

The current study discussed the relations among Brand experience and trust, by using Brand Awareness as a moderator. This study supplied empirical evidence for motivating the brand trust in M-banking services context through three dimensions of experience (Affective, Behavioral and Intellectual), whether Sensory brand experience can motivate brand trust only through increasing the Brand Awareness and increasing the customer perception in critical periods and dilemma such as the COVID-19 pandemic. So, banks should focus on Affective, Behavioral, and Intellectual experience to support brand trust.

## Limitation and Future studies:

This study was applied to M-banking services in Saudi Arabia and the start period of the onset of the COVID-19 pandemic, and the global trend of the vitality of social spacing. Therefore, we recommend implementing a complementary study in both:

- Other times: to find out if customers will continue to use mobile banking services with the same strength after the end of the pandemic
- Other countries: to know the effect of cultural and social differences, attitudes, and behaviors on the study results.

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