

How Marketing Insight Shapes Brand Engagement and Loyalty: An Integrated Model of Psychological, Behavioural, and Creative Antecedents

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Abstract

This study proposes and tests an integrated model of marketing insight—a brand's ability to understand and respond to how consumers think, feel, act, and derive meaning—comprising three theoretically grounded dimensions: psychological insight (attachment, self-congruity, brand trust), behavioural insight (habit, participatory behaviours), and creative insight (perceived creativity, narrative authenticity, symbolic resonance). Each dimension is theoretically mapped onto one of the three constitutive components of Consumer Brand Engagement (CBE) theory, ensuring coherence between the antecedent system and the mediating construct. A cross-sectional consumer survey (N = 462) was analysed using PLS-SEM. All three insight dimensions significantly predict brand engagement, which in turn predicts loyalty, with the model explaining 79.2% of variance in engagement and 72.7% in loyalty. Critically, the pathway from insight to loyalty is contingent: creative insight affects loyalty exclusively through engagement (full mediation; VAF = 54.9%), while psychological and behavioural insights retain significant direct routes to loyalty (partial mediation), with behavioural insight exhibiting the strongest direct path ($\beta = 0.480$). This contingency finding advances CBE theory by demonstrating that engagement is not a universal relational intermediary—a nuance that prior fragmented, single-antecedent models were structurally unable to detect. The study reconceptualises marketing insight as a measurable antecedent system, empirically differentiates habitual loyalty from engaged loyalty, and provides managers with a diagnostic framework for balancing psychological, behavioural, and creative brand strategies across industry contexts including technology brands, fast-moving consumer goods, and fashion and lifestyle categories.

Key words

marketing insight, brand engagement, brand loyalty, attachment theory, semiotics; structural equation modelling.

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Introduction

Understanding how meaningful and enduring consumer–brand relationships emerge has become a central concern in marketing research, driven by the recognition that consumers form connections shaped not only by transactional exchanges but by emotional resonance, habitual routines, and symbolic or narrative relevance. Recent research confirms that digital platforms intensify these dynamics by serving as strategic tools for strengthening customer relationships beyond product purchases (Schewe et al., 2025), while also complicating them through influencer marketing and algorithmic content that reshape consumer autonomy and brand–consumer interaction (Aade & Goanta, 2025; Capellà i Ricart, 2025). Emerging technologies including generative AI and algorithmic personalisation tools are further transforming how brands build engagement and loyalty by enabling increasingly tailored and immersive consumer experiences (Lazaroiu & Rogalska, 2024), adding urgency to the need for integrated frameworks that can account for these evolving dynamics. These multifaceted mechanisms (emotional, behavioural, and symbolic) point to a construct that has

received surprisingly little integrated theoretical attention: marketing insight, defined here as a brand's ability to understand and respond to how consumers think, feel, act, and derive meaning in ways that strengthen both engagement and loyalty. Unlike satisfaction or attitude, marketing insight is a brand-side capability that operates across psychological, behavioural, and creative registers simultaneously, making it a more comprehensive lens through which to examine the antecedents of consumer–brand relationships.

Recent developments in consumer behaviour research emphasise consumer brand engagement (CBE) as a richer and more powerful predictor of loyalty than traditional constructs such as satisfaction (Hollebeek et al., 2014; Khan et al., 2019). Engagement captures consumers' cognitive, emotional, and behavioural investment in brand interactions, reflecting the extent to which a brand stimulates attention, participation, and affective attachment (Schivinski et al., 2016). Contemporary scholarship on brand communities demonstrates that engagement is driven by consumers' self-congruence with brand-associated figures, reinforcing the importance of identity alignment in consumer–brand relationships (Khandeparkar et al., 2025). As consumers increasingly participate in co-creating brand meaning, namely through social media, digital content, and interactions with other users, engagement becomes not merely a reaction to persuasive messages but an expression of an ongoing relationship.

Although substantial research has examined antecedents of engagement, most empirical work has done so through a fragmented lens. Studies have explored emotional attachment, identity congruence, or brand trust on the one hand (Chaudhuri & Holbrook, 2001; Sirgy, 1982; Thomson et al., 2005), behavioural patterns such as habitual purchasing and online participatory behaviour on another (Muntinga et al., 2011; van Doorn et al., 2010; Verplanken & Wood, 2006), and creative or symbolic aspects of brand communication, including storytelling, semiotics, and advertising creativity, on yet another (Ang et al., 2007; Escalas, 2004; Holt, 2002; Oswald, 2012). Recent research continues to examine storytelling in isolation, demonstrating its role in mediating the relationship between brand identity and brand performance (Fluhrer, 2025), while research on digital consumer behaviour further demonstrates that habit, trust, and perceived risk operate as behavioural and cognitive drivers of engagement even in highly technological contexts such as mobile commerce adoption (Andronie et al., 2021), reinforcing the need to account for these mechanisms within any integrated model of consumer–brand relationships. While these individual streams offer strong theoretical foundations, they have rarely been integrated into a single, empirically tested framework. This fragmentation represents a significant gap in the literature: we lack a holistic understanding of how psychological, behavioural, and creative mechanisms jointly, and distinctly, shape brand engagement and loyalty.

The choice of psychological, behavioural, and creative as the three constitutive dimensions of marketing insight is theoretically motivated rather than arbitrary. Consumer Brand Engagement (CBE) theory, the central theoretical lens of this study, conceptualises engagement as a tripartite motivational state comprising cognitive–affective investment, behavioural activation, and meaning-based involvement (Brodie et al., 2011; Hollebeek et al., 2014). These three engagement dimensions map directly onto three corresponding antecedent domains: psychological mechanisms (attachment, identity congruence, trust) that activate the cognitive–affective core of engagement; behavioural mechanisms (habit, participatory routines) that correspond to its activation dimension; and creative mechanisms (symbolic meaning, narrative authenticity, advertising creativity) that shape the meaning-based involvement through which brands become culturally relevant. Social factors, while important, operate primarily as moderators or contextual amplifiers of these core processes rather than as independent antecedent dimensions; for instance, social identity effects are largely captured within the self-congruity component of psychological insight (Sirgy, 1982), and social visibility effects are embedded within the participatory behaviour component of behavioural insight (Muntinga et al., 2011). The three-pillar structure thus mirrors the tripartite constitution of engagement itself, ensuring

theoretical coherence between the antecedent system and the mediating construct it is designed to explain.

At the same time, research in psychology and neuroscience has shown that consumer responses are influenced not only by cognitive information processing (Petty & Cacioppo, 2012) but also by emotional, associative, and automatic mechanisms (Knutson et al., 2007). The rise of interactive and user-generated media has intensified these dynamics by enabling consumers to reinterpret, modify, and publicly communicate brand meaning. These developments point to the need for a more comprehensive theoretical lens that captures the psychological, behavioural, and creative sources of insight that brands use, implicitly or explicitly, to build deeper consumer relationships.

The present study addresses this gap by proposing and testing an integrated model in which psychological insight, behavioural insight, and creative insight act as distinct yet interrelated antecedents of brand engagement and loyalty. Psychological insight draws on attachment theory, self-congruity theory, and brand trust literature to explain how emotional and cognitive bonds motivate investment in the brand relationship. Behavioural insight reflects habit theory and consumer engagement behaviour frameworks to capture the role of repetition, routine, and participatory action in reinforcing relational patterns. Creative insight draws on semiotics, narrative identity theory, and advertising creativity research to account for how meaning, authenticity, and symbolic resonance drive attention and involvement.

By integrating these three previously siloed streams within a unified empirical model, this study advances Consumer Brand Engagement theory in a specific and demonstrable way: it shows that engagement's mediating role between antecedents and loyalty is contingent rather than universal. Prior CBE research has largely treated engagement as a generic mediating mechanism applicable across antecedent types (Brodie et al., 2011; Tyrväinen et al., 2023); this study challenges that assumption by demonstrating empirically that creative insight influences loyalty exclusively through engagement (full mediation), while psychological and behavioural insights retain direct routes to loyalty that bypass engagement – routes grounded respectively in attachment and trust theory (Morgan & Hunt, 1994) and habit-based automaticity (Verplanken & Wood, 2006). This contingency finding is the study's primary theoretical contribution: it specifies when engagement is the central engine of loyalty and when alternative mechanisms prevail, adding needed precision to a literature that has tended to treat engagement as a universal relational intermediary. A second original contribution is the reconceptualization of marketing insight itself as a multidimensional, measurable antecedent system – moving it from strategic abstraction to an operational construct with distinct psychological, behavioural, and creative components, each grounded in established theory and empirically testable. Together, these contributions offer a more nuanced and complete account of how brands build loyalty than any single-stream model has previously provided.

The remainder of this article is structured as follows. The next section reviews the theoretical foundations of psychological, behavioural, and creative insight, situating them within the broader evolution from persuasion-based to engagement-based models of consumer–brand relationships. The subsequent section describes the research design, measurement approach, and analytical procedures. Following this, the empirical results are presented, including assessments of the measurement and structural models. The final two sections present the discussion of findings and the conclusions, the latter encompassing theoretical implications, managerial contributions, and limitations and future research perspectives.

1. Literature review

1.1. *From attitudes and persuasion to engagement: theoretical grounding*

Marketing scholarship has historically relied on persuasion and attitude-change models to explain consumer responses to brand communications. Classic "hierarchy of effects" frameworks, such as AIDA, proposed that consumers progress through sequential cognitive and affective stages before acting (Lavidge & Steiner, 1961; Rogers et al., 2014), depicting consumers as rational processors who

evaluate message content and form attitudes that guide behaviour. Dual-process theories later refined this view by acknowledging that persuasion operates through both deliberative and heuristic routes. The Elaboration Likelihood Model (Petty & Cacioppo, 2012) and Heuristic-Systematic Model (Chaiken, 1980) distinguish between systematic scrutiny of arguments and reliance on simple cues such as source attractiveness, while research on mere exposure further showed that repeated contact can enhance liking even without conscious processing, highlighting automatic, pre-attentive mechanisms that operate below deliberate awareness (Janiszewski, 1993; Zajonc, 1968).

While foundational, these models are limited in explaining contemporary consumer-brand relationships. First, they cast consumers as passive message recipients, overlooking their active role in shaping brand meaning (Vargo & Lusch, 2014). Second, they privilege short-term persuasion episodes rather than ongoing relational processes (Fournier, 1998). Third, they focus primarily on cognitive evaluation, giving marginal attention to the emotional, symbolic, and behavioural dimensions that characterise modern brand interactions, especially in digital environments where engagement involves not only processing information but participating, expressing, and co-creating (Hollebeek et al., 2014).

Consumer Brand Engagement (CBE) theory emerged in response to these limitations. Drawing on service-dominant logic (Vargo & Lusch, 2014) and relationship marketing (Morgan & Hunt, 1994), CBE conceptualises engagement as a multidimensional motivational state in which consumers invest cognitive effort, emotional energy, and behavioural activation during brand interactions (Brodie et al., 2011; Hollebeek et al., 2014). Rather than treating consumers as targets of persuasion, engagement theory positions them as active contributors who co-create value through interactions with brands. This relational orientation aligns with digital contexts, where consumers routinely produce, share, and respond to brand-related content, transforming communication from monologue into dialogue (Muntinga et al., 2011).

From this perspective, engagement captures not only what consumers think about brands but also what they feel and do in relation to them – the higher-order investments that signify durable relationships. Building on this shift, the present study moves beyond traditional persuasion models to examine how brands' understanding of consumers, captured through psychological, behavioural, and creative dimensions of marketing insight, cultivates the engaged state from which loyalty emerges.

1.2. Psychological insight: attachment theory, self-congruity, and brand trust

The psychological dimension of marketing insight is grounded in complementary theoretical traditions explaining how consumers develop deep emotional and cognitive connections with brands. Attachment theory, originally formulated to describe emotional bonds between infants and caregivers (Bowlby, 1969), has been extended to consumer research to account for the strong affective ties people form with brands (Thomson et al., 2005). Brand attachment involves feelings of affection, passion, and closeness, reflecting the degree to which a brand becomes integrated into one's self-concept (Park et al., 2010). This connection is qualitatively distinct from mere liking: attached consumers experience psychological proximity and discomfort when the relationship is threatened. They exhibit greater loyalty, advocacy, forgiveness after failures, and resistance to negative information (Park et al., 2010; Thomson et al., 2005). Emotional branding efforts that evoke personal memories and self-relevant meanings intensify these bonds (Thompson et al., 2006), a dynamic accentuated in digital contexts where personalized content strengthens emotional responses (He et al., 2022).

Self-congruity theory (Sirgy, 1982) adds a cognitive layer by proposing that consumers gravitate toward brands reflecting aspects of their self-concept. Perceived alignment between brand image and one's actual, ideal, or social self-fosters preference because it affirms identity and provides a vehicle for self-expression (Sirgy et al., 1997). When brands symbolically mirror who consumers are or aspire to be, they become meaningful identity extensions, encouraging investment of cognitive and emotional resources in maintaining the relationship (Bagozzi & Dholakia, 2006). Recent research in the brand management literature confirms that self-congruity operates across multiple dimensions

(actual, ideal, and social) each exerting distinct effects on brand-related outcomes (Ivanauskaitė et al., 2026). Meta-analytic evidence confirms that self-congruity predicts loyalty through its effects on emotional attachment and engagement (Tyrväinen et al., 2023).

A third pillar is brand trust, which captures consumers' confidence in a brand's reliability, integrity, and benevolence (Chaudhuri & Holbrook, 2001; Morgan & Hunt, 1994). Trust is especially valuable in digital environments where uncertainty and information asymmetry may be heightened, functioning as a heuristic that reduces perceived risk and facilitates deeper engagement (Hollebeek et al., 2014). It develops through consistent performance, transparent communication, and fulfilment of promises (Delgado-Ballester & Luis Munuera-Alemán, 2001). In relationship marketing, trust is a central driver of commitment (Morgan & Hunt, 1994), enabling consumers to invest emotionally and behaviourally without concern about opportunism. This mechanism aligns with recent findings that personally relevant information and transparent communication directly influence consumer decision quality and relational outcomes (Devlin & Mukerji, 2025). Trust also enhances willingness to share information, co-create value, and recommend the brand (Hollebeek et al., 2014).

Taken together, attachment, self-congruity, and trust form the psychological foundation of marketing insight. Consumers who feel emotionally bonded to a brand, perceive it as aligned with their identity, and trust its reliability are predisposed to engage more intensely and sustainably. This multidimensional psychological grounding distinguishes marketing insight from superficial constructs such as satisfaction precisely because it captures the depth mechanisms (emotional bonding, identity alignment, and relational confidence), through which consumers become motivated to invest in brand relationships. Rather than treating these three traditions as parallel but separate explanations, the psychological dimension of marketing insight synthesizes them into a single antecedent construct: brands that simultaneously evoke attachment, reflect consumer identity, and demonstrate trustworthiness activate all three pathways to engagement concurrently, producing a stronger and more resilient relational foundation than any single mechanism could generate alone. Therefore:

H1: Psychological insight (emotional resonance, trust, identity congruence) is positively associated with brand engagement.

1.3. Behavioural insight: habit theory and consumer engagement behaviour

The behavioural dimension of marketing insight draws primarily on habit theory and the literature on consumer engagement behaviours, both emphasizing the role of repeated and observable actions in shaping brand relationships. Habit theory explains how behaviours performed frequently in stable contexts gradually become automatic responses triggered by situational cues rather than deliberate decision-making (Verplanken & Wood, 2006). Through repeated enactment, control shifts from conscious intentions to procedural memory, rendering behaviour more efficient and less susceptible to cognitive evaluation (Neal et al., 2006). In consumer contexts, such habits manifest in routine purchasing, regular product use, or automatic brand selection, streamlining choice processes and creating familiarity and ease (Wood & Neal, 2009). Importantly, habitual brand use can sustain loyalty even without strong affective ties, highlighting the role of "cold" automatic processes in maintaining consumer-brand bonds.

Digital environments amplify habit formation. Platform design features – personalized recommendations, algorithmically curated content, notifications, reward mechanisms – create stable contextual cues that encourage repeated interaction (Sharma et al., 2024). Over time, these cues reinforce behavioural routines that become self-sustaining. This behavioural regularity contributes to brand loyalty not only through repeated actions but also through the inertia it generates, making alternative choices less likely even without explicit intention to remain loyal.

Complementing habit theory, the consumer engagement behaviour (CEB) literature conceptualizes how consumers behave toward brands beyond purchasing. Van Doorn et al. (2010) include word-of-mouth, reviewing, helping other customers, and co-creation activities, reflecting varying degrees of behavioural investment. In online contexts, these actions are further elaborated

within the COBRA (Consumers' Online Brand-Related Activities) model, distinguishing between consumption (viewing brand content), contribution (liking, commenting, sharing), and creation (producing user-generated content) (Muntinga et al., 2011; Schivinski et al., 2016). These behaviours not only signal involvement but also create public visibility and social validation, embedding the brand within a broader social context (Khan & Fatma, 2019).

Behavioural manifestations serve as both outcomes of psychological processes and reinforcing mechanisms. When consumers repeatedly interact with a brand, by purchasing, discussing, or engaging with online content, they create patterns of familiarity and social presence that deepen the relationship. These routines also contribute to self-expression and identity signalling, as interactive behaviours occur within networks where others observe and interpret them (Muntinga et al., 2011). Empirical evidence confirms that such behavioural engagement predicts loyalty outcomes, particularly in digital and social media contexts where interactive behaviours serve as relational signals and reinforcers (Ajina, 2019; Tyrväinen et al., 2023).

Together, these perspectives conceptualize behavioural insight as the collection of habitual and interactive behaviours through which consumers enact their brand relationship. These behaviours reflect learned, routinized patterns that can operate independently of conscious attitudes while reinforcing relational bonds through participation, visibility, and repetition. Crucially, habit theory and consumer engagement behaviour are not competing explanations but complementary mechanisms that together constitute the behavioural dimension of marketing insight: habit captures the automatic, cue-driven dimension of brand-relevant action, while consumer engagement behaviour captures the more deliberate, socially visible dimension. Brands that understand both (designing for frictionless routine while also stimulating participatory involvement), activate behavioural insight across both automatic and motivated registers, embedding themselves more durably in consumers' everyday lives than brands that rely on either mechanism alone. Therefore:

H2: Behavioural insight (habitual and interactive behaviours toward the brand) is positively associated with brand engagement.

1.4. Creative insight: semiotics, narrative identity, and advertising creativity

The creative dimension of marketing insight is anchored in semiotics, narrative theory, and advertising creativity research, illuminating how brands communicate meaning and cultivate engagement. Semiotic theory conceptualizes brands as systems of signs that communicate cultural, social, and identity-relevant meanings beyond functional attributes (Barthes, 1977; Holt, 2002; Oswald, 2012). Brands acquire symbolic value by representing lifestyles, ideologies, or cultural tensions that consumers interpret and integrate into personal meaning frameworks. Through advertising, design, and storytelling, brands construct symbolic associations that consumers use to navigate identity, signal belonging, or differentiate themselves (Holt, 2002; McCracken, 1986). When these cues resonate, the brand becomes a meaningful cultural resource, drawing consumers into deeper cognitive and emotional involvement.

Closely related is narrative identity theory, which argues that individuals construct self through internalized life stories integrating past experiences, present roles, and future aspirations (McAdams, 2001). Brands become part of these narratives when they offer stories that mirror or enrich consumers lived experiences. Escalas (2004) shows that narrative processing promotes self-brand connections by encouraging consumers to imagine themselves within the story. Narrative transportation theory further explains how immersive brand stories reduce critical resistance and heighten emotional engagement, ultimately promoting favourable attitudes and relational bonds (van Laer et al., 2013). Stories perceived as authentic-coherent, value-based, emotionally truthful—are especially powerful, fostering trust and deepening connection (He et al., 2022). This is particularly salient given recent regulatory attention to influencer marketing and brand communication authenticity. As Aade and Goanta (2025) demonstrate, the governance of brand-related content increasingly shapes how consumers perceive and respond to commercial messages.

These mechanisms intersect with advertising creativity, commonly defined along two dimensions: originality (novelty, divergence from expectations) and appropriateness (relevance, meaningfulness to audience) (Ang et al., 2007; Smith et al., 2008). Creative communications capture attention, stimulate elaboration, and evoke emotional responses, enhancing brand recall, attitude strength, and engagement. In digital environments where content abundance heightens competition for attention, creativity becomes a crucial differentiator. Visually distinctive, aesthetically compelling, and narratively coherent brand communications signal authenticity, human presence, and cultural awareness (He et al., 2022; Oswald, 2012).

Brand authenticity bridges these theoretical strands. Defined as the perception that a brand is genuine, principled, and true to its values, authenticity strengthens the relationship between creative expression and engagement (Beverland, 2005; Napoli et al., 2014). Creative content aligned with brand heritage and conveying transparency fosters the sense that communication is motivated by more than commercial self-interest, increasing trust, deepening identity alignment, and heightening willingness to invest in the relationship (He et al., 2022; Napoli et al., 2014).

Taken together, these perspectives position creative insight as the brand's ability to translate understanding of consumers' cultural, symbolic, and emotional worlds into communications that are meaningful, distinctive, and authentic. When creative expression resonates, consumers become more cognitively absorbed, emotionally connected, and behaviourally activated. While semiotics, narrative identity theory, and advertising creativity may appear as disparate fields, they converge into a coherent creative dimension of marketing insight through a shared mechanism: each explains how brands generate meaning that transcends functional product attributes and becomes personally or culturally relevant to consumers. Semiotic systems provide the symbolic vocabulary through which brands acquire cultural significance; narrative identity theory explains how consumers incorporate that significance into their self-concept through story; and advertising creativity determines whether the resulting communication is sufficiently distinctive and appropriate to capture attention and stimulate elaboration. Together, these three streams describe a sequential meaning-making process, from cultural symbolism, through personal narrative, to creative execution, that constitutes the creative insight a brand deploys to cultivate deeper consumer involvement. Therefore:

H3: Creative insight (perceived creativity, authenticity, symbolic resonance) is positively associated with brand engagement.

1.5. Brand engagement and loyalty: engagement theory as mediating mechanism

The relationship between engagement and loyalty is rooted in Consumer Brand Engagement (CBE) theory, which conceptualizes engagement as a multidimensional motivational state comprising cognitive, emotional, and behavioural investment in brand interactions (Brodie et al., 2011; Hollebeek et al., 2014). Stemming from service-dominant logic and relationship marketing (Morgan & Hunt, 1994; Vargo & Lusch, 2014), this perspective emphasises that value is co-created through ongoing, reciprocal interactions rather than produced solely by firms and delivered to passive consumers. Engagement reflects the intensity and quality of these interactions: cognitively, sustained attention and mental elaboration; emotionally, enthusiasm, inspiration, and positive affect; behaviourally, energy, effort, and activation directed toward the brand (Hollebeek et al., 2014). This tripartite structure distinguishes engagement from narrower constructs such as satisfaction or involvement, positioning it as a dynamic, relational process capturing how consumers think, feel, and act in ways that signify deep connection. It should be noted that the dimensionality of CBE has been subject to debate: some scholars argue for a unidimensional conceptualization at higher levels of abstraction (Dwivedi, 2015), while others propose that cognitive and emotional dimensions are difficult to disentangle empirically and may cluster together in practice (Khan et al., 2019). Nevertheless, the tripartite structure remains the most widely adopted and theoretically grounded framework in the CBE literature (Brodie et al., 2011; Hollebeek et al., 2014), and is retained here because it maps directly onto the three insight dimensions proposed in this study – psychological insight activating the cognitive-affective core, behavioural insight corresponding to the activation dimension, and creative

insight operating through meaning-based involvement – thereby preserving theoretical coherence across the full model.

Commitment-trust theory further reinforces this link. Morgan and Hunt (1994) argue that commitment and trust serve as foundational mediators linking relational antecedents to outcomes such as cooperation and relationship continuation. Engagement can be viewed as an activated form of commitment, where consumers not only intend to maintain the relationship but invest psychological and behavioural resources in doing so. Trust strengthens the relationship by reducing vulnerability and enabling engagement without fear of opportunism (Chaudhuri & Holbrook, 2001). Together, these perspectives suggest engagement is a key mechanism through which relational antecedents translate into loyalty.

Empirical evidence consistently supports this proposition. Engaged consumers exhibit greater repurchase intentions, stronger resistance to competitors, higher willingness to pay premium prices, and elevated advocacy behaviours (Dwivedi, 2015; Khan et al., 2019). The mediating role of engagement is further supported by recent findings that brand attachment amplifies the relationship between satisfaction and engagement, which in turn drives loyalty (Lim et al., 2025). Meta-analytic findings demonstrate that engagement mediates the effects of diverse antecedents, from brand experience to social media content, on loyalty (Tyrväinen et al., 2023), reinforcing its role as a proximal driver of enduring behavioural outcomes.

In this study, engagement is conceptualized as the mechanism linking psychological, behavioural, and creative insights to brand loyalty. However, the strength and nature of this mediating role may vary by antecedent. Psychological insight, rooted in attachment, identity congruence, and trust, may influence loyalty both indirectly through engagement and directly through affective commitment and confidence. Behavioural insight, reflecting habit and participatory routines, may also exert direct effects through automaticity and behavioural inertia (Neal et al., 2006; Verplanken & Wood, 2006). Creative insight, by contrast, is theorized to influence loyalty primarily through engagement, as its effects rely on capturing attention, fostering meaning, and generating emotional resonance rather than directly shaping repeat behaviour.

Thus, engagement is expected to play a mediating role between each insight dimension and loyalty, but the extent of mediation may differ across mechanisms. Therefore:

H4: Brand engagement positively predicts brand loyalty.

H5: Brand engagement mediates the relationship between (a) psychological insight, (b) behavioural insight, (c) creative insight – and brand loyalty.

1.6. Integrative framework, boundary conditions, and theoretical positioning

The preceding review establishes psychological, behavioural, and creative insight as theoretically distinct yet complementary antecedents of consumer brand engagement. Psychological insight, rooted in attachment, self-congruity, and trust, explains how identification and confidence motivate internal commitment. Behavioural insight, grounded in habit theory and consumer engagement behaviour, describes how routinised action and participatory practices embed the brand in everyday life. Creative insight, anchored in semiotics, narrative identity, and advertising creativity, shows how symbolically resonant, authentic communications command attention and meaning. Together, these dimensions converge on engagement as the proximal mechanism translating consumer understanding into durable relational outcomes, while recognising that certain mechanisms may also generate direct effects on loyalty.

Within this framework, each insight dimension maps onto engagement's cognitive, emotional, and behavioural constitution while retaining theoretical specificity. Psychological insight aligns with engagement's cognitive-affective core by fostering self-relevance, attachment, and trust. Behavioural insight corresponds to its activation component by shaping repeated choice and visible participation. Creative insight operates primarily through cognitive-affective routes by structuring symbolic meaning, aesthetic distinctiveness, and narrative immersion that draw consumers into deeper involvement. The model therefore positions psychological, behavioural, and creative insights as

distinct antecedents of engagement, which in turn predicts brand loyalty, while allowing for mediated and direct routes to loyalty in accordance with theory. Figure 1 illustrates the proposed conceptual model.

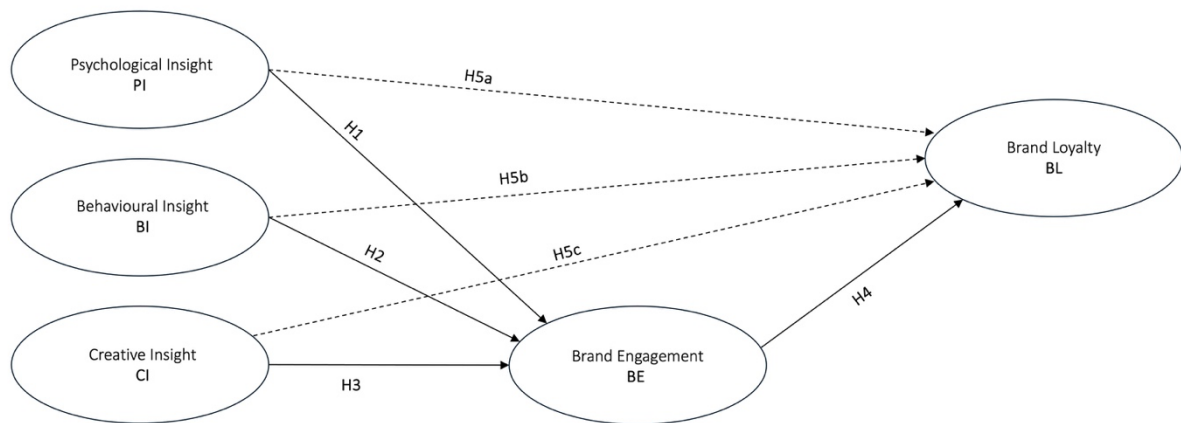


Figure 1. Conceptual model linking psychological, behavioural, and creative insight to brand engagement and loyalty.

Source: Own source.

This positioning also clarifies the model's scope and boundary conditions. Related constructs (brand love, brand experience, psychological ownership) intersect with aspects of the proposed antecedents and engagement itself. Some scholars suggest these relational constructs cluster around two cores, attachment and active engagement, which conceptually overlap with the roles assigned here to psychological and behavioural/creative insights. To preserve parsimony and avoid redundancy, the present model treats marketing insight as the antecedent system and engagement as the mediating process channelling these antecedents into loyalty, while empirically allowing direct paths when warranted by trust- or habit-based mechanisms. Contextual contingencies are acknowledged: effects may vary by category involvement, cultural setting, or platform ecology, inviting future research through moderating designs or multi-group analysis. By consolidating dispersed theoretical streams into a single testable architecture, the framework specifies how emotional resonance, routine enactment, and symbolic authenticity jointly produce engagement and, through it, loyalty, without foreclosing direct pathways where theory and evidence justify them.

2. Methodology

2.1. Sample and data collection

This study adopts a quantitative, cross-sectional survey design, which is well-established in consumer-brand relationship research as an appropriate approach for testing structural models of psychological, behavioural, and attitudinal constructs (Hair et al., 2019; Hollebeek et al., 2014). Cross-sectional surveys allow simultaneous measurement of multiple latent constructs across a large sample, enabling the estimation of complex structural relationships between antecedents and outcomes within a single analytical framework (Podsakoff et al., 2012). This design is widely employed in the international brand engagement and loyalty literature to test theoretically derived models using self-reported consumer perceptions (Dwivedi, 2015; Tyrväinen et al., 2023), and is particularly suited to PLS-SEM, which is optimized for variance-based prediction in complex, theory-building models (Ringle et al., 2025). Data were collected via an online self-administered questionnaire from December 2025 to January 2026. Eligibility required respondents to be at least 18 years old and to have purchased or browsed a brand of their choice in the previous 12 months. Participation was voluntary and anonymous, with informed consent obtained on the first survey page.

The questionnaire was distributed through social networks and university channels, constituting a convenience sampling approach. Two independent experts reviewed the instrument for content

validity, and a pilot test with 15 students assessed comprehensibility and completion time, leading to minor wording refinements. While this convenience sample provides sufficient statistical power for the proposed structural model, it is not probabilistic and therefore limits generalisability to broader consumer populations; this constraint is acknowledged among the study's limitations (see Section 5). Of the 497 responses received, 462 were retained after applying pre-specified exclusion rules: responses with more than 10% missing values were removed for incompleteness; those exhibiting straight-lining (identical responses across five or more consecutive items) were excluded for patterned responding; and those completed in less than one-third of the median completion time were removed as implausibly fast. These criteria were defined prior to data collection to avoid post-hoc subjectivity in case exclusion.

Table 1 presents the sample characteristics. Participants ranged in age from 18 to 73 years ($M = 29.3$, $SD = 13.06$), and 60.8% were female ($n = 281$). Respondents reported moderate to high familiarity with their chosen brand ($M = 4.11$, $SD = 0.96$), frequency of product interaction ($M = 3.79$, $SD = 0.97$), and product category involvement ($M = 3.86$, $SD = 0.95$). Most participants (35.7%) spent four to five hours online daily. Skewness and kurtosis values for all continuous variables were within acceptable ranges ($|Sk| < 2$, $|Kr| < 7$), indicating approximately normal distributions (Curran et al., 1996).

Table 1. Sample characteristics.

Variable	M	SD	SE	Sk	Kr
Age	29.3 (18–73)	13.06	0.61	1.33	0.62
Familiarity with the brand (1-5)	4.11	0.96	0.05	-1.18	1.34
Interaction frequency with the brand's products (1-5)	3.79	0.97	0.05	-0.66	0.16
Involvement with the brand's product category (1-5)	3.86	0.95	0.04	-0.66	0.24
	N	%			
Gender					
Female	281	60.8			
Male	181	39.2			
Online average time spent per day					
< 1 hour	57	12.3			
1-2 hours	119	25.8			
3-4 hours	165	35.7			
5-6 hours	65	14.1			
> 6 hours	56	12.1			

Notes: M = Mean; SD = Standard deviation; SE = Standard error; Sk = Skewness; Kr = Kurtosis; N= frequency; % = Percentage.

Source: developed by authors.

2.2. Measurements

The survey comprised two sections. Section A captured demographics and brand-related habits (familiarity, interaction frequency, product category involvement, and average daily online time). Section B included 27 reflective items measuring five constructs on five-point Likert scales (1 = strongly disagree, 5 = strongly agree). All scales were adapted from established sources. Psychological insight (five items) was adapted from Thomson et al. (2005), Chaudhuri and Holbrook (2001), and Hollebeek et al. (2014), capturing emotional attachment, self-congruity, and brand trust. Behavioural insight (four items) drew on Verplanken and Wood (2006), Muntinga et al. (2011), and Schivinski et al. (2016), reflecting habitual purchasing and online participatory behaviours. Creative insight (six items) was adapted from Ang et al. (2007), Holt (2002), and He et al. (2022), measuring perceived creativity, narrative authenticity, and symbolic resonance.

Brand engagement (five items) was based on Hollebeek et al. (2014) and Dwivedi (2015), capturing consumers' cognitive, emotional, and behavioural investment in brand interactions. Brand loyalty (five items) drew on Chaudhuri and Holbrook (2001) and Dwivedi (2015), reflecting repurchase intentions, preference, and advocacy.

To mitigate common method variance, procedural remedies followed Podsakoff et al. (2012): respondent anonymity, counterbalanced question order, clear item wording, and attention checks

with reverse-coded items. Statistical assessments of common method variance are reported in the Results section.

2.3. Data analysis

Data analysis proceeded in three stages. Preliminary descriptive statistics were computed using SPSS (Version 30); all subsequent measurement model and structural model analyses were performed exclusively using partial least squares structural equation modelling (PLS-SEM) with SmartPLS 4 (Ringle et al., 2025), which is a variance-based approach well-suited for complex predictive models and mediation analysis, performing well with non-normal data (Hair et al., 2019).

First, preliminary descriptive statistics were computed to characterize the sample and examine distributional properties (Table 1). Item-level means, standard deviations, skewness, kurtosis, and standardised factor loadings were calculated for all 27 reflective items.

Second, the measurement model was evaluated prior to hypothesis testing. Internal consistency was assessed using Cronbach's alpha (α) and composite reliability (CR), with values exceeding 0.70 considered acceptable (Fornell & Larcker, 1981; Nunnally, 1978). Convergent validity was established by examining average variance extracted (AVE) for each construct, requiring a threshold of 0.50 or higher (Fornell & Larcker, 1981). Discriminant validity was assessed using two criteria: the Fornell-Larcker criterion, which requires that the square root of AVE for each construct exceed its highest correlation with any other construct (Fornell & Larcker, 1981); and the Heterotrait-Monotrait ratio of correlations (HTMT), for which values below 0.90 indicate acceptable discriminant validity and values below 0.85 indicate strict discriminant validity (Henseler et al., 2015).

Third, the structural model was estimated to test hypotheses H1–H5. Path coefficient significance was determined through bootstrapping with 5,000 subsamples, generating standard errors and confidence intervals (Hair et al., 2019). Explanatory power was evaluated using the coefficient of determination (R^2) for endogenous constructs, and predictive relevance through effect sizes (f^2) following Cohen (2013) guidelines. To test the hypothesized mediating role of brand engagement (H5a–H5c), specific indirect effects were examined using bootstrapped confidence intervals (Hayes, 2017).

3. Research results

3.1. Measurement items and model validity

Item loadings were all significant, ranging from 0.647 to 0.847. The loading for BI1 ($\lambda = 0.647$) falls marginally below the conventional 0.70 threshold; however, following Hair et al. (2019), removal is only warranted if it would raise the construct's AVE above 0.50, a condition already satisfied (AVE = 0.602), and given that BI1 captures a conceptually distinct facet of behavioural insight (online content engagement), it was retained on grounds of content validity. All VIF values are below 3.0, confirming the absence of multicollinearity among indicators. Descriptive statistics for all measurement items are presented in Table 2.

Table 2. Measurement items: descriptive statistics.

Code	Description	M	SD	Sk	Kr	λ	VIF
PI	Psychological Insight	3.31	1.228				
PI1	This brand reflects who I am.	2.99	1.080	−0.149	−0.452	0.786	1.901
PI2	I feel emotionally connected to this brand.	2.96	1.220	−0.012	−0.842	0.804	1.934
PI3	This brand says something about me as a person.	2.92	1.270	−0.006	−0.977	0.844	2.390
PI4	I trust this brand completely.	3.71	1.100	−0.674	−0.090	0.768	1.777
PI5	This brand gives me a sense of comfort and familiarity.	3.99	1.030	−0.962	0.491	0.710	1.595
BI	Behavioural Insight	3.39	1.207				
BI1	I frequently engage with this brand's online content.	3.00	1.200	−0.102	−0.859	0.647	1.261
BI3	I talk about this brand with others.	3.77	1.080	−0.690	−0.107	0.793	1.581
BI4	I often purchase or use products from this brand.	3.84	1.110	−0.823	0.025	0.807	1.765
BI5	I tend to choose this brand automatically when shopping.	3.54	1.200	−0.467	−0.684	0.842	1.910
CI	Creative Insight	3.30	1.186				
CI1	This brand's communication is creative and original.	3.59	1.060	−0.363	−0.511	0.753	1.819

Code	Description	M	SD	Sk	Kr	λ	VIF
CI2	The brand tells a compelling and authentic story.	2.90	1.250	0.069	-0.908	0.733	1.664
CI3	This brand's advertisements are visually appealing and distinctive.	3.54	1.140	-0.397	-0.577	0.814	2.147
CI5	This brand stands out for its innovative presentation style.	3.23	1.170	-0.184	-0.629	0.825	2.234
CI6	This brand's advertising stands out from those of its competitors.	3.24	1.170	-0.233	-0.661	0.847	2.756
CI7	The brand's advertisements are effective in capturing my attention.	3.30	1.190	-0.221	-0.765	0.844	2.646
BE	Brand Engagement	3.23	1.220				
BE1	I am enthusiastic about this brand.	3.66	0.995	-0.456	-0.193	0.752	1.653
BE2	I feel energized when interacting with this brand.	3.02	1.190	-0.111	-0.715	0.835	2.148
BE3	This brand captures my attention.	3.48	1.180	-0.492	-0.584	0.818	1.939
BE4	I put effort into engaging with this brand.	2.64	1.280	0.226	-0.971	0.755	1.710
BE5	I enjoy discussing or sharing experiences about this brand.	3.34	1.170	-0.246	-0.721	0.730	1.562
BL	Brand Loyalty	3.78	1.161				
BL1	I intend to continue purchasing this brand in the future.	4.25	0.925	-1.310	1.460	0.772	1.892
BL2	I would recommend this brand to others.	4.24	0.906	-1.390	2.060	0.791	1.978
BL3	I prefer this brand over other similar brands.	3.86	1.000	-0.745	0.115	0.781	1.732
BL4	I consider myself loyal to this brand.	3.33	1.230	-0.299	-0.808	0.794	2.014
BL5	Even if other brands are on sale, I would still buy this one.	3.20	1.250	-0.204	-0.910	0.774	1.873

Notes: *M* = Mean; *SD* = Standard deviation; *Sk* = Skewness; *Kr* = Kurtosis; λ = Standardized loadings. Items BI2 and CI4 were removed following the pilot test due to low comprehensibility scores and were not included in the final instrument. Source: developed by authors.

Prior to testing the structural model, reliability and validity of the measurement scales were assessed. All constructs were measured using reflective indicators adapted from established scales. As shown in Table 3, all constructs demonstrated good internal consistency, with Cronbach's alpha (α) values exceeding 0.70 (Nunnally, 1978). Composite reliability (CR) scores were all above 0.78, further confirming reliability.

Convergent validity was established as average variance extracted (AVE) for each construct exceeded 0.50 (Fornell & Larcker, 1981). Discriminant validity was assessed using the Fornell-Larcker criterion (Fornell & Larcker, 1981). The square root of AVE for each construct (shown on the diagonal in Table 3) was greater than its correlations with all other constructs, satisfying the Fornell-Larcker criterion.

Table 3. Correlations, reliability and convergent validity of constructs.

Construct	M	SD	Correlations					Cronbach's α	CR	AVE
			PI	BI	CI	BE	BL			
PI	3.31	0.895	0.784	0.864	0.846	0.887	0.882	0.842	0.844	0.614
BI	3.54	0.889	0.694***	0.776	0.722	0.890	0.879	0.774	0.783	0.602
CI	3.30	0.934	0.730***	0.601***	0.804	0.829	0.742	0.889	0.891	0.646
BE	3.23	0.905	0.828***	0.716***	0.804***	0.779	0.882	0.836	0.839	0.607
BL	3.78	0.834	0.740***	0.795***	0.650***	0.747***	0.782	0.836	0.842	0.612

Notes: Bold diagonal values are the square roots of AVEs. All correlations (below diagonal in bold) are significant at $p < 0.001$; HTMT values (italic) above diagonal in bold. *M* = mean; *SD* = Standard deviation; *CR* = Composite reliability; *AVE* = Average variance extracted.

Source: developed by authors.

3.2. Structural model and hypotheses testing

The proposed structural model (Fig. 1) was analysed using PLS-SEM with SmartPLS 4. Path coefficient significance was determined through bootstrapping with 5,000 subsamples. The model's explanatory power was substantial, with R^2 values of 0.792 for Brand Engagement and 0.727 for Brand Loyalty, indicating the predictor variables explained 79.2% and 72.7% of variance in these endogenous constructs, respectively.

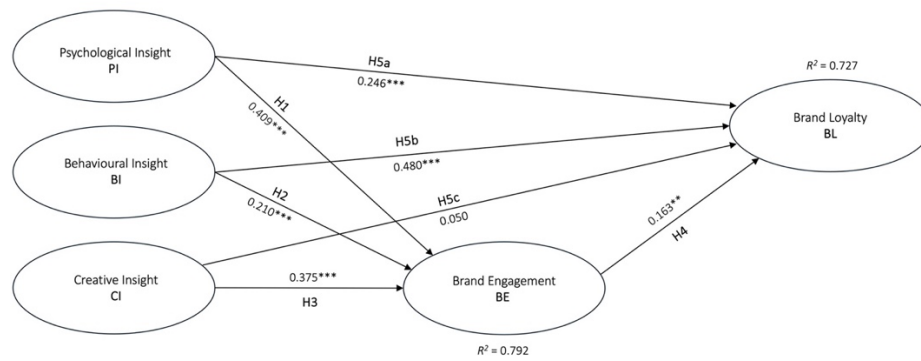


Figure 2. Structural model with standardized path coefficients.

Source: Own source.

Results of the path analysis are presented in Tables 4 and 5 and Fig. 2. All direct paths from the three insight dimensions to Brand Engagement were positive and statistically significant, supporting H1, H2, and H3. Psychological Insight (PI) had the strongest effect on Brand Engagement (BE) ($\beta = 0.409$, $p < 0.001$), followed by Creative Insight (CI) ($\beta = 0.375$, $p < 0.001$), and Behavioural Insight (BI) ($\beta = 0.210$, $p < 0.001$).

Supporting H4, Brand Engagement had a significant positive effect on Brand Loyalty (BL) ($\beta = 0.163$, $p = 0.005$). Analysis of direct effects from insight dimensions to Brand Loyalty revealed significant paths for Psychological Insight ($\beta = 0.246$, $p < 0.001$) and Behavioural Insight ($\beta = 0.480$, $p < 0.001$), but not for Creative Insight ($\beta = 0.050$, $p = 0.278$).

To test proposed mediation hypotheses (H5a–c), specific indirect effects were examined. Results confirmed that Brand Engagement significantly mediated relationships between all three insight dimensions and Brand Loyalty. Indirect effects of Psychological Insight ($\beta = 0.067$, $p = 0.007$), Behavioural Insight ($\beta = 0.034$, $p = 0.013$), and Creative Insight ($\beta = 0.061$, $p = 0.007$) on Brand Loyalty via Brand Engagement were all significant. These findings support H5a, H5b, and H5c, indicating partial mediation for PI and BI (given remaining significant direct effects), and full mediation for CI (as its direct effect was non-significant).

Table 4. Path coefficients and hypothesis testing results.

Hypothesis	Path	Path Coefficient (β)	Standard Deviation	CI2.5%	CI97.5%	p	Supported?
H1	PI $\rightarrow$ BE	0.409	0.041	0.330	0.489	< .001	Yes
H2	BI $\rightarrow$ BE	0.210	0.032	0.147	0.271	< .001	Yes
H3	CI $\rightarrow$ BE	0.375	0.040	0.296	0.454	< .001	Yes
H4	BE $\rightarrow$ BL	0.163	0.058	0.051	0.276	0.005	Yes
-	PI $\rightarrow$ BL (Direct)	0.246	0.053	0.145	0.352	< .001	-
-	BI $\rightarrow$ BL (Direct)	0.480	0.042	0.397	0.560	< .001	-
-	CI $\rightarrow$ BL (Direct)	0.050	0.046	0.046	1.085	0.278	-

Notes: SD = Standard deviation; CI2.5% and CI97.5% = Confidence interval bounds. p = p-value; β = Standardized coefficients.

Source: Own source.

Table 5. Specific indirect (mediation) effects.

Hypothesis	Mediation Path	Indirect Effect (β)	SD	CI2.5%	CI97.5%	p	Supported?
H5a	PI $\rightarrow$ BE $\rightarrow$ BL	0.067	0.025	0.021	0.115	.007	Yes
H5b	BI $\rightarrow$ BE $\rightarrow$ BL	0.034	0.014	0.010	0.064	.013	Yes
H5c	CI $\rightarrow$ BE $\rightarrow$ BL	0.061	0.023	0.018	0.107	.007	Yes

Notes: SD = Standard deviation; CI2.5% and CI97.5% = Confidence interval bounds. p = p-value; β = Standardized coefficients.

Source: Own source.

3.3. Model Fit and Predictive Relevance

Model fit was evaluated using criteria recommended for PLS-SEM (Henseler et al., 2015; Ringle et al., 2025). The standardised root mean square residual (SRMR = 0.042) fell well below both the recommended threshold of 0.08 and the 95% bootstrap confidence interval boundary (HI95 = 0.045), indicating close model-data correspondence. The discrepancy measures d_ULS (observed = 0.526, HI95 = 0.665) and d_G (observed = 0.245, HI95 = 0.275) were likewise below their respective confidence interval boundaries, confirming that the model cannot be rejected at the 5% significance level (Henseler et al., 2015). Taken together, these indices provide strong support for the adequacy of the proposed structural model.

The model demonstrated strong predictive relevance, as indicated by the high R^2 values. The effect sizes (f^2) for the paths were evaluated. According to Cohen (2013) guidelines, the effects of PI ($f^2 = 0.280$) and CI ($f^2 = 0.302$) on BE, and BI ($f^2 = 0.374$) on BL, were medium to large. The effect of BE on BL was small ($f^2 = 0.020$).

3.4. Analysis of the Mediation Effects

To further delineate brand engagement's mediating role, direct and indirect effects were analysed to classify each mediated relationship. Following established guidelines (Baron & Kenny, 1986; Hayes, 2017), full mediation occurs when the indirect effect is significant while the direct effect is non-significant; partial mediation occurs when both indirect and direct effects remain significant.

The analysis revealed distinct mediation patterns for each insight dimension. For Psychological Insight $\rightarrow$ Brand Loyalty, the indirect effect via Brand Engagement was significant ($\beta = 0.067$, $p = 0.007$), while the direct effect remained strong ($\beta = 0.246$, $p < 0.001$), indicating partial mediation. For Behavioural Insight $\rightarrow$ Brand Loyalty, a significant indirect effect ($\beta = 0.034$, $p = 0.013$) accompanied a strong direct effect ($\beta = 0.480$, $p < 0.001$), also supporting partial mediation. The direct effect from behavioural insight to loyalty was the strongest path in the model, indicating that habitual and participatory behaviours influence loyalty largely independently of engagement. For Creative Insight $\rightarrow$ Brand Loyalty, the indirect effect was significant ($\beta = 0.061$, $p = 0.007$), but the direct effect was non-significant ($\beta = 0.050$, $p = 0.278$), meeting criteria for full mediation. Creative insight's influence on loyalty is therefore entirely channelled through its capacity to generate brand engagement.

To quantify the mediated pathway's relative importance, Variance Accounted For (VAF) was calculated. VAF was approximately 21.4% for Psychological Insight, 6.6% for Behavioural Insight, and 54.9% for Creative Insight, further substantiating partial mediation for psychological and behavioural insight and full mediation for creative insight, while highlighting the dominant direct effect of behavioural routines on loyalty.

The direct path from Behavioural Insight to Brand Loyalty ($\beta = 0.480$) was the strongest single path in the structural model, substantially exceeding both its indirect effect via engagement ($\beta = 0.034$) and the direct paths from Psychological and Creative Insight to loyalty. The VAF of 6.6% further underscores that engagement accounts for only a marginal portion of Behavioural Insight's total effect on loyalty ($\beta = 0.514$), with the overwhelming share trans-mitted through a direct route.

4. Discussion

This study developed and tested a multidimensional model of marketing insight, examining its role as an antecedent to brand engagement and loyalty. Drawing on attachment theory, self-congruity, and brand trust; habit theory and consumer engagement behaviour; and semiotics, narrative identity, and advertising creativity, the model proposed that psychological, behavioural, and creative insight collectively enhance consumers' cognitive, emotional, and behavioural investment in brands – a state conceptualized as brand engagement.

The structural model demonstrated substantial explanatory power, accounting for 79.2% of variance in brand engagement and 72.7% in brand loyalty. This robust performance confirms that a holistic understanding of consumers, encompassing inner psychological states, observable behavioural patterns, and perceptions of brand creativity, is critical for fostering meaningful brand

relationships in the digital age (Hollebeek et al., 2014). The findings support the shift in marketing theory from persuasion-based models, which conceptualize consumers as passive message recipients (Petty & Cacioppo, 2012), to insight-driven relational frameworks positioning consumers as active co-creators of value (Vargo & Lusch, 2014).

All three hypotheses proposing direct effects of insight dimensions on brand engagement were strongly supported (H1–H3), though path strength varied in theoretically meaningful ways. Psychological insight ($\beta = 0.409$) emerged as the strongest predictor of engagement, underscoring the foundational role of emotional resonance and cognitive trust in driving consumer investment. This aligns with attachment theory (Bowlby, 1969; Thomson et al., 2005): consumers who feel emotionally connected, perceive brand self-relevance (Sirgy, 1982), and trust brand reliability (Chaudhuri & Holbrook, 2001) are naturally predisposed to invest cognitive and emotional resources. The potency of this path reinforces that engagement is a psychological state rooted in identification and trust, consistent with commitment-trust theory (Morgan & Hunt, 1994). Recent work confirms this interpretation, showing customer-brand identification as the strongest pathway linking interactivity to loyalty (Derinozlu & Pir, 2026). This finding extends Tyrväinen et al.'s (2023) meta-analytic evidence that self-congruity and attachment predict loyalty through engagement by specifying the relative weight of the psychological pathway in a model that simultaneously includes behavioural and creative antecedents, which is something prior single-stream studies could not establish. Furthermore, the strength of this path ($\beta = 0.409$) exceeds that reported in studies examining psychological antecedents of engagement in isolation (e.g., Lim et al., 2025), suggesting that measuring psychological insight as a multidimensional composite, integrating attachment, self-congruity, and trust simultaneously, captures more variance in engagement than single-construct operationalizations.

Creative insight ($\beta = 0.375$) also exhibited a powerful effect on engagement, slightly below psychological insight. This supports semiotic and narrative perspectives (Holt, 2002; Oswald, 2012): brands communicate meaning through symbolic systems that consumers interpret and integrate into identities. Creative advertisements that are original, appropriate (Ang et al., 2007), and narratively compelling (Escalas, 2004) capture attention and stimulate emotional engagement. In saturated digital environments, creative content signals authenticity and human connection (He et al., 2022; Napoli et al., 2014), serving as a differentiator that draws consumers into deeper involvement.

The finding that creative insight influences loyalty exclusively through engagement, with a non-significant direct path ($\beta = 0.050$, $p = 0.278$) and a VAF of 54.9%, warrants explicit theoretical explanation, as it is the starkest mediation pattern in the model and the one that most clearly distinguishes creative mechanisms from psychological and behavioural ones. The reason creative insight cannot generate loyalty directly lies in the nature of the mechanisms it activates. Semiotics, narrative identity, and advertising creativity all operate through meaning-making and attention-capture processes that are, by definition, proximal to engagement rather than to behaviour: they draw consumers into cognitive absorption, emotional resonance, and symbolic identification, states that constitute engagement, but do not themselves trigger the repeated behavioural choices, habitual routines, or relational commitments that translate directly into loyalty. Unlike psychological insight, which activates attachment and trust (motivational states that can sustain commitment even during periods of low engagement) or behavioural insight, which activates habit (an automatic mechanism that sustains repeat choice independently of motivational investment), creative insight has no analogous direct pathway to loyalty. Its influence is entirely contingent on successfully converting meaning and attention into the invested relational state that engagement represents. This finding aligns with and extends prior work on advertising creativity, which consistently shows that creative communications enhance brand attitudes and engagement but require attitudinal and relational intermediaries to translate into behavioural loyalty outcomes (Ang et al., 2007; Smith et al., 2008). It also resonates with narrative transportation research demonstrating that story immersion heightens emotional engagement but that the behavioural consequences of transportation are mediated by

attitude change and relational investment rather than direct (van Laer et al., 2013). The full mediation finding therefore provides empirical precision to what prior research has implied theoretically: creative execution is a powerful engine of engagement but an inefficient direct driver of loyalty, and brands that invest in creative distinctiveness without measuring its conversion into engagement are likely to misread their returns.

Behavioural insight ($\beta = 0.210$) had a significant yet weaker direct effect on engagement. This nuances habit theory (Verplanken & Wood, 2006; Wood & Neal, 2009) and the COBRA framework (Muntinga et al., 2011). While habitual interactions – repeat purchases, social media likes, content consumption – are part of engaged relationships, they may often be manifestations or consequences of deeper psychological and creative connections rather than primary initiators. Observable behaviours are a necessary but not sufficient component of multidimensional engagement, which is more heavily laden with cognitive and affective elements (Hollebeek et al., 2014). Digital platforms may amplify behavioural traces (Khan et al., 2019). The finding that Behavioural Insight exerts its dominant effect on loyalty through a direct path ($\beta = 0.480$) rather than through engagement ($\beta = 0.034$, VAF = 6.6%) merits particular attention, as it appears to tension with the theoretical centrality of engagement as a mediating mechanism. However, this pattern is theoretically coherent when viewed through the lens of habit theory (Verplanken & Wood, 2006; Wood & Neal, 2009). Habitual behaviours – routine purchasing, automatic brand selection, repeated platform interaction – are by definition executed with minimal cognitive-affective deliberation. Once habits are formed, behavioural output becomes decoupled from motivational states: consumers repeat brand-relevant actions not because they are actively engaged but because contextual cues trigger procedural responses stored in memory (Neal et al., 2006). Loyalty sustained by habit is therefore qualitatively distinct from loyalty generated through engagement; it is more accurately characterized as behavioural inertia than relational investment. This interpretation aligns with dual-process accounts of consumer behaviour (Petty & Cacioppo, 2012), which distinguish between automatic, cue-driven responses and deliberative, motivation-laden processing. The engagement construct, by contrast, captures precisely the deliberative, invested dimension of the consumer-brand relationship (Hollebeek et al., 2014), explaining why it mediates creative and psychological insight – both of which operate through meaning-making and identity processes – but adds relatively little explanatory power beyond the direct behavioural pathway. Far from being a weakness of the model, this asymmetry is a substantive finding: it demonstrates empirically that brands can sustain loyal behaviour through two qualitatively different mechanisms, and that conflating behavioural frequency with motivational engagement risks misdiagnosing the sources of loyalty resilience. This finding converges with and extends prior empirical work: Ajina (2019) demonstrated that behavioural engagement predicts loyalty in digital contexts but did not distinguish habitual from motivated behavioural pathways; Tyrväinen et al. (2023) showed meta-analytically that engagement mediates the effect of social media behaviours on loyalty, but again without isolating the direct habit-based route. The present study advances both, by demonstrating that the direct behavioural pathway to loyalty is not only significant but dominant, suggesting that prior studies relying solely on mediated models may have systematically underestimated the loyalty returns of habit-reinforcing brand strategies.

The significant positive effect of brand engagement on brand loyalty ($\beta = 0.163$, H4 supported) reaffirms a core tenet of Consumer Brand Engagement theory (Brodie et al., 2011; Hollebeek et al., 2014). It validates that the invested, active relationship characterized by engagement is a proximal driver of loyal intentions and advocacy (Dwivedi, 2015; Khan et al., 2019). This result is consistent with Tyrväinen et al.'s (2023) meta-analytic finding that engagement mediates the relationship between diverse antecedents and loyalty across multiple contexts and aligns with Khan et al.'s (2019) demonstration that engagement drives loyalty in online service settings. Notably, however, the relatively modest path coefficient ($\beta = 0.163$) compared to the direct effects of psychological ($\beta = 0.246$) and behavioural ($\beta = 0.480$) insight on loyalty suggests that engagement's role as a loyalty driver is meaningful but not dominant when competing with direct antecedent pathways, which is a nuance

that single-antecedent studies, which estimate engagement's effect on loyalty without controlling for direct insight pathways, are structurally unable to detect. This underscores the value of the integrated model: it reveals that prior studies may have overestimated engagement's direct contribution to loyalty by omitting the direct routes through which psychological and behavioural antecedents independently sustain it.

The present findings were obtained in a digital consumer context, and it is worth considering how the observed pathways might differ outside this setting. In non-digital contexts, habit formation operates through different cues – physical store layouts, shelf placement, and face-to-face service interactions – rather than algorithmic personalization and platform design features, potentially weakening the dominant direct behavioural pathway to loyalty relative to what we observe here. Psychological mechanisms, by contrast, may be equally or more powerful in offline settings where tangible product experiences and interpersonal brand interactions intensify attachment and trust more directly than digitally mediated content. Creative insight's full mediation through engagement may also attenuate in non-digital contexts where exposure to brand communications is less frequent, immersive, and interactive, and where narrative transportation is more difficult to sustain consistently. These reflections suggest that the relative dominance of the three insight pathways is not fixed but contingent on channel ecology, and that future research should investigate these boundary conditions through multi-context or cross-channel designs comparing digital and non-digital brand relationship dynamics.

Taken together, the findings advance the literature in four interrelated ways that can be situated against prior empirical evidence. First, this study demonstrates that engagement's mediating role between antecedents and loyalty is contingent rather than universal, a finding that directly challenges the implicit assumption in prior CBE research that engagement functions as a generic intermediary across antecedent types (Brodie et al., 2011; Tyrväinen et al., 2023). By specifying that creative insight operates exclusively through engagement while psychological and behavioural insights retain direct routes grounded respectively in attachment and trust theory (Morgan & Hunt, 1994) and habit-based automaticity (Verplanken & Wood, 2006), the paper adds precision to a literature that has tended to treat engagement as a universal relational engine. This contingency pattern has not been previously identified in the CBE literature, where mediation analyses have typically been conducted within single-antecedent frameworks that structurally preclude detecting differential mediation across competing pathways.

Second, the study reconceptualizes marketing insight as a multidimensional, measurable antecedent system, moving it from strategic abstraction to an operational construct with distinct psychological, behavioural, and creative components, each grounded in established theory and jointly tested within a single empirical model. Psychological insight draws on attachment theory, self-congruity, and brand trust to activate engagement's cognitive-affective core (Bowlby, 1969; Chaudhuri & Holbrook, 2001; Park et al., 2010; Sirgy, 1982). Behavioural insight incorporates habit formation and consumer engagement behaviour to correspond with engagement's activation dimension (Muntinga et al., 2011; van Doorn et al., 2010; Verplanken & Wood, 2006; Wood & Neal, 2009). Creative insight harnesses semiotics, narrative identity, and advertising creativity to shape symbolic meaning that fuels engagement (Ang et al., 2007; Escalas, 2004; He et al., 2022; Holt, 2002; McAdams, 2001; Nenni et al., 2014; Oswald, 2012; Smith et al., 2008; van Laer et al., 2013). Articulating these links turns marketing insight from a strategic abstraction into an operational framework for future research, providing a theoretically coherent antecedent architecture that prior fragmented studies, each examining one stream in isolation, could not supply.

Third, the study bridges previously fragmented theoretical streams – attachment and self-congruity, habit and consumer engagement behaviour, semiotics and narrative creativity – within a single process model. Rather than positioning these literatures as competing explanations, the integrated model specifies complementary mechanisms and identifies where some bypass engagement to exert direct effects on loyalty, clarifying long-standing debates about the relative roles

of cognition, routine, and symbolism in relationship strength (Morgan & Hunt, 1994; Napoli et al., 2014; Wood & Neal, 2009). The finding that psychological and behavioural insights exert direct effects on loyalty is consistent with Quaye et al. (2022), who demonstrated that brand relationship quality and trust serially mediate the customer advocacy-loyalty relationship, highlighting that loyalty formation involves multiple partially independent pathways, and extends that finding by identifying habit-based automaticity as a second direct route that operates independently of both trust and engagement. The differential mediation patterns observed across insight dimensions also resonate with Wiese et al. (2026), who found that brand respect and self-brand connection operate through distinct pathways to influence consumer responses to negative information, further reinforcing that multiple qualitatively different mechanisms jointly sustain brand loyalty and that collapsing them into a single pathway misrepresents how loyalty is actually built and maintained.

Fourth, this study empirically differentiates habitual loyalty from engaged loyalty in a way that prior research has theorized but rarely demonstrated within a single model. The dominant direct effect of behavioural insight on loyalty ($\beta = 0.480$) – substantially exceeding both its indirect effect through engagement ($\beta = 0.034$, VAF = 6.6%) and all other direct paths in the model – demonstrates that repeat choice can be sustained by automaticity even with modest cognitive-emotional involvement. This finding advances Tyrväinen et al.'s (2023) meta-analytic evidence by showing that when habit-based and engagement-based pathways compete within the same structural model, the habit-based route dominates, suggesting that prior studies estimating engagement's effect on loyalty without controlling for direct behavioural pathways have systematically overestimated engagement's relative contribution. It also nuances Ajina's (2019) finding that content marketing engagement predicts loyalty by demonstrating that the behavioural traces of brand interaction sustain loyalty largely through direct habit mechanisms rather than through the motivational investment that engagement theory emphasizes, cautioning against treating observable behavioural frequency as evidence of genuine relational engagement.

The findings offer a diagnostic lens for managers to audit and balance the three insight dimensions sustaining loyalty. Brands should assess whether current performance leans too heavily on any single pathway: psychological resonance (attachment, identity alignment, trust), behavioural reinforcement (habit, frictionless choice, visible participation), or creative authenticity (symbolic meaning, narrative immersion). Over-reliance on one-dimension risks fragile loyalty: purely habit-driven repeat purchase can erode quickly when switching frictions decline, while creativity that does not convert to engagement rarely sustains behaviour. A practical audit would triangulate attitudinal indicators, behavioural traces, and perceptual signals of creativity to identify portfolio imbalances.

Creative strategy should be judged primarily by its ability to generate engagement, not merely awareness or aesthetic preference. Given that creative insight influences loyalty only through engagement, managers should operationalize creative KPIs capturing narrative immersion and participatory response (e.g., depth of content interactions, quality of user contributions), linking them to downstream behaviours via experimentation. Campaigns that are distinctive and culturally resonant but fail to activate comments, shares, or co-creation are unlikely to generate durable outcomes; investment should shift toward formats and story architectures that measurably raise engagement propensity. This is particularly relevant for fashion and lifestyle brands, where symbolic resonance and narrative authenticity are primary engagement drivers: a visually striking campaign that generates impressions but not interaction signals creative expenditure without relational return, whereas content formats that invite co-creation – user-generated styling challenges, brand narrative participation, community story-telling – measurably convert creative impact into the engagement that sustains loyalty.

Psychological strategy should consolidate trust and identity alignment as dual insurance: these mechanisms both elevate engagement and provide a direct safety net to loyalty. Managers can reinforce this layer through transparent promises, reliable service recovery, and identity-consistent touchpoints (e.g., personalization reflecting self-concept rather than mere recommendation

accuracy). Brand governance should monitor "trust moments" (privacy, price fairness, product quality) and "identity moments" (tone of voice, community ethos, symbolic fit); when strong, loyalty becomes less vulnerable to dips in short-term engagement. For technology brands, where rapid product cycles, data privacy concerns, and competitive switching are pervasive, this dual monitoring is especially critical: trust eroded by a single privacy incident or pricing inconsistency can dissolve identity alignment that took years to build, making proactive governance of trust and identity touchpoints a higher-order strategic priority than campaign-level creative investment.

Behavioural strategy should intentionally design for habit without confusing frequency with engagement. Because behaviour can sustain loyalty directly via routine and friction reduction, managers should optimize choice architecture (default options, one-tap repurchase, replenishment reminders), loyalty mechanics (status tiers, soft benefits), and omnichannel consistency to stabilize repeat behaviour. These habit loops should be overlaid with psychological and creative elements (trust cues, identity-relevant messaging, periodic narrative refresh), to defend against commoditization and convert "cold" routine into "warm" engagement where possible. In fast-moving consumer goods (FMCG) categories, where habitual repurchase is the dominant loyalty mechanism and emotional differentiation is difficult to sustain, this overlay strategy is the primary defence against private-label substitution: subscription defaults, loyalty card frictionlessness, and replenishment automation stabilize the behavioural base, while periodic identity-consistent messaging and purpose-driven brand narratives inject psychological and creative texture that elevates routine choice above pure price-driven inertia.

Resource allocation should follow the model's contingent pathways. Where symbolic differentiation is decisive, creative investment raising engagement will be highest-leverage. In low-involvement contexts, habit and user experience investments yield more immediate loyalty dividends, provided baseline trust and identity fit are maintained. Portfolio management should periodically rebalance, reinforcing whichever dimension is the bottleneck and validate changes through tests linking insight shifts → engagement shifts → loyalty outcomes.

Conclusions

This study validates an integrated framework in which psychological, behavioural, and creative insights function as distinct yet complementary antecedents of brand engagement, which in turn contributes to brand loyalty. All three insight dimensions significantly and positively predict engagement, and the model explains substantial variance in both engagement (79.2%) and loyalty (72.7%), confirming the centrality of a multidimensional insight perspective in contemporary consumer-brand relationships.

The study's primary theoretical contribution is demonstrating that engagement's mediating role between antecedents and loyalty is contingent rather than universal. Creative insight affects loyalty indirectly through engagement (full mediation), consistent with symbolic meaning and narrative immersion mobilizing involvement as a necessary precondition for behavioural loyalty outcomes. By contrast, psychological and behavioural insights display both indirect and direct routes to loyalty (partial mediation): psychological mechanisms operate through attachment and trust, generating relational commitment that sustains loyalty independently of engagement levels, while behavioural mechanisms operate through habit and routine, yielding the strongest direct association with loyalty among all paths in the model. These results distinguish engaged loyalty, energized by cognitive-affective involvement, from habitual loyalty, stabilized by automatic choice, showing that brands can secure loyalty through qualitatively different insight configurations and that the appropriate strategic lever depends on which pathway is dominant in a given category or context.

A second contribution is the reconceptualization of marketing insight as a multidimensional, measurable antecedent system. By operationalizing psychological, behavioural, and creative insight as distinct yet theoretically coherent constructs, each mapped onto one of the three constitutive dimensions of Consumer Brand Engagement theory, the study transforms marketing insight from a

strategic abstraction into an empirically testable framework. This provides a theoretically grounded architecture for future research to build on, extend, and refine across different contexts, categories, and cultural settings.

A third contribution is the integration of previously fragmented theoretical streams – attachment and self-congruity, habit and consumer engagement behaviour, semiotics and narrative creativity – within a single process model. Rather than positioning these literatures as competing explanations, the model specifies complementary mechanisms and identifies where some bypass engagement to exert direct effects on loyalty, clarifying long-standing debates about the relative roles of emotion, routine, and symbolism in consumer-brand relationship strength.

A fourth contribution is the empirical differentiation of habitual loyalty from engaged loyalty within a single structural model. The dominant direct effect of behavioural insight on loyalty demonstrates that repeat choice can be sustained by automaticity even with modest cognitive-emotional involvement, and that behavioural frequency must not be conflated with motivational engagement. This distinction sharpens theory about loyalty quality and cautions against treating observable behavioural traces as sufficient evidence of engaged, resilient consumer-brand relationships.

The findings offer a diagnostic lens for managers to audit and balance the three insight dimensions sustaining loyalty. Brands should assess whether current performance leans too heavily on any single pathway – psychological resonance (attachment, identity alignment, trust), behavioural reinforcement (habit, frictionless choice, visible participation), or creative authenticity (symbolic meaning, narrative immersion) – since over-reliance on any one-dimension risks fragile loyalty. A practical audit would triangulate attitudinal indicators, behavioural traces, and perceptual signals of creativity to identify portfolio imbalances and prioritize investment accordingly.

Creative strategy should be judged primarily by its ability to generate engagement rather than merely awareness or aesthetic preference. Managers should operationalize creative KPIs capturing narrative immersion and participatory response, such as depth of content interactions and quality of user contributions, linking them to downstream loyalty behaviours via experimentation. Campaigns that are distinctive and culturally resonant but fail to activate comments, shares, or co-creation are unlikely to generate durable outcomes. This is particularly relevant for fashion and lifestyle brands, where symbolic resonance and narrative authenticity are primary engagement drivers: content formats that invite co-creation – user-generated styling challenges, brand narrative participation, community storytelling – measurably convert creative impact into the engagement that sustains loyalty.

Psychological strategy should consolidate trust and identity alignment as dual insurance, since both elevate engagement and provide a direct safety net to loyalty. Managers can reinforce this layer through transparent promises, reliable service recovery, and identity-consistent touchpoints. Brand governance should monitor trust moments (privacy, price fairness, product quality) and identity moments (tone of voice, community ethos, symbolic fit). For technology brands, where rapid product cycles, data privacy concerns, and competitive switching are pervasive, this dual monitoring is especially critical, making proactive governance of trust and identity touchpoints a higher-order strategic priority than campaign-level creative investment.

Behavioural strategy should intentionally design for habit without confusing frequency with engagement. Managers should optimize choice architecture (default options, one-tap repurchase, replenishment reminders), loyalty mechanics (status tiers, soft benefits), and omnichannel consistency to stabilize repeat behaviour, overlaying these habit loops with trust cues, identity-relevant messaging, and periodic narrative refresh to defend against commoditization. In fast-moving consumer goods categories, where habitual repurchase is the dominant loyalty mechanism, this overlay strategy is the primary defence against private-label substitution, converting cold routine into warm engagement where possible.

Resource allocation should follow the model's contingent pathways. Where symbolic differentiation is decisive, creative investment raising engagement will be highest leverage. In low-involvement contexts, habit and user experience investments yield more immediate loyalty dividends, provided baseline trust and identity fit are maintained. Portfolio management should periodically rebalance across all three dimensions, reinforcing whichever is the bottleneck and validating changes through tests linking insight shifts to engagement shifts to loyalty outcomes.

Although this study provides strong support for the proposed framework, several limitations create opportunities for further inquiry. First, the cross-sectional design restricts causal inferences about how insights evolve over time or how engagement develops dynamically. Longitudinal or experimental designs would help establish temporal ordering and identify whether insights serve as precursors, reinforcers, or consequences of engagement in different contexts.

Second, the study relies on self-reported perceptions and behaviours, which may be subject to response biases. Future research should complement survey data with objective behavioural indicators – purchase histories, digital traces, platform-level engagement logs – to better distinguish habitual action from motivational involvement and validate the behavioural insight construct with richer evidence.

Third, while tested across a diverse consumer sample, pathway strength may vary across product categories, brand types, or cultural settings, given that habit strength, symbolic meaning, and identity alignment differ across markets. Multi-group comparisons or culturally varied samples could reveal boundary conditions and strengthen generalisability. The boundary conditions suggested by the non-digital context discussion in the preceding section are particularly worthy of investigation: future research should examine whether the dominance of the direct behavioural pathway and the full mediation of creative insight hold in offline or hybrid channel environments, or whether the relative weight of the three insight dimensions shifts substantially when digital platform features are absent.

Finally, future research may explore additional mediators or moderators that refine the model. Constructs such as brand love, psychological ownership, or brand experience may further explain how insight translates into engagement and loyalty, while consumer traits (involvement, need for cognition), brand positioning (hedonic vs. utilitarian), or platform design features may shape the relative dominance of psychological, behavioural, or creative mechanisms across different market contexts.

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